

Money Personality Quiz – FLM 2026 Teacher Toolkit

Building financial confidence for the future

The attitudes and habits young people develop today can influence their financial well-being for years to come. This activity encourages students to explore their relationship with money, recognize their strengths, and build confidence in making financial decisions. Encourage students to continue the conversation with trusted adults, friends, and mentors. Asking questions, sharing experiences, and talking openly about money can build confidence, support informed decision-making, and help create healthy financial habits that last a lifetime.

Teacher Instructions

- Invite students to complete the quiz (pages 2-3) by selecting the answer that best describes what they would most likely do in each situation. There are no right or wrong answers.
- Have students tally their answers to discover their money personality and discuss how their unique strengths can support positive money habits and financial confidence.
- The activity can be completed individually and followed by a class discussion about how different money personalities can help us save, plan, and make informed financial choices.

Consider using one or more of the following approaches to facilitate the class discussion:

- **Mixed groups:** Create groups with a mix of money personalities and invite students to explore how different perspectives can lead to different financial decisions.
- **Anonymous responses:** Use sticky notes or an online polling tool to collect responses to discussion questions, allowing all students to participate comfortably.
- **Talk Money circle:** Facilitate a guided discussion and encourage students to explore how their money personality may influence their choices and how talking about money with trusted people can help build financial confidence and well-being.

Teacher Tip

Remind students that every money personality has strengths. The goal isn't to be one type over another. Understanding how we think about money can help us make informed choices, plan for the future, and protect ourselves from financial risks.

Additional Resources for Teachers

For educators interested in exploring topics such as financial decision-making, risk, fraud prevention, online safety, gambling awareness, advertising influence, and consumer protection, the following resources may be helpful:

- **Financial Consumer Agency of Canada (FCAC)**
- **Responsible Gambling Council (RGC)**
- **Canadian Centre for Cyber Security (Get Cyber Safe)**
- **MediaSmarts**
- **Competition Bureau Canada**

The resources listed above are provided for information purposes only. Inclusion does not imply endorsement by the Financial Consumer Agency of Canada.

STUDENT QUIZ: What's your money personality?

Money choices are part of everyday life, and everyone approaches them differently. This quiz helps you learn more about your money mindset and identify strengths you can build on as you grow.

1. You receive \$50 for your birthday. What do you do

- A.** Save most of it for something I really want later.
- B.** Spend some and save some.
- C.** Look for a way to make it grow or earn more.
- D.** Buy something fun right away.

2. Your friends want to go out, but it's more expensive than you expected.

- A.** Suggest a lower-cost option.
- B.** Check my budget before deciding.
- C.** Join if it's worth it to me.
- D.** Go and figure it out later.

3. When you think about the future, which sounds most like you?

- A.** I like having a plan.
- B.** I have some goals, but I'm flexible.
- C.** I'm excited about big ideas and opportunities.
- D.** I prefer to focus on today.

4. If your phone suddenly stopped working, what would you do?

- A.** Use money I've set aside for emergencies.
- B.** Compare options before buying a new one.
- C.** Look for deals or creative solutions.
- D.** Hope someone else can help me figure it out.

5. You see an ad for something you really want.

- A.** Wait a few days before deciding.
- B.** Compare prices and reviews first.
- C.** Ask myself if it helps me reach my goals.
- D.** Buy it if I can.

6. Someone messages you saying you've won a prize, but it seems suspicious.

- A. Ignore it immediately.
- B. Double-check if it's real.
- C. Ask someone I trust for advice.
- D. Click the link to find out more.

7. Which activity sounds most interesting?

- A. Saving up for something important.
- B. Finding smart ways to spend money.
- C. Learning how money works.
- D. Trying new experiences with friends.

8. You see influencers or friends online showing off something that everyone seems to have. What do you do?

- A. Think about whether it fits my goals before deciding.
- B. Research it and decide if it's worth the money.
- C. Ask friends or family what they think before making a choice.
- D. Want it right away because everyone else seems to have it.

9. If you had a question about money, what would you most likely do?

- A. Ask a parent, caregiver, or trusted adult for advice.
- B. Look for information from reliable sources before deciding.
- C. Ask questions and explore different ideas to learn more.
- D. Figure it out as I go.

10. A game you're playing offers a chance to win a rare item if you spend money.

What do you do?

- A. Save my money for something I know I want.
- B. Think about the chances of winning before deciding.
- C. Ask questions or learn more about how it works first.
- D. Give it a try because it might be exciting.

QUIZ RESULTS

Count how many times you selected each letter.

Mostly A's: The Goal Getter

You like planning ahead and working toward goals. You're good at thinking about the future and making choices that help you stay on track.

Your money strengths:

- Saving for goals
- Thinking ahead
- Being prepared

Talk Money Challenge: Ask a family member or trusted adult about a goal they saved for and how they did it.

Mostly B's: The Money Manager

You like balance. You think carefully about your choices and often try to make the most of your money.

Your money strengths:

- Making thoughtful decisions
- Comparing options
- Managing spending

Talk Money Challenge: Ask someone how they decide whether something is worth the money.

Mostly C's: The Opportunity Seeker

You're curious, creative, and interested in possibilities. You enjoy learning new things and finding ways to make your money work for you.

Your money strengths:

- Problem-solving
- Setting ambitious goals
- Looking for opportunities



Talk Money Challenge: Talk with someone about a financial lesson they wish they had learned sooner.

Mostly D's: The Experience Explorer

You value fun, experiences, and living in the moment. You bring energy and excitement to everything you do.

Your money strengths:

- Enjoying the present
- Being open to new experiences
- Staying positive

Talk Money Challenge: Ask a trusted adult how they balance having fun today while planning for tomorrow.

Reflection or Discussion Questions

1. Were you surprised by your result?
2. What is one money strength you already have?
3. What is one money skill you would like to build?
4. Who could you talk to if you had a question about money?
5. What is one financial goal you'd like to achieve in the next year?