

CONVERSATIONS WITH MONEY Additional Resources

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November 2022

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Welcome!

Thank you for buying a copy of Conversations with Money - A Love Story!

This is additional resources to go with the book.

Many are from mentors and Guru's in the money mindset space.

Enjoy exploring this space more and have fun with it. Don't be afraid to make changes as you grow and evolve your mindset around money too.

If you ever need any extra help, then I am always at the end of the phone or Zoom too. Please reach out.

Lynda x

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IDENTIFY YOUR VALUES

THE FINANCIAL RELATIONSHIP INDEX

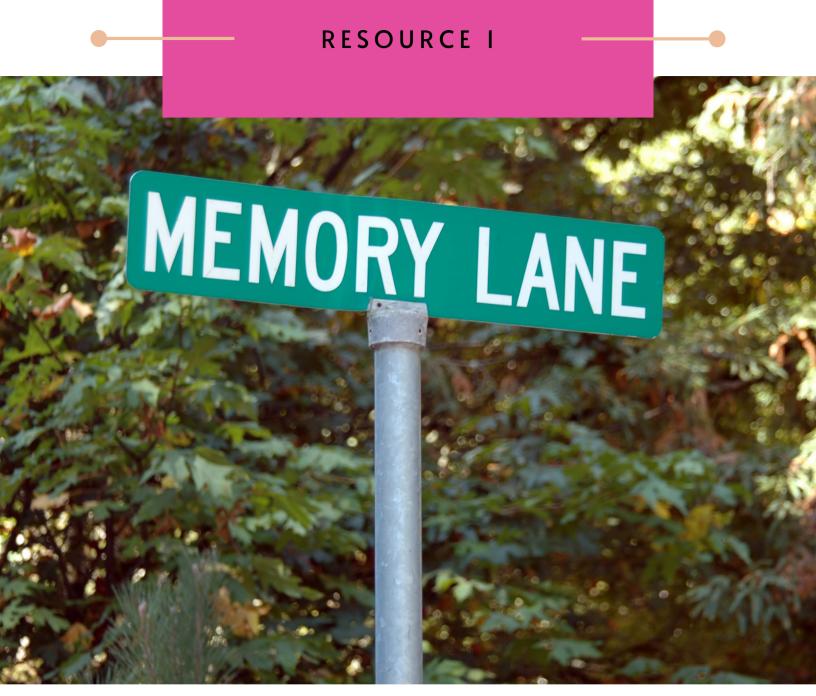
LOVE LANGUAGES QUIZ

COMMUNICATION TECHNIQUES

GOTTMAN RESOURCES

KEEP GOING!





MONEY MEMORIES

Where does how you think about money come from?

Your Money History

You Money history is the starting point for your current money beliefs and your money personality. So, in this section we are going to explore your family history. It is quite possible that money wasn't openly talked about in your family. Even between couples, money can be a taboo subject.

It may have been yelled about, or the topic quickly changed to avoid potential conflict. Without realising it you will have taken onboard your parents behaviours and beliefs about money. Or, you would have rejected them vowing never to be like your Mum or Dad.

Once you understand the voices from the past, you can put them firmly where they belong, which is in your history, not your future, and their power over you will diminish.

Exercise

To help jog your memory, there are lots of questions under each main question, these are designed as prompters to help you think of situations and examples that are tucked away in your memory somewhere.Not all the questions will be applicable to you, and you may want to go through them a few times before completing the answers.

1. How was money handled in your family as you were growing up?

What was your father's attitude towards money? How did he handle it? Was he satisfied with his work? Think about a time you both interacted around money.

What about your mother? What was her attitude towards money? Did she work outside the home and earn her own income? Or was she a stay at home mother? Think about a time you and she interacted around money.

How did your parents relate to each other about money? Did they talk about it? Did they argue about it? Who controlled it?

If you have siblings, were you all treated the same? Are you and your siblings' attitude towards money the same now as when you were children?

Did any other relatives influence the way you think about money?

2.What were your family's financial circumstances?

As money isn't talked about we may growing up have had a completely different picture of reality from our parents.

Were you ever told specifically about the family financial situation? If not, did you think you were poor, comfortable or well off? How did that compare with friends? If you did know how did you react? Do you think knowing or not knowing could still be affecting you today? Did you ever feel guilty or ashamed of how much money you did or didn't have?

Did either of your parents worry about money? Which one? Was it in the open or behind closed doors? What effect did this have on you?

Did it ever feel like there were financial secrets? Did you find out about them? How did you feel?

Did you ever find out that the picture you had was totally wrong? When and how did you learn the truth? How did you react? Do you think this faulty image as a child has affected you as an adult?

Did you get pocket money?

If no, when did you first learn how to deal with money?

If yes, did you have to do chores to receive it? Was it paid consistently? How old were you?

How much did you receive? How did that compare to your friends?

Was it ever taken away as a punishment? Did you have to account for it?

How do you feel about pocket money now? Will you/do you give it to your children?

3. What were your family traditions around money and work?

Are you following the family tradition in your career or business?

If you are breaking tradition, how does your family feel about this? How do you feel; Proud, guilty? Is this how you want to feel?

If you are sticking to the tradition, how do you feel about this?

Do you feel pressured to be as successful as a family member? Or are you being pressured not to compete with them?

4.Did you go to church as a child?

If so, what money messages did you learn from this?

What do you think about those messages now?

Have you abandoned those messages? Did any of these messages cause you money conflict as you were growing up?

5.What money messages did you get from your peers when you were young?

How did you feel about money when you were with them?Ashamed proud, envious or something else?

Were any of them richer or poorer than you? Did this affect your own money behaviour around them?

Can you recall any specific incidents connected with friends and money? What emotions does thinking about this bring up now? Do you think these are still affecting you as an adult?

6.Are there any other emotional childhood memories around money?

