

## Worksheet 3C

### Money Talks

**Directions:** Family members should answer these questions separately and then compare answers. The similarities and differences can begin a discussion of family attitudes and practices.

1. If you received \$5,000 tax-free, what would you do with it?

\$ \_\_\_\_\_ for \_\_\_\_\_

\$ \_\_\_\_\_ for \_\_\_\_\_

\$ \_\_\_\_\_ for \_\_\_\_\_

\$ \_\_\_\_\_ for \_\_\_\_\_

\$ \_\_\_\_\_ for \_\_\_\_\_

\$ \_\_\_\_\_ for \_\_\_\_\_

2. Rank the following activities, using 1 to indicate what you would enjoy doing most and 6 to indicate what you would enjoy doing least.

\_\_\_\_\_ an evening at home with the family

\_\_\_\_\_ a night on the town

\_\_\_\_\_ a few extra hours on the job

\_\_\_\_\_ involvement in physical activity

\_\_\_\_\_ spending time with friends

\_\_\_\_\_ some quiet time to myself

3. If you had to make a major cut in your current spending, what area would you cut first?

4. Do you agree (A) or disagree (D) with the following statements?

A D I'm too tight with money.

A D My spouse is too tight with money.

A D Equality in family decision making is important to me.

A D I feel good about the way financial decisions are made in my family.

A D Sometimes I buy things I don't need just because they're on sale.

A D I believe in enjoying today and letting tomorrow worry about itself.

5. I'd like to see us spend less money on

\_\_\_\_\_

and spend more money on

\_\_\_\_\_

6. What money problem is the most frequent cause of argument in our family?

7. What was the most sensible thing you've done with money in the past five years?

8. Do you know the dollar figures that go in the following blanks? If you are uncomfortable or unable to discuss these figures, go to question 9.

Family take-home income \$ \_\_\_\_\_

Rent or mortgage payment \$ \_\_\_\_\_

Money spent on food each month \$ \_\_\_\_\_

Monthly car payment \$ \_\_\_\_\_

9. Buying on credit is:

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