

KEY QUESTIONS

Security

What does being secure mean to you?

What would it take for you to feel secure?

When would you know you had enough money?

What worries you the most about not having enough money?

What would you do if you desperately needed money?

What causes you to go into a super thrifty, no spending mode?

How do you differentiate between being cautious and risk averse?

How do you differentiate between being frugal and cheap?

Have your frugal ways been the cause of teasing, stress, complaints or arguments?

Spontaneous

What does being spontaneous mean to you?

What people, moods or circumstances trigger spontaneous spending?

How did you spend money this past year that added value to your life?

What have you spent money on that was disappointing or that you never used?

When do you find it the most difficult to say “no”?

How do you differentiate between “good risks” and “risky behavior”?

Are there areas in your life where your spontaneous behavior causes problems?

How can you differentiate between fun, impulsive spending, and addictive behavior (gambling, shopaholic)?

Has your spending been the cause of teasing, stress, complaints or arguments?

Carefree

What does freedom mean to you?

What does it take for you to feel free? What makes you feel limited or confined?

What concerns you the most when you make commitments?

What is an example of a commitment you’ve made and stuck with to the end?

What people or resources do you rely on when you need something? How will you respond if they are no longer available to you?

What circumstances bring out the intense or casual sides of your personality?

How do you differentiate between being flexible and not making commitments?

Has your free-spirited way been the cause of teasing, stress, complaints or arguments?