This doesn't necessarily involve you directly, it may be something you saw or heard that you can still recall clearer and may well have influenced the way you think about money now.

7.Can you recall any promotional messages that have influenced your spending behaviour and money habits?

We are inundated with messages from the media to buy now, pay later and what we own is an important part of our identity.

8. Who was a positive influence on your money behaviour?

What are some of the positive messages and influences in your life?

Can you recall some childhood events that had a positive impact on your relationship with money? What behaviours are they?

Summary

You have covered quite a lot of detail when answering the questions, so now it is time to summarise them into a few key statements.

1.What was the main message you got from all these sources that affect your relationship with money today?

2.Are any emotional memories still affecting you today?

3.Is there any childhood 'vows' that are still controlling you today?

4. What positive past messages would you like to retain?

5. What changes would you like to make so you are less affected by your past?

"THE MORE YOU LEARN THE MORE YOU EARN"

-WARREN BUFFETT





IDENTIFY YOUR VALUES

How do you value money in your life?

Identify Your Values

You may have used various methodologies to determine your Values, and if you have done them recently and are really clear about what they are, you don't need to do this exercise.

However, if it has been awhile, or you have never worked on your Values then I recommend you take the time to do the exercise.

There are lots of different ways of assessing your values, our favourite is the DeMartini methodology. It is online, so you can save it and keep coming back to it.Some of the questions you will find quite easy and straightforward, others you will need to give more thought to and come back to more often.

Here is the <u>link</u>

If you don't want to do the online Values Determination, work through the questions below.

Step 1: Identify the times when you were happiest Find examples from both your career and personal life. This will ensure some balance in your answers.

•What were you doing?

•Were you with other people? If so who?

•What other factors contributed to your happiness?

Identify Your Values

Step 2: Identify the times when you were most proud Use examples from your career and personal life. Why were you proud?

Did other people share your pride? Who?

What other factors contributed to your feelings of pride?

Step 3: Identify the times when you were most fulfilled and satisfied Again, use both work and personal examples. What Need or desire was fulfilled?

How and why did the experience give your life meaning?

What other factors contributed to your feelings of fulfilment?

Step 4: Determine your top values, based on your experiences of happiness, pride, and fulfilment

Why is each experience truly important and memorable? Use the list at the end of this section to help you get started – and aim for about 10 top values. (As you work through, you may find that some of these naturally combine. For instance, if you value philanthropy, community, and generosity, you might say that service to others is one of your top values.)

Step 5: Prioritise your top values

This step is probably the most difficult, because you'll have to look deep inside yourself. It's also the most important step, because, when making a decision, you'll have to choose between solutions that may satisfy different values. This is when you must know which value is more important to you.

Write down your top values, not in any particular order.

Identify Your Values

Look at the first two values and ask yourself, "If I could satisfy only one of these, which would I choose?" It might help to visualize a situation in which you would have to make that choice.

For example, if you compare the values of service and stability, imagine that you must decide whether to sell your house and move to another country to do valuable foreign aid work, or keep your house and volunteer to do charity work closer to home.

Keep working through the list, by comparing each value with each other value, until your list is in the correct order

List your top five values here
1.
2.
3.
4.
5.

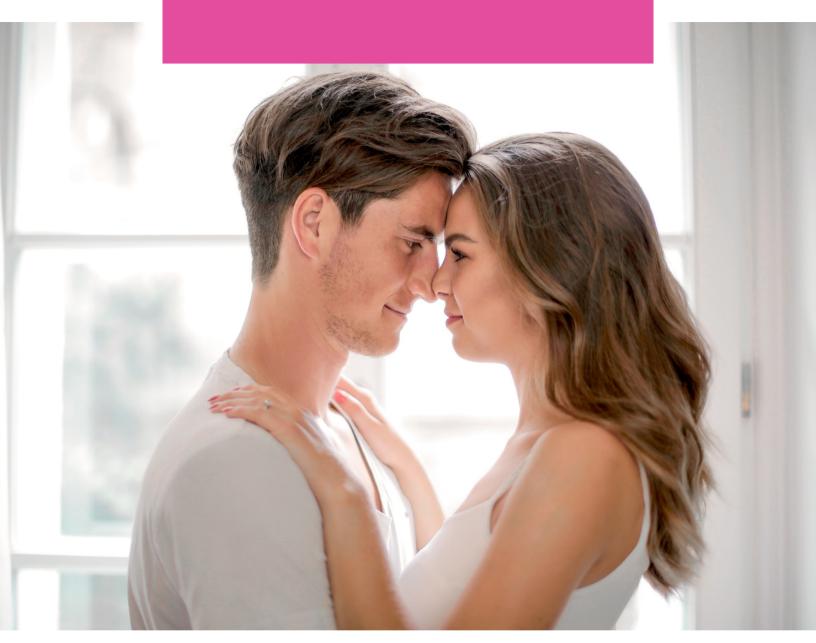
Abundance	Concentration	Excellence
Acceptance	Confidence	Excitement
Accountability	Connection	Experience
Accomplishment	Consciousness	Expertise
Accuracy	Consistency	Exploration
Achievement	Contentment	Expressiveness
Acknowledgement	Content over fluff	Fairness
Adaptability	Continuity	Faith
Adventure	Continuous Improvement	Fame
Affection	Contribution	Family
Aggressiveness	Control	Fidelity
Agility	Conviction	Flexibility
Alertness	Convincing	Flow
Ambition	Cooperation	Focus
Anticipation	Courage	Forgiveness
Appreciation	Courtesy	Fortitude
Assertiveness	Creativity	Freedom
Attentiveness	Curiosity	Friendship
Audacity	Daring	Frugality
Awareness	Decisiveness	Fun
Balance	Delight	Generosity
Beauty	Dependability	Giving
Belonging	Desire	Going the extra mile
Blissfulness	Determination	Goodness
Boldness	Devotion	Grace
Bravery	Dignity	Gratitude

