



HOW'S YOUR RELATIONSHIP TO MONEY?

This diagnostic quiz is based on Dr. Margaret's pioneering new book, [Money: From Fear to Love](#).

1. What do I believe about record keeping and staying organized?
 - a. They are unnecessary burdens.
 - b. They are necessary evils.
 - c. They are a lot of fun to do.
 - d. None of the above. I believe _____

2. What do I believe about creating a budget with spending priorities?
 - a. I don't want to plan ahead because I want to be spontaneous.
 - b. My spouse will not cooperate with me.
 - c. It will be an opportunity to have more freedom, less fear and guilt.
 - d. None of the above. I believe _____

3. What do I believe about my current financial situation?
 - a. I don't want to know because I might have to change my lifestyle.
 - b. I know we spend too much and need to cut back.
 - c. I have a general idea and everything will work out fine.
 - d. None of the above. I believe _____

4. What do I believe about staying within a budget?
 - a. It will cramp my style and force me to deny myself things I want.
 - b. Budget? What's a budget?!!
 - c. I just won't be able to do it.
 - d. None of the above. I believe _____

5. What do I believe about spending money?
 - a. Money is to be spent and shared, not hoarded.
 - b. It is best to be frugal (and save for a rainy day).
 - c. Nothing is going to stop me from living well.
 - d. None of the above. I believe _____

6. What do I believe is the right approach to spending?
 - a. I ought to be disciplined about spending.
 - b. I want to be spontaneous and respond to what comes up.
 - c. I ought to spend only when I deserve it.
 - d. None of the above. I believe _____

7. What do I believe about my spending needs?
 - a. My spending needs are very limited. I just need food and shelter.
 - b. My spending needs are very high and difficult to constrain.
 - c. My spending needs are indistinguishable from my wants and therefore unlimited.
 - d. None of the above. I believe _____

8. What do I believe about making money?
- Money doesn't grow on trees. I'm grateful for the job I have.
 - Being creative and making money don't go together.
 - Making money is easy. There are a lot of ways to make money if you're willing to do it.
 - None of the above. I believe _____
9. What is my attitude about work?
- Just a few more years, then I can retire.
 - I work to put food on the table. That's all it's about.
 - I love what I do.
 - None of the above. My attitude is _____
10. What do I believe is the right approach to making money?
- The best way to make money is to earn a stable salary.
 - The best way to make money is to work for yourself.
 - The best way to make money is to have a form of passive income that grows over time.
 - None of the above. I believe _____
11. What do I believe about money?
- Money is boring and mundane.
 - Money is embarrassing.
 - Money is great.
 - None of the above. I believe _____
12. What do I believe money can buy?
- Money gives you comfort, stability, security.
 - Money gives you status and power.
 - Money gives you freedom and independence.
 - None of the above. I believe _____
13. What do I believe about the importance of money?
- Money is a means to an end.
 - Money is a way to avoid problems and not worry.
 - Everything I want and need requires money.
 - None of the above. I believe _____
14. What do I believe about deserving money?
- Having money would make me selfish.
 - A certain amount of money is okay, but too much is greedy.
 - I am entitled to money in general.
 - None of the above. I believe _____
15. What do I believe is the correct way to relate to money?
- It's not right to have, want, or be driven by money.
 - Saving money would require me to put my life on hold.
 - Money will take care of itself.
 - I must work hard and save money.

Summarize what your 15 responses above suggest about your relationship to money overall:

WHAT'S MY DOMINANT INSTINCT?

1	<ul style="list-style-type: none"> a. Being adaptable is more important than sticking to my own routines. b. I want my life to be stable so that I can meet the needs of everyday living. c. A predictable, stable life would be boring. I crave stimulation and intensity.
2	<ul style="list-style-type: none"> a. I am willing to band together with others to bet big on a new venture. b. I believe in diversifying risk, so that I won't be vulnerable to one bad turn. c. When I want something, I am willing to put myself into it completely.
3	<ul style="list-style-type: none"> a. I love to indulge myself, but I balance that with being generous to others as well. b. I tend to spend on things that are functional, purposeful, and good value. c. I spend on things that give me a charge. I like to spend on my body, looks, art, music, clothing, and experiences.
4	<ul style="list-style-type: none"> a. I am likely to spend more than I planned when I am out with friends and everyone is having a good time. b. I try to be frugal and not spend more than I have. c. I spend spontaneously when something captures my heart.
5	<ul style="list-style-type: none"> a. I trust that I will land on my feet, because I have so many supporting me. b. I live constantly with anxiety about my ability to make money. c. When I am in my mojo, I am confident about my ability to make money.
6	<ul style="list-style-type: none"> a. I don't want to make money just to make money. I want my work to be of value to others. b. If I have to make ends meet, I'll do whatever I need to do. c. I couldn't do something just to make money. I have to love my work.
7	<ul style="list-style-type: none"> a. I love money for the contributions I can make with it. b. I love money for the security and independence that it gives me. c. I love money for the freedom and experiences it allows me to have.
8	<ul style="list-style-type: none"> a. Life may be unpredictable, but if we band together, we can weather it. b. I am averse to intensity, sudden, dramatic change because it is too disruptive. c. Life is unpredictable. You never know what might hit you. So enjoy life today.
9	<ul style="list-style-type: none"> a. I am optimistic that things will work out fine as long as we band together. b. I tend to be more realistic: If I work hard and plan ahead, things will work. c. I am optimistic that things will be work out fine. Possibilities trump problems.
10	<ul style="list-style-type: none"> a. What supports me are my friends and social bonds. b. What supports me is a warm, cozy home, and some savings in the bank. c. What supports me is my health and a strong, intimate relationship.
11	<ul style="list-style-type: none"> a. I tend to let things unfold organically, and respond to what is going on around me. b. I plan ahead and prepare for contingencies to avoid discomfort and disruptions. c. I can get so focused on what I am doing in the moment that it is difficult to plan ahead.

