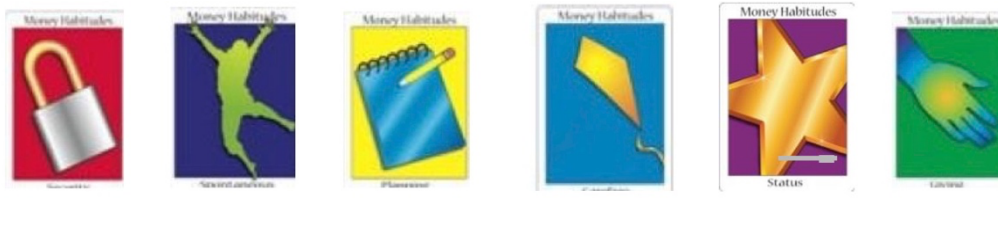


Money Habitudes Teens Insights

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


That's definitely me pile



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

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.)



Planning
You use money intentionally to reach your goals.

How others may see you:

- Responsible / Determined
- Driven / Too cautious

Advantages of the Planning habitude are:

- Have the willpower to stick to your plans.
- 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:

- Feel pressured by others to spend money on things that are not important to you.
- Know that your friends and family 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 opportunities.
- 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.

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.