Brilliance	Diligence	Growth
Calm	Discipline	Guidance
Candor	Discovery	Happiness
Carefulness	Discretion	Harmony
Caring	Diversity	Hard work
Certainty	Drive	Health
Challenge	Duty	Helpfulness
Change	Eagerness	Heroism
Charity	Education	Holiness
Cheerfulness	Effectiveness	Honesty
Clarity	Efficiency	Honor
Cleanliness	Elation	Hopefulness
Collaboration	Elegance	Hospitality
Comfort	Empathy	Humility
Commitment	Encouragement	Humor
Communication	Endurance	Imagination
Community	Energy	Independence
Compassion	Enjoyment	Influence
Competence	Enthusiasm	Ingenuity
Competition	Equality	Inner peace
Innovation	Opportunity	Reliability
Insightfulness	Optimism	Religion
Inspiration	Order	Resourcefulness
Integrity	Organization	Respect
Intelligence	Originality	Responsibility
Intensity	Outcome	Righteousness
Intimacy	orientation	Risk-taking
Intuitiveness	Outstanding service	Romance
Inventiveness	Passion	Safety
т •	D	0 •

Investing	Peace	Security
Joy	Perceptiveness	Selflessness
Justice	Perseverance	Self-esteem
Kindness	Persistence	Seriousness
Knowledge	Personal growth	Service
Leadership	Pleasure	Simplicity
Learning	Poise	Sincerity
Liberty	Positive attitude	Skill
Logic	Power	Speed
Longevity	Practicality	Spirit
Love	Precision	Stability
Loyalty	Preparedness	Style
Love	Presence	Systemization
Making a difference	Preservation	Teamwork
Mastery	Privacy	Timeliness
Maturity	Proactivity	Tolerance
Meaning	Progress	Tradition
Merit	Prosperity	Tranquility
Mindfulness	Punctuality	Trust
Modesty	Quality	Truth
Money	Quiet	Unity
Motivation	Rationality	Variety
Nonviolence	Recognition	Well-being
Openness	Relationships	Wisdom

"IF MONEY WAS JUST ABOUT NUMBERS, LIFE WOULD BE SIMPLE. BUT IT'S NOT, BECAUSE WE ATTACH EMOTIONS TO MONEY."

RESOURCE 3



THE FINANCIAL RELATIONSHIP INDEX

Take the test and find out where you are on the scale. Circle which answer best relates to you. Add them up at the end to see where you are on the index.

1.How often do you and your partner discuss money?

- a. Daily
- b. Weekly
- c. Monthly
- d. Yearly
- e. Never

2.How often do you and your partner fight about money?

- a. Daily
- b. Weekly
- c. Monthly
- d. Yearly
- e. Never

3.How often do you purchase items in secret?

- a. Daily
- b. Weekly
- c. Monthly
- d. Yearly
- e. Never

4.How often do you lie to your partner about how much an item will or did cost?

- a. Daily
- b. Weekly
- c. Monthly
- d. Yearly
- e. Never

5.Do you buy gifts for other people without your partner's knowledge?

a. NoYes

6.Do you have a secret stash of cash?

- a. No
- b. Yes

7. Do you have a credit card that your partner is not aware of?

- a. No
- b. Yes

8.How much do you dread talking to your partner about money?

- a. Don't dread
- b. Slightly dread
- c. Dread

9.Do you look over and pay your bills together?

- a. Yes
- b. No

10.Do you or your partner have an allowance?

- a. No
- b. Yes

11.Do you as a couple have a joint or separate bank accounts

- a. Joint
- b. Separate

12.How stressed are you about your finances?

- a. Not at all stressed
- b. Slightly stressed
- c. Stressed
- d. Very stressed

13.Have you ever had counselling – either personally or as a couple- about your finances?

- a. Yes
- b. No

14.Would you ever consider ending your relationship due to your finances?

- a. I would never end a relationship over money
- b. I would slightly consider ending a relationship over money
- c. I would separate over financial infidelity
- d. I would permanently separate or divorce over financial infidelity

15.Did money ever cause disruptions in your parent's relationship when you were growing up?

- a. No
- b. Yes

16.How much credit card debt do you have as a couple?

- a. \$0 \$5,000
- b. \$5,000-\$10,000
- c. \$10,000-20,000
- d. \$20,000 \$30,000
- e. \$30,000 and above

17.Are you comfortable with the amount of debt you have as a couple?

- a. Very comfortable
- b. Somewhat comfortable
- c. Not comfortable
- d. Very uncomfortable

18.Do you and your partner agree on a budget?

- a. Yes
- b. No

19.Do you and your partner have a plan for retirement?

- a. No
- b. Yes

Use the Financial Relationship Index answer key here to add up your score corresponding to your answers for each question.

