

# Are You Cent-Sible?



**Y**ou open up your birthday card, and out falls crisp cash. Sweet! What will you do with it?

It's easy to let money slip through your fingers when you don't plan ahead. Wise spenders know that if you set aside certain amounts to save, share, and spend, you can build some savings *and* help others—and also buy things you'd like to have.

Sometimes it feels like you really *need* things that are actually *wants* you can

do without. Real needs are essential, such as food, basic clothing, and transportation. Video games, toys, designer fashions, and candy are wants.

It's fun to spend some money on things you want, but it's a good idea to use moderation and not get carried away.

Being smart with your money takes planning, patience, and self-control. When you use good sense with your cents, your money will stretch a lot further.



**How wise are you with your money? Take this quiz to find out.**

**1** I balance my money between saving, donating to charity, and spending.

Often = 3 • Sometimes = 2 • Rarely = 1

**5** I keep some money with me in case of an emergency.

Often = 3 • Sometimes = 2 • Rarely = 1

**9** I think about whether I really need or want something before I buy it.

Often = 3 • Sometimes = 2 • Rarely = 1



**6** I put my savings in a bank account or another safe place.

Often = 3 • Sometimes = 2 • Rarely = 1



**7** I'm careful not to waste my money on cheap toys, candy, and other stuff that doesn't last.

Often = 3 • Sometimes = 2 • Rarely = 1

**2** I know that many people live in poverty, and I'm grateful for any extra money I have.

Often = 3 • Sometimes = 2 • Rarely = 1

**8** I'm aware of how much things cost, such as clothes, toys, or food.

Often = 3 • Sometimes = 2 • Rarely = 1

**10** I keep track of how much I spend and what I spend it on.

Often = 3 • Sometimes = 2 • Rarely = 1

**3** I remember not to ask my parents to buy me things we can't afford.

Often = 3 • Sometimes = 2 • Rarely = 1



**11** I try not to borrow money, but if I do borrow from someone, I make sure to pay it back promptly.

Often = 3 • Sometimes = 2 • Rarely = 1

**4** I earn my own money doing chores or from a job, and I do my best work.

Often = 3 • Sometimes = 2 • Rarely = 1

**12** I don't compare myself to friends who have more or less than I do.

Often = 3 • Sometimes = 2 • Rarely = 1

## My Score:

**36–28 points: Money Mastermind**

You're financially focused and brilliant with a budget. Keep it up! Those money smarts will always come in handy.

**27–19 points: Accounting Apprentice**

You're on your way to wallet wisdom. With a little more effort, managing your money well will become a habit.

**18–12 points: Finance Freshman**

You're just starting to get your cash under control. Try some tips from the quiz to sharpen your skills.