

Your Thoughts on Money

1. You've just won \$10,000 in the lottery. What will you do with the money?

\$ _____ for _____

\$ _____ for _____

\$ _____ for _____

\$ _____ for _____

\$ _____ for _____

\$ _____ for _____

\$ _____ for _____

How would others in the family wish to handle the lottery money?

2. You have just been laid off from your job. You must make a major cut in spending. What would you cut first? What would others in the household eliminate?

3. How would you change spending if you had:

More money?

Less money?

What is Import?

Read over the list below. Rate each item as 1, 2, or 3. Put a “1” beside the things that are HIGHLY important to you. Put a “2” by the things you consider somewhat important and a “3” by the things that are not important to you. After you have completed the list, ask your co-spender to do the same.

Once persons answer to the left and the other person uses the column to the right-without looking at the earlier responses.

	(Names)	
	Religion	
	Education	
	Vacation	
	Saving Money	
	Owning Own Business	
	Jewelry	
	Family	
	Health	
	Cultural Events	
	Sports	
	Job Success	
	Food	
	Insurance	
	Having Lots of Money	
	Friends	
	New Car	
	Paying Off Debts	
	Children	
	Clothes	
	Entertainment	
	Family	
	Boat	
	Other?	

After both you and your co-spender have completed the list, take some time to compare.

Do you both value the same things? Does one want more new clothes when the partner would prefer to go on a vacation?

It’s hard enough for one person to decide which is more important, but even harder for two people to agree on the same things.

Do you and your partner agree on your spending values? Are you spending money on the things that are really important to both you and your family?

Take time to compare your actual spending to your priorities.

Thinking about Money and Your Values

To start talking about your money with your co-spender(s), each one can fill in the following spaces, then compare and discuss your answers.

Name: _____

Write the dollar amounts for:

- Monthly family income _____
- Rent or mortgage _____
- Monthly food bill _____
- Monthly car payment(s) _____
- Monthly telephone bill _____
- Monthly electric bill _____
- Outstanding Credit (cards) _____

Your last "night out on the town":

Do you "A" agree or "D" disagree with these statements? Circle your answer.

- A D I am too tight with money.
- A D my partner is too tight with money.

- A D I want to be included in decisions about money.
- A D I like to buy things because it makes me Feel good.
- A D I feel good about how our family handles money.
- A D Our family needs a better way to manage money.
- A D It is important to set goals and plan for the future.
- A D Why worry about tomorrow, I live from day to day.
- A D I would like to go out more often even If it means doing without something.
- A D I would rather do without some things For now to have a more secure future.

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