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.

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