“What Do You Have to Offer Me?”: A Relationship Building Activity for Demonstrating Social Exchange Theory

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ABSTRACT. This article describes “What Do You Have to Offer Me?,” an interactive classroom activity designed to help students encounter social exchange theory in action. During the exercise, each student selected seven cards, each containing a characteristic related to personality, physical appearance, family history, finances, ideology, and occupation. Next, students were asked to mill around the classroom and find someone with whom they would be interested in developing a relationship based on their assigned characteristics. Once all students found partners and took their seats, students reflected on the process of the activity and its application to social exchange theory. Along with providing details on the activity, we conclude with student reflections and evaluative data on the exercise.

Keywords: teaching family theory, social exchange theory, pedagogy, relationship formation

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Background

Social exchange theory is an instructive theory in family science, particularly as it relates to relationship formation, maintenance, and dissolution. According to exchange theory, people are rational in their choices. Drawing upon their personal values, they assess their relationship options based on what is most important to them. However, people are also “constrained by their choices” (Smith & Hamon, 2012, p. 251). In other words, individuals will make choices that provide the best possible outcomes for themselves in light of options available to them. Not every possible person is a realistic relationship option, either because he/she never crosses our paths or because his/her attributes are weighted as being much more desirable than our own. The theory also proposes that self-interest motivates humans and that they make choices that maximize their profits while minimizing their costs. When relationships are no longer profitable – when costs outweigh rewards – or when a party sees another relationship as more profitable, the relationship is likely to be terminated for a better one. Thus, social exchange theory emphasizes the importance of understanding costs, rewards, and profits in initiating, maintaining, and ending human relationships (Sabetelli & Shehan, 1993; Smith & Hamon, 2012).

At Messiah College, Human Development and Family Science students learn about nine different family theories in a 300-level course called Dynamics of Family Interaction. We typically cover one theory per week. Family theories addressed include symbolic interactionism, structural functionalism, family development, family stress, family systems, human ecological, conflict, feminist, and social exchange. The course meets criteria of the National Council on Family Relations’ family life education content area of Internal Dynamics of Families. The course design promotes “understanding of family strengths and weaknesses and how family members relate to each other” with particular attention to such things as internal social processes and communication (www.ncfr.org/sites/default/files/downloads/news/fle_content_areas_2014_0.pdf).

As a faculty member (first author), my goal is not to spend entire class periods lecturing on what is in the text (Smith & Hamon, 2012), but instead to highlight key concepts about each theory and then to incorporate a variety of Gardner’s (2006) multiple intelligences to engage students with material. Thus, like others (see Hamon & Smith, 2015 for the special issue of Family Science Review devoted to innovative strategies for teaching family theories), I have created a variety of activities to present difficult and potentially dry content in ways that will be more interesting to students. This paper will describe the “What Do You Have to Offer Me?” exercise.
Objectives

As a result of completing this activity, students will:

- Experience first-hand the decision making process surrounding relationship formation and factors that influence relationship choices;
- Assess costs and rewards of various relationships;
- Notice how their values contribute to their assessment of relationship options;
- Connect social exchange theoretical concepts with the activity;
- Reflect on ways that principles and assumptions of social exchange theory affect their decisions in their relationships.

Rationale for Activity

The Value of Theory for Research and Practice in Family Science

Theoretical frameworks resemble sets of prescription eyeglasses through which we can view the world (Winton, 1995). Each theory affords different lenses that help us learn how to interpret what we see and to ascribe meaning to reality. No one framework seeks to understand the whole of reality, but rather to bring clarity and understanding to specific parts. Indeed, there is no one way to understand the complex functioning of individuals and families (Hamon & Smith, 2012).

Family science students “must learn how to see” (Winton, 1995, p. 3) by using various family theories as their spectacles. After all, family theories guide scholars in designing their research projects and in shaping the questions they ask. Family theories also inform family practitioners as they create family life education programs and intervene on the behalf of families through service provision. Students need to be able to use the language of the family science discipline. Theories provide this language.

