



# Marriage and Money Self-Evaluation Tool

The purpose of this tool is to help you identify if you are a Spender or a Saver. Answer Yes or No to the following questions. The category (The Spender or The Saver) with the most Yes's indicates where you likely fall.

## *The Saver*

- |  |     |    |
|--|-----|----|
| I enjoy budgeting.   | YES | NO |
| I often make purchases and then regret them.   | YES | NO |
| I frequently put things in my cart but then back on the shelf before I get to the checkout lane. | YES | NO |
| I feel prepared for emergencies with savings.  | YES | NO |
| I can wait for it to go on sale.   | YES | NO |
| When something costs more than expected I get anxious, irritate or mad.                          | YES | NO |
| Credit cards just get you into trouble.  | YES | NO |
| I have money tucked away in the house.   | YES | NO |
| My spouse does not know that I have money tucked away.   | YES | NO |
| I can live without it.   | YES | NO |
| I'd rather fix it than buy a new one.  | YES | NO |
| I feel anxiety, worry or stress when I have to make a large purchase.                            | YES | NO |
| I like to shop with a list.  | YES | NO |
| My friends consider me frugal.   | YES | NO |
| I know the checking account or envelope balance 95% of the time.                                 | YES | NO |
| When it comes to a purchase saying "No" means not now, you need to save up.                      | YES | NO |

**Total Number of YES'S** \_\_\_\_\_



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## *The Spender*

- |   |     |    |
|---|-----|----|
| I feel incomplete without the latest gadgets and technology.                    | YES | NO |
| Having debt is a necessary part of life.  | YES | NO |
| Budgets make me feel restricted.  | YES | NO |
| It's easier to buy a new one than fix the old one.                              | YES | NO |
| I get a thrill from making a large purchase.                                    | YES | NO |
| I rarely shop with a list.  | YES | NO |
| On my own, I would not have much of a savings.                                  | YES | NO |
| Credit cards are an extension of your cash.                                     | YES | NO |
| When I'm stressed I shop.   | YES | NO |
| My friends consider me generous.  | YES | NO |
| I don't really know how much is in the checking account, I just swipe the card. | YES | NO |
| When it comes to a purchase, saying "No" means you are broke and have no money. | YES | NO |
| Money stashed in the house equals the quarters in the couch.                    | YES | NO |
| My cart ends up with more stuff than I need, but really want.                   | YES | NO |
| Cash on Friday, gone my Monday.   | YES | NO |

**Total Number of YES'S** \_\_\_\_\_