



**ARE YOU A  
SLAVE OF MONEY?**



**ARE YOU A  
MASTER OF MONEY?**

**DISCOVER YOUR  
MONEY PERSONALITY**

Name: \_\_\_\_\_

**“ Money is a result of your Emotional, Intelligence and Spiritual Quotient. Understand and unlock your free and smooth money flow by balancing all the quotients and knowing your money personality.”**

**– Deepak Dhabalia**

**“ Give me five minutes, and I can predict your financial future for the rest of your life.”**

**– T. Harv Eker**



Do you also think over these questions a lot?

Why can't I hold money? Why am I always in a money crisis? Why do I feel bad when money is going out of my pocket? Why don't I enjoy money talks? Have you ever wondered why some people have abundant flow of money while some struggle to get through their survival too?

With my 28 years of research on this crucial subject – money, I have discovered that it all boils down to understanding your money personality.

Have you given much thought to how you behave in regards to finances and how that behavior has affected or dictated your life so far?

To understand your money personality, it is first essential to know whether you are a slave or a master of money. To identify that, I have a set of 15 questions for you and are mentioned below.

Don't choose the answer that you feel is **right but** choose the option that best describes you!

**Your Money Mastery Coach,**  
**SUBROTO CHOWDHURY**



**I LOVE SHOPPING ENDLESSLY DURING DISCOUNTS AND SALE**

**1**

- A. No, I always plan my shopping budget.
- B. Yes, I enjoy spending my earnings on shopping.

**FOR ME, MONEY IS:**

**2**

- A. Power, prestige and an important resource.
- B. A source of worry, conflict and anxiety.

**MY PRIMARY FINANCIAL OBJECTIVE INCLUDES**

**3**

- A. Becoming financially independent and being at peace with my money.
- B. Clearing my debts and earning enough to match my expenses.

**DO YOU BELIEVE IN MONEY MULTIPLICATION?**

**4**

- A. Yes. Money multiplication leads to financial independence.
- B. No. I do not know what money multiplication is.

**DO YOU BELIEVE THAT MONEY COMES FROM HARD WORK?**

**5**

- A. No. Money comes to me easily and effortlessly. Money is in the air for me.
- B. Yes. I have always seen my family work really hard to earn more. Money is in the form of ice for me.

**IN CASES OF ANY FINANCIAL EMERGENCY:**

- 6** **A.** I put aside enough amount of money every month for emergencies.  
**B.** I know my current income flow can fulfil any emergency.

**I AM SATISFIED WITH MY CURRENT ANNUAL INCOME?**

- 7** **A.** Yes. I am a money magnet.  
**B.** No. I feel I can earn more to meet my expenses.

**IS RETIREMENT PLANNING IMPORTANT FOR YOU?**

- 8** **A.** Yes. My spouse and I want to be financially independent.  
**B.** No. I am never going to retire.

**TODAY IS THE FIRST DAY OF THE MONTH. WHAT IS YOUR MOST LIKELY CONDITION?**

- 9** **A.** I have enough money in my bank account to pay all my bills.  
**B.** I am already running out of money.

**IF YOU HAD TO CHOOSE AMONGST THE TWO, WHICH ONE WOULD YOU CHOOSE?**

- 10** **A.** Abundant flow of money.  
**B.** A life without any EMIs.

**WHAT EMOTIONS DO YOU EXPERIENCE AROUND YOUR CURRENT INFLOW OF MONEY?**

**11**

- A. Satisfied, happy and peaceful.
- B. Dissatisfied, worried and stressed about the lack of inflow.

**WHAT ARE YOUR VIEWS ABOUT THE USAGE OF CREDIT CARDS?**

**12**

- A. I do not use my credit card often. I prefer paying by debit card or cash to avoid overdues.
- B. I do not mind running up a large balance, as long as I can pay it off quickly.

**HOW IMPORTANT IS FINANCIAL LEARNING TO YOU?**

**13**

- A. Money is king and it is highly important for me to understand my personal finances.
- B. I believe it is important to focus more on business than personal finance.

**WHEN YOU COME ACROSS AN IMPORTANT, URGENT AND A HUGE EXPENSE, HOW DO YOU DEAL WITH IT?**

**14**

- A. I figure out strategies that can help me afford it.
- B. I mortgage my assets and take a loan to fulfil my expense.

**WHAT IS THE TOP MOST PRIORITY FOR YOU?**

**15**

- A. Disciplined savings, goal based financial planning and debt free life.
- B. Provide the best to my children, fulfil their wishes and then think about me.

## ANALYSIS OF THE QUIZ

If most of your answers are 'A', you are the **MASTER OF YOUR MONEY**.