Theories also help make sense of facts and findings by organizing data into knowledge. James White (2005) compares theories to a teenager’s closet, illustrating the organizing principles that make theory a beneficial means of data management. Large amounts of data or “clothes” are strewn about in the scientific “closet.” Before one organizes them, data/clothes have little rhyme or reason to their order. When one begins to put “clothing” on “hangers” and classifying similar items together on “rods” and “shelves,” it becomes much easier to see what
one has. Such is true of organizing data. Theory is the vehicle by which we organize facts and findings into “an internally coherent perspective” (White, 2005, p. 6). When organized into a coherent picture, facts, findings, and other kinds of information are not only stored and accessed more efficiently; they can also be recalled and understood with greater ease. Through such organization, family professionals will be better able to explain human behavior and to predict how people are likely to act under various conditions.

**Experiential Learning and Multiple Intelligences**

Teaching theory and application of theoretical concepts often require demonstration of basic content and course material through more passive forms of instruction such as presentations, lectures, and readings. However, a large body of research supports using experiential learning techniques and the need to expend greater efforts in thinking creatively about pedagogy. Dominowski (2002) contends that after a period of teacher demonstration, students must engage in “active processing” of information (p. 47). Giving students opportunities to make their own conceptions of theoretical ideas will enhance their learning by providing them with room to think about the concepts for themselves. Following appropriate instructor feedback, this exchange lays the groundwork for more “advanced” forms of learning, through experience.

Merriam, Caffarella, & Baumgartner (2007) have identified three main attributes that should be present in pedagogy: (a) “willingness of a learner to be actively involved in the experience,” (b) “opportunity to reflect on the experience,” and (c) “ability to use problem solving and decision-making skills to implement new ideas gained from the experience” (cited in Cornell, Johnson, & Swartz, 2013, p. 137). Simplified and applied to a classroom setting, the experiential learning process should include activity requiring active participation (experience), an opportunity for students to contemplate their experience (reflection), discussion to help students “identify patterns and gather insights with[in] the context of their experience” (p. 13) (debriefing), and identification of “how the information and skills learned can be applied to other life experiences” (p. 15) (application) (Gibson, n.d.).

Based on previous scholarship, Patricia King (2003) compiled a list of sixteen suggestions for enhancing learning among undergraduate students. Among these suggestions are several that note the benefits of experiential learning. For example, King addresses advantages and effectiveness of social learning, giving students the ability to “learn with and from each other” (p. 261). Another key to enhancing learning is to find personal meaning in the topic of discussion. Students will benefit the most when they can see how the experience relates to their own lives or the lives of those around them. To help students see application in the experience, King (2003) suggests there be coherence and adaptability in their learning. Creating learning exercises that expand to multiple areas of knowledge and cross multiple areas of study will help students relate to the information more readily.

Howard Gardner’s (2006) theory of multiple intelligences suggests there are numerous ways in which people prefer to learn, and that instructors should do their best to align teaching
strategies with varied pedagogies to better reach students. These multiple intelligences include

- verbal linguistic (sensitivity to meanings, sounds and rhythms of words in language);
- logical-mathematical (strong calculating and reasoning, ability to use numbers);
- spatial-visual (capacity to think in pictures and images, think abstractly);
- bodily-kinesthetic (ability to control body movements and handle objects with skill);
- musical (appreciates music, rhythm, pitch and sounds in environments);
- interpersonal (relates well with and understands others);
- intrapersonal (ability to be self-aware of values, feelings, beliefs);
- naturalistic (values interaction with outside world, can recognize and categorize objects in nature);
- existential (ability to tackle deep/meaningful questions of human existence).

Using Gardner’s categories, Griggs and colleagues (2009) assessed 167 community college students from at least five different disciplines on their preferred intelligence strength to determine whether pedagogies that educators use aligned with student preferences. They discovered most students identified interpersonal, intrapersonal, and kinesthetic as their learning style strengths, in that order. Verbal/linguistic intelligence was ranked sixth out of eight, suggesting that lecturing may not be as effective as many instructors hope.

As Dominowski (2002) suggests, we believe students are able to actively engage in and process social exchange theory assumptions through the “What Do You Have to Offer Me?” activity. This experiential exercise also allows students to learn from and with each other (King, 2003) and incorporates several of Gardner’s (2006) intelligences: interpersonal, kinesthetic, intrapersonal, and verbal/linguistic. We will now provide details about how to conduct the activity along with student reflections and feedback the exercise.

