

COUPLES REPORT

Look at your results and read the messages below related to each Habitude. Begin with the one that has the most responses. There is no right or best combination of Habitudes. All Habitudes are good. Any Habitude that is overused or underused may bring challenges. The more statements you placed in each Habitude, the more consistently you will use that Habitude. Four or more is considered a Dominant Habitude.

The best way to look at your results together and have conversations is to relax with your favorite beverage and something to eat. Put aside the pressing and normal issues of the day.

Your results _____

Partner's results _____
 Security Planning Giving Status Carefree Spontaneous

Talk about the following questions. (Remember to really listen to each other.)

1. If you are surprised by your dominant Habitudes or that you have a dominant Habitude in common, talk about how each of you defines it. Sharing a story that comes to mind can be very helpful. Here are examples of different takes on the same Habitude.

2. What do we have in common?
 How does that help us understand each other and work together?
 Is there a downside?

3. Where are we different?
 How does that create balance?
 How can we use our differences to work together?
 How may it cause conflict? Can we predict those situations and find a different way to approach them?

Habitude & Message	Person A	Person B
Security: Money helps you feel safe and in control.	Only feels secure if there are no debts and there's enough money for present and future needs plus extra money in the bank.	Feels secure if able to pay all the monthly bills even if it a minimum payment on credit cards.
Planning: Money helps you achieve your goals.	Focused on long term goals—5, 10, 30+ years in the future	Focused on short term goals and how to get immediate needs and wants met.
Spontaneous Money encourages you to enjoy the moment.	Jumps into major commitments without considering consequences.	More focused on things that bring immediate and passing pleasure.
Carefree: Money is not a priority.	Distances self from money.	Gives up responsibility to someone else to make money decisions.
Giving: Money helps you feel good by giving to others.	Gives spontaneously. Give directly to individuals or organizations where there is a personal connection.	Plans giving. Donates to causes and large organizations where the mission is in keeping with one's values.
Status: Money helps you present a positive image.	Wants to be accepted by fitting in.	Wants to be acknowledged and stand out.

MONEY HABITUDES and RELATIONSHIPS

All Money Habitudes are beneficial. If you are over or under using any Habitude, you may face challenges with your finances or your relationship. Sometimes when one person is underusing it, the partner overuses it to bring balance. Sometimes that works really well. Sometimes it works for a while and then needs to be revisited for more balance. What can you learn from your Habitudes? Would you like to make some changes in the way you manage your money? Look at the items below. Would it help your finances and your relationship to any of these actions more or less? Only check the ones that are relevant. Then look at Next Steps on your individual report for suggestions of how to move forward if you want to do things differently.

HABITUDES	Do this more		BEHAVIOR	Do this less	
	A	B		A	B
SECURITY			1. Dependable. Predictable. Cautious.		
			2. Looks for the best price.		
			3. Wants to be informed. Doesn't like surprises.		
			4. Protects money and financial information.		
			5. Saves as much as possible.		
PLANNING			6. Focuses on the task or goal.		
			7. Makes the financial decisions.		
			8. Keeps track of money and financial papers.		
			9. Compares prices and quality.		
			10. Saves for emergencies and future needs.		
STATUS			11. Cares about making a good impression.		
			12. Keeps problems to one's self.		
			13. Keeps up with new trends.		
			14. Considers others when making decisions.		
GIVING			15. Willing to do whatever it takes.		
			16. Has difficulty saying "no" to others.		
			17. Gives to others.		
			18. Loyal and committed.		
SPONTANEOUS			19. Makes decisions quickly.		
			20. Takes advantage of opportunities.		
			21. Takes risks.		
			22. Can spend for fun.		
CAREFREE			23. Agreeable and goes along.		
			24. Relies on others to manage money.		
			25. Depends on others to make decisions.		
			26. Can accept help and support.		