WHAT'S MY DOMINANT INSTINCT?	
12	<ul style="list-style-type: none"> a. It is difficult for me to think too far ahead, but collectively we are moving in some direction and it is important to try to read the social trends that will affect all of us. b. It may be difficult to think too far ahead, but I try to do the best that I can with the limited information that I have. c. It is difficult for me to think too far ahead because who knows what the future will hold.
13	<ul style="list-style-type: none"> a. I trust that together we can manage the ups and downs of life. b. I think it is important to plan ahead so that I can avoid being taken by surprise. c. I trust that I will be able to handle what comes up.
14	<ul style="list-style-type: none"> a. I am willing to take risks if others are making the same bets. b. I am averse to loss and am more concerned about the downside than I am about the upside. c. I am willing to take big risks for a potentially great outcome.
15	<ul style="list-style-type: none"> a. I am not so motivated to save for myself, but if it will help my family and is the right thing to do, I will get on board. b. I am motivated to save for my own well-being and my own future. c. Savings for its own sake has no resonance for me. I prefer to invest in something that gives me a charge, like real estate or art.
16	<ul style="list-style-type: none"> a. If we're all doing something, it can't be too bad. We rise and fall together. b. The last thing I want to do is live a life of risk and uncertainty. c. Living on the edge has a certain appeal to me, even if it adds to my stress.
17	<ul style="list-style-type: none"> a. If I run into problems, I will go to my friends for support. b. If I run into problems, I can get really down and feel isolated. c. If I run into problems or get derailed, I am not deterred. I am very resilient.
18	<ul style="list-style-type: none"> a. I may make a job move to be closer to my social network. I need the support of a community to be at my best. b. I will only make a job move if I know that it will be good for me, money-wise, time-wise, and personally. c. I have made many job moves without guarantees of success. I work on intuition.

Interpretation:

If you had more than 14 "a" answers, your dominant instinct is most likely SO (Social instinct).
 If you had more than 14 "b" answers, your dominant instinct is most likely SP (Self-Preservation instinct).
 If you had more than 14 "c" answers, your dominant instinct is most likely SX (Sexual instinct).

If you had fewer than 4 "a" answers, your blindspot instinct is most likely SO (Social instinct).
 If you had fewer than 4 "b" answers, your blindspot instinct is most likely SP (Self-Preservation instinct).
 If you had fewer than 4 "c" answers, your blindspot instinct is most likely SX (Sexual instinct).

WHICH DESCRIPTION RESONATES MOST FOR ME (circle the best fit)

- A: *"I believe that money is meaningful up to a certain point. I need money to live, but I don't need a ton of it. I try to live within my means, not have debt, and not be overly greedy or excessive. I can become overly rigid in my beliefs and judgments about money, what is right and what is wrong, what is acceptable to have and what is not."*
- B: *"Spending is how I show my love. I hope my generosity is appreciated. I hope others will return the favors I've lavished on them by loving me back. Spending on myself feels selfish."*
- C: *"Money validates me. I want to make a lot of it and use it in a way that displays my success. My ambitions around money are unfettered. I invest in myself and my personal development so that I can be more successful. I put forth great effort for the sake of money."*
- D: *"Money is rather mundane and doesn't have much to do with who I am. I don't want to be bothered by things that are not personally meaningful to me. I am an exception to the rule and cannot be bound by ordinary constraints. I am reluctant to put forth great effort for the sake of money because I don't believe that money is intrinsically meaningful or can fulfill me."*
- E: *"I minimize my need for money. I need very little money to survive. By minimizing my needs, I can remain detached and safe. I am reluctant to put forth great effort for the sake of money. I value money mainly for the self-sufficiency it brings me."*
- F: *"Sometimes I am frugal, but sometimes I find myself splurging. I am a bit back and forth when it comes to money. I care about making good money because money brings me security. But sometimes I doubt the value of money. Even though I think it will bring me security, I don't seem to feel any less anxious."*
- G: *"Money is very meaningful and important to me. I perceive all the possibilities that money can bring. Money gives me options and freedom. I hate to be boxed in, restricted, or trapped. I don't like to limit my spending or feel that I have to stay within budget. But I value savings for the options that it gives me."*
- H: *"I want what I want. I believe that through hard work, I can get what I want. Rather than pull back my spending, I'd rather go out and make more. I am proud of my role as a provider. I may make a lot, but I spend a lot as well."*
- I: *"Money is for comfort. Money doesn't validate me. I don't want to strive too hard, or get too worked up about investing, managing, and making money. Having money is fine, but I don't want to stress about it."*

To learn more about the Nine Money Domains, the Three Instincts, and the Nine Money Types, check out the pioneering new book by Dr. Margaret Smith, ***Money: From Fear to Love - Using the Enneagram to Create Wealth, Prosperity, and Love***, available at Amazon.com, Barnes and Noble, and the Apple iBookstore. An excerpt of the first 40 pages has been made available to you below for your enjoyment!

