

# Kate Northrup

## ARE YOU HAVING A LOVE AFFAIR WITH YOUR MONEY?

Take this quick Money Love Quiz and learn:

- What's holding you back from the abundance you desire
- What your current relationship with money says about you
- What the three stages of Money Love are, and what stage you're at

*PLUS*, get customized, simple action steps you can take to help you get on the road to true wealth in your body, heart, mind, and bank immediately.

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## MONEY LOVE QUIZ

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**Answer a simple yes or no for each of the questions below.**

1. Do you know how much you spent last month, and on what, to the nearest \$100?
2. Do you know how much you made last month to the nearest \$100?
3. Do you have more than \$1,000 in savings?
4. Do you have at least one retirement account?
5. Do you have at least one investment account?
6. Do you know which funds/stocks/bonds you own in any investment accounts that you have?
7. Do you talk about money with your significant other, a girlfriend, or someone else close to you at least once a week?
8. Do you know how much money is in your bank account right now to the nearest \$100?
9. Do you know how much you spend on average per month?
10. Do you know what your top 3 spending categories are (i.e., which categories you generally spend the most money in)?
11. Do you consciously spend money on the things you most value?
12. Do you enjoy taking financial actions like paying bills, talking to your accountant, and checking in on your investments?
13. Do you enjoy what you do for a living?
14. Have you ever taken a course about money?
15. Do you feel optimistic about your financial future?

16. Do you sometimes lie awake in bed at night or wake up early worrying about your finances?
17. Do you set financial goals at the beginning of each year?
18. Do you track your expenses by writing them down, using a spreadsheet, or using a financial tracking software or website?
19. Do you feel that the work you do is adding value to the world?
20. Do you like making money?
21. Have you ever started a business?
22. Do you have any sources of passive or residual income such as real estate investments, stocks and bonds, or businesses?
23. Do you believe people who are wealthy are less spiritual than those who have less money?
24. Do financial conversations with your significant other often end in disagreements?
25. Do you feel anxious when you think about money?
26. Do you find yourself using the phrase "I can't afford that" at least once a week?
27. Do you have credit card debt?
28. Do you owe any back taxes?
29. Do you have other forms of debt?
30. Do you make less than you'd like to despite your efforts to the contrary?
31. Do you avoid looking at bank statements, credit card bills, and other financial documents?
32. Do you feel like there's never enough when it comes to money?
33. Do you space out, get bored, or exhibit other signs of resistance when learning about money, talking about money, or engaging in your financial life in other ways?
34. Does spending within your means feel like deprivation to you?
35. Do you have a belief, even a barely conscious one, that money is bad or dirty?
36. Do you have a belief, even a barely conscious one, that rich people are evil and/or greedy?
37. Do you feel drained by the work that you do for money?
38. Do you have problems spending money on yourself?
39. Do you feel anxious when spending what you consider to be a large sum of money?
40. Do you keep a balance on your credit card despite knowing that you could easily pay it off?

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## SCORING

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Add up your yes's from questions 1 - 22. Write that number here: \_\_\_\_\_.

Add up your no's from questions 23 - 40. Write that number here: \_\_\_\_\_.

Add the first number to the second number. This is your total Money Love Score: \_\_\_\_\_.

**If your score is 0-11: You and your money are on the outs.** Let's face it. Money is not your favorite subject. It's been a rough ride for you when it comes to finances. Congratulations, though, for taking the brave step of taking this quiz. The sheer act of going through the assessment and, in doing so, being honest about your financial situation, takes a lot of courage. Showing up and starting to get clear on your relationship with money shows willingness. And the first step toward transformation is willingness. You're already ahead of the game because, as Woody Allen says, "Eight percent of success is showing up." You have some work to do to clear out the cobwebs of limiting beliefs in your money consciousness. And there are some practical steps you'll need to take to get your financial house in order. Your relationship with money is tumultuous. It's not exactly been a love affair in the past and you may be scarred. But that can change—starting today. The good news is, you're here and you're willing. You're in the perfect place at the perfect time.

**Here's an immediate action step you can take:**

- Make checking your bank account balance every single morning a ritual. The sheer act of showing up for your money on a daily basis will increase your financial awareness and, over time, increase your abundance. What we put our attention on grows. So make sure you're investing in your relationship with money by giving gratitude every day for what you have.
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**If your score is 11–30: Love is in the air.** I see some canoodling in your future relationship with money! You are well on your way to becoming a money maven. Well done, you! You may still have some limiting beliefs to clear out or some debt to pay off, but you're on your way, baby. It's time to turn up the heat and snuggle up even closer to your money. You've already made some fantastic headway, and there's still some room to grow. The great thing is, the better it gets, the better it gets. Any relationship worth having is worth deepening by taking regular, loving actions.

**Here are some action steps you could take:**

- Take out your bank and credit card statements from the last 3 months. Get super clear on where your money is going and what your average monthly spending habits are.
- Begin to notice the words you use when talking about money, both out loud and inside your head. A loving relationship starts with loving words, which create loving feelings. Make a decision to stop using phrases like, "I can't afford that," or, "it's too expensive."
- Make a list of ways you could add more value to the world. (Some ideas to get you started: selling your art, writing that screenplay you've been dreaming of, starting that business you've been noodling with for years, or shoveling your elderly neighbor's snow for her.) When we give more value we receive more value. And money is simply a stand-in for value. Write down at least 10 ideas. Circle the one that sounds like the most fun.

Then, write down the first thing you'd need to do to start. Put it in your calendar and commit to doing it ASAP.

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**If your score is 31 - 40: It's true love!** You live in the rarefied air of people having a delicious love affair with their money. You understand how money works and you're not afraid to talk about it or engage with it. Relationships take daily investment, however. Anyone who's been married for several years or longer will tell you that it takes work. Make the choice today to stay engaged with your money in a loving way. Don't get complacent. Instead, take daily, loving actions toward nurturing your relationship with money. You may want to make more, invest more, or be able to give more generously. You may want to create true financial freedom so that you can work only when you choose to, not because you have to. You may want to become a masterful money manager. All of those things are possible for you and more. You simply need to stay engaged from a place of love. Everything in the universe responds positively to love and your money is no different. You are rockin' it when it comes to your money, so all you need to do is stay on that path, because I see some happily ever after in your future!

**Here are some action steps you could take:**

- Start an investment group with some girlfriends.
- Hire a Certified Financial Planner or Advisor to help you set goals and work towards them.
- Write down three specific things you value about yourself each night before you go to bed.
- Read the book *Rich Dad, Poor Dad* by Robert Kiyosaki to learn how to think about and behave with your money to create true wealth and financial freedom.
- Begin looking into *passive and residual income streams*. For starters, check out The Freedom Family—a team of wellness entrepreneurs who I mentor in creating residual income.

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**WANT MORE?**

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Here are 5 blog posts I've written about money to inspire you to dive deeper into loving your money and your life:

[\*How to pick where you put your hustle\*](#)

[\*The spaciousness of simplicity\*](#)

[\*A foolproof way to figure out what to spend your money on\*](#)

[\*How to create a home for your money\*](#)

[\*Are you asking for it?\*](#)

