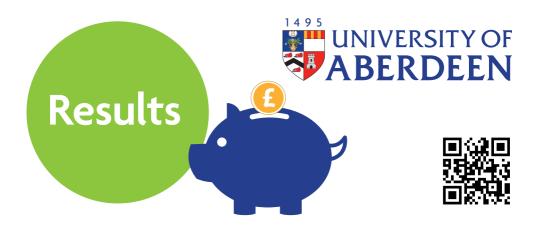


Read each statement and tick the box that most applies to you, then add up your score.

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



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.

