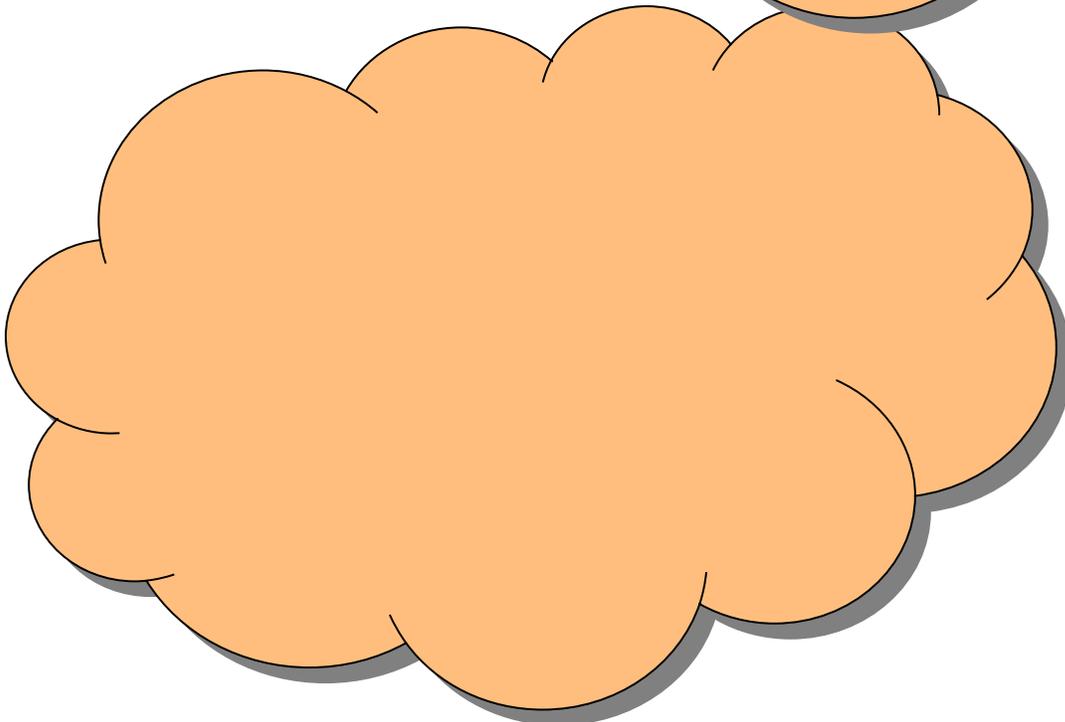
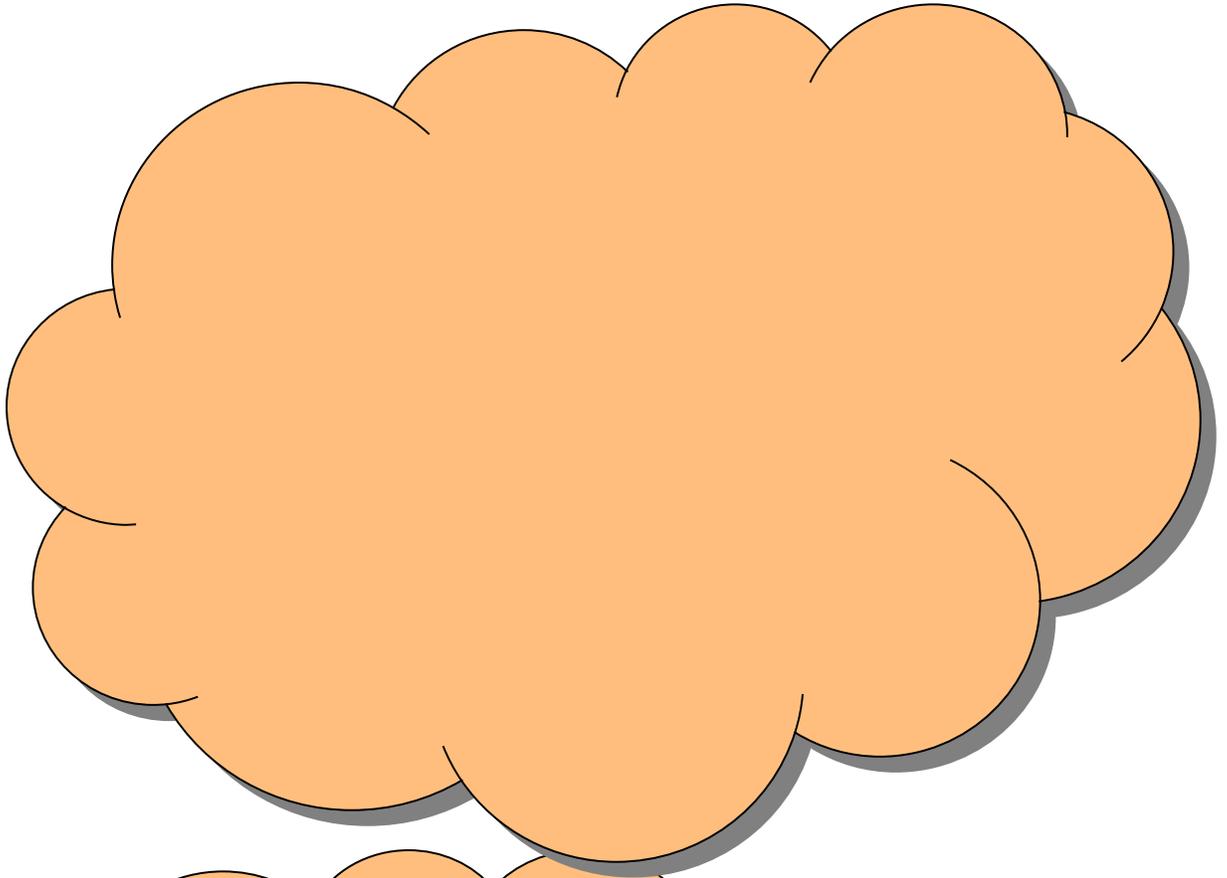


