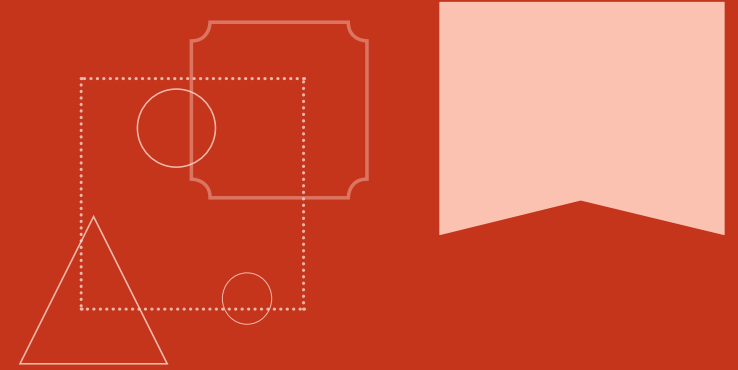


# MONEY CHOICES

## Who shapes my Money Choices?



### This tool will help you:

- **Think** about your everyday money choices.
- **Recognize** how family members, friends, and others influence those choices.
- **Plan** to make small changes that can make hard choices easier.

### Think about this:

Financial decisions are never made in a vacuum. We make money choices on our own and together with people close to us. Each person may have different ideas about what's important and why. This tool will help you see who shapes the money choices in your life and what makes those choices easy or hard.

### Start with one question:

**How did you make your last major money choice?**

## THE MONEY CIRCLE TOOLKIT

This tool is one of three in the Money Circle Toolkit. The toolkit is designed to help consumers—and the financial education practitioners who work with them—understand how family members, significant others, friends, and others influence their choices about money. For the full toolkit, go to [consumerfinance.gov/practitioner-resources/adult-financial-education/tools-and-resources/#money-motivations](https://consumerfinance.gov/practitioner-resources/adult-financial-education/tools-and-resources/#money-motivations).

## ABOUT THE CFPB

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# Who shapes my Money Choices?



1. Growing up, the topic of money was \_\_\_\_\_ (for example, stressful, carefree, not discussed).

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2. When I make a major money decision, I tend to talk with \_\_\_\_\_ (for example, my parent, a friend).

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3. In my life, who makes money decisions that affect me? (For example, me, my partner, my grandparent.)

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4. Decisions about money are especially hard when \_\_\_\_\_ (for example, we have an unexpected expense, or my partner and I don't agree about money).

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5. Now that I know this, I can improve my money decisions by \_\_\_\_\_ (think of something you can do in the next few weeks).

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