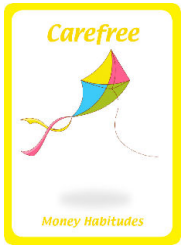
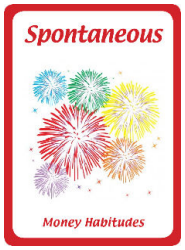
Money Habitudes® Insights

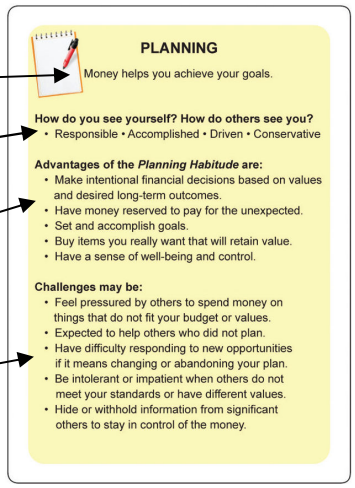
After you're read the statement cards and sorted them into the three piles, focus on your *That's me!* pile. Count and write down how many cards are in each Habitude in your *That's me!* pile.





_____ _____ _____ _____ _____ _____

Look at the yellow interpretation cards to answer the following. Begin with the Habitude with the most cards in the *That's me!* pile.



PLANNING

Money helps you achieve your goals.

How do you see yourself? How do others see you?
- Responsible • Accomplished • Driven • Conservative

Advantages of the *Planning Habitude* are:
- Make intentional financial decisions based on values and desired long-term outcomes.
- Have money reserved to pay for the unexpected.
- Set and accomplish goals.
- Buy items you really want that will retain value.
- Have a sense of well-being and control.

Challenges may be:
- Feel pressured by others to spend money on things that do not fit your budget or values.
- Expected to help others who did not plan.
- Have difficulty responding to new opportunities if it means changing or abandoning your plan.
- Be intolerant or impatient when others do not meet your standards or have different values.
- Hide or withhold information from significant others to stay in control of the money.

1. What are the dominant Habitude(s) (four or more cards): _____
2. The first line tells you the strongest subconscious money message:
3. Which word(s) describe how others may see you (including your partner)? Which words describe how you see yourself? Are they the same or different? Would different people describe you differently? Why?
4. Read the list of Advantages. Not every one will apply. Which advantages fit you? Are there other advantages?
5. Read the list of Challenges. Not every one will apply to you. Which of the disadvantages fit you? Can you think of other challenges?
6. Are you overusing that Habitude?
7. Are you missing any Habitudes? Would it be helpful to use that Habitude more? What could you do differently?
8. Which Habitude best describes you when life is going well and you're feeling good? How can you do it more?
9. Which Habitude best describes you at your worst when you feel stressed, upset or unhappy? Who, where, when or what situation triggers you to use a Habitude that works against you reaching your goals?
10. Is your reputation related to money the cause of teasing or tension?
11. If you want more balance, which Habitude would you use more often to reach your goals? Less often? (Look at the back of the yellow cards for suggestions to make those changes if you are overusing a Habitude.)

If you're in a relationship, after you've looked at your own cards, talk to each other about:

12. What do you have in common? Look at each Habitude. Then read the individual cards to find similarities.
13. Are there Habitudes where you are very different? How could that bring balance to your relationship? How could that cause conflict or collusion (silent agreement to work around an issue and not address it)?
14. Share your definition of security, times when you spend without thinking, who you like to help and how, and your goals. You may share the same Habitudes but define them very differently.