

# Spending Styles

## 1. **The Accountant**

- Tracks every transaction made. They can't go a month without working things out
- "I want to know it all, and I will only buy things if I know I can afford it"

## 2. **The Secretary**

- Budgets for and pays all the bills first, then just spends any spare cash as they want.
- "As long as my bills are paid, I won't worry"

## 3. **The Manager**

- Prepares a budget only when their circumstances change. Each month they just compare if they have spent more or less than they budgeted for, if it's more, only then will they review their budget in full.
- "As long as I live within my budget, life's cool, and I don't need to focus on the detail"

## 4. **The Ostrich**

- Never looks at their bank statements, or considers what they have spent.
- "If there's cash in my account, let's go shopping!"

Which style is closest to your current behavior?

Which style would you prefer to be?