Dream Clouds

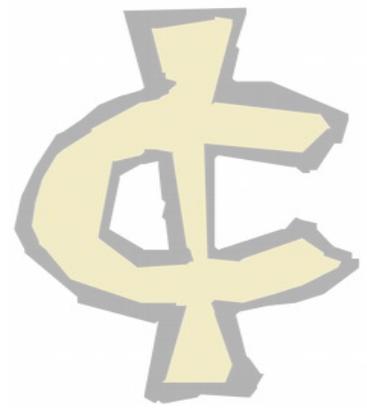
How Would I Spend Our Money?

In the large blank dream cloud, write down some of the important things you want to spend your money on, both soon (within a year) and in the future.



List some things you would like to have for yourself.





GIFT GIVING

On what occasions do I want to give gifts to:

My spouse

Our children

Parents

Other relatives

Friends

Business associates

What price range do I think is appropriate for gifts for:

My spouse _____

Our children _____

Parents _____

Other relatives _____

Friends _____

Business associates _____

Who assumes the responsibility for selecting and purchasing gifts?

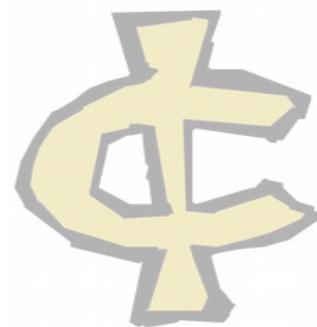
___ **me** ___ **spouse** ___ **both** (How do I feel about this?)

Who mails/delivers the gifts? ___ me ___ spouse ___ both

How do I feel about this?

Compare your findings with each other. Any changes to be made?





HOW'S YOUR SPENDING?

Place a check in the column which best describes your action.

	<u>YES</u>	<u>SOMETIMES</u>	<u>NO</u>
1. Do you have goals for spending?	_____	_____	_____
2. Do you collect information on products and services you intend to buy?	_____	_____	_____
3. Do you follow a well planned shopping list when you shop?	_____	_____	_____
4. Do you compare prices in relation to quality and services at various stores?	_____	_____	_____
5. Do you consider suitability and quality as well as price reductions on sale items?	_____	_____	_____
6. Do you know when a bargain is really a bargain for you?	_____	_____	_____
7. Do you take advantage of sales and seasonal purchasing?	_____	_____	_____
8. Do you consider wise use of your time and energy as well as your money when you shop?	_____	_____	_____
9. Do you avoid impulse spending?	_____	_____	_____
10. Do you pay bills promptly?	_____	_____	_____
11. Do you have a system for paying bills and recording payment?	_____	_____	_____
12. Do you inspect merchandise and ask questions before buying?	_____	_____	_____
13. Do you deal only with reputable, reliable stores and business firms?	_____	_____	_____
14. Do you keep a record of your spending to learn more about your spending habits?	_____	_____	_____
15. Do you plan ahead for large expenses such as vacations, Christmas presents, car, furniture, insurance, and other major items?	_____	_____	_____





MONEY



Indicate on a scale from 1–10 the value you place on the following:
(1 = little or no value; 10 = very high value)

- _____ Accumulating money for money's sake
- _____ Adhering to a budget
- _____ Paying bills on time
- _____ Using credit cards
- _____ Borrowing now, paying later
- _____ Buying "things"
- _____ Giving gifts
- _____ Saving for a rainy day
- _____ Investing for the future
- _____ Earning a second income

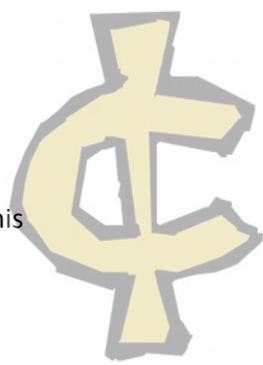
- Indicate the degree of importance you give to spending money on these:
(1 = little or no value; 10 = very high value)

- _____ Automobiles
- _____ Dining out
- _____ Higher education
- _____ Home and/or second home
- _____ Hobbies
- _____ Household furnishings
- _____ Investments
- _____ Life Insurance
- _____ Medical care and insurance
- _____ Recreation and entertainment
- _____ Vacations and travel
- _____ Church/charitable donations





WHAT'S YOUR PROBLEM?



All families have some problems when it comes to spending money. Aside from not having enough money, which of the following problems do you have and how often do you have this problem? Draw a circle around your answer.

1. Get behind on the rent or house payment.
often sometimes seldom never
2. Not able to buy special things I/we/children want.
often sometimes seldom never
3. Do not have enough money for dentist, doctor or medicine
often sometimes seldom never
4. Not able to meet large bills.
often sometimes seldom never
5. Cannot afford to keep household equipment and appliances in running order.
often sometimes seldom never
6. Cannot afford to buy new shoes or clothes.
often sometimes seldom never
7. Not able to save to have something to fall back on.
often sometimes seldom never
8. Someone else spends the money before I can get hold of it.
often sometimes seldom never
9. Have trouble keeping track of the way money is spent.
often sometimes seldom never
10. Not satisfied with the way family money is spent.
often sometimes seldom never
11. How many persons usually help plan spending in your family?
one two three more
12. How do you usually pay bills?
Cash Checks or Debits Both Cash and Checks or Debits

