



What kind of spender are you?

Find out what is your money personality. You could be a combination of these but this will give you an idea where you could make tweaks to your spending habits

Circle what number suits you the most

Spending habits

- 1 I've never tracked where my money goes
- 2 I love instant gratification from getting a bargain even if I don't need it
- 3 I only spend when I really have to
- 4 I keep track of every thing I spend and live within my means

Saving habits

- 1 I don't have a rainy day fund saved at all
- 2 I know I should save but I don't want to give up any luxuries
- 3 It concerns me if I can't save money from each pay
- 4 I love saving and regularly add to my various savings accounts

Planning ahead

- 1 I live in the moment and don't have any financial goals
- 2 I live week to week and don't feel I have the financial means to save
- 3 I'm reasonably organised with money but need more help/time top clarify my goals
- 4 I enjoy planning ahead and I'm working towards my financial goals

Emotional spending

- 1 Spending makes me feel better, even it it's on a credit card - I always justify purchases
- 2 Saving makes me feel better than spending, but I'm swayed when I believe it's a bargain
- 3 I struggle to spend even when I can or if it's necessary
- 4 Knowing my money is growing gives me peace of mind - I'm engaged with my financial goals

Credit cards

- 1 I use my credit card regularly and have a growing outstanding balance
- 2 I only use my credit card for emergencies
- 3 I prefer not to have a credit card or consumer debt
- 4 I understand how to use my credit card to my advantage and pay it off in full each month

Add up your total score and write it here

Scroll down to see what your results mean.....

FLYER (Score 5-7)



You are living in the moment and generally try to avoid thinking about money. Good on you for being so honest!

What to tweak

The first step is making sure your financial goals are what you really want and focus on your where your money goes. Continue with the honesty as now is the time to complete an audit, so you'll get to know where you're spending your money. (Complete our Cash Management worksheet)

SPENDER (Score 8-11)



Shopping is your security and makes you feel good. You also enjoy spending on others as well as yourself. This is not bad as long as you are living within your means.

What to tweak

You're allowed to spend, but it's about prioritising your spending so you're able to save for your financial goals. Create new habits and make sure your bank accounts are set up correctly. Pay yourself cash, as it's harder to spend.

ALMOST (Score 12-16)



Savers love the security of savings and often feel guilty when they do spend or have buyers regret.

What to tweak

It's ok to do things that bring you joy. Life can often throw us a curve ball so it's making sure you've sorted your Plan B - the peace of mind stuff. Those who have security in place will feel more at ease with financial decisions. Document these important details so those that need to know do! (Complete a Plan B worksheet)

ORGANISED (Score 17-20)



Wow, you are doing a great job, however now is not the time to become complacent.

What to tweak

Check you're maximizing your financial choices. Is your mortgage working the best for your situation? Are your investments diversified, including KiwiSaver - spreading the risk? Things do change so make sure you're reviewing all your financial stuff at least annually. Is my Will updated? Is my Plan B current - does your cover suit your current lifestyle? Are my financial goals still realistic?