

Your Risk Profile
How Much Risk Can You Stomach?
From *Hard Won Wisdom* by Fawn Germer

This test looks at six different areas of personality to see how much risk you are comfortable with.

First, look at the area you are being asked to evaluate. Then, look at the scale below and determine where you fit. Award yourself zero to four points for each risk, based on the scoring system here. When you have finished an individual category, total the points, then divide by the number of questions in the category. Go back to the scale below and see where you fall in that particular area.

0 POINTS

NO RISK. You hate risk. You don't like change, you don't like risk, you want things the way they are. You'd rather deal with what you know than take a chance at something different. You'll keep your money in low-interest accounts and stay out of the stock market.

1 POINT

LOW RISK. You are wary of risk. You're only willing to try if you are certain of a favorable result.

You'll occasionally try something new, but only if you know, up front, that you have it cinched.

2 POINTS

MODERATE RISK. You aren't afraid of trying something new if its odds of success are more than

50 percent in your favor. You'll tiptoe into the danger zone, but you also will retreat if it looks too scary. If you're investing, you might try a little bit of risk, but you'll never chance the whole wad.

3 POINTS

HIGH RISK. You aren't afraid of risk. You know that you win some, you lose some. Generally, you'll try something as long as the chance of success isn't impossible. You'll take certain big risks because they come with big rewards.

4 POINTS

EXTREME RISK. You love risk, more than you should. Chances of success are less than 20 percent.

You love bucking the odds. If you have a slim chance of pulling it off, you want to go for it. If you make it, it shocks everybody. If you like risking what you have when you have a lot to lose, you are on fire.

RISK CATEGORY ONE: RELATIONSHIPS

_____ Asking someone out on a date

_____ Interacting with strangers in cocktail party situations

_____ Telling someone who is interested in you that you don't want to go out anymore

_____ Getting married

_____ Ending a bad relationship

_____ Mixing finances with your significant other

_____ Buying a house with someone else

_____ Being open about your problems or concerns, sharing secrets

_____ TOTAL PERSONAL RISK POINTS (Divide by 8)

_____ PERSONAL RISK SCORE

RISK CATEGORY TWO: CONFORMITY V. NONCONFORMITY

- _____ Dressing and looking “different”
- _____ Making a speech, singing solo in public, sharing your personal writings
- _____ Publicly voicing disagreement with the majority
- _____ Acting different and being noticed because of it
- _____ Having a relationship that doesn’t fit the “norm” (commuter, gay, bi-racial, etc.)
- _____ TOTAL UNIQUE RISK POINTS (Divide by 4)
- _____ UNIQUE RISK SCORE

RISK CATEOGRY THREE: FINANCIAL

- _____ Investing in stocks, money markets, bonds, etc.
- _____ Riding out downturns in the market
- _____ Buying a home
- _____ Gambling
- _____ Going into debt
- _____ TOTAL MONEY POINTS (Divide by 5)
- _____ MONEY RISK SCORE

RISK CATEGORY FOUR: ASSERTIVENESS

- _____ General personal assertiveness
- _____ Correcting gossip or misperceptions about you
- _____ Addressing it when someone has wronged you in some way
- _____ Asking for refunds
- _____ Making an informal complaint
- _____ Filing formal complaints or lawsuits
- _____ Challenging a decision by going up to the next level or higher
- _____ TOTAL ASSERTIVE POINTS (Divide by 7)
- _____ ASSERTIVE RISK SCORE

RISK CATEGORY FIVE: WORK

- _____ Seeking promotions
- _____ Asking for raises
- _____ Changing jobs
- _____ Changing careers
- _____ Responding to negatives on your performance review
- _____ Taking the blame for a mistake
- _____ Speaking out when you or others are being wrongly treated
- _____ Speaking out when your company is being unethical
- _____ Associating with the office “oddballs” or “troublemakers”
- _____ TOTAL WORK RISK POINTS (Divide by 9)
- _____ WORK RISK SCORE

RISK CATEGORY SIX: LIVING

- _____ Being adventurous in travel, sports and activities
- _____ Relocating to an area where you don’t have friends
- _____ Trusting experimental or risky medical treatment
- _____ Taking time for yourself, even when your family may resent it
- _____ Smoking, drinking excessively, being overweight
- _____ TOTAL LIFE RISK POINTS (Divide by 5)
- _____ LIFE RISK SCORE

Where do you take risks? Note the scores for each category here and look back to the scoring key to see what kind of risk-taker you are.

Assertiveness _____
Personal Relationships _____
Being “different” _____
Finances _____
Work _____
Living _____

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