

WHAT TYPE OF SPENDER ARE YOU?

Do you love a surprise shopping trip, or are you more of a bargain hunter? Everyone has a different relationship with their money. Answer the questions below to find out what type of spender you are.

QUESTION 1

YOU SEE A SALE IN YOUR FAVOURITE SHOP. EVERYTHING IS AT LEAST 50% OFF! DO YOU...

- ☐ **A:** Avoid going in. You haven't got any money left in your budget this month.
- ☐ **B:** Go in and have a look. You might find a bargain and you can always cut back next month, right?
- ☐ **C:** Go straight in. There are bargains to be had!
- ☐ **D:** Dip into your emergency savings. That's what they're there for.



QUESTION 2

CONGRATULATIONS! YOU'VE JUST WON £1,000 ON A SCRATCH CARD! WHAT ARE YOU GOING TO DO WITH THE EXTRA MONEY?



- ☐ **A:** Add it to your savings account, it'll be a great top-up.
- ☐ **B:** Get online and start shopping.
- ☐ **C:** Check out YouTube for bucket list inspiration, and start ticking them off one by one.
- ☐ **D:** Put it in your bank account and have a look around at how you might invest it.

QUESTION 3

YOU'VE OPENED UP THE FRIDGE TO SEE HALF A CARTON OF MILK AND SOME LEFTOVER PIZZA FROM THE NIGHT BEFORE. YOU NEED TO HIT THE SUPERMARKET. WHAT DO YOU DO FIRST?

- ☐ **A:** Make a list that's within your budget and stick to it.
- ☐ **B:** Grab a trolley, browse the aisles and pick whatever takes your fancy.
- ☐ **C:** You're on the ultimate health plan so your recipes are planned for the week. You add all the ingredients to your basket.
- ☐ **D:** You only ever shop online, so you just add your favourites to your basket and then top it up with anything that's on special offer.



QUESTION 4

A NEW FILM HAS COME OUT AND IT'S GETTING AMAZING REVIEWS. DO YOU...



- ☐ **A:** Wait until it comes out online. It'll be cheaper than a cinema ticket.
- ☐ **B:** Get your friends together and arrange a night out.
- ☐ **C:** You've already got your ticket booked for the first screening.
- ☐ **D:** Search for an off-peak showing where the tickets are half-price, and bring your own popcorn.

QUESTION 5

YOUR DREAM EMPLOYER IS ADVERTISING A JOB AND YOU THINK YOU HAVE A SHOT AT GETTING IT. DO YOU...

- ☐ **A:** Apply immediately, then take a look at your wardrobe for what to wear.
- ☐ **B:** Apply immediately, then hit the shops for a new outfit.
- ☐ **C:** Apply immediately, then look online for the best look for interview outfits.
- ☐ **D:** Apply immediately, then wait to see if you get an interview before you invest in any new outfits.



QUESTION 6

YOU'VE BEEN INVITED TO A BIG NIGHT OUT FOR YOUR BEST FRIEND'S BIRTHDAY, BUT YOU FORGOT TO BUDGET FOR IT THIS MONTH. WHAT DO YOU DO?



- ☐ **A:** You rearrange to do something next month when you can budget for it.
- ☐ **B:** It's your best friend's birthday. You can't miss it, so go but try to spend as little as possible so you don't have to cut back on too much next month.
- ☐ **C:** No way you're missing out! You can always go into your arranged overdraft.
- ☐ **D:** You'll have to give this one a miss. If you haven't got the money, then you can't go.

QUESTION 7

YOU'VE BROUGHT LUNCH FROM HOME INTO WORK BUT HAVE BEEN INVITED OUT TO A NEW RESTAURANT WITH YOUR COLLEAGUES. WHAT DO YOU DO?

- ☐ **A:** No point in wasting food. You eat what you've got and plan to go another day.
- ☐ **B:** You love trying new places and can't miss out on lunch with your colleagues, so you have to go.
- ☐ **C:** The lunch you brought in was boring, so of course you're up for trying somewhere new.
- ☐ **D:** You've got some money left over this month, so why not treat yourself?



QUESTION 8

YOU'VE JUST FINISHED WATCHING A BRILLIANT NATURE DOCUMENTARY, AND NOW YOU'RE ON A MISSION TO SAVE THE PLANET. WHAT'S THE FIRST THING YOU DO?



- ☐ **A:** You make one change, such as stopping buying plastic water bottles, and instead buy one you can refill from the tap.
- ☐ **B:** You love animals and want to do what you can to save them, so decide to sponsor an endangered species.
- ☐ **C:** You notice that almost everything you buy contains palm oil, which is destroying animal habitats and our environment. You go out and buy lots of items with 0% palm oil.
- ☐ **D:** You realise that fast fashion is bad for the environment and commit to buying only second-hand clothing and giving your old clothes to charity shops.

THE ANSWERS

MOSTLY As: BUDGETING MASTER

Your ability to always come in on budget whilst still being able to spend makes you the envy of your friends. You're not one to splash out, but instead you take careful, considered financial decisions.

MOSTLY Bs: CASH SPLASHER

Spontaneity is your middle name. If you see something you like, you get it. If it's a choice of staying in to save money or going out to the latest restaurant, you're already checking out the menu.

MOSTLY Cs: TRENDY SPENDER

You are ruled by fashion and the desire to keep up with the latest trends. You don't always splash out, but stretching your finances isn't a big deal if it means you can maintain your fashionable lifestyle.

MOSTLY Ds: INDEPENDENT INVESTOR

You are a confident multi-tasker who knows what you want. You're independent in spirit and like to make things as easy as possible, so you're a keen online shopper. Although you're not flashy, investing in quality matters to you and you like to live life your way.