

DISCOVER YOUR FINANCIAL CHEMISTRY

Use these questions to measure your financial compatibility and discuss your similarities and differences. The key is to try and understand each other's expectations and beliefs so you can make better financial decisions together.

FINANCIAL STYLE

	Me	You		Me	You
Spender or saver?			Pay bill online or by mail?		
Loan asker or giver?			Risk taker or security seeker?		
Impulse buyer or careful shopper?			Rent or own?		
Cash or credit?			Buy or lease?		

PERSONAL CHOICE

Do you have a budget?

- A. I have an app for that.
- B. What's a budget?
- C. I'd like to, but I don't know where to start.

Credit card debt?

- A. It's fine, it will all work itself out eventually.
- B. I'm allergic to credit card debt.
- C. Only in emergencies or if I can't pay it off right away.

Separate or joint accounts?

- A. We should pool all our finances together.
- B. I prefer to fly solo and have my own account.
- C. We should have some money together and some separate.

Do you monitor your finances?

- A. I keep my checkbook balanced/check my online account regularly.
- B. I often wonder where my paycheck went.
- C. I have a good enough idea of how much I have at any given time.



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KEEP EXPLORING

What is your most important financial goal?

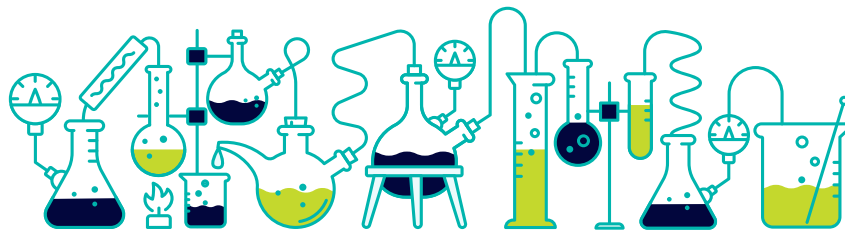
List 3 short-term SMART goals.

List 3 long-term SMART goals.

What is your biggest money stressor?

Additional discussion topics:

- What assets and liabilities do you have?
- Do you think you manage money well?
- What would you do with \$1,000?
- Define financial "wants" vs. "needs."
- How will you split expenses?
- What insurance will you need?
- What is your plan to save for retirement?
- Who will handle the finances?



MAKE A PLAN

Now that you've talked some things over, it's time to develop a financial strategy. Decide how you will balance spending against saving, agree on some short- and long-term goals, set rules for purchases, and create a budget. Come together and compromise—for some things you may end up saying, "I don't like this, but I can live with it."

REMEMBER, LIFE CHANGES! SO REVISIT YOUR PLAN AT LEAST ONCE A YEAR.