

2-minute test:

How financially compatible are you?



EXPERTS AGREE: The most common reason couples fight comes down to money.¹ As a result, a key to building a happier life can be pinpointing the areas where you're not on the same page ... and brainstorming ways to get back in sync.

Think of this compatibility quiz as a fun way to see where you're marching to the same financial tune and where you might need to come up with some better money practices.

INSTRUCTIONS: Take a few minutes to fill out the quiz separately. Then compare your answers.

1. If your car breaks down, your reaction is:

- ☐ No big deal. I've got emergency savings to cover the bills.
- ☐ Hello credit card and more money stress.
- ☐ It's a problem, but I don't worry too much because things usually work out.

2. When the credit card bill comes, you think:

- ☐ I'll just pay off the balance due.
- ☐ I usually pay the minimum or a little more.
- ☐ I feel a little guilty about the balance, but there's only so much I can do.

3. Would you describe your money style as:

- ☐ I'm a saver.
- ☐ I'm a spender.
- ☐ I prefer not to think about money.

4. If you won the lottery tomorrow:

- ☐ I'd quit my job and live like a millionaire.
- ☐ I'd try to keep it a secret. Maybe I'd cut back on work a little but I'd want to continue life as normal.
- ☐ I'd go straight to a financial professional who could help me make sure I don't waste the winnings.

5. How much money is okay to spend on a spur-of-the-moment purchase without checking in with your partner?

- ☐ \$100
- ☐ \$250
- ☐ \$500

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6. If you got a big raise today:

- ☐ I'd pump up my retirement savings.
- ☐ I'd start daydreaming about a new car or a bigger house.
- ☐ I'd pay off debt like credit card bills, student loans, or other loans.

7. At the end of the month, your bank account:

- ☐ Is still looking pretty good and I usually have some money left over.
- ☐ Is down to its last few cents.
- ☐ Is usually okay but if an emergency comes up, all bets are off.

8. When it comes to paying for things like a vacation or holiday gifts:

- ☐ I usually put it all on a credit card and worry about paying for it later.
- ☐ I try to save up money ahead of time so I don't have to worry where it will come from later.
- ☐ I try to find creative ways to keep costs down like "staycations" or making gifts.

9. The best way to describe my retirement savings is:

- ☐ There's not much there because it seems like some emergency always pops up.
- ☐ I've got a small nest egg but I don't think it will be enough.
- ☐ Pretty solid. I feel like I'm on track.

Now that you're done—how compatible are you? Compare your answers.



- Were there any areas that surprised you?
- Where do you think you're most compatible?
- How are your money priorities different?

Review these areas with your financial professional to help determine how you can best work together to meet your financial goals.

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¹ "The No. 1 Reason Why Couples Fight." Investopedia. October 20, 2019. <https://www.investopedia.com/articles/pf/07/couples-finance.asp>

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