

Are you a slave to money? Take this quiz



More and more studies show that when we reach a basic level of material comfort, simply adding more and more to our bank accounts doesn't seem to really add to our actual happiness. Yet most of us get up each money nagged by the feeling that the numbers need to keep growing, or we've failed somehow.

There are no right or wrong answers to this quiz, but each response may tell you a little more about your paycheck's hold over your life decisions.

- 1.** Do you often put off small pleasures like eating dinner out, or going to a movie, or buying yourself something very small because you need to wait till payday?
- 2.** Is staying at your job driven primarily by the money it brings?
- 3.** Would you buy a can of soup at the grocery store for \$3 when you know you have a coupon for it at home that would take \$1 off, or would you wait?
- 4.** Can you describe to yourself how your life changed after the last time you got a substantial raise? How much happier did you become because of that money?
- 5.** Do you often reject the idea of taking a trip to a place you've never tried before because it would be too costly?
- 6.** Can you define exactly what it is you're saving for at the moment, or are your efforts made because we simply "should" save money?
- 7.** Imagine a life in which you can't use credit cards or take out a loan of any kind. Could you foresee yourself being happy with that life?
- 8.** When you think about how others across the world live, does it make you feel more or less wealthy?
- 9.** Imagine you're suddenly quite poor, but all your friends and relatives are also that way. Could you still be happy? Does the income level of everyone around you affect how you see your own situation?

Facing the winds of change

Are you worried about how to manage your career in a workplace that seems to be full of uncertainty? Are you concerned that you might be laid off? Is your field changing and you're worried that you won't be able to change with it?

Lisa Trudel, a career consultant in Toronto, advises you to tell yourself the truth about your financial situation. If you're looking for a new job to solve your money problems, you could be focusing on the wrong issue. Money does not solve debt problems; it is your *attitude* toward money that does. If you need to go on a money diet, start by consolidating your bills, hiding your credit cards, watching high interest rates and setting up a savings account so you can start to move toward financial independence.