



MY RATING AS A MONEY MANAGER

MILSPOUSE MONEY MISSION

EDUCATE EMPOWER ELEVATE

This exercise is designed to get you and your spouse thinking and talking about financial values. 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. 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. | usually | sometimes | never |
| 4. I run out of money before the end of the month. | never | sometimes | usually |
| 5. I worry about money. | sometimes | rarely | usually |
| 6. I have been denied credit. | never | once | more than once |
| 7. I have revolving debt. | little to none | some | too much |
| 8. I spend more than I plan to. | never | sometimes | usually |
| 9. I can afford what I want. | usually | sometimes | never |
| 10. I regret what I buy. | rarely | sometimes | usually |
| 11. I save regularly. | usually | sometimes | never |
| 12. My spouse thinks I'm a _____. | saver | cautious spender | big spender |
| 13. I think I'm a _____. | saver | cautious spender | big spender |
| 14. I like extravagances. | rarely | sometimes | usually |
| 15. Lack of money is a problem. | never | sometimes | usually |
| 16. I buy on impulse. | never | sometimes | usually |
| 17. I buy to plan for future needs. | usually | sometimes | never |
| 18. I have to juggle payments to my creditors. | never | sometimes | usually |
| 19. There are things I want that I will _____ get. | probably | possibly | never |
| 20. I would go into debt to take a vacation. | never | sometimes | usually |
| 21. I review my net worth. | each year | rarely | never |
| 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. | usually | sometimes | never |
| 25. My monthly rent or mortgage payments are _____ of my monthly after-tax income. | less than 25% | 25% | more than 25% |