



FINANCIAL AND
CONSUMER SERVICES
COMMISSION

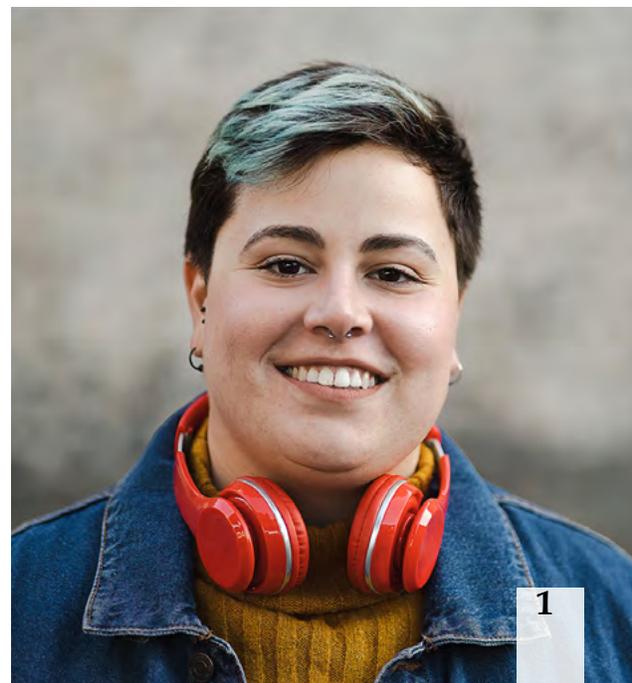
Quiz - Childhood Memories and Adult Behaviour

by Lois A. Vitt, Ph.D, Institute for Socio-Financial Studies

When you spend money or make investment decisions, you might actually be repeating the actions of your parents and family members without considering if those actions work for you. In fact, you might be imitating behaviours that you don't even agree with.

The following quiz will ask you to recall your childhood experiences, dreams, fantasies and memories. You'll examine the lessons you were taught about money in childhood, and recognize how this has influenced your adult spending habits.

You'll discover how your values were formed and perhaps even a few things you'll want to change about yourself.





Relationship Tip

If you have a “significant other” in your life, ask them to take this quiz with you. By comparing notes, you’ll be able to understand each other better and smooth out potential problems before they happen.

Your Quiz

1. Think carefully about your childhood and how you interacted with your parents and siblings when it came to your allowance, discussions (or disagreements) about money, silences when you asked questions, the purchases you made, the “things” that you wanted, how and whether you got them, and the purchases and decisions about money that were made for you. Write a few summary points that you recall as being particularly significant.

2. What is your most positive childhood memory of money, finances, or the things that you knew money could buy? What did you enjoy and why? What made it “special”?

3. What is your most negative childhood memory of money, finances, or the things that you knew that money could buy? What did you most dislike? What experiences related to money and finances made you unhappy when you were a child?

4. Compare your childhood experiences with your financial habits as an adult. Do you recognize any childhood patterns or preferences brought into adulthood? Are these patterns or preferences compatible with your adult values and lifestyle? Or do they cause disharmony?

