



Spending money can be fun, especially when it's for something special. Saving money however, can be difficult. Are you a smart spender? Take this quick quiz to find out!

Answer each question using a scale from 1 to 5 – 1 is most like you and 5 is nothing like you. Add up your answers and see how money smart you are.

1. When I receive money, I usually set aside 10% for savings.
2. When I receive money, I deposit it into a bank account.
3. I track how much money I have at all times.
4. I have a certain amount of money I set aside each week for expenses.
5. My spending goals are written out in a money journal.
6. I create a grocery list and budget and stick to it whenever I go shopping.
7. I rarely make more than one trip to the grocery store a week.
8. I love coupons and use them whenever possible.
9. No matter the purchase, I compare quality, value and price with other stores and similar products.
10. I pay my credit card off after each purchase so I do not have an owing balance.
11. I do not owe any money on a loan.
12. I dine out fewer than two times a week.
13. I track my purchases online or with a mobile app.
14. I am saving for my college education or retirement.
15. I make my coffee at home rather than buying it on my way to work or school.

15-20 – Smart spender! Share your wisdom with others.

21-40 – Pretty good spender- In which areas are you weaker? Concentrate on these areas and watch your savings grow!

41-50 – Average spender – Choose 2 or 3 of your weakest areas and eliminate them from your habits. The stronger your savings habits, the better your savings are for the future.

51-60 – Not a great spender - You need to make some changes to your spending habits or you may find yourself in financial trouble.

60+ - Terrible spender – You may be in financial trouble, creating a budget and sticking to it may help. Here is a budgeting worksheet to help get you started. ([hyper link to real world budgeting worksheet](#))