



PERSONAL FINANCIAL VALUES

MILSPOUSE MONEY MISSION

EDUCATE EMPOWER ELEVATE

This exercise is designed to get you and your spouse thinking and talking about financial values in terms of goods and services that are important to you both. What you consider to be a luxury, your spouse or partner may consider a necessity, and vice versa.

In the space next to the items listed below, use one of the following terms to rate each item.

1. Necessary
2. Very Useful
3. Desirable
4. Luxury
5. Not Desirable

Respond in accordance with your true feelings and not as you think you are supposed to respond. Do not consult with your partner when completing the worksheet. When you and your partner are done, compare results and discuss significant differences.

Note: Couples with significant differences in their financial values may wish to discuss their responses with a financial counselor on their installation. Counselors can help couples set priorities and establish goals.

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| _____ Additional education | _____ Health club membership |
| _____ Annual vacation | _____ Additional investments for major purchases (non-retirement) |
| _____ Boat / RV / all-terrain vehicle (ATV) | _____ Additional life insurance |
| _____ Credit cards | _____ Going out to the movies |
| _____ College education for children | _____ Clothes shopping |
| _____ Dining out | _____ Home ownership |
| _____ Extra expenses when spouse is deployed | _____ Emergency savings account |
| _____ Extra money for R&R while deployed | _____ Sporting events tickets |
| _____ Family car / truck / SUV | _____ Sports equipment (golf clubs, home gym, etc.) |
| _____ Give to charity / tithing | _____ Swimming pool in back yard |
| _____ Live off base | _____ Top-of-the-line gaming system |
| _____ Hobbies | _____ Upgraded TV (home entertainment system) |
| _____ Eliminate debt | _____ Up-to-date smartphone |
| _____ Personal care (hairstylist / nails) | _____ Visits to family |