

# My Money Beliefs

What's your history with money?

- Did you work as a child or teenager to earn money?
- If so, how did you use the money you earned?
- Were you responsible for buying your own clothes? Paying for a car, gas, insurance?
- Did you invest it? Save it? Spend it?
- Did you save money for your mission, education, marriage?
- What lessons did you learn?

What memories do you have of your parent's relationship with money?

- What did they teach you?
- Were they spenders, savers, investors?
- Did they keep separate accounts or did they have a single account they both used?
- Who kept track of the money?
- Did one person or both make the decisions about how money was used?
- What financial crisis were there?
- How did your parents handle them?
- Did money cause tension in your home or in their marriage?
- What impact did it have on you?
- How much freedom did they give you with money?
- What lessons did you learn from your parents regarding money?

What do you value more than money?

What are your attitudes towards money?

- What stresses you about money, if anything?

How do you feel about debt?

- Do you have debt?
- Are you frequently juggling bills and trying to figure out whom to pay?
- Are there financial secrets you are keeping from your spouse?
- Do you have a plan to eliminate the debt?
- What things are you willing to go into debt for?

How does your environment influence your thoughts and beliefs about money?

- Is your current environment a positive or negative influence on how you manage your money?

Do you have a financial plan?

- Do you have a budget?
  - o Do you keep your budget?
  - o Do you keep and review financial records on a regular basis?