**The “What Do You Have to Offer Me?” Social Exchange Theory Activity Procedure**

Before class, the instructor prepared seven different piles of cards or slips of paper, each representing different types of characteristic: **personality** (e.g., modest, overly confident, rude, outgoing), **physical appearance** (e.g., crooked teeth, gray hair, underweight, periodically undergoes plastic surgery), **family history** (e.g., cut off from family of origin, raised by grandparents, parents expect you to care for mentally disabled sibling), **health** (e.g., allergic to
animal dander, bladder control problems, color blind, heavy smoker), occupation (e.g., pastor/rabbi/imam, truck driver, gynecologist, butcher) ideology (e.g., politically conservative, atheist, Amish, pro-choice, devout Muslim), and finances (e.g., $90,000 college debt, extremely frugal with money, “maxes out” credit cards, owns a company, does not care about money). (See Appendix for suggestions for characteristics for each category.) Each category was represented with a different color of paper, making it easy to discern that each student had one card from each category. For example, all personality characteristic slips were on pink paper, all physical characteristics were on yellow paper, all family history characteristics were on green paper, and so forth. We also laminated these cards or slips so that they could be used repeatedly. There were enough slips of paper for every student to have one of each color.

Once I (first author) arrived in class, I placed the seven stacks of cards (face up) in a line on a table. I instructed students to file by the table and pick up one card from each pile. Once they passed the table, each student had seven slips of paper. Without commenting or providing further instruction, I observed how students selected cards. Did they take the card at the top of each pile or did they rifle through the piles, looking for attributes they found more desirable than others?

The second step involved kinesthetic, linguistic, and interpersonal multiple intelligences. After collecting their seven characteristics, students were instructed to mill around the room and find someone with whom they would like to be in a relationship. During this portion of the assignment, students needed to move about and speak to others about their traits. They also needed to identify partners with characteristics they deemed most desirable in light of what they had to offer. Once they had identified these persons, students were instructed to sit down with their partners. Of course, both partners needed to be satisfied with qualities each had to offer the other before identifying as a pair.

Once all students were seated, the professor presented several discussion questions. These questions often enlisted intrapersonal intelligence strategies. I began with some process questions and then moved into application questions related to social exchange theory. I tend to use these types of process questions to guide discussion: Did you take the slip on top of the pile or sort through the pile to look for more desirable qualities? Why or why not? What were you thinking and feeling as you selected each card? Were you in any way concerned about the characteristics you selected? If so, why were you concerned? How did your partner’s characteristics affect your choice? Which attributes were most costly or most rewarding? Were some people more attractive or appealing to a larger...
number of people? Why? How do you think that you, as an individual, fared in this exchange? (Was it a profitable one for you?) How did your values come into play in the exercise? Did social norms or perceptions of others come into play? How? Why? How does it feel to be “dealt a hand” and how does this parallel real life? What social exchange assumptions are more evident to you as a result of the activity?

In addition to providing an overview of student reflections from this activity, we share evidence of student learning about social exchange theory that resulted from the activity. We conclude with suggestions for making the experience more meaningful.

Assessment

While I (first author) was on sabbatical during the fall of 2015, I received permission from the professor teaching my class to lead the “What Do You Have to Offer Me?” activity. I also submitted an institutional review board (IRB) request to collect data on its effectiveness in meeting desired objectives. All 14 students enrolled in the undergraduate theories course agreed to participate in the study. All participants were females.

Students responded to a brief questionnaire before and after the activity. This paper emphasizes student reflections after participation in the activity. Students were asked to write responses to a series of 12 open-ended reflection questions and one question using a rating scale. The first several questions had to do with personal reflections and insights gleaned from the activity, as well as connections students made to the theory. The final questions had to do with student critiques of social exchange theory.

Results

Process Questions

Students first responded to a series of questions about the process of the activity. For instance, they were asked to share characteristics they selected, how they selected these, and how they felt about characteristics they selected. Students were also asked to describe their strategies for revealing their characteristics to others and selecting partners.

