

Dave Ramsey's

NERD AND FREE SPIRIT QUIZ

WHICH ONE ARE YOU?

Print this out and answer the questions to find out how big of a nerd or free spirit you are. Don't take it too literally. This is supposed to be fun!

Step 1: Take the Quiz

Going one row at a time, fill in the bubble for the statement that best represents you. Add up your totals at the bottom and continue to the next page.

STATEMENT 1	OR	STATEMENT 2	
You actually enjoy balancing the checkbook.	<input type="radio"/>	<input type="radio"/>	You'd rather balance a spoon on your nose than balance your checkbook.
Rules are important and should be followed.	<input type="radio"/>	<input type="radio"/>	Rules are more like suggestions to be considered.
You are always on time. Always.	<input type="radio"/>	<input type="radio"/>	You show up "on time." Give or take 15 minutes.
You spend more time planning the vacation than the vacation itself.	<input type="radio"/>	<input type="radio"/>	Vacations are more fun when the calendar's blank and you just "go."
Recipes should be precisely followed. Like rules.	<input type="radio"/>	<input type="radio"/>	Recipes are suggestions. Just do a dash here and a dash there.
You read the introductions of books. They're in there for a reason!	<input type="radio"/>	<input type="radio"/>	You skip introductions. Then it's like you read more!
You organize your shirts by color, or you will when you get home.	<input type="radio"/>	<input type="radio"/>	You're doing good just to get your shirts hung up.
You can't wait for Dave to teach about budgeting.	<input type="radio"/>	<input type="radio"/>	You're considering faking an illness the night of the budget lesson.
"Living for the moment" sounds irresponsible to you.	<input type="radio"/>	<input type="radio"/>	"Living for the moment" sounds like the soundtrack of your life.
Clutter is annoying and frustrates you.	<input type="radio"/>	<input type="radio"/>	It's not clutter; it's character!

Your Nerd Score

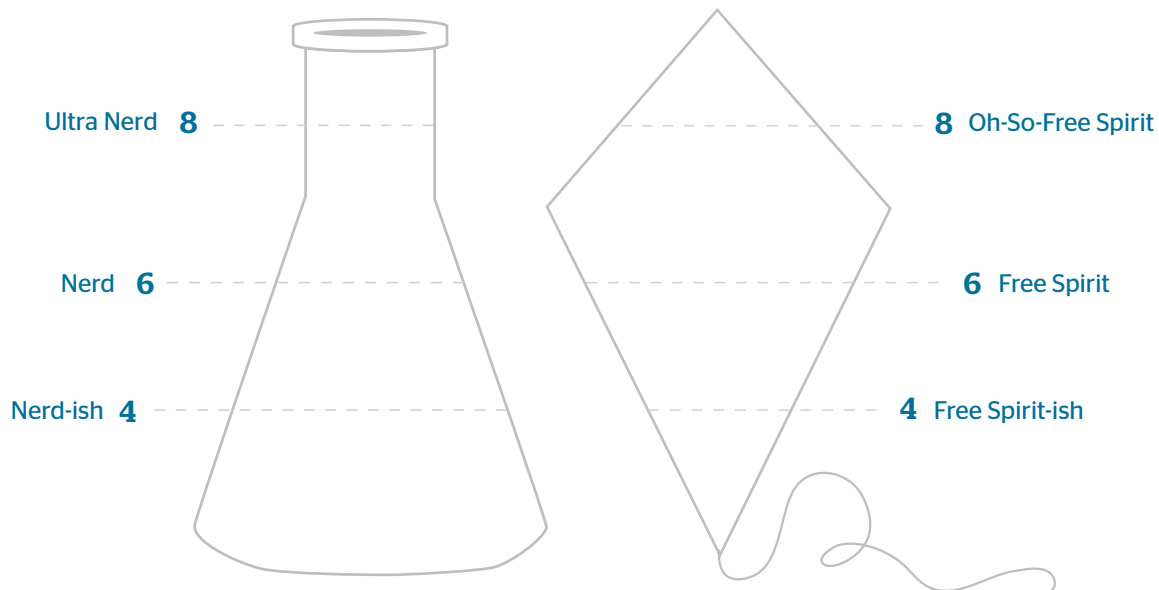
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Your Free Spirit Score



Step 2: Your Results

See what your score says about how you relate with money! Fill in the chart below based on your scores from the previous page.



What your score says about you...



Nerd-ish (4-5)

You balance your checkbook regularly, shop only when things are on sale, and you got rid of your credit cards years ago.



Nerd (6-7)

When it comes to budgeting and paying down debt, all you do is win.



Ultra Nerd (8+)

You are a Nerd to the tenth degree.



Free Spirit-ish (4-5)

You've got a budget, but you can't remember the last time you actually looked at it.



Free Spirit (6-7)

Budgets are for people who don't live in the now or really seize the day.



Oh-So-Free Spirit (8+)

Budgets are for boring people.

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DAVE RAMSEY is America's trusted voice on money and business. More than 4.5 million people have attended *Financial Peace University* in more than 45,000 churches nationwide. He's authored seven best-selling books: *Financial Peace*, *More Than Enough*, *The Total Money Makeover*, *EntreLeadership*, *Dave Ramsey's Complete Guide to Money*, *Smart Money Smart Kids* and *The Legacy Journey*. *The Dave Ramsey Show* is heard by more than 12 million listeners each week on more than 575 radio stations and a variety of digital outlets.

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