TALK ABOUT MONEY WORKSHEET

Directions: Family members should answer these questions separately. Then compare answers. The similarities and differences that turn up can spark a discussion of family attitudes and practices.

1. If you received $5,000 tax-free, what would you do with it?

   $ _______ for _______ $ _______ for ____________ $ _______ for ____________

   $ _______ for ____________ $ _______ for ____________ $ _______ for ____________

2. Rank the following activities, using 1 to indicate what you would enjoy doing most and 6 to indicate what you would enjoy doing least.

   _____ an evening at home with the family
   _____ a few extra hours on the job
   _____ spending time with friends
   _____ a night on the town
   _____ involvement in physical activity
   _____ some quiet time to myself

3. If you had to make a major cut in your current spending, what areas would you cut first?

   _________________________________________________________________________

4. Do you agree (A) or disagree (D) with the following statements?

   A  D  I’m basically too tight with money.

   A  D  My spouse is basically too tight with money.

   A  D  Equality in family decision-making is important to me.

   A  D  I feel good about the way financial decisions are made in my family.

   A  D  Sometimes I buy things I don’t need just because they’re on sale.

   A  D  I believe in enjoying today and letting tomorrow worry about itself.

5. I’d like to see us spend less money on _____________________________ and see
more dollars to for ________________________________

6. What money problem is the most frequent cause of argument?
____________________________________________________
____________________________________________________

7. What was the most sensible thing you’ve done with money since marriage?
____________________________________________________

8. Do you know the dollar figures that go in the following blanks?

Family take-home income $________
Rent or mortgage payments $________
Money spent on food each month $________
Monthly car payment $________

9. Buying on credit is ____________________________________________________________