Question 1	Question 10
A 0	A 0
B 1	B 3
C 1	
D 2	
E3	
2.5	
Oracettan 0	Oracettary 11
Question 2	Question 11
A 5	A 0
B 4	B 5
C 3	
D1	
EO	
Question 3	Question 12
A 9	A 0
<u>▲</u> 8 B 6	B1
C 4	C 3
D2	D 5
EO	
Question 4	Question 13
<u>A</u> 8 B 6	A 0
B6	B 4
C 4	
D 2	
E 2	
E Z	
Questions 5	Question 14
	A 0
A 0	LAU I
B 4	B 4
	B 4 C 6
	B 4
B 4	B 4 C 6 D 8
B 4 Question 6	B 4 C 6 D 8 Question 15
B 4 Question 6	B 4 C 6 D 8 Question 15 A 0
B 4	B 4 C 6 D 8 Question 15
B 4 Question 6 <u>A 8</u> B 0	B 4 C 6 D 8 Question 15 A 0 B 4
B 4 Question 6 <u>A</u> 8 B 0 Question 7	B 4 C 6 D 8 Question 15 A 0 B 4 Question 16
B 4 Question 6 <u>A 8</u> B 0 Question 7 A 0	B 4 C 6 D 8 Question 15 A 0 B 4 Question 16 A 0
B 4 Question 6 <u>A</u> 8 B 0 Question 7	B 4 C 6 D 8 Question 15 A 0 B 4 Question 16
B 4 Question 6 <u>A 8</u> B 0 Question 7 A 0	B 4 C 6 D 8 Question 15 A 0 B 4 Question 16 A 0 B 2
B 4 Question 6 <u>A 8</u> B 0 Question 7 A 0	B 4 C 6 D 8 Question 15 A 0 B 4 Question 16 A 0 B 2 C 4
B 4 Question 6 <u>A 8</u> B 0 Question 7 A 0	B 4 C 6 D 8 Question 15 A 0 B 4 Question 16 A 0 B 2 C 4 D 6
B 4 Question 6 <u>A 8</u> B 0 Question 7 A 0 B 5	B 4 C 6 D 8 Question 15 A 0 B 4 Question 16 A 0 B 2 C 4 D 6 E 8
B 4 Question 6 <u>A 8</u> B 0 Question 7 A 0 B 5	B 4 C 6 D 8 Question 15 A 0 B 4 Question 16 A 0 B 2 C 4 D 6 E 8
B 4 Question 6 <u>A</u> 8 B 0 Question 7 A 0 B 5	B 4 C 6 D 8 Question 15 A 0 B 4 Question 16 A 0 B 2 C 4 D 6 E 8 Question 17
B 4 Question 6 <u>A</u> 8 B 0 Question 7 A 0 B 5 Question 8 A 0	B 4 C 6 D 8 Question 15 A 0 B 4 Question 16 A 0 B 2 C 4 D 6 E 8 Question 17 A 0
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B 4 Question 6 <u>A</u> 8 B 0 Question 7 A 0 B 5 Question 8 A 0	B 4 C 6 D 8 Question 15 A 0 B 4 Question 16 A 0 B 2 C 4 D 6 E 8 Question 17 A 0 B 1 C 3
B 4 Question 6 <u>A</u> 8 B 0 Question 7 A 0 B 5 Question 8 A 0 B 2	B 4 C 6 D 8 Question 15 A 0 B 4 Question 16 A 0 B 2 C 4 D 6 E 8 Question 17 A 0 B 1
B 4 Question 6 <u>A</u> 8 B 0 Question 7 A 0 B 5 Question 8 A 0 B 2 C 4	B 4 C 6 D 8 Question 15 A 0 B 4 Question 16 A 0 B 2 C 4 D 6 E 8 Question 17 A 0 B 1 C 3 D 5
B 4 Question 6 <u>A</u> 8 B 0 Question 7 A 0 B 5 Question 8 A 0 B 2 C 4 Question 9	B 4 C 6 D 8 Question 15 A 0 B 4 Question 16 A 0 B 2 C 4 D 6 E 8 Question 17 A 0 B 1 C 3 D 5 Question 18
B 4 Question 6 <u>A</u> 8 B 0 Question 7 A 0 B 5 Question 8 A 0 B 2 C 4 Question 9 A 0	B 4 C 6 D 8 Question 15 A 0 B 4 Question 16 A 0 B 2 C 4 D 6 E 8 Question 17 A 0 B 1 C 3 D 5 Question 18 A 0
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B 4 Question 6 <u>A</u> 8 B 0 Question 7 A 0 B 5 Question 8 A 0 B 2 C 4 Question 9 A 0	B 4 C 6 D 8 Question 15 A 0 B 4 Question 16 A 0 B 2 C 4 D 6 E 8 Question 17 A 0 B 1 C 3 D 5 Question 18 A 0 B 4

Your Score

o-25 You have very little financial infidelity in your relationship. And that's fantastic. At the same time, remember that all it takes is one little lie, one little secret to send your relationship into a spiral of deception. We don't say that to scare you, but to let you know that even if things are going pretty well right now, it's worth incorporating the advice in the coming chapter into your financial communication. Building healthy habits when things are good can go a long way toward preventing them from ever going bad.

25-50 You have developed some faulty communication patterns, some bad habit, and maybe even a few secrets that are keeping you from having honest financial conversations. The good news is that it won't take a ton of effort to get yourselves unstuck and moving into a much stronger financial relationship.

50-75 You are on the road to disaster, but you're not there yet. There's still time to hit the brakes and turn this relationship around. It will take some serious work from both of you. You'll need to start thinking about the reasons you are hiding your spending or setting up secret accounts. And if you want to heal your relationship, you'll need to prepare yourself for the difficult conversations that are about to take place.

75-100 Clearly money is a major issue in your relationship. We'd guess that you either have tremendous conflict over your finances or have stopped talking about them altogether. Even if that's the case, you have done something crucial by taking this test You have demonstrated hope. And that's huge. We believe every relationship can be saved from financial infidelity with time and true commitment.

Developed by Bethany and Scott Palmer.

MONEY MAY NOT BUY YOU LOVE, BUT FIGHTING ABOUT IT WILL BANKRUPT YOUR RELATIONSHIP

-MICHELLE SINGLETARY





LOVE LANGUAGES QUIZ

Take the test and find out how you feel loved.

