

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?

Status

What does status mean to you?

What helps you to look good in the eyes of other people?

Is there a significant person that you want to be proud of you or to approve or accept you?

What do you think this person values?

What do you buy or do that helps you feel good about yourself?

How do you spend money to initiate or maintain relationships?

If you have a spouse or children, what do you do so they look good or have better opportunities?

What people, situations, holidays or moods trigger status-related spending?

When do you find it difficult to settle for anything but the best?

If you find a really good deal when shopping for a gift, do you feel you need to get something else so your total bill amounts to what you initially intended to spend?

How do you differentiate between making a good impression and trying to impress someone?

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

Planning

What does having a plan mean to you?

How do you decide if your plans are working and you should stick to your goal?

How do you decide if you are stuck and need to reassess your goals or plans?

How do you handle being encouraged or pressured to spend money on things that are not part of your plan or you do not value?

Where did your goals come from? Have they changed?

When you think about your parents and other key adults in your life, do your goals reflect their aspirations or are they very different?

Have you put off doing things that are important to you until you reach specific goals?

How do you differentiate between persevering and being dedicated versus being driven and self-sacrificing?

Are your planning ways the cause of teasing, stress, complaints or arguments?

Giving

What does giving or being generous mean to you?

How do you benefit personally from giving to others? What are the costs?

How do you decide how much to give? Is it influenced by the expectations of others?

Do you increase or decrease your donations depending on your financial situation?

Do others know how much you give or do you give anonymously? What are the advantages and disadvantages of giving anonymously or giving when you are acknowledged for your gift?

When would giving to another person not be in their best interest?

What people or situations encourage you to give more than you planned? How do you respond?

How do you differentiate between giving generously and enabling others?

Have you explored ways to make donations, leave a legacy or help others that could benefit you and provide more for others through tax and estate planning?

Is your giving behavior the cause of teasing, stress, complaints or arguments?