Your Spending Type Quiz Results

Give yourself 3 points for each time you answered A, 2 points for each time you answered B, and 1 point each time you answered C.

14 - 22 Points MISER

Ever replace one tire at a time just so you can use every last bit of thread?

You're a person who is reluctant to spend money, sometimes to the point of forgoing even basic comforts and some necessities.

It's likely you can't spend money on yourself without feeling guilty. Sound familiar?

Time to look at being more balanced in your spending. Start by adding a line called "Just for me" to your monthly spending plan for something you buy yourself every month. It doesn't have to be much.

The important part is that you do it consistently every month.

23 – 33 Points BALANCED SPENDER

Do you enjoy budgeting?

You're a person who likes to look at your numbers every month because you know you don't over spend and you don't have guilt about not spending.

You research before making big purchases and you never get stuck in any given spending pattern.

When you do spend, it's mindful and thought out. You recognize saving is a necessity in life and you do it regularly.

You know splurging on something every now and again can be healthy. Kudos to you and keep up the good financial decisions!

34 - 42 Points SPENDTHRIFT

Have you ever gone to your closet and found something that still had the tags on it and you can't remember when you bought it?

You're someone who spends mindlessly. Often to a point where your spending climbs well beyond your means.

It's likely you only get short-term enjoyment from purchases which explains why you do more shopping than the other personality types.

So cut up your credit cards, put your debit card away for a bit, and start using cash only. Be present in your purchases. Every time you want to buy something, ask yourself, "How many hours do I have to work to buy this? Is it worth it?"