

LifeValues Profile Quiz

Instructions: Circle the letter of the statement that best reflects your choice. Feel free to interpret statements broadly if they don't directly apply to your current situation. For example, if you don't currently have a vehicle read the statement as being about if you were to buy one. The term *home* could refer to any kind of dwelling whether you own or rent. If *family* doesn't speak to you, replace it with friends or other loved ones.

1. My decision about which vehicle to drive comes down to this main issue:

- a) My family members are on board with my decision, and the vehicle will serve all our needs as a family.
- b) I want a vehicle that is dependable and gets me where I'm going with the least amount of trouble.
- c) I'll weigh the costs and benefits of each vehicle and choose the one that meets my budget.
- d) I make enough to be able to afford the vehicle I love to drive even if the gas mileage is not great.

2. One important priority I have in looking for my next home includes finding:

- a) A place where I can make new friends (and/or my children can find friends and playmates);
- b) A home in a location where I can have more quiet and privacy;
- c) A home in a nice neighborhood that will appreciate in value;
- d) A home that has more space, more interesting amenities, or more modern features than my present home.

3. If I were to be late with a payment that would have serious credit consequences, I would worry most about:

- a) My reputation and credit score;
- b) How this mistake could possibly have occurred and what I need to do so it cannot happen again;
- c) Where I could obtain the money to make the payment;
- d) The impact this might have on my partner or family.

4. The fundamental reason for health insurance is, in my opinion:

- a) To prevent bankruptcy or severe financial strain possibly due to medical bills;
- b) To be insured against loss of home, material things or lifestyle;
- c) To protect the wellbeing of family or loved ones;
- d) To allow life's adventures to continue.

5. When I think about changing jobs, my main concern is:

- a) Whether the new job would pay enough so I can cover the costs of my lifestyle;
- b) Finding work that allows me to help others and enjoy my colleagues;
- c) The total financial package: pay, health care and retirement;
- d) Having opportunities for personal fulfillment and challenge in my work.

6. I tend to deal with my housing priorities:

- a) In terms of lifestyle, reworking my ideas to learn what I really want for myself.
- b) On a bottom-line basis: Do I have enough to make a comfortable down payment? Can I handle the monthly payments without too much worry?
- c) In terms of physical space: Will it have enough amenities? Extra guest rooms? Closets?
- d) By regarding home as the center of my family and social life where I can entertain and my children can have their friends over.

7. In deciding what to do with a sudden cash windfall, I would:

- a) Consider taking a trip around the world and enjoy myself thoroughly;
- b) Investigate a variety of investment possibilities and the long-term return of each;
- c) Use it to fund a need, wish or desire of a family member;
- d) Buy a new house with all the amenities and comforts I've always wanted.

8. In case of serious accident or illness, my support network would likely be:

- a) Well-established and responsive;
- b) Not readily accessible;
- c) Something I haven't really thought about;
- d) In place but loosely organized.

9. Any decisions I would make (or have already made) about planning for retirement are based on:

- a) The future needs of my partner and adult children and grandchildren;
- b) The retirement calculations that I have made, which have given me a benchmark number toward which to target my savings for later life;
- c) My desire to live an intellectually and physically fulfilled life as an older adult;
- d) My ambition to maintain a comfortable lifestyle in a beautiful place and pleasant community during retirement.

10. To feel totally satisfied with my housing, I would need:

- a) A place where I can live as I please and that reflects the real me to the outer world;
- b) To know my family was 100 percent satisfied and comfortable in the home in which we live;
- c) To know that my home represents a good investment as well as a comfortable place to live;
- d) A different location or more physical space to expand into than I have in my present home.

11. When it comes to impulse purchases of items not previously intended:

- a) I reflect on whether I've treated myself lately and then make my decision.
- b) I recall the commitments I have made to others and consider whether I should buy the item.
- c) I tend to buy only what is on my list unless the item offers serious savings on something I know will be needed in the future.
- d) I think about how well it will fit in with what I already own and enjoy.

12. The definition of health most appropriate for me would be:

- a) The ability to earn living and maintain my lifestyle;
- b) Freedom to share the company and affection of others;
- c) The foundation of financial security and wealth accrual;
- d) Freedom to pursue my dreams and goals.

