

SPENDING PERCEPTIONS SCALE

Here are 18 statements pertaining to spending techniques. There are five responses to select from which indicate the degree of your likeness to each statement. Just mark the number on the line next to the statement.

- 1. Totally like me**
- 2. A lot like me**
- 3. Equally like and unlike me**
- 4. A little like me**
- 5. Not at all like me**

1. ____ Each time I receive any money, I usually put a small amount of cash aside as savings.
2. ____ Each time I receive any money, I usually deposit it into a checking or savings account.
3. ____ I keep track of all the money I receive from every source.
4. ____ I create a budget every month and stick to it.
5. ____ I make sure to pay myself first (PYF) out of every allowance and/or paycheck.
6. ____ I keep a spending diary so I can track where my money goes.
7. ____ I am not influenced by other people's purchases or spending habits.
8. ____ I rarely make more than two trips per week to the grocery or convenience store.
9. ____ I rarely eat fast food.
10. ____ Comparison shopping for quality, value, price, etc. is something I do for practically every purchase, large or small.
11. ____ I do not owe money to my family or friends at the moment.
12. ____ I have set at least one long-term savings goal.
13. ____ I don't get anxious when I shop because I know how much money I have to spend.
14. ____ I look for free activities to do with my friends.
15. ____ I keep all of my receipts in case I need to return something.
16. ____ I am saving money towards my college education/graduate school.
17. ____ I think it is fun to go to the thrift stores and garage sales.
18. ____ I think a homemade gift or card says more than a fancy gift.