

# Are You a Tightwad or a Spendthrift?

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Do you spend money frivolously despite the fact that you can't really afford the items you're purchasing? Do you love to shop for anything and everything? Have you truly earned the nickname "spendthrift?" Or are you more than cautious with your money. In fact, you've been called stingy, greedy and even worse—a tightwad!

Take our quiz to learn if you are a spendthrift or a tightwad.

## 1. When you get a pay-check, you:

- A) Immediately think about all the things you can buy with that money.
- B) Think about what you'd like to buy, but also try to stash a small percentage into your savings account.
- C) Put the check in the bank, and pay only the necessary bills.

## 2. When you get coupons announcing your favorite department store's sale, you:

- A) Go and buy as much as you can even though you really don't need anything - but you have to take advantage of the sale.
- B) Keep them handy in case you go to the store.
- C) Discard them because you think things are still overpriced at sales.

## 3. When furnishing your house or apartment, you:

- A) Think "high-end" for everything from the sofa to the kitchen sink.
- B) Buy what is necessary, and buy what you like if it's not too expensive.
- C) Scour bargain basements, and yard sales for what you need because you refuse to spend money on high-priced, new furnishings.

## 4. When you go on vacation, you:

- A) Always request the best of everything—from accommodations in luxury suites to dining in five-star restaurants - regardless of price.
- B) Often spend more than you should, but also cut corners where you can, such as taking advantage of travel specials.
- C) Take the cheapest option for everything. This includes



staying in low-priced motels, and eating at fast-food restaurants - not because you can't afford it, but because you refuse to spend money on high-end accommodations, and healthy food choices.

## 5. It's your mate's birthday, so you:

- A) Plan a fancy night out on the town that includes dinner at a
- B) five-star restaurant, an expensive piece of jewelry for a gift, and a costly bottle of champagne.
- C) Buy him/her a gift you know he/she will love, and take him/her out for a fancy dinner at his/her fa-

vorite restaurant.

- D) Make an inexpensive home-cooked meal, and buy a token gift of no more than \$20.

## 6. When you get a credit card bill, you:

- A) Pay the minimum payment, and keep spending, regardless of how high the balance gets.
- B) Try not to accumulate too much of a balance, but you always try to pay more than the minimum payment.
- C) Don't have credit cards because you feel they force you to spend more money than you should.

## 7. During the holiday season, you

- A) Charge everything and buy generous gifts for all the special people in your life.
- B) Look for bargains, but make sure you buy a gift each recipient will enjoy.
- C) Put a limit of \$10 on all gifts, and frequent flea markets and discount retailers to find these gifts.

**Give yourself five points for every "A," three points for each "B," and one point for every "C."**



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