2A COMMUNICATIVE Are you a saver or a spender?

1 Do you normally have cash in your wallet?

a No, I always use my debit card. It's so easy now with contactless payments; I can even pay for things with my phone.

b A little, yes. I've been in situations where I needed money and couldn't use my cards.

c Always. I don't like paying with cards; it's much harder to know how much you've spent.

2 You've seen something you really love in a shop, but it's expensive. What do you do?

a I buy it without thinking about where I'll get the money for it.

b I use some of the money I've saved and I buy it.

c I go home and see if I can find it on the internet for less money. If I can't, I don't buy it.

3 If you won or inherited money, what would you spend it on?

a I would spend it all on things I want, including gifts for others.

b I would spend some of the money and I would put the rest in the bank.

c I would think of ways to invest it to get as much interest as possible.

4 What do you want your money situation to be in the future?

a I don't really know. I never think about money.

b I want to have enough money to live on and make sure that I can buy whatever I want.

c I don't want to have to worry about money when I'm older, so I'm saving now.

5 What's your attitude to saving money?

a I think saving money is a bad idea. It's better to spend it now!

b I know I should save money, but I haven't always found saving easy. I do try, though!

c I save money without thinking about it. I am regular and consistent about it.

6 Have you ever borrowed money from friends or family?

a I've borrowed money quite often. I think it's good to ask for help when you need it.

b I try not to borrow money because it's easy to forget to pay it back. I hate owing people money.

c I hardly ever borrow money, because I always have enough saved for emergencies.

7 How do you feel about lending money?

a I'm pretty generous and don't worry too much about getting it back.

b I try never to lend money, especially to friends or family. It's always ended badly for me.

c I don't mind lending money at a good interest rate, if I get repaid on time.

8 Have you ever had a credit card?

a I use credit cards a lot. I never have enough money to pay for everything I want.

b Yes, I think they're really useful. I don't like being in debt, but if I can pay it back quickly, it's OK.

c I don't like using credit cards, so I don't have one. I prefer paying by debit card or in cash.

9 When would you apply for a bank loan?

a If I wanted to go on holiday, or to buy something I really wanted.

b If there was a real emergency.

c If I had the chance to invest in a business, or some other investment opportunity, as long as it was safe.

MOSTLY a – You're a SPENDER! You enjoy spending money and having new things. You aren't very good at keeping track of your money, or saving. You're probably very generous and like giving gifts to other people. You should probably try to plan a bit more for the future. Try saving a small amount every week and put it in a bank account. You'll see results in no time!

MOSTLY b – You're not a spender or a saver, you're somewhere in the middle! You know that saving is important and you do what you can to make sure you save money, but you don't spend too much time thinking about it. You don't have a problem spending money on holidays or things that you think are important, but maybe you're also afraid of taking risks with money.

MOSTLY c – You're a SAVER! You know exactly how much money you have in your bank account and you're very careful with how you spend it. You want to make sure you have money for emergencies and in the future. You may know a lot about investments and which banks give you a good deal. Sometimes, though, it's nice to spend money on gifts or holidays. You can afford them!