13. In making vacation plans, I weigh the value and cost mostly in light of:

- a) The opportunity to share the trip with people (or someone) I care about and enjoy being with;
- b) The chance to see new places, architecture, cuisine, and lifestyles;
- c) Fulfilling my desires of being able to do whatever I please during my vacation;
- d) The likelihood that the enjoyment will be well worth my investment.

14. If I *fell in love* with and wanted to buy a really big-ticket item (boat, motorcycle, furniture suite) that was not within my budget:

- a) I would figure out how to adjust my budget in order to be able to afford it if it were, in all ways, attractive to me.
- b) I would figure out a way to be able to afford something just like it at some future point.
- c) I might buy it on impulse and experience serious buyer's remorse later.
- d) If I thought it would enhance my family life or give me greater access to friends, I would sacrifice to buy it—maybe even work extra—to be sure I could make all the payments.

15. When people visit my home and see my lifestyle:

- a) They know that my family and community take priority in my life.
- b) They can learn a lot about who I am and what I care about.
- c) They cannot tell whether or not I am financially successful.
- d) They know I take great pride in the comfort and beauty of my home and its surroundings.

16. In general, I make life's serious, non-financial decisions:

- a) Rationally and unemotionally, mostly as business decisions;
- b) Mostly on the basis of how they support my quality of life;
- c) After discussing them with friends or family I trust;
- d) Independently and privately, unlikely to discuss them with others.

17. When I hear the word security, I automatically think of:

- a) A lifestyle in which I have what I need to be comfortable over the long term;
- b) A diversified and sound investment portfolio, and a home that is not mortgaged to the hilt;
- c) Family and friendships and a sense of community that will last for a lifetime, no matter what happens;
- d) Having achieved a sense of accomplishment and the freedom to be who I really am.

18. If a home gives me the freedom I need, that means I can:

- a) Be independent, coming and going as I please and living my life as I see fit;
- b) Share many common interests with friends and family who live close by;
- c) Pay off my mortgage quickly because I would like to own it free and clear as soon as possible;
- d) Make any changes I would like to expand, remodel, improve or redecorate.

19. In my ideal financial position, I would have the freedom to:

- a) Live my life independently without worry;
- b) Share in the activities my friends and family enjoy without stressing my budget;
- c) Keep my expenses as low as possible while building financial security for the future;
- d) Buy the things I like most and enjoy a comfortable lifestyle.

20. Given a choice of health care plans, a major criterion for me would be:

- a) Having control over which medical providers I can use;
- b) A strong referral by a reliable friend or co-worker;
- c) Lower deductibles and co-pays for more extensive coverage;
- d) A health plan that emphasizes wellness and preventative care.

Scoring Your Profile Results

Instructions: Use the table below to score your quiz. Go back to each question in the quiz to see which letter you circled, then note it in the table. For example, if on question 1 you circled response **c** then in the table below in row 1 you would also circle **c**.

1	a. S	b. I	c. F	d. P
2	a. S	b. I	c. F	d. P
3	a. I	b. F	c. P	d. S
4	a. F	b. P	c. S	d. I
5	a. P	b. S	c. F	d. I
6	a. I	b. F	c. P	d. S
7	a. I	b. F	c. S	d. P
8	a. S	b. I	c. F	d. P
9	a. S	b. F	c. I	d. P
10	a. I	b. S	c. F	d. P
11	a. I	b. S	c. F	d. P
12	a. P	b. S	c. F	d. I
13	a. S	b. P	c. I	d. F
14	a. P	b. F	c. I	d. S
15	a. S	b. I	c. F	d. P
16	a. F	b. P	c. S	d. I
17	a. P	b. F	c. S	d. I
18	a. I	b. S	c. F	d. P
19	a. I	b. S	c. F	d. P
20	a. I	b. S	c. F	d. P

Now that you have one letter circled in each row of the table, add up the number of times you circled a response that corresponds to I, S, P or F. Enter your tally for each in the table below.

Number of I's circled	
Number of S's circled	
Number of P's circled	
Number of F's circled	