Not yet knowing why they were selecting these cards or what they were to going to be asked to do with them, most students expressed curiosity and enthusiasm about picking their cards. Many felt “nervous” and “anxious” when they received cards with more negative traits. Once they knew they needed to find a partner/mate using traits they were assigned, more students became concerned they would be deemed undesirable, largely because these students possessed one or more traits they perceived as negative. In fact, the student who drew the “member of the Ku Klux Klan” card talked about returning to the table to exchange this card for
another. She was certain she would not find a partner with this particular card and refused to keep it. I did not tell students that exchanging cards was an option, so this was the first time that this happened. Observations like this one provide future opportunities for instructors to integrate social exchange principles in understanding choices to discard undesirable or costly traits in favor of acquiring or developing traits or new skills perceived as more rewarding to others, so that one can elevate desirability to others.

When it came to reflecting on their approaches to finding partners, several students talked about laying out all their cards and trying to find “compatibility,” similarity, or “characteristics that might complement.” Several students revealed their less desirable traits last, however, hoping to establish initial connections that might be more forgiving of more costly traits. One student noted that her experience “was pretty hard because I feel like everyone was really opinionated concerning my religion and family background. In the end, I just settled for someone that was least opposed to me.” When comparing their traits, students most often worked to find someone similar or complementary.

**Theoretical Connections**

Students were well aware of costs and rewards that resulted from working through their relationship choices. They noted that the most desirable people had “positive personality traits,” “lots of money,” good looks, better health, “supportive family,” and held good jobs. “High credit score,” “astronaut,” “professor,” “pilot,” and “good clothes” denote some rewarding qualities that participants valued. Characteristics like “rude,” “Satan worshipper,” “suicidal,” “money problems,” “hostile,” “stubborn,” and “parents never being married” were perceived as costly. If they possessed negative traits themselves, students were sometimes willing to overlook negative traits in their partners, so long as those traits were not too bad.

Students’ values came into play when they made relationship decisions. For instance, one student wrote, “We decided that our financial position and occupation were not as important as our values and personalities.” Another noted, “I was a bit shocked or “turned off” when I met someone with completely opposite values (e.g. Satan Worshipper).” Yet another wrote, “The values I picked were mostly opposite of my own which was a bit of an internal battle between the real and the fake.” Another student mentioned that her values determined “which traits you can deal with and which are deal breakers.”

Students successfully incorporated multiple social exchange concepts in responding to questions. In addition to identifying costs and rewards, and calculating the profitability of various relationships, students also considered their comparison levels and their comparison level of alternatives. Relative to comparison level, one student wrote, “I felt I deserved a partner with a good education and understanding for my variety of characteristics.” Others, too, noted clear understanding of the concept when they wrote: “There were people that I knew I wouldn’t fit with because I deserved better” or “My partner was apathetic, but I was irrational, so I wasn’t much better than her. Therefore, I thought that’s what we deserved.” Students recognized a
comparison level of alternatives in the following types of comments: “If she found someone more desirable than I, like someone who has a better job, that person will have to deal with her snoring and family life that I am able to,” “My mate wasn’t a perfect fit because of some qualities, but I couldn’t find anyone better,” “I wanted to see all the options,” and “For comparison level of alternative, I constantly kept in mind the attributes of the people I had already talked to see if I would end up having to go back to them.”

In addition to these responses, students reflected on the theory’s assumptions. Many noted that they better understood the theory’s assumptions, which suggest “humans are rational” and that “people are motivated by self-interest.” This exercise highlighted how humans are “constrained by their choices,” because, in many cases, students felt that none of their choices afforded an ideal relationship option.

Students were specifically asked to respond to the question, “What did this exercise reveal to you about yourself?” Almost all students recounted that the exercise illuminated what they valued most and where they were not willing to compromise. Several noted the salience of “worldview” in their partners, as well as family dynamics and personality. A few students shared the sentiment noted by one: “Looks, money and jobs hold very little importance in relation to these other things” [personality, world view]. Another said, “I have high standards for who I want to spend the rest of my life with…. I was limited by who I could choose based on my given characteristics.” Sometimes students surprised themselves and shared other self-revelations like these: “I am more materialistic than I think,” “I’m very picky,” and “I am really concerned about what other people think and am willing, to some extent, to modify my beliefs in order to appeal to others.”

