



# Individual differences in money management

*Barbara Bilyk*

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## **Individual differences in money management** Barbara Bilyk

Seminar paper from the year 2010 in the subject Psychology - Social Psychology, grade: 1,7, University of Cologne (Wirtschafts- und Sozialpsychologisches Institut), course: Psychology of Money Management, language: English, abstract: "Money, money, money - must be funny - in the rich man's world. All the things I could do - if I had a little money."

This famous lyric points out that being in the possession of money opens up a wide range of possibilities due to the fact that money can be used as a means of payment for any products or services as well as a store of purchasing power. However, money has a different meaning for every person which is why people's spending and saving behavior is highly diverse (Mitchell & Mickel, 1999). In the field of economic psychology it is of high interest to analyze the roots and determinants of these individual differences in money management. The reason for this concern is the overall importance of economic activities for personal life satisfaction as well as its far reaching impact on markets and institutions (Antonides, 1996). How people view money and thus how they use it can be seen as a function of many variables of which attitudes, gender and age are some of the most relevant ones. Consequently this paper aims at shedding light on the following question: to what extent does money meaning and money management differ among people of unequal sex, age and attitude?

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