



# FINANCIAL VALUES

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 with your true feelings and not as you think you are supposed to respond. Do not consult with your partner when completing the worksheet. Compare results and discuss significant differences once you and your partner have completed the inventory.

**Note:** Couples facing relationship stress due to differing financial values may wish to discuss their responses with a Personal Financial Counselor/Educator (PFC/E) to help get on the same page and discuss priorities.

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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  |