If a statement is true for you, circle or highlight the 'X' beside it. Add the totals of highlighted answers in each column to determine your primary Love Language(s)

		A	B	С	D	E
1	I like to receive notes of affirmation from you	X				
1	I like it when you hug me					x
2	I like to spend one to one time with you		X			
2	I feel loved when you give me practical help				x	
3	I like it when you give me gifts			Х		
3	I like taking long walks with you		X			
4	I feel loved when you do things to help me				x	
4	I feel loved when you touch me					X
5	I feel loved when you hold me in your arms					X
5	I feel loved when I receive a gift from you			Х		
6	I like to go places with you		X			
В	I like to hold hands with you					X
7	Visible symbols of love [gifts]are very important to me			Х		
Ľ	I feel loved when you affirm me	X				
8	I like to sit close to you					X
	I like for you to tell me I am attractive/handsome	X				
9	I like to spend time with you		X			
9	I like to receive little gifts from vou			Х		
10	Your words of acceptance are important to me	X				
10	I know you love me when you help me				X	
11	I like to be together when we do things		X			
11	I like the kind words you say to me	X				
12	What you do affects me more than what you say				X	
12	I feel whole when we hug					X
	I value your praise and try to avoid your criticism	X				
13	Several inexpensive gifts from you mean more to me than one large gift			x		
	Subtotal Page 1					
		A	в	с	D	E

If a statement is true for you, circle or highlight the 'X' beside it. Add the totals of highlighted answers in each column to determine your primary Love Language(s)

		Α	В	с	D	E
14	I feel close when we are talking or doing something together		x			
	I feel closer to you when you touch me often					X
	I like for you to compliment my achievements	х				
15	I know you love me when you do things for me that you don't enjoy doing				x	
16	I like for you to touch me when you walk by					x
10	I like it when you listen to me sympathetically		X			
17	I feel loved when you help me with my jobs around the house				x	
	I really enjoy receiving gifts from you			x		
10	I like for you to compliment my appearance	х				
18	I feel loved when you take time to understand my feelings		x			
10	I feel secure when you are touching me					X
19	Your acts of service make me feel loved				x	
20	I appreciate the many things you do for me				х	
20	I like receiving gifts that you make			Х		
21	I really enjoy the feeling I get when you give me your undivided attention		x			
21	I really enjoy the feeling I get when you do some act of service for me				x	
	I feel loved when you celebrate my birthday with a gift			Х		
22	I feel loved when you celebrate <i>my</i> birthday with meaningful words written or spoken	х				
23	I know you are thinking of me when you give me a gift			х		
25	I feel loved when you help out with my chores				X	
24	I appreciate it when you listen patiently and don't interrupt me		x			
	I appreciate it when you remember special days with a gift			X		
25	I like to know you are concerned enough to help with my daily tasks				x	
	I enjoy extended trips with you		X			
	Subtotal Page 2					
		Α	в	с	D	E

If a statement is true for you, circle or highlight the 'X' beside it. Add the totals of highlighted answers in each column to determine your primary Love Language(s)

		Α	В	с	D	E
26	Kissing me unexpectedly excites me					х
	Giving me a gift for no special occasion excites me			х		
27	I like to be told that you appreciate me	х				
	I like for you to look at me when we are talking		x			
28	Your gifts are always special to me			х		
	I feel good when you are touching me					х
29	I feel loved when you enthusiastically do a task I have requested				x	
	I feel loved when you tell me how much you appreciate me	х				
30	I need to be touched every day					х
	I need your words of affirmation every day	х				
	Subtotal Page 3					
	Subtotal Page 1					
	Subtotal Page 2					
	Total					
		Α	В	с	D	E

- A = Words of Affirmation
- B = Quality Time
- C = Receiving Gifts
- D = Acts of Service
- E = Physical Touch

Your highest score indicates your primary love language. Your second highest Indicates your secondary love language. These will be the primary ways you express love and caring to your partner, and also feel loved and appreciated by them.

If two scores are identical, you are bilingual [you have two primary love languages]. If the scores of your primary language and your secondary language are close [for example 1O and 9 respectively], it indicates both are important to you.

Whatever your partner does to express love in your primary language(s) will get emotional points with you. The highest possible score for any one love language is 12.

Having a clear picture of your primary and secondary love languages will explain much of your past behavior. Think back over the past and ask yourself, "What have I most often requested from my spouse?" chances are your answer will lie within the scope of your primary and secondary love languages.

You have been requesting that which would meet your deepest need for emotional love. Your requests, however, might have come across.as nagging or criticizing and thus driven your spouse away. Below is a summary of ways to communicate with each Love Language Profile.

How to relate to a person with this Love language	Communication	Actions	What to avoid
Words of Affirmation	Compliments Affirmation Kind words	Send notes/ cards	Criticism
Quality time	One to one time Not interrupting Face to face conversations	Take long walks together Doing things together Taking trips	Long periods of being apart. More time with friends than partner
Receiving Gifts	Positive fact oriented communication	Give <u>gifts_on</u> special occasions and not so special occasions	Forgetting special days
Acts of Service	Action works like "I can", "I will", what else can I do?"	Helping with household and yard chores Repair/maintenance Acts of kindness	Ignoring partner's requests while helping others
Physical Touch	A lot of nonverbals <u>Verbals</u> need to be word pictures	Touches hugs, pats, kisses	Physical neglect or abuse

5 Love Languages: The Secret of Love That Lasts – Gary Chapman <u>http://www.5lovelanguages.com/</u>

YOU WILL EITHER LEARN TO MANAGE MONEY, OR THE LACK OF IT WILL MANAGE YOU

-DAVE RAMSEY

RESOURCE 5



COMMUNICATION TECHNIQUES

No more fights about money - know how you can effectively communicate about money in your relationship.

Communication Techniques

Here are a few examples of ineffective communication styles.

- Screaming at each other
- One partner lecturing and the other is in stony silence
- A conversation full of criticism and blame
- Talking over the top of each other
- Not listening

The list goes on and on. This type of communication doesn't resolve anything and can be upsetting to both parties.

We aren't taught how to communicate about difficult topics, so couples generally just don't have the skills to talk about money in a calm rational way, that respects the other person and listens empathetically so you can actually resolve the issue.

Here is a list of techniques that Oliva Mellan uses with her clients.By the way, these communication styles can be used for any type of conversation.

