

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.



Respond in accordance with your true feelings and not as you think you are supposed to respond. Do not consult with your partner while 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 on their installation. Counselors can help couples set priorities and establish goals.

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