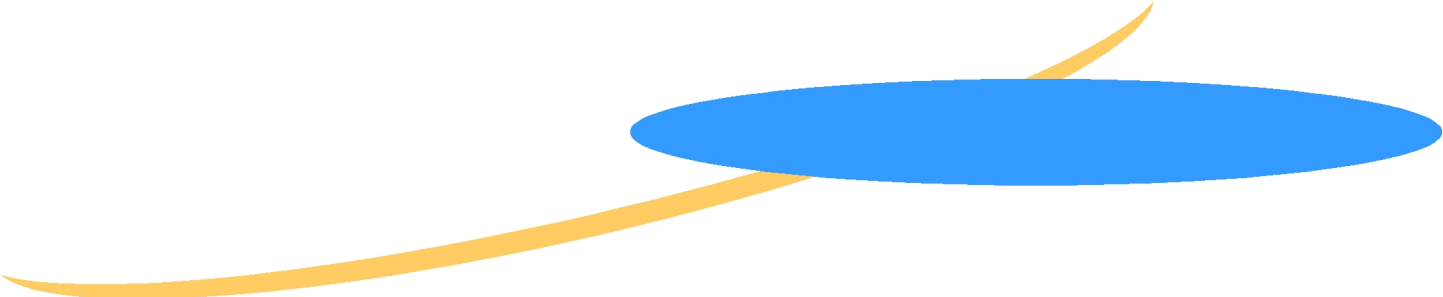


Spender - Hoarder Assessment



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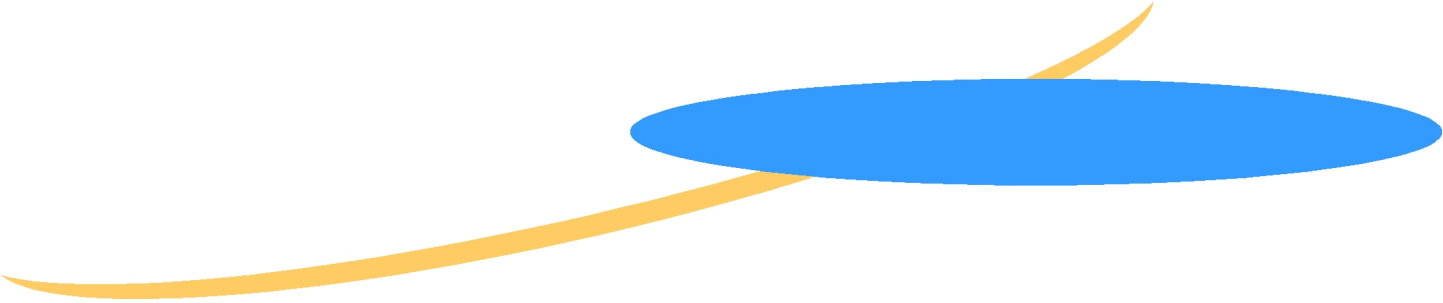
Spender - Hoarder Test

Introduction

Two of the most common symptoms of spiritual immaturity are hoarding and overspending. Both conditions fail to reflect the balance and maturity God desires.

When an over-spender marries a hoarder, the stage is set for conflict. Left unresolved, Satan can use this stress as a wedge to divide husbands and wives.

