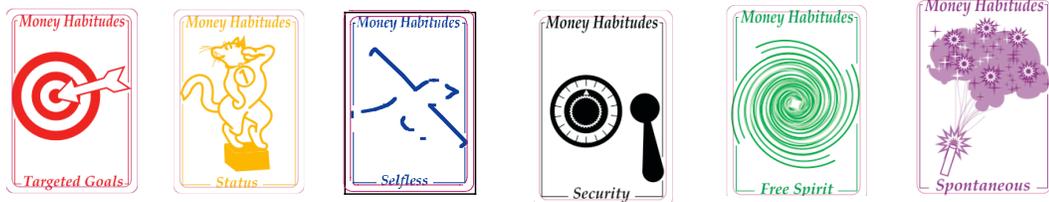


My Money Habitudes

- Record how many cards you have selected in each habitude in the That's me pile.
(There are six habitudes and each has nine statement cards.)



Do you have four or more cards in one habitude? That is called a Dominant habitude.

Although we may use all of the habitudes, our dominant habitudes indicate our first and strongest thoughts and reactions. List your dominant habitude(s): _____

- Take the yellow interpretation cards out of the box and if you have two or more dominant habitudes read the yellow card for *What does a combination of types mean?*
- Match the other yellow interpretation cards by the picture with the habitude.



- Begin by choosing your dominant habitude or the one with the most cards and reading the yellow interpretation card for that habitude. (If don't have a dominant habitude or one that clearly has the most cards, choose one that you easily identify with.)

Answer the questions below and record the information that is relevant to you.

- What is your strongest money message(s)?
- Which word(s) would others use to describe you? (Would different people describe you in different ways?)

Which words would you use to describe yourself?
- Which advantages do you experience? (Not all will apply to you.) Are there other advantages?
- What disadvantages do you experience? (Not all will apply to you.) Are there others?

9. If you are completely missing a habitude in your “that’s me” pile, where are those cards?
 - If all or most of them are in the “not me” pile, ask yourself if there is a good reason not be using that habitude. Look at the yellow card for that habitude to see what advantages you may be missing. If you would benefit by using this habitude more, what could you plan to do differently?
 - If they are mostly in the “sometimes me” pile? ask yourself – when are you most likely to use that habitude? Who are you with? Where are you? What is the situation? Is this working for you or would using it more or less help you feel more in control and happy with your balance of habitudes?

Statement Cards I want to remember:

DISCUSSION TOPICS

1. How does your dominant habitude (four or more cards in one category) help you or make it difficult for you to: Live within a realistic budget...maintain a reasonable, diversified portfolio...give to charities and individuals...stay out of debt...make job/career choices...enjoy life...develop and maintain healthy relationships...have the life you want...have the future you want.
2. What habitude is most dominant when life is going well and you are feeling good? How does that impact the way you spend, save, invest, give to others, increase or decrease debt, impact your job/career, effect your relationships and influence your life?
3. What habitude is more dominant when you are stressed or tired? How does that impact the way you make decisions relative to money?
4. What are some actions you can take to keep a habitude from causing disruptive behaviors that would undermine your goals?
5. Who can reinforce your positive habitudes? Who can support you in modifying your challenging habitudes?
6. What person, emotion or situation can you identify with your habitude(s)? For example, do you hear your mother, father or another significant person’s voice in your head encouraging or threatening you? Can you recall comments from your past that reinforced certain money habitudes? Are those messages still guiding your behaviors? Are they still valid? Are they helping you or keeping you from reaching your goals?
10. If you share spending, saving and financial decisions with another person how do your money habitudes balance and complement each other’s? Where how could similarities or differences cause conflict?

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