

Spender, Saver, Steward Quiz

*Adapted from the book, *God and Money: How We Discovered True Riches at Harvard Business School* by Gregory Baumer and John Cortines

1. Which of these excites you more?
 - A. A four-star vacation across Europe.
 - B. Maxing out all retirement accounts for the year.
 - C. Dinner with your pastor, who expresses heartfelt thanks for your sacrificial support of a successfully launched, new ministry.
2. When you were a child, what was your tendency with new money you received?
 - A. To buy new toys or spend on experiences as soon as you got it.
 - B. To save it in a piggy bank or savings account.
 - C. To spend on or give to others, your church, or charities.
3. You hear about a man who, at 70, has managed his middle-class income through meager living and careful savings, with a current net worth of \$8 million. Your first thought is:
 - A. What a waste! Spending it would have been more fun!
 - B. Wow, he really did well. I hope I can do that, too.
 - C. He may have missed some key opportunities to experience the joy of generosity.
4. Success looks like:
 - A. Experiencing great food and travel, living comfortably, and driving a luxury car.
 - B. Retiring at 50.
 - C. Extending payoff of your mortgage and forgoing some luxuries in order to sponsor a missionary family.
5. Your annual bonus is twice as much as you thought it would be. What do you first think?
 - A. I'm headed out shopping/on a vacation.
 - B. I'm putting this on the mortgage!
 - C. I can't wait to give a chunk of this away.
6. The spending in my life is:
 - A. Effortless—I love it.
 - B. Bothersome—I wish I could spend less.
 - C. Controlled—I feel good about the way it's managed.
7. The saving in my life is:
 - A. Bothersome—It's an inconvenience that gets in the way of having fun.
 - B. Effortless—I love building wealth.
 - C. Purposeful—I have healthy and reasonable goals toward which I'm carefully working. Beyond that, I plan to give all excess away.
8. The giving in my life is:
 - A. Obligatory.
 - B. Formulaic.
 - C. Joyfully overflowing.

Answer key:

A=Spender

B=Saver

C=Steward