

# Quiz: How Strong is Your Thriftiness Quotient?

Ben Franklin knew a lot about—preached and practiced — thrift.

So how do **you** go about measuring thrift or any individual's thriftiness quotient?

I get asked this question all the time, so I devised this handy *Thrift Meter*.

Try it and pass it along.

Is there an Index or some gauge that can give you a reliable account of just how thrifty you are or can become? Has anyone ever thought of inventing such a guide or standard? Where would you begin?

We have barometers that show how the weather is changing; speedometers to tell you if you exceed the legal speed limit, and tachometers that suggest when you should shift gears. My thermometer heats and cools my house and they use a stint meter to tell me how fast the greens are on the golf course. We have polls and surveys on just about every phenomenon from harmony to spouse compatibility.

Why not a thrift meter to round up roughly how you are doing in regards to saving and thrift? We have meters and aids for nearly everything else, so it would not be that far of a stretch to measure one's thrift, as say compared to others and as an overall number.

Let's make it easy for anyone to calculate his or her thriftiness. Answer each of the forty-nine questions below and scale yourself. We can divide the responses into fifths, what are percentiles. The scores will demonstrate guidelines, so

keep this in mind as a friendly reminder.

Remember there are two steps in getting to your personal score. Take the thrift meter as many times as you like, with your mate, family, friends or colleagues or in private. After a period of time or perhaps yearly and after practicing thrift, take the test again.

**Chart** your progress.

**Track** how you are improving.

Using the scale simply circle the number that best reflects your views about whether or not the statement describes you and your experiences. There are no correct answers, so be as honest as possible or else your score will not be an accurate account.

Give yourself a: **1=strongly disagree, 2=disagree, 3=slightly disagree, 4=slightly agree, 5=agree, 6=strongly agree**

- My friends and family would say I am thrifty.
- I try to save money and time in every endeavor.
- I appreciate other people who are thrifty.
- I am good at figuring out how to be efficient with plans and finances.
- I think the conservation ethic helps humanity.
- I am actively involved in tithing money for charity, church, or synagogue.
- I do the most I can to recycle materials.
- I am good at figuring out budgets and work hard to stick to them.
- When I see another person being wasteful I let them know.
- I am willing to confront a family member, friend or colleague when they do not conserve.
- I am willing to take risks to insure that people save.
- I have taken actions or spoken out publicly against inequality or wastefulness.

- It is healthy to laugh about spending.
- Sharing expenses with others is right and the just thing to do.
- I make it a point to acknowledge efforts and thrift in others.
- I don't always try to get things at the expense of others.
- Every person should strive to use only as much as is needed.
- I would drop everything to aid or share with a fellow human being.
- I feel compassionate about people who give of themselves in time, treasure or talent.
- Some of the world's real heroes are those who get others to save.
- I think and plan for a future rainy day.
- A person, family or business should not spend beyond its means.
- The credit cards I keep are paid down every month.
- I don't think too much debt is healthy.
- I am always looking for greener pastures and rarely satisfied with what I have.
- My wants and desires far outstrip my needs and satisfaction.
- I think society is overly materialistic.
- I regularly delay gratifications.
- There is a strong linkage between thrift and generosity.
- I am constantly trying to learn and discover new ways to save.
- I am opposed to planned obsolescence and the disposable economy.
- Motivating others to be conscious of what resources they use interests me.
- I am happiest when I find a way to do more with less.
- I don't mind having old things or repairing items that are worn.
- I like to play games where the lowest score wins.

- My savings account is almost always balanced.
- I try to take care of the things, people and relationships I have.
- I often give money to causes, politics, and charity.
- At the end of life I want to leave a legacy and a lot for my heirs.
- I collect and keep the things I value most.
- I don't think thrift is old fashioned.
- It is necessary to have values and virtues and to live by them.
- I rarely have enough at the end of the week to save anything.
- Politically I vote for candidates who are fiscally responsible.
- I have long term disability and aging plans and insurance.
- I believe every person and organization should float on its own bottom.
- I attempt to give about as much as I get.
- I consciously care for my body, mind and spirit.
- Thriftiness is next to godliness.

**YOUR THRIFT METER SCORE: Highly Thrifty (80th percentile), 210 or higher Thrifty (60th percentile), 198-209 Moderately Thrifty (40th percentile), 188-196 Not Thrifty (20th percentile) 172-195**

How did you do? Did you make Benjamin Franklin proud?

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