Guidelines for Creating a Positive Environment

1.Before you even start, think about what would the non-habitual for you. For example, if you usually start a conversation with blame and attacking your partner, try a new way. Talk about softer feelings, be vulnerable, you may still feel angry but try not to express it. This helps break down an old predictable pattern of behaviour of one partner blaming and the other shutting down before you even start.

2.Look at yourself first, start with your own shortcomings rather than what you partner needs to do differently. Practice saying, and meaning it, "I am sorry, I will do better next time" instead of going into justification and defense mode.

Communication Techniques

If your partner is upset by something you have done, and you think that behaviour is prior your relationship, acknowledge the part that you did play. Your partner has old wounds that needing healing and not adding to them now goes a long way.

3.Look at positive qualities of the relationship and your partner. What you focus on is what will grow. If you focus on the negative that will become dominant, so accentuate the positive and put more energy into that.

4.Minimise blame by using "I" messages as much as possible. Talk about your feelings more than your partners behaviour or guessing motives. Be careful not to express what you think are "I" messages that actually aren't. For example, "I feel you are an insensitive jerk when you go to bed and don't say goodnight to me." There is definitely judgement and thoughts that will lead to counterattack and defensiveness. So try this instead. Yes, it will sound very strange to speak like this if you aren't used to it. "When you go to bed without saying goodnight, I feel hurt, rejected and I feel ignored. I feel as if I don't exist."

5.If you are upset, before you launch into your communication, see if your partner is willing to hear your feelings. Rather than just launching into what is upsetting you, start with, "I am feeling upset [angry, hurt]." Giving your partner a respectful warning like this will go a long way to clarifying the communication. It also shows you are taking responsibility for your feelings and respecting the fact that they aren't psychic!

6.When you partner shares sensitive facts or feelings, receive that as a gift. Now is not the time to say. "Now I understand why you are weird in that way." Don't use this information against your partner or keep it as ammunition for a later argument.

Communication Techniques

Exercise - My Perfect Conversation

Before giving details of the conversation you want to have, say in general terms what it is about and the ideal response you would like to receive.

For example, if you want to have a conversation about a bad day or difficult experience at work, you might start by saying, "I want to talk to you about all the things that went wrong at work today, there were some positives as well. I would like you to look me in the eye, smile warmly and sympathetically and say emotionally supportive things, like, Oh, I am sorry to hear that, or That's wonderful. I want you to put yourself in my shoes and be empathetic."

Then you talk for about 5 – 10 minutes and your partner does their best to respond in the way you have asked.

When you have finished, give positive feedback to your partner about what worked well. If your partner did something 'wrong' the commitment is to only give positive feedback and not attack or criticize for things done wrong. Then you swop over. This exercise will take up about 10 – 20 minutes of your day.

Positive warm-ups

In the honeymoon phase of a relationship, it is very easy to find positive things to say to each other, as the relationship matures the ratio of positive to negative comments declines. According to Dr. Warren Farrell (a specialist in couple's communication) during the honeymoon phase the ration of positive to negative comments is 100 to 1

To maintain a healthy loving relationship, you need to keep that ratio of positive to negative comments above 4 to 1.

In your day to day lives of running a household, jobs and children, this is easier said than done. A simple technique is to make sure you get at least a couple of positives in day; first thing in the morning and last time at night are good times to do this.

Here are a few prompters to get you going -

- I appreciated it when you did ______for me
- I love you most when you _____
- You make me happy when ______
- We make a good couple because _____

Getting into the habit of saying positive things to each other on a regular basis will make it much easier to discuss the more difficult topics like money.

The Mirroring Technique

This technique highlights the importance of not only listening, but also understanding and interpreting what you partner has said. This technique is done in pairs, one Listener and the other the Speaker.

The exercise may sound laborious, but it slows down the conversation and breaks down the habitual communication patterns of failing to listen, interrupting and interjecting with their own opinion or just agreeing without really understanding the emotional impact.

As with all of the techniques, begin with each of you offering appreciation of the other.

Then continue as follows:

Step 1 - Mirroring: The speaker says a few sentences about the topic you are discussing. The Listener 'mirrors' this comment, saying it back as close as possible to verbatim and ending with, 'Is there more?" The Speaker says a few more sentences, the Listener then responds with, "you want to make sure that, (repeat what the speaker just said), is there more?" eventually the Speaker will say, "No, there is no more."

Step 2 – Validation: The Listener enters more deeply into the mind and heart of the Speaker and tunes in, in a nonjudgmental and compassionate way possible to what 'makes sense' from the Speaker's perspective. For example, if the Speaker says, "I feel anxious about giving you too much money all at once" the Listener validates this concern with a response like, "it makes sense that you feel anxious about giving me too much money all at once, as I have been an over spender." Then the Listener should ask, "is there any part of your message you'd like to hear validated that hasn't been validated yet?"

Step 3 - Empathy: Once all the validations have been cleared the Listener deepens empathy about the emotions of the Speaker by saying, "I imagine you may also be feeling [insert the one word such as angry, sad, relieved, etc]. Make sure this is just one word, not 'angry about', or 'angry because' type statements. Then you switch places.

The Love Letter Technique

If you are just too upset even to try listening with understanding and compassion. You'd rather just blast out your hurt and anger, try this technique developed by John Gray (Men are from Mars and Women are from Venus). This technique involves writing a letter in which you go through a series of emotions. This enables you to clarify and let go of whatever it is that is stopping you from communicating openly.

Go off by yourself and collect your thoughts and feelings. Imagine that your Partner will read this letter with love and understanding.

Start with why you feel Anger towards them, "I am Angry because_____" Then move on to explain why you feel Sadness, "I feel Sadness because_____" Then Fear and Regret and finally Love.

Include all five sections in every letter, starting with the negative emotions and moving towards the positive.

Try to keep each section about the same length and in simple terms, a few sentences are fine.

Don't stop until you have expressed Love and then sign the letter. In each section you can include other feelings. In the Anger you might want to express feelings of hurt or frustration. In the Sadness section, you may feel disappointed. In the Regret section, there may be apologies, feeling sorry embarrassed or wishing things had gone differently.

