

On Your Own

1. Disagreements about money often spring from differences in the values we hold concerning it. Sometimes we are not even aware of deeply felt beliefs about money.

Do the following exercise separately, then get together as a couple to discuss your answers. Be sure your answers reflect how you *really* feel, not how you think you *should* feel.

Do you agree or disagree with the following statements?

Yes No

- ☐ ☐ I would feel guilty if we spent \$50 on dinner at a fancy restaurant.
- ☐ ☐ I want our children to have as much or more than I had when I was growing up.
- ☐ ☐ I feel badly when our friends have more than we have.
- ☐ ☐ I feel badly when our friends have less than we have.
- ☐ ☐ I would be happier if we had \$5,000 more a year to spend.
- ☐ ☐ It is not worth going out of your way to get something for a lower price.
- ☐ ☐ It is important to be dressed as stylishly as our friends.
- ☐ ☐ We should give money to Christians we know who are struggling financially.
- ☐ ☐ Most of the money we give should go to our church.
- ☐ ☐ It is important for us to save enough money to support ourselves during retirement, even if it means doing without some things we'd like to have now.
- ☐ ☐ We should have some risky investments in order to get a high interest rate.
- ☐ ☐ I feel that we have enough money.
- ☐ ☐ We should give at least 10 percent of our income to the church, the needy, and missions.
- ☐ ☐ Parents should give money to adult children who are struggling financially.
- ☐ ☐ We need to give Christmas gifts that are as expensive as those given to us.
- ☐ ☐ It is better to buy a new car than a used one.
- ☐ ☐ Credit card balances should be paid off every month.

- ☐ ☐ God rewards faithfulness with financial success.
- ☐ ☐ We should give more than we save.
- ☐ ☐ The husband should keep the checkbook and pay the bills.
- ☐ ☐ It is better to have a job with a guaranteed salary than to risk going into business for yourself.
- ☐ ☐ We should save enough to put our children through college.
- ☐ ☐ I'd like to buy each of our children a car when they are teenagers.
- ☐ ☐ Most women spend too much on clothing and home decorating.
- ☐ ☐ A man should avoid working overtime, even if it means passing up promotions, so that he can spend more time with his family.
- ☐ ☐ The husband and wife should agree before making major expenditures.
- ☐ ☐ It is important to draw up a detailed budget and stick to it.
- ☐ ☐ Sometimes I think my spouse is materialistic.

Optional: If you won \$1,000,000, what would you do with it?

2. As you discussed your answers, what were the major areas of agreement?

In which areas did you tend to disagree?
