



Money & Me Resource



Which emotion do you associate most with money?

Stress Guilt Excitement Happiness Anxiety

How do you feel when your bank account is running low, or your card is declined? Embarrassed or anxious?

How do you feel when you make a big purchase for yourself? Guilty?

Fear, shame, anxiety and guilt are common emotional reactions to money problems, while payday might bring excitement and happiness.

Here are some questions to help you get started thinking about the way you manage your money.



Growing Up

- How were finances handled in your family when you were growing up?
- Were the financial expectations different for men and women in your family? If so, what were those differences?
- Did your parents treat all of you the same way when money was involved?
- Did anyone influence your money story in a positive way?

Beliefs

- Do you believe money to be good or bad? Do you think it's an evil necessity?
- Do you think money should be spent or saved?
- What would you consider a luxury purchase?
- Do you think money is hard to obtain or easy to obtain?
- Do you think money should be your responsibility, your partner's responsibility or a joint responsibility?



Current Situation

- How would you describe your current financial situation?
- Are you happy with your financial situation?
- Do you know how much money and assets you have?
- Do you know where that money is and how it is invested?
- Do you know how much debt you have?
- Are you happy with the amount of money you contribute to the household finances?
- Are you happy with the amount of input you have in financial decisions?

Emotions

- Is your partner making more money than you? How do you feel about that?
- Are you making more money than your partner? How does that make you feel?
- Are you the sole money earner? How do you feel about that?
- Do you feel empowered to make financial decisions about your household?
- Do you feel like you have equal access to shared money? If not, why?
- Do you feel like you have to ask permission to spend money? How does that make you feel?
- Are you afraid to have conversations with your partner about money? How does that affect you? Has it impacted on your self-esteem?



By starting to think about these things you might get a better idea of how and why you manage your money the way you do. It might give you a bit of insight into how your partner thinks about money too. You might find it easier to start talking about money now that you have a better understanding of your own money story and your emotional connection to money.