The Love section is where you express appreciation and positive wishes. Then write the ideal response that reflects exactly what you would want your Partner to say if they read your letter in the most accepting way.

Once you have completed both letters you may feel you don't need to share them with your Partner, the process of writing them has changed your mood and you are ready to discuss and communicate with them.

If you want to share the letters with your Partner that is fine too, it is whatever is going to work for you that is the most important.

The Structured Communication Format

This technique has been adapted from a clinical psychologist Isaiah Zimmerman.It is quite a formal structure, but it does create safety and reduces the intensity of communication particularly if you have a history of conflict and emotional explosions.

Here are the ground rules.

1. Set an appointment for your communication. Limit your sharing to no more than three minute or so, otherwise you can find yourself in a monologue or tirade!

2. Don't interrupt. When you partner is speaking, listen un-defensively and with as open a mind as possible.

3. Announce the nature of the message you will be sending. Choose one of the four channels of communication and ask, "are you willing to listen?"

- The Unequal channel. Use this channel when you are feeling angry, hurt, resentful or one-down in any other way. Say "I'm angry" or "I'm hurt."
- The Equal channel. This is used to share a neutral or positive thought or feeling. "I have a thought" (or feeling), I want to share."
- The Verification channel. This helps you clarify you have understood your partners point of view. "I want to verify what you just said."
- The Negotiation channel. If you want to try and settle something, say, "I have a negotiation." This is the only action channel.

By identifying and announcing the nature of the message your partner feels respected and 'warned' about where you are going.

4. Ask whether your partner is willing to listen. "Can you truly listen with an open mind, or do you feel defensive about what you imagine I might say?" Let your partner think about their answer, if you can't say "Yes" with an open heart you should say "No."

Respect both the "Yes" and "No." Communicate only when your Partner is willing to listen. They should have full permission to say "no" – for now. If you are the one who says "No", ask for time to share the upset or negative feelings that are blocking the communication. Or, ask to return to the discussion at a specific time in the future.

If you say "Yes" commit to listening un-defensively and without interrupting. Announce when you are finished speaking by saying, "I'm finished."

5. Verify your partner's feelings whenever possible. If you partner has shared a feeling and you are willing to verify it, do so. Verify and then ask, "Did I hear you as you wished to be heard?" This allows your partner to give feedback on whether your heard correctly, missed something or misheard. Put a percentage on what was reported well.

6. You don't have to give feedback on your partner's verification. If you partner hasn't verified very well, you may find yourself feeling angry that you have been misheard again. So rather than launching into a full-scale attack, if you need to share your anger, than go to the 'Unequal' channel and communicate your anger and disappointment.

Or, if you feel grateful for their attempt to try and understand, then you could share a positive feeling via the 'Equal' channel. Remember everything is done with your partner's permission.

7. Don't try a negotiation until after your feelings have been aired. Difficult feelings must be aired, shared and understood before you can negotiate.

8. Negotiation is the only action channel. If you want to negation changes in behaviour, it is polite (but not necessary) to first offer something your partner might want, and then ask for what you want. Only actions and behaviours can be negotiated. Feelings can't be negotiated. You can ask you partner not to yell at you (the action), but you can't ask them not to be angry (the feeling). We all have the right to whatever emotions have a grip on us.

9. Try sitting back to back. You may feel safer and open up more if you don't make eye contact while sharing difficult material. Think about sitting back to back when expressing negative emotions and facing each other for neutral or positive.

10. If tempers flare, try to cool things off. Take a break until you regain objectivity about what got you fired up. Sit back to back and ask to communicate in 'upset' mode. If you get a 'Yes' you can push those upset feelings out and get a sense of closure.

11. Share positive cooldowns when you have finished. Here are some prompters,

What I most appreciated about you today was

When you express yourself, I value the way you

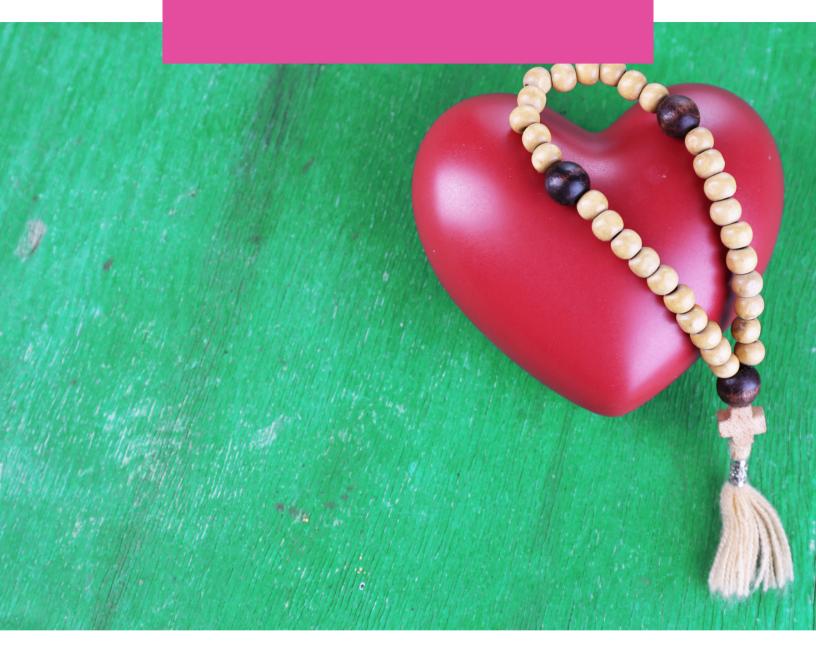
I learned to understand you better by

You helped me feel understood and heard when you



RESET YOUR MONEY MINDSET AND CHANGE YOUR LIFE!

