

# Finance Quiz

## How Good Are You With Your Money As A Couple?

*From Marriage.com*

Male\_\_\_\_\_ Female\_\_\_\_\_

Circle Your Answer

### 1. Would you share personal financial details before getting married?

- A. Yes, if I am engaged to that person
- B. Yes, I have no problem with that
- C. I don't feel comfortable doing it
- D. No, it's my business only

### 2. Do you agree on paying your spouse's debt (if they had it before you got married)?

- A. No, I think it's their responsibility
- B. Yes, because we are a team now
- C. I agree although I am not happy with it
- D. I don't even bother thinking about that

### 3. Do you agree on merging all of your financial accounts from the beginning of your marriage?

- A. Only if I am sure they are a responsible person and we have talked about it thoroughly
- B. Yes, absolutely
- C. I am not comfortable about it
- D. No, I think it's a bad idea

### 4. Do you agree on what you should do with cash to spare?

- A. Yes, we discuss about it and find a solution that satisfies us both
- B. Mostly yes, but we don't think too much about it
- C. No, we always fight about that
- D. We never have cash to spare

**5. Do you think it is a good idea to merge your loans?**

- A. No, because things could get really complicated if we got separated one day
- B. Yes, the debt would be easier to manage
- C. No, I feel it would cause tensions
- D. I have not even thought about it

**6. He buys stocks based on hot tips, and she prefers low-interest savings accounts. Do you think they are compatible?**

- A. Yes, because they complete each other by having different tolerances to risk
- B. Yes, because everyone can make their own decisions
- C. No, I think this can cause conflicts
- D. I don't understand the situation presented in this question

**7. Do you find it hard to save money as a couple?**

- A. Not at all, we are very organized about this
- B. No, but we don't bother too much about it either
- C. Sometimes yes
- D. Yes, we never seem to make ends meet

**8. What would you do if you noticed you don't manage to save money anymore?**

- A. Track spending for a month and identify leaks
- B. Have a talk with my partner and ask for their opinion
- C. Get angry and cut on expenses
- D. Nothing really

**9. You want to apply for a mortgage and your partner's score is better than yours. What is the solution?**

- A. We will apply based on one income, but both our names be on the title
- B. Apply anyway, we are a team
- C. Find another partner
- D. Apply on my score

**10. You want to save money for your kids' education and your retirement. Which should represent a priority?**

- A. Retirement, because kids have more solutions than older adults at retirement age
- B. Both are equally important to me
- C. I would find it hard to choose one over the other and be confused all the time
- D. I am not in the position of saving money