You make money work for yourself and you can easily and effortlessly attract money. You focus on saving before spending lavishly and you believe in educating yourself when it comes to personal finance. Money is the king for you.

If most of your answers are 'B', you are the **SLAVE OF YOUR MONEY**. You are still working for money everyday. Your primary focus of going to work is making money because you believe that money comes from hard work. You believe more in spending than saving because you often choose instant gratification. Financial learning is not so important to you and you often get stingy with money.



## CONCLUSION

If you have identified yourself as the **SLAVE OF YOUR MONEY**, you need not worry. You should instantly plan out your journey from 'Financial mess' to "Money mastery" with the help of a financial doctor. This is an ongoing and a beautiful journey which requires meticulous planning and accurate financial decisions. However, it is firstly important to know that which is your dominant money personality under slave or master of money.

You can also identify your spouse's and family's money personality through the above quiz. This will help them to understand money in a better way and explore the process of money multiplication.





# MASTERS OF MONEY

It can be divided into **3 Money Personalities**



## 1

### CONSERVATIVE

- ✓ They know the value of money.
- ✓ They don't purchase anything on EMI.
- ✓ They want their family to be safe and secured.

## 2

### SECURITY SEEKER

- ✓ They first save money and then spend.
- ✓ They do not prefer taking risks on their principle amount.
- ✓ They like to give financial security to their family.

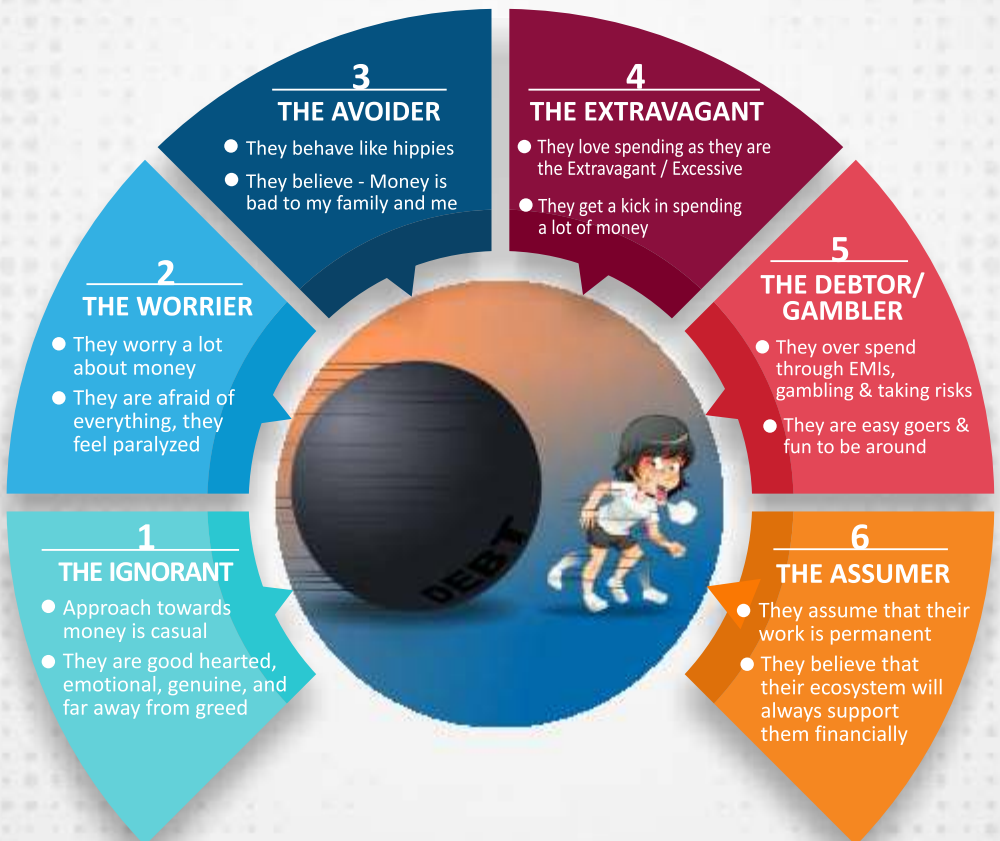
## 3

### MONEY MULTIPLIER

- ✓ They love to know how their money can work for them.
- ✓ They are a combination of conservative, security seeker and are ready to take risks.
- ✓ They love to provide a quality life to their family and themselves.

## SLAVES OF MONEY

It can be divided into **6 Money Personalities**



To explore more about the 9 different types of money personalities, you can attend our 120 minutes power packed session on 'Know your money personality'.

To know more about this session, please contact:

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Many people take no care of their money  
till they come nearly to the end of it  
& regret it later.



# MONEY MULTIPLIER™

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