



Self Esteem

A Personal Evaluation

It is difficult to build self esteem without a commitment to reality and relationship obligations. Self esteem is made up by self respect, self awareness and an ability to express one's needs and feelings in a non confrontational manner. When these characteristics are combined with a healthy attitude to wealth, the potential is for enjoying a fulfilling lifestyle.

The following test provides an opportunity to check some of these issues.

Question	Yes	No
1) Do you believe that the latest gadget or fashion will make you happy?		
2) Does buying material possessions make you feel better about yourself?		
3) Do you shop to relieve boredom, loneliness, stress or depression?		
4) Are you highly aware of what others in your peer group own?		
5) Do you look down on others for what they don't have?		
6) Do you have little regard for the work it takes to make and keep money?		
7) Do you find yourself trying to "keep up with the Jones"?		
8) Do you choose designer labels, types of cars, or exclusive restaurants because of what they "say" about you?		
9) Do you reject shopping at factory outlets or discount stores because you want to avoid being seen buying cheaply?		
10) Do you measure the importance of your friends by the extent of their wealth?		

11) Does money seem to slip through your fingers?		
12) Do you treat your credit card like a bottomless well?		
13) Do you have a history of overdrawn accounts and unpaid bills?		
14) Do you find your purchases quickly become out of fashion or obsolete?		
15) Are you aware of the circumstances that could ruin your credit rating?		
16) Are you aware how much you can spend in order to live within your means?		
17) Have you discussed your finances with a professional adviser?		
18) Have you ever undertaken financial budgeting or account management?		
19) Do you know at this point in time how much is in your bank account and for how long it has to last?		
20) Do you know how much money you will need for the next six months?		

For every 'Yes' answer, score 1 point and for every 'No' answer score 0. If your score is 5 or lower, well done!

If your score is between 6 and 14 there is reason for concern and a need for financial education and evaluation of lifestyle.

A score of 15 or over indicates both emotional and financial deficiencies that could be spoiling your ability to function adequately.

As a next step, begin to assess your own values. Your values are important because they will provide you with guidelines on the direction your life will take. Think about your values at this time. What is ultimately of importance? Is it health, integrity, power, status, family, peace, success, honour, competence, recognition, privacy, friendship, money, personal freedom?

Carefully consider which of these values are important and rate them in order of priority, as below:-

1)	
2)	
3)	
4)	
5)	

Consider if you are presently living according to these values? Are your inner values reflected in your outward behaviour?

This Questionnaire is entirely personal to you, however, if it does raise issues that you want to discuss with your Personal Breakthrough Facilitator, please take the opportunity to discuss it during the first session.