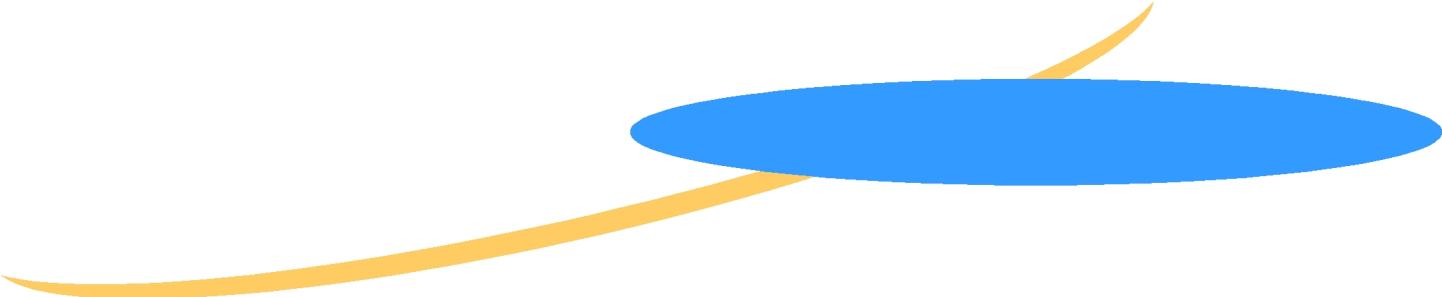
“Instruct those who are rich in this present world not to be conceited or to fix their hope on the uncertainty of riches, but on God, who richly supplies us with all things to enjoy. Instruct them to do good, to be rich in good works, to be generous and ready to share.” -1 Timothy 6:17 - 18



Spender - Hoarder Test

Financial Management Survey

The following survey will help you to identify your money management tendencies. After the results have been determined by the program, review how you answered each question. This will help you determine the underlying values of your money management practices.



Spender - Hoarder Test

1A

☐

I set aside savings from each paycheck.

or

1B

☐

Since it takes all I can make to live on, I do not have any savings.

2A

☐

I don't use a credit card, or if I do I pay the balance in full each month.

or

2B

☐

I usually carry over a balance on my credit cards each month.

3A

☐

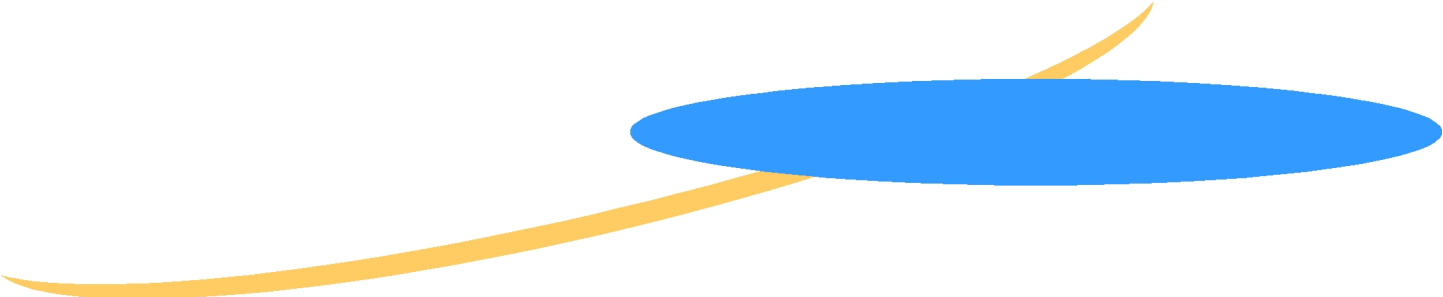
I know exactly how my money is spent.

or

3B

☐

I have a hard time figuring out where all my money goes.



Spender - Hoarder Test

4A

☐

I pay all my bills on time.

or

4B

☐

I am sometimes late in paying my bills.

5A

☐

I usually put off buying something in order to think about it for a while.

or

5B

☐

When I see something I really want, I usually just charge it to my credit card.

