
My Money Personality



ASSESSMENT ONE:

- **Knowledge**
 - T / F My values will stay the same throughout my life.
 - T / F I always have a choice on how to use money.
 - T / F My beliefs and values have little influence on how I spend money.

- **Comprehension**
 - Give three examples of a *Money Belief*.
 - Give three examples of a *Value*.

- **Application**
 - Think back a week or two and identify at least three different emotions you have experienced when it comes to money. Sketch or illustrate a picture that represents each of these emotions. Provide a short explanation about each picture that clearly states what emotion is shown in the picture and what situation created this emotion.

- **Analysis**
 - What are the similarities and differences between your *Money Beliefs* and *Your Values*?

- **Synthesis**
 - Create an informational brochure for teens that explains what *Money Beliefs* and *Values* are. Give specific examples of both. Include in the brochure why *Money Beliefs* and *Values* are an important part of a person's money personality.

- **Evaluation**
 - How do you think your parent's attitudes about money have affected your money personality?
 - How important is it to learn about how your beliefs and values influence your spending and saving? Explain.
 - How could learning about your money personality be helpful?

My Money Personality



ANSWER KEY FOR ASSESSMENT ONE:

- **Knowledge**
 - FALSE My values will change throughout my life.
 - TRUE I always have a choice on how to use money.
 - FALSE YMy beliefs and values have influence on how I spend money.

- **Comprehension** (answers will vary, these are some possible answers)
 - *Money Beliefs*
 - ◆ There are checks in the check book so there must be money in the account
 - ◆ Almost everyone can find at least one easy way to find money
 - ◆ Having lots of credit cards show that you are an important person
 - ◆ Paying the minimum on a credit card bill is a good money management practice
 - *Values*
 - ◆ Freedom
 - ◆ Being popular
 - ◆ Security
 - ◆ Family
 - ◆ Friends

- **Application**
 - Did the teen sketch or illustrate at least three emotions related to money?
 - ◆ Embarrassment
 - ◆ Happiness
 - ◆ Guilt
 - ◆ Anxiety
 - ◆ Anger
 - ◆ Excitement
 - ◆ Stress
 - Did the teen provide a logical explanation about each picture?
 - What is the emotion?
 - What caused this emotion?



My Money Personality

- **Analysis**

- *Money Beliefs*

- ◆ My opinion about money
 - ◆ A major force that guides my spending decisions
 - ◆ Not all beliefs are based on facts
 - ◆ I will use money more wisely if my beliefs are based on facts

- *Your Values*

- ◆ Something that is very important to me
 - ◆ A value is not good or bad
 - ◆ I most likely will value more than one thing
 - ◆ Values are formed from life experiences
 - ◆ Whatever I value will influence how I spend or save your money
 - ◆ My values will change during my life

- **Synthesis**

- Did the teen explain what *Money Beliefs* are?
 - Did the teen give example of *Money Beliefs*?
 - Did the teen explain what *Values* are?
 - Did the teen give examples of *Values*?
 - Did the teen include a logical and realistic explanation of why *Money Beliefs* and *Values* are an important part of a person's money personality?

- **Evaluation**

- Does the teen provide logical reasons and explanations for their response?

My Money Personality



ASSESSMENT TWO:

Things I picked up:

	Before doing the <i>My Money</i> <i>Personality</i> Unit			After doing the <i>My Money</i> <i>Personality</i> Unit		
	Not at All	A Little	Pretty Well	Not at All	A Little	Pretty Well
My beliefs and values are related to how I spend money						
I always have a choice on how to use my money						
I know everything I need to know in handling my money						

Fact or Fiction?

	Before doing the <i>My Money</i> <i>Personality</i> Unit			After doing the <i>My Money</i> <i>Personality</i> Unit		
	Fact	Fiction	Not Sure	Fact	Fiction	Not Sure
My parent(s) values do not affect my money values						
Having lots of credit cards means someone has lots of money						
My values will change as I get older						
Some people use money to feel more important and gain status						
There are checks in the checkbook, so there must be money in the checking account						



My Money Personality

1. These are some things I liked most about this Teen Guide and Activities?

2. The most important things I learned are?

3. I will use what I learned by...

My Money Personality



ANSWER KEY FOR ASSESSMENT TWO:

Fact or Fiction?

	Fact	Fiction
My parent(s) values do not affect my money values		X
Having lots of credit cards means someone has lots of money		X
My values will change as I get older	X	
Some people use money to feel more important and gain status	X	
There are checks in the checkbook, so there must be money in the checking account		X