



Earning/Underearning Quiz

From Overcoming Underearning by Barbara Stanny

Circle the numbers of the statements that apply to you. Do this quickly, without thinking too much about your response. Circle the ones that might apply even if you're not quite sure.

1. I often give away my services (volunteering, or working more hours than I'm actually paid).
2. It's so hard to ask for a raise (or to raise fees) that I just don't do it.
3. I actually dislike money and/or the people who have it.
4. I am proud of my ability to make do with little. There's nobility in being poor.
5. I blame someone or something else for my financial situation (IRS, ex-husband).
6. I find ways to avoid dealing with money (bartering, credit cards).
7. I tend to sabotage myself at work (apply for jobs not qualified for or low-paying, stop short of reaching goals, change jobs a lot.)
8. I work very, very hard (long hours, several jobs). Or I go into excess and then collapse.
9. I fill my free time with endless chores and tasks.
10. I am in debt, with little savings, and no idea where my money is going.
11. I have a family history of debt and/or underearning.
12. I am vague about my earnings (overestimate or underestimate income; see gross, not net).
13. I continually put others' needs before my own.
14. I am frequently in pain or stress around money.
15. Recognition and praise are more important to me than money.
16. I am confident in my ability to make money.
17. I always live below my means.
18. I love money and appreciate what it does for me.
19. I am very optimistic about my financial future.
20. I experience very little fear or insecurity around money.
21. I am determined to get paid what I am worth.
22. I am passionate about my work.
23. I have very supportive, nurturing relationships (including spouse).
24. I like wealthy people.



Sascha Alexander

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25. I have little or not credit card debt.
26. I intentionally get myself in situations beyond my ability and then rise to them.
27. I am resilient and able to bounce back when I fail.
28. I am filled with gratitude for the success I've achieved.
29. I work very hard, but I know I don't have to do everything myself. I know how to delegate and set limits.
30. I am tenacious in achieving my goals.

1-15 are qualities of Underearners.

16-30 are qualities of Earners.

How many do you have of each? The goal is to strengthen and expand the earning qualities, while eliminating the others.

What I discovered: