

What's your cashpoint character?

Your withdrawal pattern can reveal a few home truths

Whether you take out a tenner or a stash from the cashpoint, your ATM habits give away clues about the real you. "Our relationship with cash is similar to our one with food," says Jasmine Birtles, founder of Moneymagpie.com. "Some find it hard to control binge spending so resist withdrawing large amounts, whereas others can ration themselves with their cash withdrawals." Read on to discover which cash camp you fall into.



Raiding your little niece's purse? Oh, that's low

£10-£20 YOU'RE A... GRAZER

Let's clear this up – Grazers aren't tight! You're just careful spenders on a tight budget, and fearful of getting your wallet stolen. "Making small withdrawals is your way of keeping control of your cash," says Birtles. "The flaw is that Grazers are unrealistic about their true spending. Small amounts don't go far – so you probably whip out your credit or debit card too often. There's no point being careful with your cash if you go crazy with your cards."

£50-£70 YOU'RE A... GROWN-UP

Taking out large amounts of cash – as long as it isn't daily – means you feel comfortable having money, but know where to draw the line with your spending. "People who withdraw weekly or twice-weekly tend to be good at budgeting," says Simonne Gnessen of Financial-coaching.co.uk. The flip side? "If you're having a rough week, you might feel tempted to spend what's in your purse – just like the rest of us!"

£30-£40 YOU'RE AN... EARNER

You may be earning bigger bucks now, but you still don't trust yourself with your money. "An Earner will stick to withdrawing £30 or £40 at a time, because you consider yourself a sensible, organised woman," says Birtles. Sensible is good, but overcautious can mean missing out on bigger opportunities like buying property. "Earners are sometimes too nervous to make financial 'jumps'. Remember, everything in life involves some risk."

£80+ YOU'RE A... SPLURGER

You make Elton John look miserly! "You're probably extremely generous, get carried away in the moment, and think nothing of treating your friends to a bottle of fizz when it's your round," says Simonne Gnessen of Financial-coaching.co.uk. "There's nothing wrong with being generous, but give yourself a regular reality check by getting a receipt when you take cash out so you're up-to-date on your current balance."

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