

Money Coach Week 5: Check in

What's Your Budgeting Personality?

Choose the answer that sounds most like you for each question!



When I get money, I usually:

1. A. Spend it right away on something I want
2. B. Save a little, spend the rest
3. C. Make a plan before using it
4. D. Let it sit, I forgot I even have it



I keep track of my money:

1. A. By checking my balance when I need to
2. B. Mentally, I kind of know
3. C. With an app or spreadsheet
4. D. I don't really track it (yet)



I tend to spend the most money on:

1. A. Food, fashion, or fun
2. B. Stuff I want *and* need
3. C. Just the essentials
4. D. Random stuff I didn't plan for




My budget goal is:

1. A. Freedom to spend
2. B. Balance between saving and living
3. C. Staying in control
4. D. Figuring out where my money even goes

Money Coach Week 4: Expense Tracking & Budgeting

 **Answer Key:**

 **Tally Your Points:**

Letter/ How Many Times You Chose It.





■ A = ____

■ B = ____

■ C = ____

■ D = ____

What Your Score Means:

- **A (Score of 3–4):**  **The Freestyler**
You love freedom and flexibility. Start with a loose budget that still puts some money toward savings first.
- **B (Score of 3–4):**  **The Balancer**
You want the best of both worlds. Try the **50/30/20 rule** — Needs (50%), Wants (30%), Savings (20%).
- **C (Score of 3–4):**  **The Planner**
You're all about structure and control. A **zero-based budget** or budgeting app (like YNAB or EveryDollar) might fit you best.
- **D (Score of 3–4):**  **The Explorer**
You're still figuring things out — and that's okay! Start with **tracking your spending** for one week and setting small goals.

*** Tie Breaker Option (if 2 letters are tied): Choose the budget personality that describes you best, OR combine strategies from both to make your own money system.