**MONEY MINDSETS**

1. **SAVER**
   Joy comes from putting dollars away for future use

2. **SPENDER**
   Lives for the thrill of the purchase

3. **AVOIDER**
   Pushes any thought of money out of his or her mind

4. **GIVER**

5. **WORRIER**
WORRIER

Constantly stew about purchases and possible financial emergencies

GIVER

Satisfaction comes from buying for others first

TEST YOUR MONEY MAKEUP

Check out resources for parents and teachers on our website, including Common Cents - Kids' Money Attitude Often Mirrors Parents':

https://www.kansascityfed.org/education/foreducators/commoncents