6A

☐

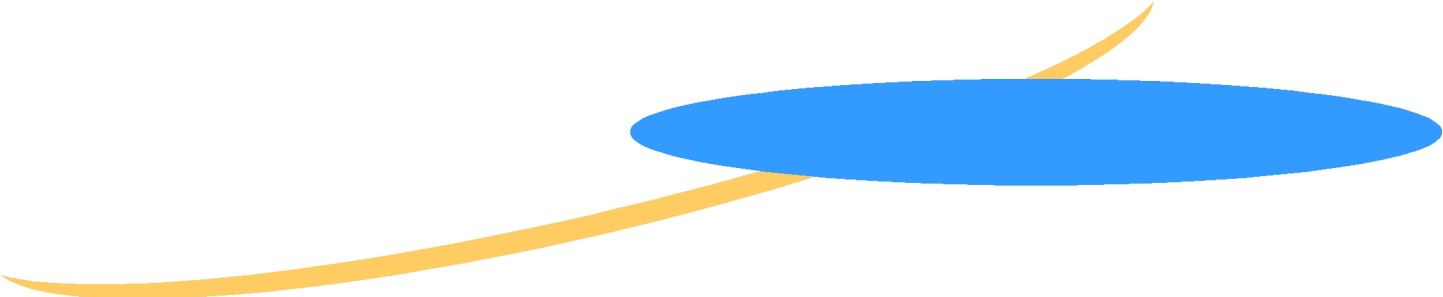
I have money set aside for paying taxes, repairing the car, or other needs.

or

6B

☐

I usually have to charge (borrow) to cover unexpected expenditures and then make payments to pay it off.



Spender - Hoarder Test

7A

☐

I never borrow money except to buy a house or a car.

or

7B

☐

I am sometimes late in paying my bills.

8A

☐

I follow a systematic plan for saving money.

or

8B

☐

It takes all I make to afford my current standard of living.

9A

☐

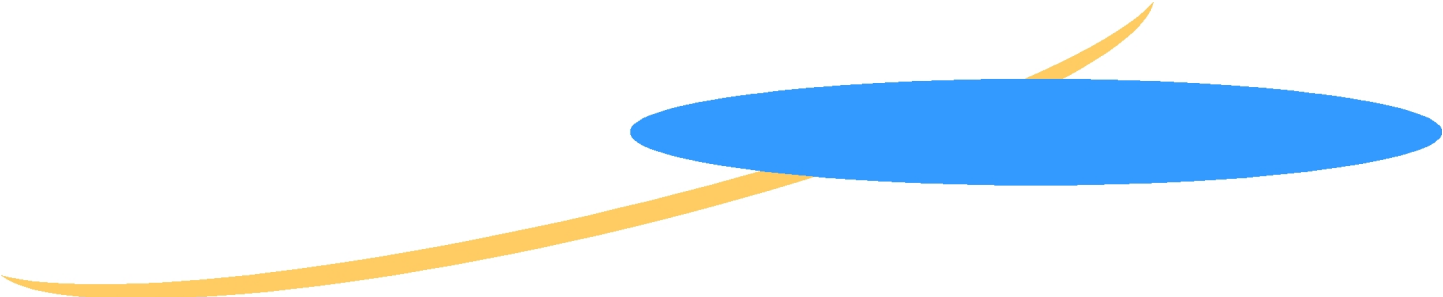
I balance my checkbook with my monthly bank statement without any major problems.

or

9B

☐

I have difficulty balancing my checkbook.



Spender - Hoarder Test

10A

☐

My family and friends would say that I am a saver.

or

10B

☐

My family and friends would say that I am a spender.

11A

☐

I believe most people could get by if they would learn to live on what they make.

or

11B

☐

If I just made more money then I could get by.

12A

☐

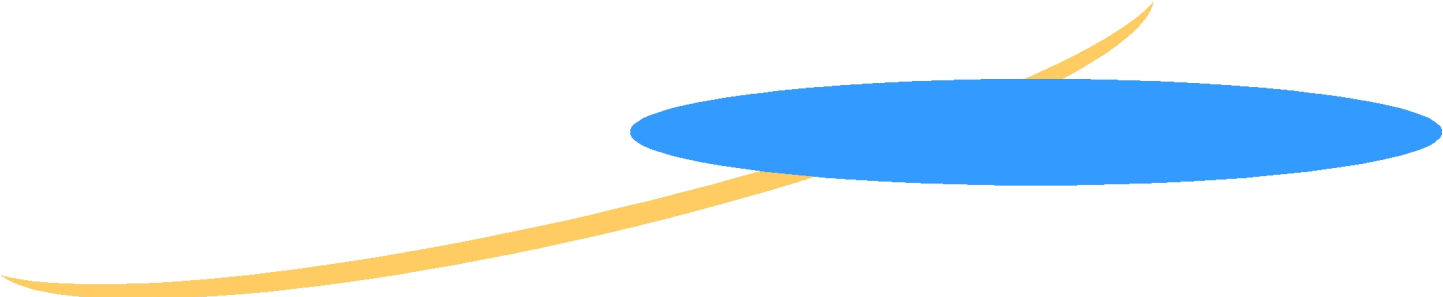
It makes me feel good to save money.

or

12B

☐

It makes me feel good to buy something new.



