



Money Personality Questionnaire

Each of us has specific feelings, attitudes and values toward finances and investing -- our own "money personality." Values guide decisions. It is very common for money personalities to get in the way of making good financial choices. A study published by the American Psychological Association found that money was the #1 source of stress for 73% of Americans. Family money problems can result from value conflicts, unrealistic goals, the emotional use of money, or simply a lack of planning.

Understanding and identifying what drives our decisions regarding money can help us improve our chances of financial success. The ultimate goal is not necessarily to change our money attitudes or values, but to learn to prosper with the ones we have.

At OCTO Capital, we strive to learn as much as possible about our clients to help them create the life they desire.

* Please print one copy per person and complete questionnaire individually.

Name: _____ Date: _____

Please indicate your level of agreement with each of the following statements:	Strongly DISAGREE	Somewhat DISAGREE	Somewhat AGREE	Strongly AGREE
I enjoy discussing investments with friends and acquaintances.				
I believe in taking big risks if the potential payoff is high.				
Buying something new always makes me happy.				
You can't take it with you, so you may as well live it up while you can.				
It is important for me to know exactly how I am invested and why.				
I get very nervous and confused thinking about investing.				
I like to hear about hot investment tips.				
A 12% decline in my portfolio would cause me considerable stress.				
Investing frightens me.				
No matter how much you have, you can always use more.				
It never helps anyone to worry about money.				
I am not interested in abstract concepts or ideas.				
I am comfortable with an investment that may take over 10 years to provide a return.				
Money provides security.				
Money does not come easily, so we need to be careful with it.				
I enjoy reading about and studying difficult material and complex topics.				
I feel good about having money set aside for the unexpected.				
I don't like to think about money.				
I get a thrill out of investing.				
I feel regret about my past investment losses.				
I am satisfied with my current level of income.				
For the prospect of higher returns in the long run, I can tolerate paper losses for several years.				
I enjoy what I do for a living and can't imagine ever giving it up completely.				
Other people consider me to be careful with my money.				
I dream of a retirement that allows me to spend more money on the things I enjoy.				
Generally, I prefer investments with little or no fluctuation in value, and I'm willing to accept the lower return associated with these investments.				
My knowledge of investing is above average.				
I am more concerned about my investments losing value than gaining.				
It is important that I leave a financial legacy for my children/grandchildren.				
The future will take care of itself.				
A loss of \$120,000 on a \$1 million portfolio is unacceptable.				
A loss of \$250,000 on a \$1 million portfolio is unacceptable.				
I dislike change.				
My current lifestyle is more than sufficient for me.				
Stocks are like a form of gambling.				
I generally check the value of my investments at least monthly.				
I like to keep up with the financial news.				
There are many things more important than money.				
I get more satisfaction from saving than from spending.				
I have specific financial goals.				
When it comes to finances, I don't sweat the small stuff.				