



Extension

UNIVERSITY OF WISCONSIN-MADISON

Money Matters Live: Money Habits & Behavior – September 1, 2026

Habitudes is used by some UW Extension Educators that provide Financial Coaching

<https://finances.extension.wisc.edu/people/contact-a-uw-madison-division-of-extension-financial-educator/>

Habitudes offers an online assessment tool for \$14.99.

<https://shop.moneyhabitudes.com/money-habitudes-online/>

Habitudes Grid of Money Personalities with Advantages, Challenges and Suggestions:

<https://acrobat.adobe.com/id/urn:aaid:sc:US:afae039d-55af-4a2e-be0d-40eaf672fe07?viewer%21megaVerb=group-discover>

Brad Klontz's Money Scripts website offers a free online test but requires an email to get your report emailed to you and agree to future marketing materials.

<https://www.bradklontz.com/moneyscriptstest>

Financial Readiness - resources designed for military people and families- Spending Personalities

<https://finred.usalearning.gov/Money/SpendingPersonalities>

Elevate Wisconsin - The Course to Financial Security, a platform provided by the Wisconsin Department of Financial Institutions <https://elevatewi.enrich.org/>

Sorted Website with free money personality quiz - Note: it is out of New Zealand so some words are interesting <https://sorted.org.nz/>

Oprah podcast recently had a podcast called "The Real Reason Why We Can't Stop Scrolling"

<https://youtu.be/sjBz3SM9UPY?si=TMyNXMXo75j6znJQ>

<https://www.nasdaq.com/articles/how-being-neurodiverse-affects-your-relationship-with-money>

<https://www.psychologytoday.com/us/blog/psychology-money-and-happiness/202409/learn-what-your-money-personality-is>

[5 Money Personality Types: Which One Are You?](#)

[Psychology of money part 1 \(video\) | Khan Academy](#)

<https://sorted.org.nz/tools/money-personality-quiz/>

Tips and Tricks to improve Money Habits and Behaviors

- **Simplify systems**
 - Automate bill paying
 - Automate savings transfers (set up transfers to savings when you get paid)
 - Use external supports such as:
 - visuals such label or image on payment card
 - accountability partners
 - checklists
 - phone reminders
 - alerts to help you stay organized

- **Build financial self-awareness and stay engaged**
 - Set realistic goals, learning goals count! Change takes time.
 - Be open with others about goals and ask for support.
 - Continue to reflect on your money personality, habits, and behaviors.

- **Practice Self-Compassion to reduce shame, guilt, and avoidance.**

Key reflection questions from Dr. Brad Klontz:

- **Do my Money Habits help me or hurt me?**
- **How can I change them to serve me better?**



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