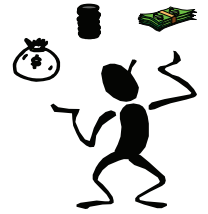


# QUIZ: HOW ARE YOU WITH MONEY?



1. You receive \$100 for your birthday. You...
  - a) Hit the mall right away and spend it all.
  - b) Put it into your bank account until you know what you want to spend it on.
  - c) Spend some and save some.
2. Imagine you inherit \$25,000 and all of your friends pressure you to buy a car. You...
  - a) Look in the classifieds for a reliable used car.
  - b) Go to the nearest dealership and make an offer on your dream car.
  - c) Keep taking the bus and tell them to get their own ride.



3. You have friends who borrow money from you and don't pay you back. Your friends now ask to borrow \$20 to go to the movies. You...
  - a) Lend them the money but explain that you won't lend to them again until they've paid you back.
  - b) Say no because they still owe you from the last time.
  - c) Lend them the money. You can afford it and it doesn't matter if they pay it back.

4. If you buy something on impulse, you feel...
  - a) A bit reckless, but you don't do it very often.
  - b) Great.
  - c) Guilty.

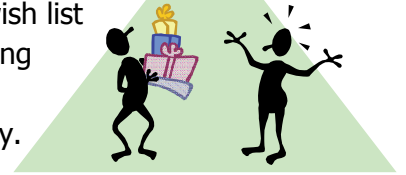


5. You're invited to a party and want to be noticed by a certain someone. You...
  - a) Buy a cool new outfit, complete with shoes.
  - b) Buy a new shirt.
  - c) Figure he or she should like you for who you are and not what you wear.



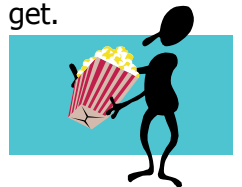
6. When it comes to your bank account, you...
  - a) Sometimes keep track of your balance, but once in a while your debit card is declined when you try to buy something.
  - b) Don't have a bank account, and either spend your money right away or hide it in your sock drawer.
  - c) Know your balance all the time, give or take a few dollars.

7. A new video game hits the market and you really want it. You...
  - a) Download the demo from the Internet and play that until the game goes on sale.
  - b) Put it on your wish list for your upcoming birthday.
  - c) Buy it right away.



8. How often do you buy something at a convenience store?
  - a) Three or more times per week.
  - b) Once or twice per week.
  - c) Less than once per week.

9. A new movie comes out that you'd like to see. You...
  - a) Wait until it is playing at the cheap theatres.
  - b) Go see it the first chance you get.
  - c) Wait until you can rent it.



10. You're down to your last \$10 when your friends call and ask you to meet them for lunch. You...
  - a) Say you can't go since you're low on money.
  - b) Go with them and order a meal, figuring you'll find money somewhere if you need it.
  - c) Eat before you go and just order a drink. That way you can still spend time with your friends and not be completely broke.

## Instructions:

Use the scoring chart below to add up the points that correspond with your answers. For example, if you answered a) for question number 1, that is 3 points.

When you add up all your points, look up your total in the description section. This will describe your outlook on money.

### Scoring Chart

1.	a) 3	b) 1	c) 2	6.	a) 2	b) 3	c) 1
2.	a) 2	b) 3	c) 1	7.	a) 2	b) 1	c) 3
3.	a) 2	b) 1	c) 3	8.	a) 3	b) 2	c) 1
4.	a) 2	b) 3	c) 1	9.	a) 2	b) 3	c) 1
5.	a) 3	b) 2	c) 1	10.	a) 1	b) 3	c) 2

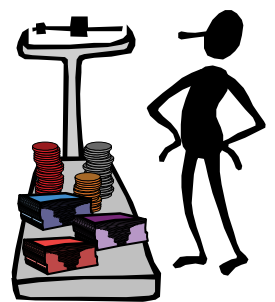
### 10-16 Points: Super Saver



You are careful with your money and don't usually make impulse buys. You are able to set goals and save for things you want. You tend to research large ticket items before purchasing to ensure you are spending your money wisely. These habits will serve you well in the future. You may want to consider saving the money you receive for smart investments that will ensure a secure future.

### 17-23 Points: Balanced Buyer

You generally weigh the pros and cons of purchases; however, you can be impulsive. You enjoy spending money when things are important to you, just be careful not to go overboard. When you receive money, you should think it through before making a purchase as you have the tendency to be influenced by others or the newest trend. Don't forget, spending your money now may affect your future and your future lifestyle.



### 24-30 Points: Big Spender



When you have any money, you tend to be reckless with it and this may cause problems for you now and in the future. You are always conscious of the fashion trends and don't hesitate to buy luxury items when you can. You have trouble keeping track of your money and where the next dollar is coming from. Remember there's more to life than material possessions and what others think of you - today's hot new item is tomorrow's old news. Be smart with your money now, and you will be able to enjoy it for years to come.