



## Air Force Financial Readiness Financial Values Clarification Inventory



This exercise is designed to get you thinking and talking about financial values in terms of goods and services that are important to you and your spouse. What you consider to be a luxury, your spouse or partner may consider a necessity, and vice versa.

Beside the items listed below, use one of the following terms to rate each item:

1. Necessary
2. Very Useful
3. Merely Desirable
4. Luxury
5. Not Desirable

Respond in accordance with your true feelings and not as you think you are supposed to respond. Do not consult with your partner when completing the inventory. When you and your partner have both completed the inventory, compare results and discuss significant differences.

**Note:** Couples for whom differences in financial values strain the relationship may wish to complete and discuss this inventory in a session with a Personal Financial Counselor/Educator (PFC/E) or a behavioral health professional.

- \_\_\_\_ Additional education for spouse
- \_\_\_\_ Additional education for yourself
- \_\_\_\_ Air conditioning in home
- \_\_\_\_ Annual vacation
- \_\_\_\_ Boat
- \_\_\_\_ Branded credit cards (stores, oil companies, online vendors, airlines)
- \_\_\_\_ Checking account
- \_\_\_\_ Clothes dryer
- \_\_\_\_ College education for children
- \_\_\_\_ Dinner out once a month
- \_\_\_\_ Dinner out once a week
- \_\_\_\_ Dishwasher
- \_\_\_\_ Extra babysitting money when spouse is deployed

- \_\_\_\_ Extra money for liberty while deployed
- \_\_\_\_ Family car/truck/SUV
- \_\_\_\_ Family van
- \_\_\_\_ Hairdresser/barber once a week
- \_\_\_\_ Health club membership for spouse
- \_\_\_\_ Health club membership for yourself
- \_\_\_\_ Health insurance for family
- \_\_\_\_ Investments (stocks, bonds)
- \_\_\_\_ Life insurance
- \_\_\_\_ Long-distance calls to your family
- \_\_\_\_ Motorcycle
- \_\_\_\_ Movie once a month
- \_\_\_\_ Movie once a week
- \_\_\_\_ New outfit once a month
- \_\_\_\_ Own a home
- \_\_\_\_ Savings account
- \_\_\_\_ Second car
- \_\_\_\_ Sporting events tickets
- \_\_\_\_ Sports equipment (golf clubs, home gym, etc.)
- \_\_\_\_ Surround-sound system
- \_\_\_\_ Swim club membership for family
- \_\_\_\_ Swimming pool in backyard
- \_\_\_\_ Top-of-the-line gaming system
- \_\_\_\_ Ultra HD TV
- \_\_\_\_ Up-to-date smart phone
- \_\_\_\_ Visa and MasterCard credit cards
- \_\_\_\_ Visits to spouse's family
- \_\_\_\_ Visits with your family
- \_\_\_\_ Washing machine