

# Risk Assessment Worksheet

A=Always me  
B=Sometimes me  
C=Rarely me  
D=Never me

Sit down with your investment partner/spouse and ask these questions, don't share your answers until you are both finished answering:

	A	B	C	D
1 Having money means I don't have to worry.				
2 Having money means I can give assistance to those who have less than I do.				
3 Having money means I can buy what I want when I want it.				
4 I put a set amount of money into a savings account each month.				
5 I sometimes forget to pay my bills, or have to pay them late.				
6 I would be willing to risk half my savings if I could double my money in 5 years.				
7 If I received an unexpected \$2,000 today I would put it in my savings account tonight.				
8 Money plays a factor in my life choices.				
9 I would invest in a good business opportunity even if it means I could not fund my retirement account for the next 3 years.				
10 I will have enough money when I'm 60 that I won't need a large retirement account.				
11 I would rather invest in real estate or start a business than put my money in the stock market.				
12 My attitude is: It's only money.				
13 If there is something I want that I can't afford, I would save up and buy it when I had the cash.				
14 When it comes to our finances, I take care of the day-to-day more than my partner.				
15 If I lost my job three weeks before I finished saving for a once in a lifetime vacation, I would still go.				

## Scoring system:

Question	A	B	C	D
1	1	2	3	4
2	4	3	2	1
3	4	3	2	1
4	1	2	3	4
5	4	3	2	1
6	4	3	2	1
7	1	2	3	4
8	1	2	3	4
9	4	3	2	1
10	4	3	2	1
11	1	2	3	4
12	4	3	2	1
13	1	2	3	4
14	1	2	3	4
15	1	2	3	4

### Add up your score and compare your score with your spouse or partner.

**60 – 45** | If you scored between 45 and 60 you have a high risk tolerance and are probably something of a spender. You tend to feel like things will work out financially, and you want what you want now.

**45 – 20** | If you scored between 20 and 45 you have a mid-level risk tolerance and generally prefer to spend what you have rather than money that you don't. You are likely to have some financial goals and think about how and where and why you spend.

**20 – 15** | If you scored between 15 and 20, you have little or no tolerance for risk and probably never spend a dime you don't have. You have clear goals for your money, but they may interfere with the rest of your life. You have to give yourself opportunities to have some fun some of the time!

### Talk to your spouse about their financial goals and what they are willing to risk. Avoid investing mistakes many couples make:\*

- having too many investment accounts
- having only one spouse deals with the investment advisor
- failing to diversify
- not establishing shared goals – there has to be one household set of goals
- skipping regular maintenance
- investing in things you don't understand