

Identifying Your Temperament

Read the 24 characteristics¹ underneath each of the following four temperaments and check each one that describes you. Work through the lists fairly quickly. Don't think about your answers too much. Then total up the check marks for each temperament and determine your primary and secondary temperaments.

1 - _____

- | | |
|--|---|
| <input type="checkbox"/> Perfectionist | <input type="checkbox"/> Introspective |
| <input type="checkbox"/> Analytical | <input type="checkbox"/> Creative |
| <input type="checkbox"/> Planner | <input type="checkbox"/> Loyal |
| <input type="checkbox"/> Enjoys art | <input type="checkbox"/> Precise |
| <input type="checkbox"/> Indecisive | <input type="checkbox"/> Worrier |
| <input type="checkbox"/> Industrious | <input type="checkbox"/> Musically inclined |
| <input type="checkbox"/> Supportive | <input type="checkbox"/> Detail oriented |
| <input type="checkbox"/> Serious | <input type="checkbox"/> Self-sacrificing |
| <input type="checkbox"/> Gifted | <input type="checkbox"/> Self-disciplined |
| <input type="checkbox"/> Aesthetic | <input type="checkbox"/> Critical |
| <input type="checkbox"/> Emotional | <input type="checkbox"/> Pessimistic |
| <input type="checkbox"/> Sensitive | <input type="checkbox"/> Harbors resentment |

Total: _____

2 - _____

- | | |
|---|---|
| <input type="checkbox"/> Talkative | <input type="checkbox"/> Fun loving |
| <input type="checkbox"/> Persuasive | <input type="checkbox"/> Restless |
| <input type="checkbox"/> Impulsive | <input type="checkbox"/> Colorful |
| <input type="checkbox"/> Loves people | <input type="checkbox"/> Can be late |
| <input type="checkbox"/> Unorganized | <input type="checkbox"/> Enthusiastic |
| <input type="checkbox"/> Loud | <input type="checkbox"/> Emotionally volatile |
| <input type="checkbox"/> Compassionate | <input type="checkbox"/> Low self-control |
| <input type="checkbox"/> Friendly | <input type="checkbox"/> Quick tempered |
| <input type="checkbox"/> Extroverted | <input type="checkbox"/> Low sales resistance |
| <input type="checkbox"/> Encourager | <input type="checkbox"/> Emotionally responsive |
| <input type="checkbox"/> Loves approval | <input type="checkbox"/> Optimistic |
| <input type="checkbox"/> Sensitive | <input type="checkbox"/> Not good at details |

Total: _____

¹ Used with permission from Jerry & Ramona Tuma, authors of "Smart Money"

3 - _____

- | | |
|---|--|
| <input type="checkbox"/> Laid back | <input type="checkbox"/> Orderly |
| <input type="checkbox"/> Peaceable | <input type="checkbox"/> Saver |
| <input type="checkbox"/> Dependable | <input type="checkbox"/> Slow to decide |
| <input type="checkbox"/> Efficient | <input type="checkbox"/> Introverted |
| <input type="checkbox"/> Unmotivated | <input type="checkbox"/> Diplomatic |
| <input type="checkbox"/> Calm | <input type="checkbox"/> Easy going |
| <input type="checkbox"/> Quiet | <input type="checkbox"/> Sometimes lazy |
| <input type="checkbox"/> Avoids conflict | <input type="checkbox"/> Tends to be passive |
| <input type="checkbox"/> Dry wit | <input type="checkbox"/> Objective |
| <input type="checkbox"/> Likeable | <input type="checkbox"/> Indecisive |
| <input type="checkbox"/> Fearful, worrier | <input type="checkbox"/> Self-protective |
| <input type="checkbox"/> Stubborn | <input type="checkbox"/> Works well under pressure |

Total: _____

4 - _____

- | | |
|---|---|
| <input type="checkbox"/> Determined | <input type="checkbox"/> Risk taker |
| <input type="checkbox"/> Impatient | <input type="checkbox"/> Sarcastic |
| <input type="checkbox"/> Likes control | <input type="checkbox"/> Opinionated |
| <input type="checkbox"/> Goal oriented | <input type="checkbox"/> Decisive |
| <input type="checkbox"/> Insensitive | <input type="checkbox"/> Argumentative |
| <input type="checkbox"/> Bossy | <input type="checkbox"/> Time is valuable asset |
| <input type="checkbox"/> Direct | <input type="checkbox"/> Driving personality |
| <input type="checkbox"/> Leader | <input type="checkbox"/> Values tasks over people |
| <input type="checkbox"/> Independent | <input type="checkbox"/> Sometimes intolerant |
| <input type="checkbox"/> Self-motivated | <input type="checkbox"/> Confident |
| <input type="checkbox"/> Self-reliant | <input type="checkbox"/> Self-assured |
| <input type="checkbox"/> Risk taker | <input type="checkbox"/> Prone to anger |

Total: _____

Answer Key

1 = Melancholy

2 = Sanguine

3 = Phlegmatic

4 = Choleric

Some Money-Related Tendencies for Each Temperament

Melancholy

Self-disciplined

Moves slowly when making decisions

Excellent budgeters

May spend to relieve depression

Detail oriented

Can overspend on clothing, art

May invest too conservatively

Can be held back by fear

Sanguine

Won't take the time to budget

Buys flashy things

Enjoys eating out

Tendency not to save

Impulsive spenders

Generous givers

Can have problems with debt

Can overspend on gadgets

Phlegmatic

Strong work ethic

Savers of money, stuff

Poor executors

Hold themselves back in careers

Good bargain shoppers

Good planners

Giving can be a challenge

Good at living within income

Choleric

Good at setting goals, casting vision

Can hoard, place trust in money

Tend to buy things that are practical

Drawn to risky investments

Can be demanding

Can fall for get-rich-quick schemes

Difficulty including mate in decisions

Can find tithing difficult