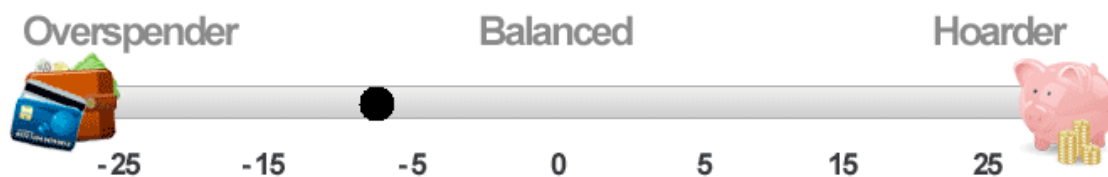


[View Results](#)

## Spender/Hoarder Assessment Results

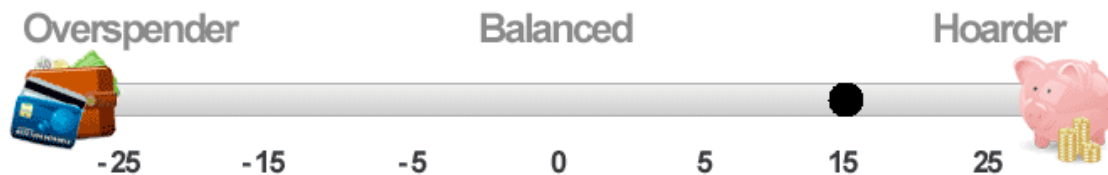
Although people may be relatively balanced in their money management, most have a clear tendency toward either overspending or hoarding. The results from the survey will provide excellent opportunities for you and your spouse to discuss your tendencies, as well as how you will begin to function as a financial team in marriage.

Mark's Spender Hoarder Score is: -6



Mark, your answers indicate that you have a tendency to overspend. As an overspender, you tend to be spontaneous or impulsive in your purchases. You are inclined not to have any financial plans and as a result your finances tend to be chaotic and marked by a series of financial emergencies and euphoric, gleeful spending. Often as an overspender, you are too optimistic in projecting how far money will go. You often think in terms of how much the payment for something will be, rather than counting the whole cost in light of established financial goals.

Megan's Spender Hoarder Score is: 16



Megan, your answers indicate that you have a tendency to hoard money. As a hoarder, you are tempted to hold on to every penny because you are afraid of not having enough money. You may find that you set yourself unrealistic financial plans, setting aside as much money as possible. This may result in neglecting your 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.

## Financial Goals Results

### Mark's selected financial goals results

The following are goals Mark identified in step 2. Please click on each goal to expand the section to see recommendations and associated Money Map Steps

#### **Be able to afford everyday needs**

##### *Recommendations*

- Follow through with spending plan recommendations given in the Crown Biblical

Financial Study or other Crown programs

(<http://www.crownmoneymap.org/MoneyMap/PDF/CrownSpendingPlan2.pdf>)

- Identify lower priority needs to eliminate from expenses
- Read *Spending Plan Solutions*, MoneyLife Basics mini-book (<http://www.crown.org/cartproducts/product.asp?SKU=SP141>)
- Read *Steps to Making a Budget* - Crown.org article (<http://www.crown.org/LIBRARY/ViewArticle.aspx?ArticleId=751>)

#### *Money Map Steps*

- 1. Emergency Savings
- 2. Credit Cards Paid Off

#### **Pay off credit card debt**

#### *Recommendations*

- *Rollover method of paying off credit cards* - Crown.org article (<http://www.crown.org/LIBRARY/ViewArticle.aspx?ArticleId=765>)
- Follow through with spending plan recommendations given in the Crown Biblical Financial Study or other Crown programs (<http://www.crownmoneymap.org/MoneyMap/PDF/CrownSpendingPlan2.pdf>)

#### *Money Map Steps*

- 2. Credit Cards Paid Off

## Megan's selected financial goals results

The following are goals Megan identified in step 2. Please click on each goal to expand the section to see recommendations and associated Money Map Steps

### **Be generous**

#### *Recommendations*

- Complete and apply principles from Crown Biblical Financial Study (<http://www.crown.org/Cart/Church/BFS.aspx>)
- Read *The Treasure Principle* (<http://www.crown.org/ForChurch/Solutions/Workshops/TreasureWorkshopMain.aspx>)
- Follow through with spending plan recommendations given in the Crown Biblical Financial Study or other Crown programs. Identify giving amount goals. (<http://www.crownmoneymap.org/MoneyMap/PDF/CrownSpendingPlan2.pdf>)

#### *Money Map Steps*

- 3. Consumer Debt Paid Off

### **Teach my children to manage money**

#### *Recommendations*

- In God We Trust, Family Times; ABC's of Handling Money; The Secret of Handling Money God's Way (<http://www.crown.org/Cart/Church/InGodWeTrust.aspx>)
- Teach children how to earn their own money
- Read *Marriage and Children*, MoneyLife Basics Mini-books (<http://www.crown.org/cartproducts/product.asp?sku=MC144>)
- Complete and apply principles from Crown Biblical Financial Study (<http://www.crown.org/Cart/Church/BFS.aspx>)

#### *Money Map Steps*

- 1. Emergency Savings
- 2. Credit Cards Paid Off
- 3. Consumer Debt Paid Off

### **Eliminate all of my debt**

#### *Recommendations*

- Pay off mortgage early
- *Rollover method for paying off credit cards* - Crown.org article (<http://www.crown.org/LIBRARY/ViewArticle.aspx?ArticleId=765>)

- Read *Free and Clear* (<http://www.crown.org/cartproducts/Product.asp?sku=FC182>)
- Follow through with spending plan recommendations given in the Crown Biblical Financial Study or other Crown programs (<http://www.crownmoneymap.org/MoneyMap/PDF/CrownSpendingPlan2.pdf>)

*Money Map Steps*

- 2. Credit Cards Paid Off
- 3. Consumer Debt Paid Off
- 6. Home Mortgage Paid Off

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