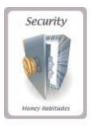
Money Habitudes® Insights

After you've read the statement cards and sorted them into the three piles, focus only on your That's me pile. Put the other two piles aside (but keep them separated into piles). Count and write down how many cards are in each Money Habitudes® category in your *That's me!* pile.













Take out the yellow interpretation cards from the box and match them up by the pictures. Use them to answer the following. Begin with the Money Habitudes® category with the most cards in the That's me pile. If no clearly has more cards, choose any one category to start.

- 1. If you have four or more cards in one Money Habitudes® category, that is a dominant type. What is your dominant Money Habitudes® type (or types)?
 - The first line tells you the strongest subconscious money message:
- 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?
- 3. Read the Advantages. Not all will apply. Which fit you? Are there others?
- Read the list of Challenges. Not every one will apply to you. Which challenges fit you? Can you think of others? Are you overusing that type?

- **Planning**
 - How others may see you:
 - Advantages of the Planning habitude are:

 - Feel confident that you can make good choices.
 - Know that waiting can pay off.
 Enjoy savings from making responsible choices.
 Look ahead and prepared for future needs and wants

 - Challenges might be:
 - that are not important to you.

 Know that your friends and family will expect you to

 - Know that your friends and tamily will expect you to help when they run short.

 Resent people who expect your help but live beyond their means and spend irresponsibly.

 Feel so committed to your plan that you miss out on fun and can't take advantage of unexpected
 - Hide money or aren't honest about how much you have to protect it from others who may take
 - advantage of you.

 Inflexible once you have a plan even if you'd benefit by considering other ideas and goals.
- Are you missing any Money Habitudes® categories? Would it be helpful to use that category more? (Read "Advantages" on the yellow card.) What could you do differently?
- Which Money Habitudes[®] type best describes you when life is going well and you feel good? How is that working?
- Which Money Habitudes[®] type describes you at your worst (you're stressed, upset or unhappy)? How is that working?
- Who, where, when or what situation triggers you to use a Habitude that works against you reaching your goals? Think about when that may happen in the future. How can you prepare to react differently next time?
- 9. If you want more balance, which Money Habitudes® type 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 atype.)
- 10. When you think about your future financial goals, what advantages and challenges which of your Habitudes will potentially support and sabotage following through with your plan?

Think about your relationships:

- 11. What Money Habitudes® categories do you have in common? How does that make your relationships easier? How may you care about the same thing and see it differently? (Ex. Security=no debt vs. can pay all the bills on time.)
- 12. Are there categories 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)?
- 13. Share your definition of security, times when you spend without thinking, who you like to help and how, and your financial and life goals. You may share the same Money Habitudes® types but define them very differently.
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