

The Meaning of Money

Use the 1-5 scale to respond to each of the statements below.

1= Strongly Disagree 2= Disagree 3=Undecided 4=Agree 5=Strongly Agree

- ___ 1. I look up to people who have been very financially successful.
- ___ 2. In making a major purchase, I consider what others will think of my choice.
- ___ 3. Having high quality things reflects well on me.
- ___ 4. It is important for me to maintain a lifestyle similar to or better than that of my peers.
- ___ 5. Having some money in savings is very important to me.
- ___ 6. I would rather have extra money in the bank than some new purchase.
- ___ 7. I prefer safe investing with a moderate return versus high-risk investing with potentially high returns.
- ___ 8. I feel more secure when I know we have enough money for our bills.
- ___ 9. I really enjoy shopping and buying new things.
- ___ 10. People who have more money have more fun.
- ___ 11. I really enjoy spending money on myself and on others.
- ___ 12. Money can't buy happiness, but it sure helps.
- ___ 13. He or she who controls the purse strings calls the shots.
- ___ 14. I would be uncomfortable putting all my money into a joint account.
- ___ 15. One of the important benefits of money is the ability to influence others.
- ___ 16. I think we each should control the money we earn.

Scoring and Interpretation

After taking the quiz, add up your answers to the four questions for each category and record your scores below.

Scores for each category can range from 4 to 20, with a high score indicating more agreement with that approach. It is possible to have high or low scores in more than one category.

Category	Items	Score	Interpretation
Money as status	1-4	_____	_____
Money as security	5-8	_____	_____
Money as enjoyment	9-12	_____	_____
Money as control	13-16	_____	_____

17-20 Very high, 13-16 High, 9-12 Moderate 4-8 Low

COUPLE DISCUSSION

- In what ways do you value money similarly?
- In what ways do you value money differently?

Priorities of Money

What we spend our money on should be a reflection of our priorities. Discover and discuss your priorities as a couple and if your spending and saving habits are working to bring more joy in your life.

Take turns identifying where your priorities land for each of the following categories. Use a and to distinguish between your responses.

Housing

___ 1 _____ 2 _____ 3 _____ 4 _____ 5 ___
rent a studio *own a 2BR* *own 4BR*

Groceries

___ 1 _____ 2 _____ 3 _____ 4 _____ 5 ___
Ramen *spaghetti & meatballs* *all organic, all the time*

Transportation

___ 1 _____ 2 _____ 3 _____ 4 _____ 5 ___
bike/walk *1 car* *at least 2 cars*

Travel

___ 1 _____ 2 _____ 3 _____ 4 _____ 5 ___
camping *Holiday Inn* *5 star suite*

Credit Cards

___ 1 _____ 2 _____ 3 _____ 4 _____ 5 ___
pay min *occasional balance* *NEVER USE*

Exercise

___ 1 _____ 2 _____ 3 _____ 4 _____ 5 ___
basement dumbbells *YMCA* *personal trainer*

Dining Out

___ 1 _____ 2 _____ 3 _____ 4 _____ 5 ___
special occasions *1-2 times a week* *rarely eat home*

A Few Resources

- "Clark Howard's Living Large in Lean Times: 250+ Ways to Buy Smarter, Spend Smarter, and Save Money" by Clark Howard
- "The Total Money Makeover" by Dave Ramsey
- "A Celebration of Sex: A Guide to Enjoying God's Gift of Sexual Intimacy" by Douglas E. Rosenau