



# My Rating as a Money Manager

The purpose of this worksheet is to strengthen communication around personal finances so that you and your spouse can better understand one another and align your financial goals. For each statement, select the response from column A, B, or C that best reflects your current experience with personal financial management. After completing all items, review your answers together. Notice where your perspectives match, where they differ, and which areas may benefit from further conversation to support your shared financial goals.

Experience	A	B	C
1. I have a joint checking account with my spouse.	no	undecided	yes
2. I have a joint savings account with my spouse.	no	undecided	yes
3. I review the balance of my checking account regularly.	usually	sometimes	never
4. I run out of money before the end of the month.	never	sometimes	usually
5. I worry about money.	sometimes	rarely	usually
6. I have been denied credit.	never	once	more than once
7. I have revolving debt.	little to none	some	too much
8. I spend more than I plan to.	never	sometimes	usually
9. I can afford what I want.	usually	sometimes	never
10. I regret what I buy.	rarely	sometimes	big spender
11. I save regularly.	usually	sometimes	big spender
12. My spouse thinks I'm a ___.	saver	cautious spender	usually
13. I think I'm a ___.	saver	cautious spender	usually
14. I like extravagances.	rarely	sometimes	usually
15. Lack of money is a problem.	never	sometimes	never
16. I buy on impulse.	never	sometimes	usually
17. I buy to plan for future needs.	usually	sometimes	never
18. I have to juggle payments to my creditors.	never	sometimes	usually
19. There are things I want that I will ___ get.	probably	possibly	never
20. I would go into debt to take a vacation.	never	sometimes	usually
21. I review my net worth.	each year	rarely	never
22. I count on future raises or bonuses to pay some of my bills.	never	sometimes	always
23. I make payments before I have the funds to cover them.	never	sometimes	usually
24. I estimate my expenses well.	usually	sometimes	never
25. My monthly rent or mortgage payments are _____ of my monthly income	less than 25%	25%	more than 25%

Personal financial managers (PFMs) and personal financial counselors (PFCs) are available at your installation's Military and Family Support Center to help you achieve and maintain financial readiness at every step of your military journey through flexible, no-cost personal support services. Find and connect with a PFC using the [PFC Locator Map](#)

