

What's Your Financial Personality?

Knowing your financial personality can help you take the next step toward your money goals! Complete the quiz below to learn yours. Then, find healthy financial activities on the back.



1. What do you do on payday?

- A. Put money into your savings right away.
- B. Treat yourself, you earned it!
- C. Check your budget or bill schedule.
- D. Don't really think about it.

2. How do you react to unexpected expenses?

- A. Stay calm and use your savings buffer.
- B. Worry how it affects your spending funds.
- C. Adjust your budget and mindset.
- D. Stress and delay dealing with it.

3. How does money make you feel?

- A. Secure when you save.
- B. Excited when you spend.
- C. In control when you organize it.
- D. Anxious or overwhelmed.

4. What's your spending style?

- A. Careful, only what I need.
- B. If I want it, I get it.
- C. Intentional and planned.
- D. Avoid everything money-related.

5. What are your lunch habits?

- A. Bring from home most days.
- B. Takeout.
- C. Meal-prepped and pre-budgeted.
- D. Whatever's easiest that day.

6. What do you look at on your banking app?

- A. Check your savings first.
- B. Check if you can buy something you want.
- C. Review categories and transactions.
- D. Don't log in much.

7. How do you react to conversations about money?

- A. Mention savings hacks.
- B. Talk about good deals or fun buys.
- C. Share budgeting or planning tips.
- D. Stay quiet.

8. Which financial habits would you like to start?

- A. Save a little every day.
- B. Swap one pricey treat for a cheaper one.
- C. Build a budget in small steps.
- D. Do one-minute money check-ins.

9. What's your biggest money strength?

- A. Consistent saving.
- B. Enjoying life and rewarding yourself.
- C. Staying organized.
- D. Making progress quickly.

10. What's your biggest money frustration?

- A. Feeling like you're never saving enough.
- B. Feeling restricted by budgets.
- C. When plans get thrown off.
- D. When money tasks pile up.

The Saver

Mostly A answers

You like to plan ahead and build savings for security, even if sometimes it means being too cautious and missing opportunities.

The Spender

Mostly B answers

You enjoy working hard and spending on fun and experiences, but it can sometimes lead to impulse spending.

The Planner

Mostly C answers

You like structure, planning ahead and using a budget to help you stay on track with your goals. But, you may occasionally overplan and miss out on living in the moment.

The Avoider

Mostly D answers

Money tasks can feel overwhelming, so you often delay them and bills get ignored for too long. But when you stay focused, you can make progress quickly.

Activities for a Healthy Financial Future

Whether you're a big spender or a careful saver, the same steps can lead to a secure financial future. Every money personality should try the activities below to help reach your goals and find success during the Financial Wellness Challenge from Healthy Hearts! Healthy You!.



Budget better

- Adjust your direct deposit options in Workday to automatically deposit a portion of your earnings into a high-yield savings account.
- Add up your essential monthly expenses (housing, utilities, food, insurance and minimum debt payments) and aim to save for three months of expenses if you're single or six months if you support others.
- Check and increase your retirement contribution.

Build emergency savings

- Build an emergency fund faster by automating savings, cutting extra expenses and putting refunds into a separate high-yield savings account.
- Start small with a manageable goal like \$500 or \$1,000 for an emergency fund. Then adjust toward 3-6 months of essential expenses based on your situation.
- Try the \$27.40 rule. Set aside \$27.40 every day for a year to save approximately \$10,000 annually.

Contribute to a 401 (k)

- If you have high-interest debt, adjust your 401 (k) percentage but prioritize the match.
- If you contribute at least 7%, ZOLL matches 5.5% on your annual eligible wages. Make sure to get that "free money!"
- Be safe, not sorry and review your beneficiaries annually. This includes your life insurance, HSA and 401 (k).

Keep costs low

- Store food properly and use leftovers to avoid throwing money in the trash.
- Eating out is significantly more expensive than cooking at home. Pack a lunch for work or school and use leftovers for dinner.
- Make a list before going to the grocery store to help prevent impulse buys. Also, choose generic store brands, which are often more affordable.

Get more help improving your financial health and overall well-being at webmdhealth.com/zollwellness.