



# Money Matters



Read each statement and tick the box that most applies to you, then add up your score.

	Always	Often	Sometimes	Rarely	Never
1. I buy whatever takes my fancy whilst doing my food shop	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
2. At the end of a hard day I love to buy myself a treat	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
3. I have spare cash in my purse/wallet	5 <input type="checkbox"/>	4 <input type="checkbox"/>	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>
4. I borrow money from my friends and family regularly	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
5. I love to make tweaks to my budget where needed	5 <input type="checkbox"/>	4 <input type="checkbox"/>	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>
6. Impulse buying is a weakness of mine	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
7. In the evenings I prefer to stay at home so that I don't spend any money	5 <input type="checkbox"/>	4 <input type="checkbox"/>	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>
8. I find it hard to keep paying off my credit card	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
9. I make sure I look on Itison, Groupon etc for a voucher before I go out for a meal	5 <input type="checkbox"/>	4 <input type="checkbox"/>	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>
10. I only spend money that I've saved, it feels very satisfying	5 <input type="checkbox"/>	4 <input type="checkbox"/>	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>
11. Once I start shopping I just can't stop	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
12. I have several store cards	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
13. If I receive a bonus at work, I would spend it straight away	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
14. I feel satisfied when I see my bank balance grow	5 <input type="checkbox"/>	4 <input type="checkbox"/>	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>
15. I like spending my money on luxury items	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
16. I find it difficult to spend my money on people for their Birthday's or at Christmas	5 <input type="checkbox"/>	4 <input type="checkbox"/>	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>
17. I love shopping in second hand stores and car boot sales, you can find so much bargains	5 <input type="checkbox"/>	4 <input type="checkbox"/>	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>
18. I only buy something when I really need it	5 <input type="checkbox"/>	4 <input type="checkbox"/>	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>
19. Money is there for me to bring happiness to myself and others	1 <input type="checkbox"/>	2 <input type="checkbox"/>	3 <input type="checkbox"/>	4 <input type="checkbox"/>	5 <input type="checkbox"/>
20. I make sure that I have savings for my long-term future – eg House purchase or pension	5 <input type="checkbox"/>	4 <input type="checkbox"/>	3 <input type="checkbox"/>	2 <input type="checkbox"/>	1 <input type="checkbox"/>

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# Results



## 1-20

**Spend-a-lot:** You love spending your money on things quickly and often spontaneously. Be careful to spend within your budget.

## 21-40

**On the spending side:** You usually find yourself buying 'impulse buys' but there is a part of you that sometimes stops before you hand the money over.

## 41-60

**Good Balance:** You are planned but your planning restricts you from making quick financial decisions. Just make sure you stick to your budget and you'll be fine.

## 61-80

**On the Saving side:** You enjoy seeing those savings build up and would rather sacrifice a short-term gain for your long-term plan. You sometimes act spontaneously, so factor this in when building your budget.

## 81-100

**Super-Saver:** You love to save every penny. It's great to be wise with your money, but don't stop yourself enjoying your life whilst you save.

