

# Money Values Survey

---

*This survey will help you learn what you value about money. You will discover that you and the people around you have different ways of relating to money. If we are not aware of these differences, it can have a huge impact on how we communicate about money with family members and how well we manage money.*

.....

---

**DIRECTIONS:** Read the following value statements. Circle the letter at the end of the statement if you definitely agree. Circle as many statements as you agree with.

---

1. You can't buy happiness with money. **C**
2. I enjoy spending money. It's a lot of fun! **A**
3. I like saving money just in case I need it for something in the future. **B**
4. I like to surprise my friends with nice gifts. **D**
5. I don't need a lot of money—though it might be nice. **C**
6. When I want to buy something, I always try to find the best price. **B**
7. It would drive me crazy to try to keep track of every dollar I spend! **E**
8. I think that a person has to look wealthy. **D**
9. Walking around in stores is really depressing when I don't have the money to buy the things I want. **A**
10. There's no need to worry, even if I don't have any money. **E**
11. I don't like having to wait for something I want. **A**
12. I either have money or I don't—so I really don't need to budget. **E**
13. Education, family, and spending time with friends are the things I value most. **C**
14. Having money in my pocket is a good feeling. **B**
15. An expensive car and fancy house are signs of being successful and rich. **D**
16. A person is entitled to have some of the "finer things" in life, like a fancy car or a big house. **A**
17. Not having money in savings would be terrifying (as an adult). **B**
18. Money will always come from somewhere when I need it. **E**

# Money Values Survey

---

19. Nothing is too good for me. **D**
20. Lots of things in life are more important than money. **C**

**Add up the number of times you circled each letter and write your totals below.**

**A** = \_\_\_\_\_ **B** = \_\_\_\_\_ **C** = \_\_\_\_\_ **D** = \_\_\_\_\_ **E** = \_\_\_\_\_

---

**What do each of these categories mean in regards to how you value money?**

---

- A** If you circled three or more A's, you want a lot of stuff, and you don't want to wait to get it.
- B** If you circled three or more B's, you value the security that money can provide for you.
- C** If you circled three or more C's, you view money itself as unimportant, but you recognize it helps you get the things you need and want.
- D** If you circled three or more D's, you use money to make you feel important.
- E** If you circled three or more E's, you don't feel that there is any reason to worry about money.

*Note: If you circled three or more in more than one category, don't be surprised. Many people will find that they value money in several different ways. As you get older, your money values may change altogether. You may want to do another money survey a few years from now to see how or if your money values have changed.*

\*Source: Making Every Dollar Count; University of California Cooperative Extension; [http://makingeverydollarcount.ucr.edu/pdf/Money\\_Values\\_Survey.pdf](http://makingeverydollarcount.ucr.edu/pdf/Money_Values_Survey.pdf)

## QUESTIONS

1. How can your money values affect how you manage your money?

---

---

---

# Money Values Survey

---

2. Is there anything about your money values that might be a challenge when it comes to managing your money?

---

---

---

3. Does everyone have the same money values? What things might you need to consider when discussing money with a family member who has different money values?

---

---

---

4. How can you avoid conflict when making financial decisions with someone who has different money values than you?

---

---

---