

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: _____

Five Types of Overspenders:

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

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.

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