
How I Handle My Money

People have very different ways of thinking about and handling money. This activity helps to explore how people handle various money management tasks—planning, record keeping, bill paying, spending habits and use of credit. It can be used to consider what is working for them and what they may want to change.

Directions: Prepare a set of cards from the attached set of sentences. Copy the sentences onto heavy paper such as card stock. Cut them apart so that each sentence is on a separate card. Have the participant spread the cards out on the table and select 3 or 4 statements that best describe how their current money management behavior. Use this exercise to generate a conversation about what is working well for them and what they would like to change.

I pay my bills without any plan,
yet usually on time.

I pay my bills eventually.
Sometimes I get a phone call or
notice to remind me.

My money generally is spent the
same way every month so I
don't plan ahead.

My money is spent before I get it.

My record keeping system is
messy, but useful, especially at
tax time.

My record keeping system
consists of a checkbook register
and credit card receipts.

My method for spending is to
pay the bills first. Then I spend
the rest.

My method for spending is...
rob Peter to pay Paul.

I pay my bills late!

I pay my bills systematically and on schedule.

My record keeping system is non-existent.

My record keeping system is easy for me to use; I use it often.

My money evaporates! I sure don't know where it goes.

My money is spent according to a written plan.

My method for spending doesn't exist.

My method for spending is try to put aside some money for all expenses.