



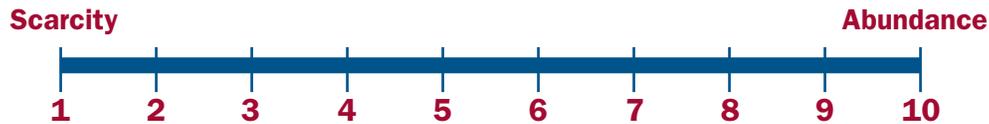
Each of you bring your own money attitudes into the relationship.

Identifying what they are can help increase your understanding of each other and help reduce conflict and/or stress with money conversations.

Most people develop their attitudes about money as children. Reflect on your childhood experiences with money to help you better understand how those experiences may affect how you and your spouse manage your money.

### Take Action 2: Reflect On Your Childhood—On your own

**1.** Circle the number that best represents the money attitude you witnessed as a child, and answer the questions below.



#### Attitude of Scarcity

Fear. Worry. Insecurity. Survival. Lack of giving.  
Hold on to what you've got. God "might" provide.

#### Attitude of Abundance

Thanksgiving. Generosity. Certainty in future.  
Planned spending, saving. God "will" provide.

**2. How were financial decisions made in your home?**

---

---

---

**3. What did you see adults doing with money? What did you hear them saying?**

---

---

---



#### Meet Jacob and Kayla

Jacob's family never talked about money, while Kayla's family argued about it often. They will want to schedule regular meetings to discuss their finances in a way that is comfortable for both of them.

**4. Did money ever create conflicts in your family? If so, what issues were involved?**

---

---

---

**5. What lessons about money did you learn from your childhood experiences?**

---

---

---

## Top five reasons couples argue about money:

- 46%** frivolous purchases
- 33%** household budgeting
- 26%** credit card debt
- 25%** insufficient savings
- 22%** insufficient retirement savings

## Take Action 2: Reflect On Your Childhood—Together

Share your experiences with your spouse, and then answer the following questions.

**1. How are our experiences similar?**

---

---

---

**2. How are our experiences different?**

---

---

---

**3. How might these similarities and differences affect how we manage our money as a couple?**

---

---

---

Source: Money Magazine survey: *How Husbands and Wives Really Feel About Their Finances*, June 2014.