



# Financial Compatibility Quiz

**A fun exercise to help you talk  
money with your honey**

## Instructions for you & your honey:

- **Step 1:**  
Partner 1 completes pages 1-2, and partner 2 completes pages 3-4, independently.
- **Step 2:**  
Come back together to summarize your results on page 5. Share and discuss key insights.
- **Step 3:**  
Together decide what specific action steps you'll commit to taking in order to bring your financial lives into greater harmony. Summarize your joint action plan on page 6.



*Presented by*  
Manisha Thakor, MBA, CFA, CFP®  
Founder & Chief Education Officer



Financial Compatibility Quiz

Partner 1

Knowledge	Yes	No
You know how much money you need to cover your monthly expenses		
You know how much money you need for your 3-6 month emergency fund		
You know how much you should aim to save for retirement (as a percentage of your income)		
You know where all your money is stored today (all bank accounts & other financial accounts, including retirement accounts)		
You know how much debt you have, as well as the interest rates you are being charged on each account/loan		
You understand basic investing concepts		
You know how much risk you're willing to take with your investments		
You know what your top five financial goals are		
You know the key types of insurance you need to protect your loved ones and assets		
You know where your essential documents are stored		

Interest	Yes	No
You enjoy reading financial books, magazines, newsletters, or blogs		
You enjoy watching financial TV shows or listening to radio programs		
You enjoy talking about financial matters		
You often think about your personal financial situation and how to improve it		
You often think about whether you are on track to meet your retirement and other big financial goals		
You are interested in the financial details of your day-to-day life		
You believe money issues need to be addressed today, rather than letting them "resolve themselves" over time		
You prioritize having financial security and stability in your life		
You spend time thinking about protecting your assets		
You believe having money leads to good outcomes		



Financial Compatibility Quiz

Partner 1

Behavior	Yes	No
You always pay your bills on time		
You track your progress in terms of meeting your financial goals		
You regularly look at your bank or other financial account balances		
You are on track to save 10 percent or more of your before-tax income for retirement (if not today, you are committed to over time)		
You are paying off debt in a planned, systematic way (i.e., starting with the highest interest rate first)		
You regularly check your credit reports to make sure there are no errors (or that identity theft has not occurred) and you know what your credit score is		
Any money that you invest in individual stocks (not mutual funds) is money that you can afford to lose		
You have a will or living trust and an appropriate loved one/trustee also has a copy		
You have enough insurance to cover your needs, including sufficient life insurance if you have kids		
You ask financial professionals for help when you need it		

When you are done, simply go through each section and add up the number of times you answered "yes" to a question - and fill in the following chart:

**Partner 1 Results**

Total the number of yes responses per section.

Knowledge     \_\_\_ /10

Interest        \_\_\_ /10

Behavior        \_\_\_ /10



Financial Compatibility Quiz

Partner 2

Knowledge	Yes	No
You know how much money you need to cover your monthly expenses		
You know how much money you need for your 3-6 month emergency fund		
You know how much you should aim to save for retirement (as a percentage of your income)		
You know where all your money is stored today (all bank accounts & other financial accounts, including retirement accounts)		
You know how much debt you have, as well as the interest rates you are being charged on each account/loan		
You understand basic investing concepts		
You know how much risk you're willing to take with your investments		
You know what your top five financial goals are		
You know the key types of insurance you need to protect your loved ones and assets		
You know where your essential documents are stored		

Interest	Yes	No
You enjoy reading financial books, magazines, newsletters, or blogs		
You enjoy watching financial TV shows or listening to radio programs		
You enjoy talking about financial matters		
You often think about your personal financial situation and how to improve it		
You often think about whether you are on track to meet your retirement and other big financial goals		
You are interested in the financial details of your day-to-day life		
You believe money issues need to be addressed today, rather than letting them "resolve themselves" over time		
You prioritize having financial security and stability in your life		
You spend time thinking about protecting your assets		
You believe having money leads to good outcomes		



Financial Compatibility Quiz

Partner 2

Behavior	Yes	No
You always pay your bills on time		
You track your progress in terms of meeting your financial goals		
You regularly look at your bank or other financial account balances		
You are on track to save 10 percent or more of your before-tax income for retirement (if not today, you are committed to over time)		
You are paying off debt in a planned, systematic way (i.e., starting with the highest interest rate first)		
You regularly check your credit reports to make sure there are no errors (or that identity theft has not occurred) and you know what your credit score is		
Any money that you invest in individual stocks (not mutual funds) is money that you can afford to lose		
You have a will or living trust and an appropriate loved one/trustee also has a copy		
You have enough insurance to cover your needs, including sufficient life insurance if you have kids		
You ask financial professionals for help when you need it		

When you are done, simply go through each section and add up the number of times you answered "yes" to a question - and fill in the following chart:

**Partner 1 Results**

Total the number of yes responses per section.

Knowledge     \_\_\_ /10

Interest        \_\_\_ /10

Behavior        \_\_\_ /10



# Compatibility Quiz Results



# Action Steps to Create Lasting Financial Wellbeing

**Step 1**  
Total the number of yes responses per section

**Partner 1**  
  
Knowledge     \_\_\_ /10  
Interest        \_\_\_ /10  
Behavior        \_\_\_ /10

**Partner 2**  
  
Knowledge     \_\_\_ /10  
Interest        \_\_\_ /10  
Behavior        \_\_\_ /10

**Step 2**  
Use the space below to write a high-level summary of the key insight(s) you took away from this exercise.

Partner 1

---

---

---

---

---

Partner 2

---

---

---

---

---

**Step 3**  
Go back through each of the three quiz sections, line by line. Decide together the top three actions steps you want to commit to in each area.

**Knowledge**

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

**Interest**

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

**Behavior**

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

Want to learn more? Head on over to MoneyZen.com to both sign up for my newsletter and browse my curated list of money & relationship resources. You'll also find resources for other financial topics, all designed to help you add more calm, confidence, and clarity to your financial life! Warmly, Manisha