

FOR FURTHER THOUGHT

Key Questions to Learn More About Your Money Habitudes

There are no right or wrong answers. The questions are solely intended as a guide to help you think and talk about your Habitudes in order to gain more understanding. The more you understand your Habitudes, the more you can control them to have the life and the future you want! Begin with your dominant Habitude. If you are doing this with your partner, start with questions for Habitudes you both share. Then, go to Habitudes that are very different.

Security

- What does being secure mean to you?
- What would it take for you to feel secure?
- How would you know you had enough money?
- What worries you the most about not having enough money?
- What would you do if you desperately needed money?
- How do you differentiate being cautious from being afraid to take risks?
- How have you used your money to bring you joy?
- What causes you to go into a very serious security-conscious mode?
- Have your frugal ways been the cause of teasing, tension, stress, complaints, or arguments?

Spontaneous

- What does being spontaneous mean to you?
- What people, moods, or circumstances trigger spontaneous spending?
- When you look back over the past year, what did you spend money on that added value to your life?
- What did you buy that you never used or were disappointed with?
- When do you find it the most difficult to say "No"?
- How do you differentiate "good risks" from "risky behavior"?
- Are there other areas in your life where your spontaneous behavior is causing you a problem?
- How can you differentiate impulsive spending from addictive behavior (gambling, shopaholic)?
- Has your spending been the cause of teasing, tension, stress, complaints, or arguments?

Free Spirit/Carefree

- What does freedom mean to you?
- What does it take for you to feel free? What makes you feel limited or confined?
- Who do you rely on when you need something?
- How would you respond if others' resources that supported you were no longer available?
- How do you differentiate being flexible and open-to-options from not making a commitment?
- What are examples of a commitment you've made or a time you persevered?
- How would you respond if others were no longer able to support you?
- What circumstances bring out the more intense or the more casual sides of your personality?
- Has your more carefree approach been the cause of teasing, tension, stress, complaints, or arguments?

Key Questions to Learn More About Your Money Habitudes Cont.

Status

- What does status mean to you?
- What do you think helps you to look good in the eyes of other people or a particular person?
- What do you buy or do that helps you feel good about yourself?
- How do you spend money to initiate or maintain relationships?
- How important is it that people close to you meet certain standards? Do you feel responsible to make sure they have the best?
- What people, situations, holidays, and moods trigger status-related spending?
- When do you find it difficult to settle for anything but the best?
- If you find a really good deal when shopping for a gift, do you feel you need to get something so the total gift actually costs and you initially intended to spend?
- Has your spending been the cause of teasing, tension, stress, complaints, or arguments?

Targeted Goals/Planning

- What does having a plan mean to you?
- How do you decide if you are still “on target” and should stick to your plan or if you are stuck and need to reassess?
- How do you handle being encouraged or pressured to spend money on things that you do not value?
- Where did your goals come from? Have they changed?
- When you think about your parents and other key adults in your life, do your goals reflect their aspirations or are your goals different?
- Have you put off doing things that you want to do until after you reach specific goals you’ve set for yourself?
- How do you differentiate between being focused and being driven?
- Do you see yourself as self-sacrificing or dedicated? How could those qualities be overused in pursuit of your goals?
- Has being goal-oriented been the cause of teasing, tension, stress, complaints, or arguments?

Selfless/Giving

- What does being selfless or generous mean to you?
- How do you benefit personally from giving to others? What are the costs?
- How do you decide how much to give? Are you influenced by expectations of your friends, relatives, someone in authority, or others?
- Do you increase or decrease your donations and support depending on your financial situation; or, do you automatically maintain or increase the amount you give to others?
- Do others know how much you give, or do you give anonymously? How does that affect how much you give?
- When would giving to another person not be in their best interest?
- What people or situations encourage you to give more than you planned?
- Have you explored ways to make donations, leave a legacy, or help others that could benefit you and provide more for others through tax and estate planning?
- Is your selfless behavior and generosity the cause of teasing, complaints, or arguments?