

Instructions

Select the response from column A, B, or C that best reflects your present experience with personal financial management. When you have answered all questions, review your answers and discuss them with your spouse or partner. Where do you match? Where are you different and what might you need to discuss?

Experience	A	B	C
1. I have a joint checking account with my spouse.	no	undecided	yes
2. I have a joint savings account with my spouse.	no	undecided	yes
3. I review the balance of my checking account regularly.	never	sometimes	usually
4. I run out of money before the end of the month.	never	sometimes	usually
5. I don't know where my money goes each month.	never	sometimes	usually
6. I worry about money.	never	sometimes	always
7. I have been denied credit.	never	once	more than once
8. I have credit card / consumer debt.	too much	some	little to none
9. I spend more than I plan to.	never	sometimes	usually
10. I can afford what I want.	never	sometimes	usually
11. I regret what I buy.	rarely	sometimes	usually
12. I save regularly.	never	sometimes	usually
13. My spouse thinks I'm a _____.	big spender	cautious spender	saver
14. I think I'm a _____.	big spender	cautious spender	saver
15. Lack of money is a problem.	never	sometimes	usually
16. I buy on impulse.	never	sometimes	usually
17. I make planned purchases.	never	sometimes	usually
18. I have to juggle payments to my creditors.	never	sometimes	usually
19. There are things I want that I will _____ get.	never	possibly	definitely
20. I would go into debt to take a vacation.	never	sometimes	usually
21. I review my net worth.	never	rarely	annually
22. I count on future raises or bonuses to pay some of my bills.	never	sometimes	always
23. I make payments before I have the funds to cover them.	never	sometimes	usually
24. I estimate my expenses well.	never	sometimes	usually
25. My monthly rent or mortgage payments are _____ of my monthly after-tax income.	less than 25%	25%	more than 25%