

**Reality Check: Determine your feelings about money and budgeting...**

For each question below answer yes or no by checking the box. Be honest with yourself! After all, only you will ever see these answers.

	YES	NO
1. I spend money on impulse.		
2. I wish I made more money.		
3. I often use my credit card when I know I shouldn't.		
4. I know my net worth.		
5. I use coupons and watch for sales.		
6. I have a savings account.		
7. I have written down my goals.		
8. I don't always have enough money for food.		
9. I often say no when I wish I could say yes.		
10. My friends can talk me into spending money I later wish I hadn't spent.		
11. I know exactly how much money I have right now.		
12. I pay all my bills on time.		
13. I don't spend more money than I make.		
14. I wish I could save more money.		
15. I have no control over my money.		
16. Somebody else is responsible for how much money I have or don't have.		
17. I can change my life by changing my attitude.		
18. I know when I should avoid buying something because I know I can't afford it.		
19. I am open to new ideas.		
20. I am willing to change the way I handle money.		
21. I always look for good deals when I shop.		
22. I often go shopping even when I don't need anything.		
23. I know what I really want in life.		
24. I know how to have fun without spending money.		
25. I have a plan for saving more money.		
26. I save for big purchases.		
27. I don't worry about money.		
28. I save a little bit of my money each pay period.		
29. I pay myself first before paying my bills.		
30. I am controlled by my money problems.		
31. When I really set my mind to something, I can make it happen.		
32. People would like me more if I had more money.		
33. I know how to reduce my bills.		
34. I like to share money-saving ideas with my friends.		
35. Everything that happens in my life happens because I want it to.		

Review your answers very carefully. You should be pleased and satisfied with some of them. Make a list of these.

**THINGS I FEEL GOOD ABOUT**

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Next, make a list of the responses you are not happy about. These are the answers you might like to improve. You may find some that you never even thought about.

**THINGS I'D LIKE TO IMPROVE**

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