What Kind of Spender Are You?

Ever wonder if you have a tendency to overspend?
Fill out the quiz below to see what kind of spender you are!

1. Your friends want to eat out at a nice restaurant. You have a meal plan and don’t have the money in your budget to eat out. What do you do?
   a. Since they kept bugging you, you decided you’ll just put the meal on your credit card.
   b. You say no and convince them to eat at the 459/The 5.
   c. Your friends always get to eat good food, so you attempt to eat at the fanciest place.
   d. You eat out at the nice restaurant because it will make you feel happier.

2. You make sure to set financial goals.
   a. Yes
   b. No
   c. Who needs goals when you have so much money to spend?
   d. I don’t plan for the future because I have to get what I want right away.

3. If you have a specific product that you like (i.e. apparel, coffee, music, app downloads etc.), how often do you purchase it?
   a. Once a month
   b. 1-2 times a week
   c. No consistent product at this time
   d. Daily

4. When you see a friend or celebrity with a certain product, you tend to…?
   a. Think having the latest trend or having what someone else has doesn’t matter to you
   b. Fail to set money aside in savings to buy the new item
   c. Desire to immediately buy that new item
   d. Think having the new product will make your day better.

5. What do you tend to do when you’re feeling down?
   a. Shopping
   b. Look to relax
   c. Hang with friends
   d. Other: _____________________

Mostly A’s: Peer Pressure Spender
Mostly B’s: Non-Financial Goal Setter
Mostly C’s: Keeping Up With the Jones’ Spender
Mostly D’s: Feel Good Now Spender

Five Types of Overspenders:

Food for Thought:
Whether you succumb to peer pressure or just want to feel good now, it’s never too late to set better spending habits. Visit our office to get a better handle of your spending.

225-578-1586 | sfmc@lsu.edu | 158 LSU Student Union