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SAVER OR SPENDER

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RETIREMENT PLANNING - KNOW THYSELF: According to financial planner Diane McCurdy and author of How Much Is Enough, people have "financial attitudes" unique to them, and these attitudes shape how we should go about planning for retirement. She cautions, "There are strengths and weaknesses in each; the problem is that if you take that weakness of the financial personality too far, you could get into financial trouble."

FINANCIAL PERSONALITY: In her book, McCurdy includes a 14-question quiz to help determine if you are a builder, saver, giver or spender.

BUILDER: Entrepreneurs; creative-types; use money as a tool; become bored easily; sometimes don't complete business projects before moving on to the next best thing.

*Tip: Builders should leave a little extra than they planned, so that they can complete their project, and if they don't complete it, at least they'll have someone who will.

SAVER: Lives on a very small income without any trouble; love watching their money pile up, as it's a form of security, but often save for too long and wait until they're too old to enjoy their money *Tip: Savers should calculate their number and see it in black and white, and that way when they know they have enough to spend and can enjoy their money along the way

SPENDER: Knows all about the latest and greatest in consumer goods but maybe some-times don't pay off their credit cards at the end of every month or have a line of credit creeping up *Tip: If spenders take money off the top, call it their "never-never fund," like with a 401K or IRA, they can ensure their money is tied up tight and won't touch it.

GIVER: Takes care of everyone except herself, but after giving their time, energy and financial resources so much to others, they and their own families can suffer

*Tip: Plan on how much you can give in your budget -- and then you're done giving. And if you can't afford to give money, give your time instead.

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