



Quiz Time

Time to Test Your Consumption Habits





Question 1

Do you keep track of how much money you earn/receive (from allowance, gifts, or part-time jobs)

A

Yes

B

Sometimes

C

No



Question 2

Do you usually run out of money before the next payday/allowance?

A

Never

C

Sometimes

B

Rarely

D

Usually



Question 3

Do you set aside money each month (or week) for savings before spending?



A

Always

C

Sometimes

B

Often

D

Never



SHOPPING

DAY

Question 4

When shopping, do you compare prices or look for deals/discounts?

A Always

C Occasionally

B Often

D Never





Question 5

How often do you buy things on impulse (without planning)?

- | | | | |
|----------|--------|----------|-----------|
| A | Never | C | Sometimes |
| B | Rarely | D | Often |



Question 6

Do you shop when bored, stressed, or to “cheer yourself up”?

A

Never

C

Sometimes

B

Rarely

D

Often





Question 7

Have you ever hidden a purchase from your parents/guardians because you thought they'd disapprove?

A

Never

C

Sometimes

B

Rarely

D

Often





Question 8

Do you feel pressure to buy things to “fit in” with friends or social media trends?

A

Never

C

Sometimes

B

Rarely

D

Often



Question 9

Do you know how much money you've spent this month using debit/credit cards or apps (e.g., Apple Pay, PayPal, food delivery, gaming platforms)?

A

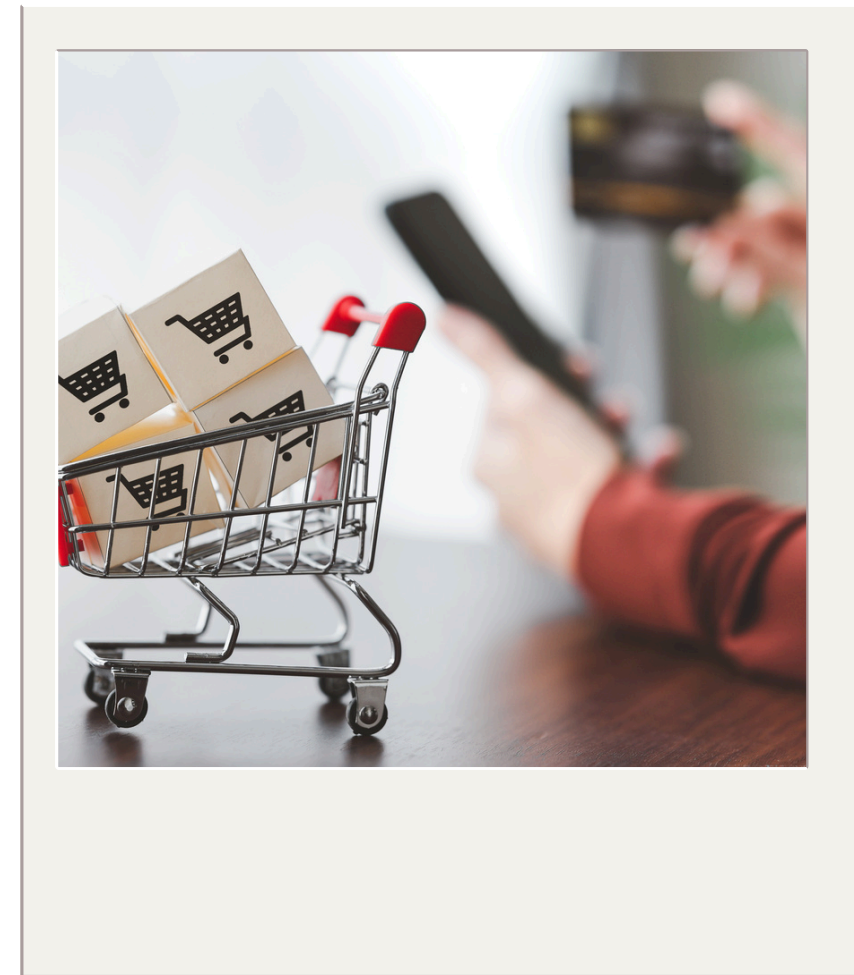
Yes

C

No

B

To Some Extent



Question 10

Have you ever bought something online and forgotten about it until it arrived?

A Never

B Rarely

C Sometimes

D Often



Question 11

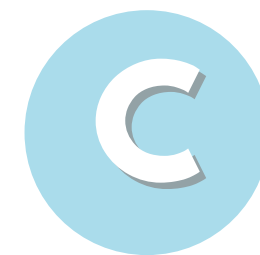
BUY NOW



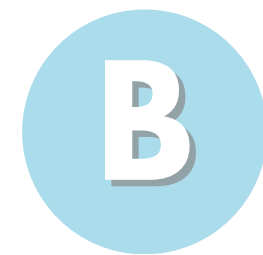
Do you understand the risks of “Buy Now, Pay Later” services (like Afterpay)?



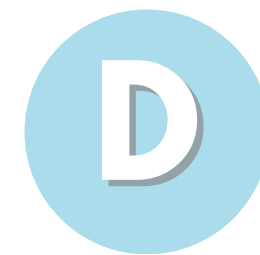
Yes



No



To some extent



Do not Care



Question 12

Do you save at least 10% of your income/allowance regularly?

- | | |
|-----------------|--------------------|
| A Always | C Sometimes |
| B Often | D Rarely |



Question 13



\$100

If you got \$100 today,
how much would you likely save?

More than \$50

\$40-\$50

\$20-\$30

\$0-\$10

A

B

C

D



Question 14

Do you understand what interest is (on savings or debt)?

A

Yes

C

No

B

To some extent

D

Do not Care



Question 15



Do you track where your money goes each month (food, clothes, entertainment, savings, etc.)?

A

Always

C

Sometimes

B

Often

D

Rarely



Question 16

If your allowance/job money stopped tomorrow, could you cover at least one month of your usual expenses with savings?

A

Yes

C

No

B

Maybe

D

Never
thought
about it



Understanding Your Consumption Habits

Congratulations on completing the quiz! If most of your answers were **A & B**, you're on the right track—keep up the great habits of budgeting, mindful spending, and saving for your goals!

If you scored mostly **C & D**, don't worry—this is a chance to improve. Here's how:

- **Track your spending** to avoid impulse buys
- **Set a budget** and stick to it
- **Limit digital payments** if they make overspending easier
- **Start small savings goals**—even a little adds up!
- **Learn about financial risks** like debt or scams

Every smart spending choice today builds a secure future. Stay conscious, stay empowered!