



WHAT'S YOUR MONEY MINDSET?

WORKBOOK

The #1 thing that determines your financial wellness isn't your income, it's your **mindset** about money.

BY: ONYX RISING

W E L C O M E

Hi There!

First, let me say thank you for taking this important step toward understanding and improving your financial future. At Onyx Rising, we believe that financial wellness starts with **mindset**—how you think about money influences every financial decision you make. That's why I created this quiz: to help you identify where you stand and what steps you can take to move forward with confidence.

I'm Irma Neal, and I've spent years coaching individuals and organizations on financial wellness, leadership, and personal growth. I know that for many people—especially those juggling work, family, and financial responsibilities—money can feel overwhelming. But with the right **mindset** and a **clear, practical strategy**, you can create financial stability, build wealth, and achieve the goals that matter most to you.

This quiz isn't about judgment—it's about **awareness** and **empowerment**. Once you've completed it, you'll have a clearer picture of your current financial mindset, plus actionable steps to strengthen it. No matter where you start, you have the power to grow, learn, and make decisions that lead to financial freedom. So, let's dive in! Take the quiz, reflect on your results, and start planning to rise. If you need support, I'm here to guide you every step of the way.

Irma Neal

ABOUT ONYX RISING

A change management consulting firm founded in 2016 focused on supporting organizations, teams and individuals in setting goals, developing and executing plans that enable them to rise to higher levels of success and positive change.



MONEY MINDSET QUIZ

Read each statement below and mark true or false based on your mindset about money. Afterwards tally up your points and see where your mindset is.



	<i>True</i>	<i>False</i>
<i>"Money is the root of all evil."</i>	<input type="checkbox"/>	<input type="checkbox"/>
<i>"I know my monthly take-home pay without looking."</i>	<input type="checkbox"/>	<input type="checkbox"/>
<i>"I have an emergency fund of \$1,000 or more."</i>	<input type="checkbox"/>	<input type="checkbox"/>
<i>"The rich get rich and the poor get poorer."</i>	<input type="checkbox"/>	<input type="checkbox"/>
<i>"I know my credit score and what it means."</i>	<input type="checkbox"/>	<input type="checkbox"/>
<i>"I have health, auto, life, and long-term care insurance."</i>	<input type="checkbox"/>	<input type="checkbox"/>
<i>"I have a monthly written budget."</i>	<input type="checkbox"/>	<input type="checkbox"/>
<i>"You have to work (too) hard to get wealthy."</i>	<input type="checkbox"/>	<input type="checkbox"/>
<i>"You can either be rich or happy, but not both."</i>	<input type="checkbox"/>	<input type="checkbox"/>

"My partner and I are in agreement about money."

True

False

Score Yourself

✓ 2 points for each "True"

✓ 1 point for each "False"

Perfect Score: 16 Points!

Your Results:



13-16 points: You have a strong money mindset—keep thriving!



6-12 points: You're on the right track but could use a few mindset shifts.



Below 6 points: It's time to take control and make a change!



Pro Tip: Questions 1, 4, 8, and 9 should be FALSE to reflect a growth-oriented money mindset.

5 WAYS TO SHIFT YOUR MONEY MINDSET

- 1 See money as a tool, not a goal**— It's a resource to help you build the life you want.
- 2 Protect your “Four Walls”**— Prioritize **food, shelter (utilities), clothing, and transportation.**
- 3 Differentiate “Needs” vs. “Wants”**— Get clear on your essentials.
- 4 Build an emergency fund**— Even \$500-\$1,000 can be a game changer
- 5 Know your credit score**— Understand how it impacts your financial opportunities.

“

Don't let money run your life. Let money help you run your life better.

”

SET YOUR FINANCIAL GOALS

A goal without a plan is just a wish! Let's get you started on the right track to a stronger financial future. Use this page to help guide you through some short and long term goals.

My #1 financial goal for the next 1-2 years (short-term)

Think about what financial success looks like for you—whether it's building an emergency fund, paying off debt, investing, or achieving financial freedom. Be specific, set a timeline, and take action!

My #1 financial goal for the next 3-10 years (medium-term)

Think about what financial success looks like for you—whether it's building an emergency fund, paying off debt, investing, or achieving financial freedom. Be specific, set a timeline, and take action!

My #1 financial goal for the next 11-15 years (long-term)

Think about what financial success looks like for you—whether it's building an emergency fund, paying off debt, investing, or achieving financial freedom. Be specific, set a timeline, and take action!



LET'S MAKE IT HAPPEN!



You don't have to go at it alone. A financial coach at **Onyx Rising** can help you develop a custom plan to **build wealth, eliminate debt, and reach your goals!**

SCHEDULE A FREE CALL

**Stay in
Touch!**



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