**The Money Values Quiz: (Stephen Stacey, 2006)**

The reason so many couples argue about finances is because money means different things to different people. If couples don’t understand each other’s money values then arguing will continue. For each question put a circle around the numeric value that you feel best represents your attitude towards money. Get your partner to do it too. Total both your scores and place both of your top 3 values in the space underneath the quiz (e.g. Status, spontaneous, Free spirit). Then, use the questions provided to discuss your attitudes to money – helping you understand your partner in a deeper way. Just listen to each other and don’t judge.

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| **Status*** I sometimes act generously so people will like me more
* When going to a restaurant with someone, I feel I should pay
* I feel financial success is probably the most important indicator of success in life
* I tend to act in ways that look like I'm financially well off (even if I'm not)
* I tend to feel that I owe someone something if they do some nice for me
* When I buy things for myself I tend to prefer name brands
* I think it's important that my kids (will) wear branded name clothes so they can be respected
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| **Spontaneous*** Life is short, so I tend to live by the motto “enjoy it while you can”
* I quite often buy things that end up sitting in my cupboard, not being used
* If I received a bonus from work I would probably just blow it on things that I really enjoy
* When I go shopping I often spend more than I wanted to
* I am often in debt
* I often later regret how I spent my money on things I didn't need
* If I can afford it, if my kids (will) ask for something I will just buy it for them
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| **Goal Centered*** I tend to buy cheaper non-branded products if they fulfill my present needs
* I tend to have a savings plan when it comes to next large item I want to buy
* I basically only spend money on things that are important to me
* When I go clothes shopping, I basically only buy what I went out of the door to buy
* I tend to look on the internet to do research about products before I decide to buy
* I think it’s silly when people blow large amounts of money on gambling or expensive designer items
* I believe that if I have enough money I (will) save a fixed amount of money away for each child every year.
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| **Free Spirit*** Quite often I pay my bills late, and then end up paying late fees
* I am not very interested in managing my finances
* I tend to trust that people will be fair when I deal with them – so I tend not to get too involved in negotiating or signing contracts
* I don't plan very far into the future when it comes to savings
* I basically believe that money will just come if I do the right things
* I sometimes have to ask friends or family for a short term loan
* If I lend money, I’m very tolerant about when they repay me
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| **Security*** I prefer to spend my money on things that are practical – rather than for enjoyment
* I prefer to know how much I money I have all the time
* I think it’s right to save a set amount of money each month
* I would rather save money by doing something myself rather than pay someone to do it
* I tend to save up to buy relatively expensive items rather than take out a credit card loan
* Having financial security is very important to me
* I try to keep some kind of savings for emergencies
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| **Generous** * If I won the lottery I truly believe I would help many people
* My desire is to lead a caring life, and that's far more important than getting rich
* For the sake of future generations I think we have to live modestly
* I often give up things I want in order so I have more to give others – my family abroad, my children. etc
* I think it's important that I give some money to charity every month
* When I buy a gift for someone, it's important to get the right present for them, even if it costs more than I wanted to spend
* I think it's important to teach my children about using some of their money to help those less fortunate and I (will) do it
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The way he looks at money – It is for \_\_\_\_\_\_\_\_\_\_\_\_\_\_, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, and \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

(if you feel this isn’t you – put in the right values)

The way she looks at money – It is for \_\_\_\_\_\_\_\_\_\_\_\_\_\_, \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_, and \_\_\_\_\_\_\_\_\_\_\_\_\_\_

Possible questions:

1. Can you give some example of how these values show in your spending in real life?
2. Where do you think you got these values from?
3. What is your worst fear when it comes to finances?
4. Did your parents argue over money? If yes, was there constant theme that kept coming up?
5. Where do we seem to a have a common understanding of finances
6. Which of my values do you think you have most difficulty with?
7. Which financial issue do we seem to argue over most, and how is this linked with our values?
8. Now you know my money values, is there a small compromise that you would like me to make so that we come closer together in our vision of our finances? (Just listen to each other)