

# LESSON 10: Activity 1

## Spender/saver quiz

WORKSHEET

Do you save your money or are you more likely to spend, spend, spend?  
Do the Saver/Spender Quiz and find out!  
Read each of the 10 questions carefully and go with your first reaction  
when circling your answer.  
Remember there is no right or wrong answer.

1

You check the change in your pocket and find lots of 1c, 2c, 5c coins.

Do you:

- A. Make sure you spend them the next chance you get
- B. Save them in a money box
- C. Throw them away because they are worth very little

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You get your weekly pocket money.

Do you:

- A. Spend it straight away
- B. Spread it out over the week
- C. Spend what you need and save the rest.

Do you ask friends and family for a loan of money?

- A. Only in an emergency
- B. Always
- C. Maybe once a month
- D. I never borrow money

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You buy some chocolate and when you go out of the shop you notice that your change is 50c short.

Do you:

- A. Leave it until the next time you go into the shop and ask for your missing change
- B. Go straight back in and ask for the 50c
- C. Eat your chocolate forget about the 50c

You get money for your birthday. Do you:

- A. Head for the shops with your money
- B. Think about what you want/need and spend the money on those things
- C. Buy yourself one thing as a treat (it is your birthday after all) and save anything that's leftover
- D. Save it all.....you have big plans for that money in the future

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You see something you like at a discounted price in the sales.

Do you:

- A. Buy it - sure you're saving by buying it
- B. Stop and think. Do I need it? Can I afford it?
- C. Get one for yourself and one for a friend, it's a bargain after all
- D. Talk yourself out of buying it

You get a text from your mobile phone company to say that their prices are increasing.

Do you:

- A. Reduce the amount of texts and calls you make
- B. Look around for a better deal
- C. Ignore it because you mainly send texts and that is really cheap

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Do you shop around when buying things?

- A. What is shopping around?
- B. Sometimes
- C. Yes, always

Your favourite band is playing and you desperately want to buy a ticket to the gig.

Do you:

- A. Dip into your savings to pay for the ticket
- B. Borrow from anyone and everyone for the price of the ticket - it might be your one and only chance to see these guys in concert!
- C. Ask family/friends if they have any odd jobs in exchange of a reasonable fee and save the money yourself

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What is your money motto?

- A. Put something away for a rainy day
- B. Spend, spend, spend like there's no tomorrow
- C. Penny pinchers and skinflints rule!

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