When asked to rate the helpfulness of social exchange theory to professionals who conduct family research or provide services to families, from 0 (not at all helpful) to 10 (extremely helpful), students rated the theory as 7.6. They noted that social exchange would be particularly helpful for therapists doing pre-marital or marital counseling. Students imagined that social exchange is beneficial to helping therapists better understand what personal qualities clients deem costly or rewarding, how personal wants and values may affect relationship choices and decisions, why people invest in certain relationships, why partners might see their relationship as unfair, and why partners might want in or out of particular relationships.

Finally, when asked to critique social exchange theory, students noted that social exchange theory sees humans as very individualistic, self-interested, and even selfish; as such, social exchange does not take the unique qualities of families into full account. They believed that people within families often engage in selfless acts or give up their own desires to benefit others. The depiction of humans as so intensely selfish is troubling to many students. One student also argued that contrary to the theory’s assertion, “humans are not always rational when making decisions.”
Discussion

This article reaffirms the need to think creatively about teaching strategies that might enhance student learning by facilitating student interaction (King, 2002) and employing a range of multiple intelligences (Gardner, 2006). The “What Do You Have to Offer Me?” activity incorporated interpersonal, kinesthetic, intrapersonal, and verbal/linguistic modalities in achieving desired learning outcomes.

Based on written reflection and feedback from 14 students who participated in the activity, the exercise seemed to be effective in helping students (a) experience first-hand the decision making process surrounding relationship formation and factors that influence relationship choices, (b) assess costs and rewards of various relationships, (c) notice how their values contribute to their assessment of their relationship choices, and (d) connect theoretical concepts with the activity. However, in order to better achieve the final objective (reflect on ways in which principles of social exchange theory affect their decisions in their own relationships), there is a need for questions that are more pointed. For instance, the instructor could add reflection questions like “How do you feel about social exchange theory? Is it a theory that represents your values and beliefs?” “Do you see social exchange principles evident in your own relationships and relationship decisions? If so, how?”

Other educational objectives could also be added to this exercise. For instance, an instructor who wishes to better help students apply theoretical understanding to professional contexts could ask, “How would social exchange theory help to inform a range of family professionals in their work? How could it assist a marriage, couple, and family therapist, a family life educator or foster care or adoption case manager? How could the theory be used to shed light on work that they are doing? In what professional contexts could social exchange theory be most beneficial? Can you imagine yourself using the theory within your future professional role?”

Careful preparation and simple but clear instructions are important to the activity’s success. I tend to be minimalistic in providing instructions because I think it is important to allow room for personal decision-making and for some ambiguity. For instance, my instructions are as follows: “Get out of your seats and come to the front of the class where I have seven piles of cards with characteristics on them. Pick up one card from each pile. Once you are sure that you have 7 cards, one of each color, mill around the room and interact with your classmates. Based on the cards you’ve selected, find someone who would like to be in a relationship with you and with whom you’d like to be in a relationship. Once you find your partner, sit down. When everyone is seated, we will talk about the activity. While you are waiting, begin to develop responses to the discussion questions.” I do not tell students that they must select the card on the top of each pile when picking up their characteristics, largely because I am interested in seeing how they choose to select their own cards. I also watch for student reactions when selecting cards, as well as strategies students use when exhibiting their characteristics to others. My observations are interwoven during discussion of “process questions.”
Thoughtful guiding questions for reflection are essential to maximizing the intrapersonal component of this activity. Reflection questions can be distributed to pairs via handouts or projected on a screen in PowerPoint slides. I construct my questions in advance and develop sequencing that moves from process questions (How did students experience the activity?) to questions that help students connect the activity with social exchange theory. I am sure to ask students to use concepts of the theory and ask them to consider assumptions of the theory that they saw evidenced in the activity. It is helpful to provide student pairs time to consider the impact of the social exchange theory lens on their interactions before larger class discussions. This permits students time to examine their text (Smith & Hamon, 2012) for connections with theoretical concepts and assumptions. If desired, the instructor could also use the activity to promote comparative analysis of social exchange theory and one or more other family theories discussed previously. Students could answer a series of questions about how other theories would interpret the activity.

