



## ■ ■ ■ ■ ■ ■ ■ ■ Are You an Overspender?

To solve a problem, it must first be identified. Here are some signs of a chronic overspender. Check “yes,” “no,” or “sometimes” after reading each question.

Yes	No	Sometimes	
_____	_____	_____	1. Are you still paying bills from purchases made a year ago?
_____	_____	_____	2. Do you use credit cards instead of cash, even when the purchase is small and you have the money?
_____	_____	_____	3. Is your checking frequently overdrawn?
_____	_____	_____	4. Do you race to get your paycheck to the bank before the checks you’ve written come through?
_____	_____	_____	5. Are you often out of money by payday?
_____	_____	_____	6. Have you stopped having, or adding to, a savings decision?
_____	_____	_____	7. Do you feel “out of control” when faced with a purchasing decision?
_____	_____	_____	8. Do you juggle payments one month to the next, trying to keep your creditors satisfied?
_____	_____	_____	9. Are your credit cards at the maximum credit line available to you?
_____	_____	_____	10. Do you sometimes pay off a debt only to find yourself feeling free to spend more?
_____	_____	_____	11. Would a small change in your income or an unusual expense throw your whole financial picture into chaos?
_____	_____	_____	12. Do you hope your children will handle money better than you do?

If you answered “yes” more often than “no,” you are probably an overspender. In order to get your finances under control, acknowledge the problem. Find ways to change your spending habits.

**Source:** Arkansas Cooperative Extension Service

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