

ARE YOU A SPENDER OR A SAVER?



1. You go shopping and you see something very expensive that you really want, but can't afford. You...

- a** buy it with your credit card. You can worry about the bill next month.
- b** already have some money in the bank and plan to save for a couple of weeks and then buy the thing you want.
- c** borrow the money and agree to pay back a small amount every week.

2 You get \$100 for your birthday. You...

- a** spend some of it and save some
- b** go straight to a shopping mall and spend it all.
- c** put all of it in your bank account until you know what you want to spend it on.

3. Do you always know how much money you have, how much money you have spent, and on what?

- a** Yes. I'm very organized and know exactly what I have and what I've spent.
- b** No. I have no idea. When I have money, I usually just spend it.
- c** I usually have a rough idea about what I spend my money on.

4. You borrowed some money from a friend, but you don't think that you'll be able to pay it back by the time you promised to. You...

- a** don't worry about it. Hopefully your friend will forget about it, too!
- b** figure out how much money you have and how much you owe. You speak to your friend and explain the situation and offer to pay the money back in small instalments.
- c** talk to your friend and promise that you'll pay him / her back, but it might take a little longer than you first thought.

5. You have a friend who often borrows money from you and never pays you back. He / She wants to borrow \$50. You...

- a** lend him / her the money. You can afford it, and it doesn't matter if you don't get it back
- b** say no; he / she owes you too much already
- c** lend the money, but explain that it is the last time, until he / she has paid back this loan.