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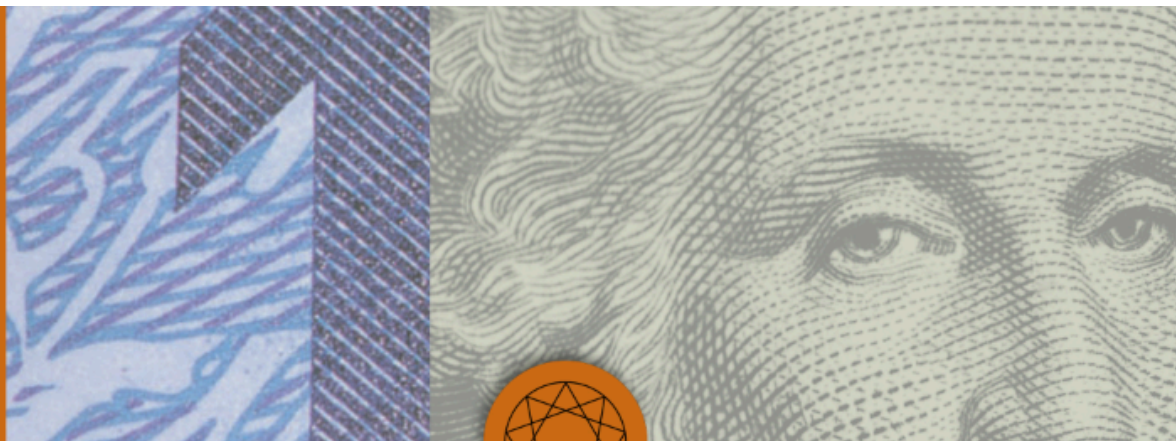
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Video on the Nine Money Domains, Part 1: [HTTP://BIT.LY/U2KNFF](http://bit.ly/U2KNFF)

Video on the Nine Money Domains, Part 2: [HTTP://BIT.LY/S3H3HO](http://bit.ly/S3H3HO)

MONEY: FROM FEAR TO LOVE

Dr. Margaret H. Smith



MONEY

FROM FEAR TO LOVE

Using the Enneagram to Create Wealth, Prosperity and Love

Dr. Margaret H. Smith



\$27.95 US

"Margaret has written the first book not simply about money and the Enneagram, but about money as an expression of consciousness. This is a powerful topic, deserving of wide attention and further development." – Don Richard Riso

Discover Your Personal Path to Wealth, Prosperity, and Love

Millions of people have used the Enneagram model to deepen their understanding of themselves and their relationships with others. Now this ground-breaking book applies the same wisdom and insights to your relationship with money, unlocking your full potential to live a life of abundance.

We all begin our connection to money with feelings of fear or scarcity. But just as the Enneagram provides straightforward guidance for personal growth, it also gives you the tools you need to grow to a place of prosperity and love - no matter how much money you're making today. In this book, Dr. Margaret Smith offers an insightful new framework for understanding and managing money, including:

- **How to create a healthy relationship with money** - From planning to earning to spending, each of us tends to focus on just a few of the nine domains of money. You'll learn how to identify and master them all, removing the barriers that prevent you from attracting wealth, prosperity, and love.
- **Why your survival instincts may be holding you back** - Three natural instincts act in us unconsciously, defeating our best intentions and driving impulses we often don't understand. Find out what these instincts are up to...and how to put them to work for you.
- **How to meet your needs without anxiety** - Learn the nine strategies we use to deal with scarcity and want, and harness them all on your personal journey to abundance.

Most money guides offer a one-size-fits-all solution. This book offers a more personal approach, drawing on your Enneagram personality traits and your dominant instinct to identify which money solutions suit you best and which ones do not. You'll discover why you do (or don't do) what's best for you and pinpoint the money challenges that hold you back from a life of love and meaning. You'll also get a clear roadmap of the way forward, starting from wherever you are right now.

Where are you today on your journey from scarcity and fear to abundance and love?



Dr. Margaret H. Smith is a Certified Financial Planner™, a Certified Riso-Hudson Enneagram Trainer™, a Certified Integral Coach™, and a former Economics professor. Dr. Smith received her PhD in Business Economics from Harvard University, and her BA, summa cum laude, from Yale University. She is an intuitive money coach, teacher, and inspirational speaker who leads workshops on transformational journeys with money.

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