



## Savings Mentality Quiz

- |   | Yes                      | No                       |
|---|--------------------------|--------------------------|
| 1. Am I more concerned with improving my whole situation than having the appearance of wealth?                      | <input type="checkbox"/> | <input type="checkbox"/> |
| 2. Do I consciously think of the amount I can save each paycheck?   | <input type="checkbox"/> | <input type="checkbox"/> |
| 3. When I shop, do I ask myself if I really “need” this item (necessary) or simply “want” this item (nice to have)? | <input type="checkbox"/> | <input type="checkbox"/> |
| 4. When making a purchase, do I ask myself if there’s a smarter way to use this money if I saved it?                | <input type="checkbox"/> | <input type="checkbox"/> |
| 5. Do I routinely use the “would I still buy it if I had to wait 3 days” technique?                                 | <input type="checkbox"/> | <input type="checkbox"/> |

### Your Score

*Total the number of Yes answers.*

5 = Congratulations! You have a Savings Mentality!

4 = Great effort, keep up the good work.

3 = Add more discipline to your saving habits.

2 = You procrastinate about saving, but have the will. Adopt one new habit.

1 = You need a jump start! Take \$1 from your wallet and place it by your cell phone when you charge it tonight. Do this every day for the next 9 days, then cash it in for a \$10 bill. Place the new bill by your phone and start again. It’s time to recharge your savings!

**You Can**  
Payne **County** Bank  
**on Us!**