|  |  |  |  |  |  |  |  |
| --- | --- | --- | --- | --- | --- | --- | --- |
|  | **No benefits at all****(1)** | **(2)** | **(3)** | **Moderate benefits****(4)** | **(5)** | **(6)** | **Great Benefits****(7)** |
| **1.**  Admitting that your tastes are different from those of a friend. | □ | □ | □ | □ | □ | □ | □ |
| **2.**  Going camping in the wilderness. | □ | □ | □ | □ | □ | □ | □ |
| **3.**  Betting a day's income at the horse races. | □ | □ | □ | □ | □ | □ | □ |
| **4.**  Investing 10% of your annual income in a moderate growth diversified fund. | □ | □ | □ | □ | □ | □ | □ |
| **5.**  Drinking heavily at a social function. | □ | □ | □ | □ | □ | □ | □ |
| **6.**  Taking some questionable deductions on your income tax return. | □ | □ | □ | □ | □ | □ | □ |
| **7.**  Disagreeing with an authority figure on a major issue. | □ | □ | □ | □ | □ | □ | □ |
| **8.** Betting a day's income at a high-stake poker game. | □ | □ | □ | □ | □ | □ | □ |
| **9.** Having an affair with a married man/woman. | □ | □ | □ | □ | □ | □ | □ |
| **10.**  Passing off somebody else’s work as your own. | □ | □ | □ | □ | □ | □ | □ |
| **11.** Going down a ski run that is beyond your ability. | □ | □ | □ | □ | □ | □ | □ |
| **12.**  Investing 5% of your annual income in a very speculative stock. | □ | □ | □ | □ | □ | □ | □ |
| **13.**  Going whitewater rafting at high water in the spring. | □ | □ | □ | □ | □ | □ | □ |
| **14.**  Betting a day's income on the outcome of a sporting event. | □ | □ | □ | □ | □ | □ | □ |
| **15.**  Engaging in unprotected sex. | □ | □ | □ | □ | □ | □ | □ |
| **16.**  Revealing a friend's secret to someone else. | □ | □ | □ | □ | □ | □ | □ |
| **17.**  Driving a car without wearing a seat belt. | □ | □ | □ | □ | □ | □ | □ |
| **18.**  Investing 10% of your annual income in a new business venture. | □ | □ | □ | □ | □ | □ | □ |
| **19.**  Taking a skydiving class. | □ | □ | □ | □ | □ | □ | □ |
| **20.**  Riding a motorcycle without a helmet. | □ | □ | □ | □ | □ | □ | □ |
| **21.**  Choosing a career that you truly enjoy over a more secure one. | □ | □ | □ | □ | □ | □ | □ |
| **22.**  Speaking your mind about an unpopular issue in a meeting at work. | □ | □ | □ | □ | □ | □ | □ |
| **23.**  Sunbathing without sunscreen. | □ | □ | □ | □ | □ | □ | □ |
| **24.**  Bungee jumping off a tall bridge. | □ | □ | □ | □ | □ | □ | □ |
| **25.**  Piloting a small plane. | □ | □ | □ | □ | □ | □ | □ |
| **26.**  Walking home alone at night in an unsafe area of town. | □ | □ | □ | □ | □ | □ | □ |
| **27.**  Moving to a city far away from your extended family. | □ | □ | □ | □ | □ | □ | □ |
| **28.**  Starting a new career in your mid-thirties. | □ | □ | □ | □ | □ | □ | □ |
| **29.**  Leaving your young children alone at home while running an errand. | □ | □ | □ | □ | □ | □ | □ |
| **30.**  Not returning a wallet you found that contains $200. | □ | □ | □ | □ | □ | □ | □ |