

1 I always live within my income range.	totally me 1	a lot like me 2	equally like me and unlike me 3	a little like me 4	not at all like me 5
2 Each income period, I set aside at least ten percent for savings.	totally me 1	a lot like me 2	equally like me and unlike me 3	a little like me 4	not at all like me 5
3 My finances are managed according to a written spending-plan.	totally me 1	a lot like me 2	equally like me and unlike me 3	a little like me 4	not at all like me 5
4 All household and grocery spending is planned in advance and done with a list.	totally me 1	a lot like me 2	equally like me and unlike me 3	a little like me 4	not at all like me 5
5 I rarely make more than one trip a-week to the grocery store.	totally me 1	a lot like me 2	equally like me and unlike me 3	a little like me 4	not at all like me 5
6 Grocery and other coupons and rebate offers are utilized whenever possible.	totally me 1	a lot like me 2	equally like me and unlike me 3	a little like me 4	not at all like me 5
7 Comparison shopping for quality, value, price, etc. is something I/we do for practically every purchase, large or small.	totally me 1	a lot like me 2	equally like me and unlike me 3	a little like me 4	not at all like me 5
8 I have no revolving debt carried on credit or charge cards.	totally me 1	a lot like me 2	equally like me and unlike me 3	a little like me 4	not at all like me 5
9 I have not had an overdraft of my checking account nor paid late fees on a credit card.	totally me 1	a lot like me 2	equally like me and unlike me 3	a little like me 4	not at all like me 5
10 I regularly contribute to an employer sponsored retirement plan, IRA or a 401k plan.	totally me 1	a lot like me 2	equally like me and unlike me 3	a little like me 4	not at all like me 5

Scoring Your Spending Technique

10-15 VERY GOOD. Time to teach others how you do it.

16-20 Pretty Good. Concentrate on improving a few of the weaker areas.

21-35 Average. An hour a-week devoted improving spending will equal greater \$avings.

36-40 Lousy. Immediate changes required, now, to avoid a financial disaster.

41-50 It Stinks! Enroll in a class NOW.