

# saver or spender?

## What's your money personality?

Understanding your relationship with money is one of the best ways to start getting on the right track to a financially secure future. Take this quick quiz to find out your money personality.

Questions	Preferences	Score
<b>1. Spending habits</b>	I don't really pay much attention to where my money goes, it just seems to disappear.	<input type="checkbox"/> 1
	Shopping, shopping and more shopping. If I could, I'd shop 24/7.	<input type="checkbox"/> 2
	I'm cautious with my spending, I prefer to save.	<input type="checkbox"/> 3
	I keep track of my expenses and spending habits, I can tell you where every cent has gone.	<input type="checkbox"/> 4
<b>2. Attitude to saving</b>	Saving? Ugh, I don't even want to think about it.	<input type="checkbox"/> 1
	I know I should save, but that would mean giving up luxuries. I work hard, I deserve to enjoy my money now.	<input type="checkbox"/> 2
	Saving is very important. The thought of not having savings worries me.	<input type="checkbox"/> 3
	Saving is important, but it's also important to invest your money and make the most of it.	<input type="checkbox"/> 4
<b>3. Attitude to planning</b>	I don't believe in planning, you never know what tomorrow could bring.	<input type="checkbox"/> 1
	I like planning. I plan to take a holiday next year and I plan on buying those shoes next payday.	<input type="checkbox"/> 2
	I'm pretty organised and I prefer to plan for the future.	<input type="checkbox"/> 3
	All I do is plan, I've got the next five years of my life mapped out already.	<input type="checkbox"/> 4
<b>4. Attitude to money</b>	What money? I always seem to be broke.	<input type="checkbox"/> 1
	Money: it's too hard to come by and too easy to part with.	<input type="checkbox"/> 2
	I'm quite frugal with my money. I like to save as much as I can for a rainy day.	<input type="checkbox"/> 3
	I'm pretty confident with managing my money. I want to be financially secure when I'm older.	<input type="checkbox"/> 4
<b>5. Willingness to learn more about managing money</b>	I know I should learn more about managing money, but it just seems too complicated.	<input type="checkbox"/> 1
	I'm interested in learning about managing money, but I really don't have the time.	<input type="checkbox"/> 2
	I already budget and save, what else is there to know?	<input type="checkbox"/> 3
	I'm always willing to learn more about managing my money.	<input type="checkbox"/> 4
<b>6. Attitude to financial planning</b>	Financial planning? No thanks, I'd rather not think about it.	<input type="checkbox"/> 1
	Those finance people are pretty boring, all their jargon is just too confusing.	<input type="checkbox"/> 2
	I'd be interested in getting some advice from a financial planner.	<input type="checkbox"/> 3
	I've already seen a financial planner. I believe it's an important part of getting the most from your money.	<input type="checkbox"/> 4
<b>7. Making decisions about investing money</b>	Investing money? The only decision I make about money is which bill to pay.	<input type="checkbox"/> 1
	Investing is for older people, I'm too young to worry about that stuff.	<input type="checkbox"/> 2
	I'd like to invest, but honestly don't have the confidence. Anyway, the bank is the safest place for my money.	<input type="checkbox"/> 3
	I'm keen to add to my existing investments and always keeping an eye out for the next opportunity.	<input type="checkbox"/> 4

**Your score:**

Find out what your score may mean on the next page.

## avoider (Score 7-10)



You live for today and generally avoid spending a great deal of time thinking about money and making financial decisions.

You don't save and you often spend more than you earn, relying on credit to fund purchases. You sometimes find yourself struggling to pay debts off.

### What does it all mean?

It might be time to make a change. Pushing money problems to the back of your mind won't make them disappear and could actually make them bigger. The good news is, it's never too late to take control of your finances. Our education and advice team can help you take control.

## spender (Score 11-14)



You love to shop, from fashion to the latest gadgets, when you see that must have item – you buy it! You're not afraid to break out the credit card, but you make sure you pay it off. You understand saving is important, but it isn't a big priority for you right now.

### What does it all mean?

You know how to live for the moment! This is great when you're young, but it could be a problem later on in life. There are ways you can save and still buy the things you want. Our education and advice team can help you have the best of both worlds.

## saver (Score 15-23)



You're cautious with spending. You budget, save and understand that every cent counts.

You're an expert at making the most out of very little and you don't follow trends. You generally take a conservative approach to investing, preferring term deposits to high risk investments.

### What does it all mean?

You know the importance of saving and budgeting. But, you may worry more than most about the future and your cautiousness could mean you're missing out on other investment opportunities. You're on the right track, but there are ways to make savings go even further.

## goal setter (Score 24-28)



You believe in taking control of your finances. You're savvy with money and not afraid to invest in higher risk investments. Considerate and prudent with your savings, you're always looking for ways to make your money work harder for you. You understand the importance of saving and investing for a better future and are comfortable taking charge.

### What does it all mean?

You get it. You know what you need to do to secure your future and you're confident about getting where you want to be. You're doing great, but there's always more to learn.

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### Take the next step now.

No matter what type of money personality you are, securing your future in retirement doesn't have to be difficult – it can be as easy as adding just \$20 per week extra into your super.

Adding a little extra every week can actually make a significant difference to your outcomes in retirement.

✓ To find out how to start making extra contributions visit [hesta.com.au/extra](https://hesta.com.au/extra) or call us on **1800 813 327**.

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