

Money Values & Attitudes Inventory

Complete the inventory separately. After "Partner #1" has scored all the items, fold back your answers (so they can't be seen) and give to "Partner #2" to score.

For each item, select a number from 1 to 4. Use a "1" if you strongly disagree with the statement, a "2" if you disagree, a "3" if you agree, or a "4" if you strongly agree.

1 = Strongly disagree 2 = Disagree 3 = Agree 4 = Strongly agree

Partner #1		Partner #2
	Family history	
	My parents took an active role in teaching me how to budget my money.	
	While I was growing up, I remember my family openly talking about money issues.	
	While I was growing up, I was aware that there were spending limits; I didn't get everything I wanted, when I wanted it.	
	Before I left high school, I took a class on budgeting or money management.	
	Current attitudes & practices	
	I believe money is not the answer to all problems.	
	Buying things just to impress others is a waste of money.	
	I believe that buying on credit is OK—as long as I can afford to pay it off in full at the end of the month when the bill comes due.	
	I believe that spending money to make myself feel good—even if I'm upset or depressed or worried about something is counterproductive.	
	I don't spend money impulsively.	
	Money left over at the end of the month should be saved, not spent.	
	I prefer to wait to make major purchases until those items go on sale.	
	I'm good about not buying things I don't need or want simply because they're on sale.	
	I have not bounced a check in the last year.	
	I have paid all my bills on time in the last year.	
	Communication	
	I believe that I can have a productive discussion about money with my partner, without anxiety or arguments.	
	I believe that my partner and I can make important financial decisions together without damaging a loving relationship.	
	I believe that my partner and I can communicate about differences we may have about the use of our money.	
	If I have a troublesome financial problem, I believe I can talk about it with my partner and we can work it out together.	
	Neither my partner nor I give the silent treatment when we're having a financial difficulty.	

1 = Strongly disagree 2 = Disagree 3 = Agree 4 = Strongly agree

	Planning	
	My partner and I have discussed—and decided—who will pay the bills and how we will make financial decisions, and I am comfortable with those assigned roles.	
	I don't worry about money because my partner and I have discussed how we'll handle day-to-day, as well as difficult, financial situations.	
	We have adequate savings for emergencies, so I don't feel trapped by a lack of money resources.	
	My partner and I have set clear, specific short- and long-term financial goals, and those plans are in writing.	
	My partner and I agree on how much of our income should be spent on charitable giving.	
	My partner and I have discussed our investment philosophies (conservative vs. aggressive).	
	I believe my partner has confidence in my ability to manage money responsibly.	
	Total	

Now, compare your responses to each item. Remember to remain nonjudgmental about your partner's experiences.

Where are you similar? Where are you widely different? It's not "bad" to be widely different in your scores; that's where good communication can help! Review the section on communication and set up regular "alone" times to talk about money issues before they become big problems. Talk about the differences and start negotiating how you're going to handle spending situations as well as savings goals.