Spender - Hoarder Test

13A ☐ I save before I spend.

or

13B ☐ I save what I have left over after spending.

14A ☐ I save because money provides security.

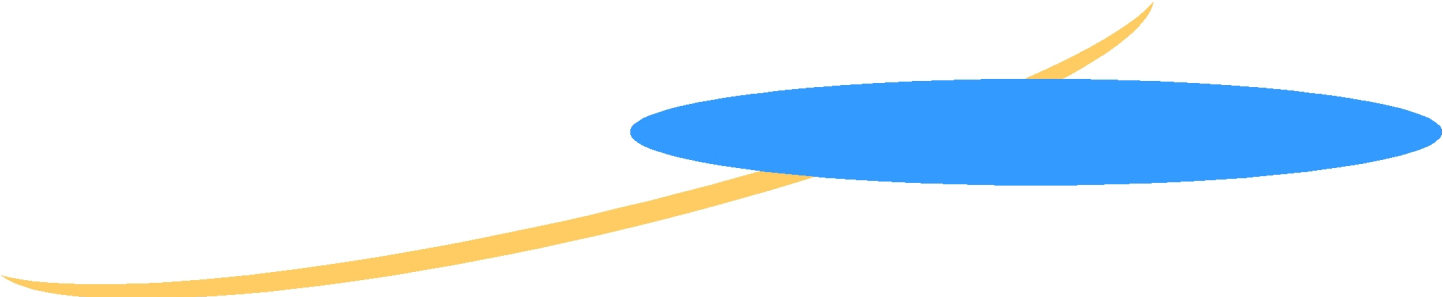
or

14B ☐ I plan to start a savings program when I get better off financially.

15A ☐ It's very important to me to have money.

or

15B ☐ I could care less about having a lot of money.



Spender - Hoarder Test

16A ☐ It's really more like me to be stingy with money.

or

16B ☐ It's really more like me to be generous with money.

17A ☐ I would rather live in a shack and wear used clothes than have debts.

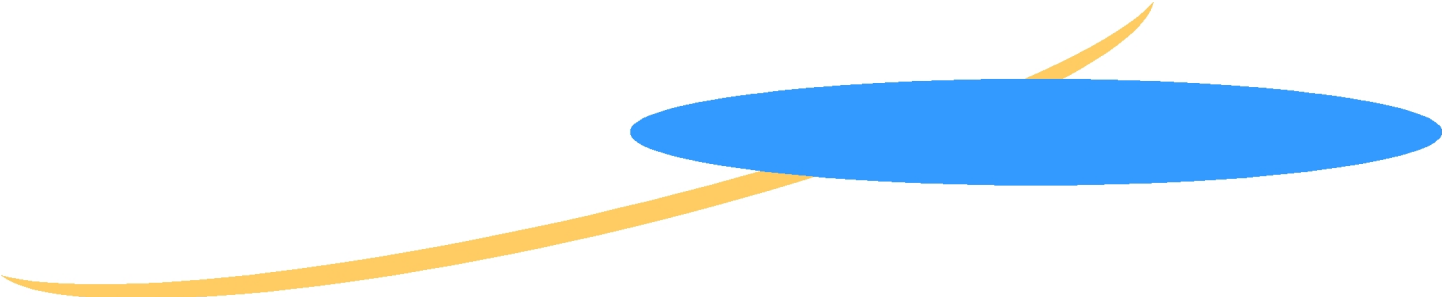
or

17B ☐ I have some debts, but that is normal in today's society.

