

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. Merely Desirable
4. Luxury
5. Not Desirable

Respond in accordance with your true feelings and not as you think you are supposed to respond. Do not consult with your partner when completing the worksheet. When you and your partner are done, compare results and discuss significant differences.

Note: Couples with significant differences in their financial values may wish to discuss their responses with a financial counselor at the Army Community Service Center to help get on the same page and discuss priorities.

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|---|--|
| <input type="checkbox"/> Additional education | <input type="checkbox"/> Health club membership |
| <input type="checkbox"/> Annual vacation | <input type="checkbox"/> Additional investments for major purchases (non-retirement) |
| <input type="checkbox"/> Boat / RV / all-terrain vehicle (ATV) | <input type="checkbox"/> Additional life insurance |
| <input type="checkbox"/> Credit cards | <input type="checkbox"/> Going out to the movies |
| <input type="checkbox"/> College education for children | <input type="checkbox"/> Clothes shopping |
| <input type="checkbox"/> Dining out | <input type="checkbox"/> Home ownership |
| <input type="checkbox"/> Extra expenses when spouse is deployed | <input type="checkbox"/> Emergency savings account |
| <input type="checkbox"/> Extra money for R&R while deployed | <input type="checkbox"/> Sporting events tickets |
| <input type="checkbox"/> Family car / truck / SUV | <input type="checkbox"/> Sports equipment (golf clubs, home gym, etc.) |
| <input type="checkbox"/> Give to charity / tithing | <input type="checkbox"/> Swimming pool in back yard |
| <input type="checkbox"/> Live off base | <input type="checkbox"/> Top-of-the-line gaming system |
| <input type="checkbox"/> Hobbies | <input type="checkbox"/> Upgraded TV (home entertainment system) |
| <input type="checkbox"/> Eliminate debt | <input type="checkbox"/> Up-to-date smartphone |
| <input type="checkbox"/> Personal care (hairstylist / nails) | <input type="checkbox"/> Visits to family |

