



Smart financial decisions begin with knowing what matters to you. Having a personal money plan will guide your choices and help you to get the most out of your money. When appropriate, compare your answers to those of your spouse. What are the similarities/differences?

HERE ARE A FEW QUESTIONS TO HELP YOU BEGIN:

For me, money is:

How do I feel about spending money... why?

The things that matter most to me in life are:

How do I feel about saving money... why?

How do I want to use my resources to improve the future for myself and my world?

How do I feel about sharing money... why?

What are my long-term financial goals?

In a sentence or two, my personal money plan is:

NOW EXAMINE YOUR MONEY PLAN:

Does my money plan reflect MY values... not just those of my peers? (Your plan will work best for you if it fits your own situation.)

Have I invested the time it takes to examine what matters to me and then determine ways to live in a manner that matches my values?

Where can I turn for solid financial information and advice to help me make smart use of my money?

How does my money plan balance sharing, saving and spending?