18A ☐ I have a strong desire to be wealthy.

or

18B ☐ I don't worry about how much money I have.



Spender - Hoarder Test

19A

☐

I believe people have to accumulate wealth to live successfully.

or

19B

☐

I like to have nice things, but I could care less about accumulating money.

20A

☐

It's more important to save my money than to have nice things.

or

20B

☐

Having nice clothes and driving a new car are part of my lifestyle.

21A

☐

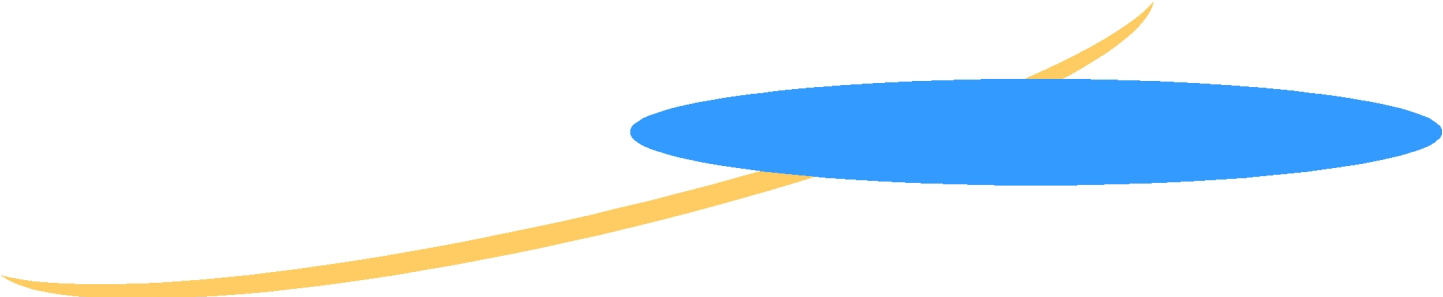
As a young person I had my own savings account and regularly put aside money from my own earnings.

or

21B

☐

I usually spent my earnings and was not able to save any.



Spender - Hoarder Test

22A

☐

When I graduated from high school and started college, I had some of my own money set aside for my education.

or

22B

☐

I had no money set aside from my personal earnings when I graduated.

23A

☐

As a young person, I was generally frugal with my money and usually had some stashed away for things I really needed.

or

23B

☐

As a young person, I was pretty carefree with my money and never seemed to have enough.

24A

☐

While growing up, I generally avoided the fads and stuck to the basics.

or

24B

☐

While growing up, I purchased a lot of things that were fads and later realized I really didn't need them.

Spender - Hoarder Test Assessment Key

Legend

If you discover you have a tendency to hoard money, you are probably tempted to hold on to every penny because you are afraid of not having enough money - no matter how much you accumulate. Whenever asked how much money would make him happy, John D. Rockefeller, Sr. would say, *"just a little more."* The hoarder may find that they set unrealistic financial plans, setting aside as much money as possible. This may result in neglecting their daily needs. Often to a person who tends to hoard money, finding the absolute best bargain on an item before purchasing it may become an obsession. To say self-esteem in this group is low would be an understatement indeed.

Then the pendulum swings to the other end of the scale, usually all the way over since these two dependencies are based in extremes. The over-spender can find a bargain in just about anything. If something is marked down fifty percent, they will buy two and tell you how they saved money. If you discovered you have an over-spending tendency, you can relate to what I'm saying. If you fall into this group who find controlling spending hard to do, you need to examine the roots of your overspending. This group too stem from low self-esteem. However, in this group you find the great pretenders. *"Their need is such, they pretend too much, they're lonely but no one can tell."*

Continue to next page

A blue oval with a yellow swoosh passing through it.

- 13.
- 14.
- 15.
- 16.
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- 19.
- 20.
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- 22.
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- 24.

These two areas of the financial component of the human condition is almost always an extreme behavior since the habits of both the hoarder and the spender carry deep emotional wounds.

Hoarder				Balance Point				Over-Spender		
24	18	16	8	4	0	4	8	16	18	24