RESOURCE 6



GOTTMAN RESOURCES

The master himself!

Gottman

Here are some of the best of Gottman however there are many many more. SO keep exploring!

https://www.gottman.com/blog/a-is-forarguments/

https://www.gottman.com/blog/5-stepsto-fight-better-if-your-relationship-is worth-fighting-for/



YOU HAVE TWO CHOICES:

I. DO NOTHING AND HOPE FOR THE BEST, OR,

2. CHOOSE TO TAKE ACTION TODAY BY SETTING GOALS THAT LEAD TO GREATER FINANCIAL FULFILMENT IN THE FUTURE.





WHAT NOW?

This workbook was created to start you on the path towards financial fulfilment by challenging you to think differently about your money and work along side the book you have read...

So what now?

What do you think about the following now?

- Your relationship with money, and how it impacts your decisions

- Your money beliefs, and whether these are holding you back or helping you move forward

- What financial fulfilment means and looks like for you

- Setting short - and long-term goals that will start you on the road to success

Whether you are aware of it or not, the mindset and emotional relationship you have with money influences every spending decision that you make.

What's more, becoming financially fulfilled is actually 80% about understanding your relationship with money and your money beliefs. Only 20% is about practical money management.

If you have financial goals that you want to achieve, the single best thing you can do for yourself is understand your relationship with money – and change it for the better.

If you want to learn more: we have plenty of resources available on our <u>website</u>; sign up for our newsletter and try our Money Personality quiz, or download our other eBooks, read our blogs, watch many of the videos on our Money Mentalist YouTube channel or simply ask us a question.

Or, if you are ready to make some changes right now, then talk to us about one of our coaching and mentoring courses.



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Are you ready for change?

- Sick of the stress and the arguing over money.

- Tired of trying to get your finances under control but nothing seems to make a difference.

- Ready to find new energy and discover new thinking that will change your life.

- Ready to build a shared vision for your financial future.

- Ready to move ahead financially so that you and your family can build a successful and happy life together.

Why join a Money Mentalist Programme?

To relieve stress about your longterm future. Discover where you want to be and how to get there.
Know how to talk to your partner about money – without the angst.
Get a practical system to manage your money, pay your debt effectively and allocate more time to the things in life that are important to you.
Gain a sense of control and empowerment by understanding your financial situation. Make change happen fast by becoming aware of your Values and your Beliefs that drive your spending.
Throw away the budget and let us show you the benefits of a Money Plan.

- Improve your personal and business finances. Learn how your business and personal finances relate to each other and what impact your decisions will have on both aspects of your life.

How do I do this?

I teach you how to permanently change our money habits by understanding your money mindset your money psychology. Once those habits are changed, you'll find a change in the relationship with yourself, your money and your partner. You're ready to develop a shared vision to reach your financial goals.

Anything else is a temporary fix and you soon revert to those old habits.

My Programmes

Hundreds of people have turned to me for help getting off the financial treadmill. I have life-changing coaching that will teach you how to reset your money mindset and change your habits so you can build a happy and successful life.



Fire-Up Your Money Management

If managing your money and paying off your mortgage faster or reaching new financial goals is your primary aim right now. This programme is for you.

The Fire-Up Your Money Management programme teaches you to manage your finances and bring awareness of your financial behaviour from the back of your mind, to the front. You will learn how to successfully manage your money with just 30 minutes a week.

I set you up with your own personalised online system, which I teach you how to use and monitor your progress. This system helps you track your spending, build your money plan and set your goals. I use behavioural economics to help you understand your income and expenses from a different perspective than usual accounting principles.

I check in on a regular basis to make sure you are staying on track. And each month we provide you with bonus resources to give you an insight and tips and tricks into your financial behaviour and how you can improve.

You can learn more about my signature programme at www.moneymentalist.com

If you would like to talk to me about any of my programmes, your money habits or anything else around your money, <u>click on this link</u>, then pick a day and time that suits you. It's completely free!



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ABOUT LYNDA B.COM, GRAD DIP ARTS (PSYCH), FTA

I started my career as an accountant when I was 17. I love numbers, to me they tell a story of your business and your life. I read them like others read novels. I graduated from University with a B.Com. After working for several accounting firms, when I was 7 months pregnant with my daughter (now 33), I began my own practice. I remained in Public Practice until 2010 when I sold my business to return to university to study Psychology.

In the middle of all of this, my marriage ended. Anecdotally, 70-80% of relationships break up because of money and this was true in my situation. I was devastated, and an emotional wreck. Even though I was an accountant, which meant I had a sound knowledge of my own financial situation, that didn't really help me going through my own breakup. Emotions completely took over. I felt I was completely on my own. I came out the other side servicing \$600,000 of debt.

It may seem a strange change in career path from accounting to Psychology, but it made complete sense to me. What I had realised in my years in practice, is that accounting (and money) isn't just about the numbers, it is also about the emotions that go behind the numbers, it's how we see the world and how we make decisions all stem from our relationship with money.

ABOUT LYNDA

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I graduated again this time with a Post Graduate Diploma in Arts (Psych). I continued to specialise in Money Psychology by continuing my training with Professor David Krueger (author of the Book 'The Secret Language of Money') and became a certified Money Mentor Coach.

What Changed

- I learned the distinction between a budget and a money plan.
- I started saying No to myself and others about things that didn't really matter to me. And saying Yes to what was important to me. This was when I really saw the impact of mindset on moving the numbers.
- I learned how to make the tough decisions that helped me turn my life around.
- I rewrote my own Money Story.

The Money Mentalist was born, and I now spend my time working with individuals and couples helping them understand their relationship with money, how to communicate about money to each other and how to make better financial choices. I use my accounting expertise to help them build a Money Plan (I don't use the term budget) which gives them the confidence to manage their money to reach their financial goals.

BOOK A SESSION

If you want to take your relationship further with money and make life long changes then connect with me and let's have a conversation.

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