

- _____ I hate to open the mail, because all I ever receive is bills.
- _____ I'll never have enough money.
- _____ When I'm feeling down or bored, I go shopping.
- _____ My spouse/partner/kids spend money faster than I can bring it in.
- _____ I don't want my kids to go without things they want, like I had to when I was growing up.
- _____ If I have cash in my wallet or purse, I'll spend it.
- _____ How can I save for retirement when I can barely make ends meet now?
- _____ I can't or won't be able to help my kids pay for college.
- _____ In the event of a financial emergency, I don't know how I could come up with the money.
- _____ My employer has a retirement plan, but I'm not participating because I can't afford to.
- _____ If I want something, I buy it, even if I have to use credit.
- _____ I'm not out of money until I'm out of credit.
- _____ I will postpone making a purchase if I don't have the cash right now.
- _____ I use a list when I shop and only buy those items on my list.
- _____ My family will be financially okay if something happens to me.
- _____ I expect my income to increase enough to allow me to pay off credit-card debt in the very near future.
- _____ I feel stress when I think about my financial commitments.
- _____ I am ashamed of my wardrobe, car, and/or home.
- _____ I know how much money is in my checking account.
- _____ I save every month.
- _____ My parents had to "do without." I will not.
- _____ I hope to retire by 65 or before.
- _____ My income has increased steadily for years, and there is no limit to my earning potential.
- _____ My lack of money makes me feel inadequate around my friends.
- _____ I am the one my friends/family turn to when they need money.

_____ I have lied about money to people I care about.

_____ I'm tired of not having enough money all the time.

_____ I have been financially burned before (ex-spouse, financial advisor, deadbeat friend, or family member), and I won't let it happen again.

_____ I feel knowledgeable about my ability to manage money.

_____ I make minimum monthly payments on my credit-card debt.