

Let's Talk About Money Work Sheet

For you:

Money often is a source of conflict in families. It is a difficult topic to discuss. This work sheet will help you learn more about your values and feelings about money. Each spouse/partner should use the sheets provided and answer separately. Then take some time to compare and discuss your answers. You also will want to include other family members in some of these discussions.

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

\$ _____ for _____

\$ _____ for _____

\$ _____ for _____

\$ _____ for _____

\$ _____ for _____

\$ _____ for _____

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

3. I'd like to see us spend more money on _____
and less money on _____.

4. How much money does your household spend monthly on the following?

Rent or mortgage payment: \$ _____ Groceries: \$ _____

Car payment: \$ _____ Clothing: \$ _____ Eating out: \$ _____

Utilities (electricity, gas, water, telephone, cable): \$ _____

Entertainment: \$ _____

5. What money problem is the most frequent cause of arguments?

6. What is the most foolish thing you've spent money on in the last year?

7. What is the most sensible thing you've spent money on in the last year?

Managing Money: Determining What is Important to You

Let's Talk About Money Work Sheet (Cont.)

8. How do you feel about buying on credit?

Do you agree or disagree with these statements? Circle A if you agree and D if you disagree.

A D I am too tight with money.

A D My spouse/partner is too tight with money.

A D I want to be included in making decisions about spending money.

A D I like to buy things because it makes me feel good.

A D I feel good about the way our family handles money.

A D Our family needs to develop a better way to manage money.

A D I think 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.

A D If one of us were to get sick or lose a job, we'd be able to pay our basic bills for a few months.

A D If one of our vehicles broke down and we needed \$1,000 for the repair, we could pay for it without a lot of financial stress.

Let's Talk about Money Work sheet (Cont.)

For spouse/partner:

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

\$ ____ for _____

\$ ____ for _____

\$ ____ for _____

\$ ____ for _____

\$ ____ for _____

\$ ____ for _____

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

3. I'd like to see us spend more money on _____
and less money on _____.

4. Do you know how much money is spent monthly on the following?

Rent or mortgage payment: \$ _____ Groceries: \$ _____

Car payment: \$ _____ Clothing: \$ _____ Eating out: \$ _____

Utilities (electricity, gas, water, telephone, cable): \$ _____

Entertainment: \$ _____

5. What money problem is the most frequent cause of arguments?

6. What is the most foolish thing you've spent money on in the last year?

7. What is the most sensible thing you've spent money on in the last year?

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Let's Talk About Money Work Sheet (Cont.)

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