In the future, we suggest a more formal assessment of mastery of social exchange theory, involving larger numbers of students. A pre-post knowledge test of the theory might be one useful strategy. Another would include analysis of questions on the unit exam that tie directly to the activity. An additional measure could examine the extent to which students transfer their learning about social exchange theory in the context of mate/partner selection to other relationship contexts, such as friendships or co-worker relationships.

The “What Do You Have to Offer Me?” activity is a creative way for professors to reinforce social exchange assumptions and concepts. Students of family theory also find the activity to be an engaging exercise. They seem to appreciate being able to get up out of their seats and move about the classroom. Students also value the time for introspection and self-reflection as they confront ways in which they measure costs, rewards, profits, comparison levels, and comparison levels of alternatives when choosing partners.

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References


Appendix

Possible List of Characteristics for Each Category of Cards

Personality

Charitable, self-confident, driven/goal-oriented, empathetic, patient, peacemaker, very forgiving, good sense of humor, talkative, extroverted, sociable, modest, shy, sensitive, high self-esteem, friendly (affable), compassionate, honest/trustworthy, clever/resourceful, detail-oriented, spontaneous, sophisticated, protective, playful, conscientious, courageous, compassionate, independent, predictable, dependent, romantic, power hungry, manipulative, deceptive, self-centered, rude, argumentative, aggressive, competitive, no sense of humor, materialistic, introverted, no common sense, egocentric, self-denigrating, worries often, legalistic, reliable, unreliable, dishonest, absentminded, sly, deceptive, dominating, paternalistic, outspoken, sarcastic, stubborn, abrasive, apathetic, blunt, calculating, childish, conceited, compulsive, critical, disorganized, dogmatic, disrespectful, flamboyant, greedy, hostile, impatient, insulting, impulsive, narcissistic, narrow-minded, paranoid, possessive, prejudiced, strong-willed, irrational, vindictive, unstable

Sites like this one are helpful for identifying personality traits:
http://ideonomy.mit.edu/essays/traits.html

Physical Appearance

Stocky build, athletic build, muscular build, slender, long legs, short legs, stooped posture, curvaceous figure, unkempt dresser, casual dresser, conservative dresser, formal dresser, hairy legs, 5 feet tall, 6 feet tall, moderately attractive, extremely attractive, periodically undergoes plastic surgery, perennially tanned skin, consistently attractive fingernails, dreadlocks, facial hair, receding hair, brown hair, thinning hair, Mohawk haircut, blonde hair, Afro-textured hair, straight hair, short hair, long hair, 20 lbs. underweight, 20 lbs. overweight, 50 lbs. overweight, green-blue eyes, broad dominant eyebrows, deep dimple in chin, deep dimples in cheeks, wears large gauges in earlobes, crooked teeth, wears glasses, pronounced nose, webbed fingers, multiple piercings, freckles, wears heavy make-up, dark complexion, pale complexion, acne/pimply face, wrinkles around the eyes, double chin, tattooed face, gray hair, apparent breast implants, bunions, wears prosthetic arm, wears prosthetic leg, birthmark on face, wart on nose, large mole on upper lip

Family Dynamics/History

Cut off all ties with family, middle child, separated from spouse, parents divorced, strict Mennonite family, verbally abusive father, adopted, father abused mother, Jewish family, Indian family, Italian family, Somalian family, one of triplets, cut-off relationship with only sibling/brother, disengaged family of origin, alcoholic mother, drug-addicted father, imprisoned
father, sibling with substance addiction habitually in rehab, controlling mother, raised by grandparents, live with parents and grandparents (extended family), divorced with 3 children, socially-connected family, Catholic family who chooses not to use contraception, never married, parents are blue-collar workers, enmeshed family of origin, parents expect that you will care for mentally disabled sibling, supportive family, have 9 siblings, upper class family, internationally adopted, was foster child when young, only child, has children from previous relationship, oldest child, raised by missionary family serving in another country, dual-earner professional parents, traditional gender roles, egalitarian gender roles, raised by interracial parents, part of multi-racial family, raised by gay parents, raised by immigrant parents, transnational family of origin (family lives in more than one country)

