

# ATTITUDES TO CASH



For each question, circle the box closest to your attitude. Count up how many of each letter you circled.

Question	A	B	C	D	E
What do you think about money?	Never think about it	Get by	Want to manage it better	Pretty good at managing it	People ask your advice
Budgeting is...	Budgeting is what...?	Difficult and you always overspend	Something you try to do	Essential to get through each week	An obsession
Having savings is...	Something others do	Impossible	Something you aim to do	Important to you	The whole point to life
How often do you borrow money?	You always seem to owe someone	From time to time and you sometimes forget from whom	Rarely	Never	People always borrow from you
Weekly shopping. Do you...?	Buy whatever you fancy	Have in mind what to buy but get distracted	Make a list but don't stick to it	Make a list and stick to it	Buy whatever is cheapest
When something goes wrong, what does shopping do for you?	Makes it all better	Takes your mind off it	Doesn't really help	Don't go shopping just because you're upset	Spending makes it feel worse
What's your main aim in life when it comes to money?	You don't really have one	Buy whatever you want	Have enough to treat yourself	Know what's coming in and going out	Save as much as possible
At the end of each month you have...	No idea what you've spent	Added to your overdraft or credit cards	Spent about as much as you've earned	Worked out next month's incomings and outgoings	Saved as much as possible
TOTAL					

**Mostly A Debt Collector's Delight.** You are carefree with money. You may find that you end up in debt.

**Mostly B Day to Day Debtor.** You live for today. You never quite know where you are with your money.

**Mostly C Smart Spender.** You are quite in control. You just need to keep a closer track of your money.

**Mostly D Careful Controller.** You plan for every penny and the unexpected will cause you to worry.

**Mostly E Squirrel.** You love saving – learn to spend some today as well as saving for tomorrow.