

## QUIZ

### *What Is Your Money Karma?*

Answer each of the following items on a scale from 1 to 10, where

1 = Not a problem

5 = Occasionally a problem

10 = A serious problem

- \_\_\_ You have a hard time balancing your monthly checkbook.
- \_\_\_ You have credit card debt.
- \_\_\_ You are saddled with long-standing bank or student loans.
- \_\_\_ Your mortgage is too high for your income.
- \_\_\_ You are not seriously planning for retirement.
- \_\_\_ You splurge on luxuries, usually on impulse.
- \_\_\_ You have caviar tastes without the income to match.
- \_\_\_ You argue over money with your spouse or partner.
- \_\_\_ You worry about your financial future.
- \_\_\_ You can't see a way out of your present financial difficulties.
- \_\_\_ You are living from month to month on your salary, just making ends meet.
- \_\_\_ You foresee expenses you cannot afford, such as paying for a child's education or putting an elderly family member into assisted living.

- \_\_\_ You have never been able to save money.
- \_\_\_ Learning about finances and investing is beyond you, or you don't care enough to try.
- \_\_\_ You have fallen behind on your taxes.
- \_\_\_ You don't take financial advice when it is offered.
- \_\_\_ You consider money a forbidden subject.
- \_\_\_ You spend on things you later regret.
- \_\_\_ You disapprove of how your partner or spouse spends money.
- \_\_\_ You resent your low salary from work.

Total score \_\_\_\_\_

### **ASSESSING YOUR SCORE**

If you are perfect with money, giving yourself a 1 on all 20 items, you probably don't exist. Being perfect is as remotely likely as having the worst possible score of giving yourself a 10 on all 20 items.

Most people will find themselves around an average of  $5 \times 20 \text{ items} = 100$ . In other words, your finances are habitually a worry if you examine them with clarity. Some things are working out well, while others are not. The point isn't really a numerical total but those items, or issues, that you rate as 7 to 10. You can look on these as danger points, in which case you will only add to your worry and continue as before.

On the other hand, each item you classify as a worry contains a choice, and the choice is almost always one

of expanded awareness. Only what you are aware of is open to change. There is nothing to fear from being more aware. You are already aware of your problems at the level of the problem. The shift you need to make is to become aware of them at the level of the solution.

Ultimately, you need to regard the use of money simply as a compensation. People treat money as the route to happiness when the actual route, bliss-consciousness (which we will discuss in more detail in Part Three of this book), is closed to them. Being self-aware isn't the same as a promise to get rich. But self-awareness helps to put money in proper perspective, as useful but nothing to obsess over if you want a fulfilling life. Many money issues will melt away of their own accord once you come to that realization.