

## THEME

### Unit 19

#### Online reference materials

Form: Questionnaire

Title: Spending habits

Please answer the following questions by choosing the option that best represents your spending habits. Assign 2 points to option A, 4 points to option B, and 6 points to option C for each question.

1. How do you typically spend the money you receive?
  - A. I spend most of it immediately.
  - B. I spend some and save some.
  - C. I save most of it.
2. How often do you make impulse purchases?
  - A. Very often, almost every time I have money.
  - B. Sometimes, when I see something I really want.
  - C. Rarely, I think twice before making a purchase.
3. What is your approach to saving money?
  - A. I don't save money, I prefer spending it all.
  - B. I save a small portion regularly.
  - C. I save a significant portion consistently.
4. How often do you budget your expenses?
  - A. Never, I don't keep track of my spending.
  - B. Occasionally, when I feel the need to control my expenses.
  - C. Regularly, I have a detailed budget plan.
5. How do you handle unexpected expenses?
  - A. I rely on borrowing money or using credit cards.
  - B. I use my savings to cover the expenses.
  - C. I have an emergency fund set aside for such situations.

#### Result:

If your total score is between 10-16, it means you may need to work on improving your spending habits.

If your total score is between 18-24, it means you have some good spending practices but may benefit from further improvements.

If your total score is between 26-30, it means you are demonstrating good spending habits.

#### LEARN MORE:

<https://www.thebalancemoney.com/financial-planning-4074022> (Financial Planning)