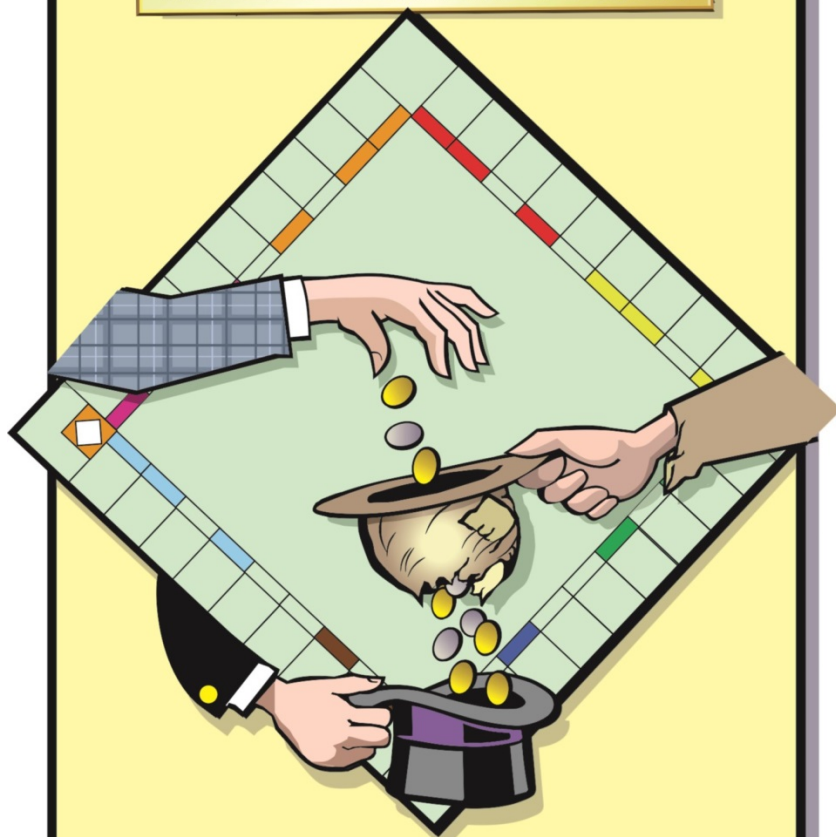


THE RICH...

...the Poor and the Foolish



Increase your financial IQ
in just 60 minutes...

Paul N. Liburd

Financial Aptitude Test (tick one box for each question)

1. Based on your current situation, which of these alternatives is most important to you?
 - a. ☐ Enjoying the pleasure of the moment.
 - b. ☐ Planning for the future.
 - c. ☐ Surviving from day to day.

2. What do you think would be your emotional response to receiving an unexpected sum of money equal to one month's pay?
 - a. ☐ I would be relieved and save it in the bank for a 'rainy day.'
 - b. ☐ I would be excited and think about treating myself.
 - c. ☐ I would wonder if I could possibly make this money grow faster than the mere interest on a bank savings account.

3. What generally forms the major part of your motivation?
 - a. ☐ Striving for success.
 - b. ☐ Trying to avoid failure or hardship.
 - c. ☐ Enjoying life and having fun.

4. How important is it for you that your friends see your prosperity?
 - a. ☐ Moderately important
 - b. ☐ Extremely important
 - c. ☐ Not important

5. Which of the following reasons for borrowing money would you consider in the future?
 - a. ☐ To treat myself.
 - b. ☐ To pay off other debts that are accruing a higher interest.
 - c. ☐ To save it in the bank for future needs.

6. How important is it to you to own the latest model of popular goods and appliances?
 - a. ☐ Extremely important because I don't like to be out of date.
 - b. ☐ Not important because if the old model works, I am happy to continue using it.
 - c. ☐ Not bothered either way because material goods are not important to me.

7. How do you feel about borrowing money?
- a. ☐ I feel excited, just as if the money was a gift.
 - b. ☐ It makes me feel nervous because I worry about whether I will be able to pay it back.
 - c. ☐ I feel optimistic about trying to increase it before I have to return it.
8. If you owned a number of prestige cars, would you consider your cars to be a good investment?
- a. ☐ Yes, because each car would be worth a lot of money.
 - b. ☐ No, because their value would continue to decrease over time.
 - c. ☐ Yes, because wealth attracts wealth.
9. What type of shopper are you?
- a. ☐ I always plan what I want to purchase before I go shopping.
 - b. ☐ I enjoy wandering through the shops and buying on impulse.
 - c. ☐ I enjoy trying to find a bargain or negotiating with the retailer for a lower price.
10. How often do you think of business ideas?
- a. ☐ Every day
 - b. ☐ Hardly ever
 - c. ☐ Never.
11. Which of the options below do you think is the most important for one wishing to start their own business?
- a. ☐ A healthy fear of failure.
 - b. ☐ Clear ideas with relevant specific knowledge and experience.
 - c. ☐ Academic qualifications.
12. Which of the business types listed below do you prefer?
- a. ☐ I want to be involved in every aspect of the business from production, right through to marketing and strategic planning.
 - b. ☐ I prefer to focus on the strategic overview and leave the other main business operations to the employees.
 - c. ☐ I want to be a sole trader with no other individuals involved in my business.

Check your scores

Question	F	P	R
1	a <input type="checkbox"/>	c <input type="checkbox"/>	b <input type="checkbox"/>
2	b <input type="checkbox"/>	a <input type="checkbox"/>	c <input type="checkbox"/>
3	c <input type="checkbox"/>	b <input type="checkbox"/>	a <input type="checkbox"/>
4	b <input type="checkbox"/>	a <input type="checkbox"/>	c <input type="checkbox"/>
5	a <input type="checkbox"/>	c <input type="checkbox"/>	b <input type="checkbox"/>
6	a <input type="checkbox"/>	c <input type="checkbox"/>	b <input type="checkbox"/>
7	a <input type="checkbox"/>	b <input type="checkbox"/>	c <input type="checkbox"/>
8	a <input type="checkbox"/>	c <input type="checkbox"/>	b <input type="checkbox"/>
9	b <input type="checkbox"/>	a <input type="checkbox"/>	c <input type="checkbox"/>
10	c <input type="checkbox"/>	b <input type="checkbox"/>	a <input type="checkbox"/>
11	a <input type="checkbox"/>	c <input type="checkbox"/>	b <input type="checkbox"/>
12	c <input type="checkbox"/>	a <input type="checkbox"/>	b <input type="checkbox"/>
Totals	<input type="text"/>	<input type="text"/>	<input type="text"/>

Transfer your answers to the above table. For example, if your answer to question (1) was option ‘b’ then tick the letter ‘b’ along the row adjacent to the number (1) on the above table and so on...

When you have completed the table, add up the number of ticks in each column and write the total number in the space at the bottom of each column. The column with the highest score indicates where you are at this stage in your life. The key to the column headings is as follows F = Foolish, P = Poor and R = Rich.

If you are happy with your test result, then you do not need to read this book, but if you wish to improve your score, as well as your financial prospects, then this book will help you.

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