Health/Lifestyle

Allergic to cats and dogs (animal dander), sleep walks frequently, bladder control problems (incontinence), unable to have sexual intercourse, genital warts, Herpes Simplex Virus (HSV), HIV positive, legally blind, obese, unable to reproduce (infertile), vertigo, chronic snorer, experiences frequent anxiety attacks, persistent and mild case of depression, smokes 3 packs a day, gum disease, has heart condition, family history of cancer, perfect hearing, perfect vision, family history of diabetes (Type II), heart disease, in remission from cancer, healthy heart, perfect health, normal blood pressure, on medication for high blood pressure, color blind, deaf in one ear, has never smoked, regularly smokes marijuana, alcoholic, drug-addicted, never gets sick, Irritable Bowel Syndrome (IBS), Multiple Sclerosis (MS), Lou Gehrig’s disease (ALS), skin cancer, frequent headaches, paraplegic, uses wheel-chair to get around, Post Traumatic Stress Disorder (PTSD), Type I diabetes, hypertension, Attention Deficit Hyperactivity Disorder (ADHD), autistic, multiple personalities disorder, suicidal, insomnia, eats organically, faithfully goes to the gym on a weekly basis, a “couch potato”, Vegan diet

Occupation/(Profession)

Professional gambler, self-employed, unemployed, professional landscaper, gardener, teacher/professor, dentist, artist, salesperson, police officer, college student, charity coordinator, psychologist, lawyer, secretary, professional model, garbage collector, architect, undercover CIA agent, financial analyst, nurse, homemaker, actor/actress, construction worker, podiatrist (foot doctor), waiter/waitress, auto mechanic, chef, professional ice skater, senator/politician, gynecologist, professional athlete, writer/author, massage therapist, marine biologist, clergy member, Buddhist monk, nun, accountant, astronaut, farmer/farm hand, pilot, airline flight attendant, counselor/therapist, Emergency Medical Technician (EMT), truck driver, veterinarian, butcher, musician, construction worker, cook, president of large corporation, real estate broker, engineer, zoologist, referee/umpire, professional photographer, dog groomer, politician, road crew person, medium/palm reader

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Financial/(Resource Management)

$10,000 in bank, $20,000 in debt from college loans, $5,000 in bank, has $150,000 trust fund from generous uncle, owns a company, owes money to a lot of people, frequently “maxes out” credit cards, self-made millionaire, does not own car, leases car, owns a beat up Chevy, owns expensive sports car, extremely frugal with money, sticks to financial budget, stringent with money, somewhat frivolous, struggling to maintain a beach vacation house in Florida, owns small cottage, supported financially by parents, generously contributes to good causes (philanthropist), tithes faithfully, does not tithe, plays lottery faithfully, chronic gambler, buys girlfriend/boyfriend expensive gifts, no money in the bank, frequently loans money to friends, owns large ranch, cares nothing about money, does not trust banks (keeps life savings in a safe at home), bankrupt, $1,000 emergency fund, modest 401K, owns more than one property, buys used and saves the difference, buys a lot and hoards

Worldview/Beliefs

Buddhist, Hinduist, Mormon, Christian, Pentecostal/charismatic religion, Roman Catholic, Protestant, Amish, Mennonite, Muslim, Atheist, believes in evolutionism, believes in creationism, is opposed to abortion, is opposed to gay marriage, believes that Jesus is Savior, pro-choice advocate, believes there is no god, gay marriage advocate, staunch conservative, staunch liberal, feminist, socialist, member of People for the Ethical Treatment of Animals (PETA), member of National Rifle Association (NRA), advocate for green energy, pro-death penalty, against the death penalty, advocate for strict enforcement of border control, endorses citizenship for all immigrants in country without proper documents, endorses traditional gender roles, endorses equalitarian gender roles, member of Ku Klux Klan (KKK), holds anti-Semitic views, Satan worshipper