
MODULE 1, MONEY TALK, addresses how people within a family can improve their interactions about money. This chapter provides valuable tools to help class participants discuss and work better together with their partners and children. The communication activities set a stage of respect and caring that serve as a basis for the rest of the Resource Book.

There are 10 activities in this chapter focusing on family and couple communications:

- **The ABCs of the XYZ** helps partners address concerns using language that blames less and encourages more.
- **Parents Stick Together** is a family role-play activity about making joint decisions on how to manage money.
- **Talking Tips** is a 10-step process for people to respectfully let others know what is bothering them.
- **Know What You Want, Say What You Want** uses an instructor role play to introduce complaints into specific requests.
- **Love Letters** asks participants to write letters that explore their feelings about their interactions with their family about money.
- **Family Money and More Meetings** discusses the importance of regular family communication about money and provides six strategies for successful family meetings.
- **Money Mentoring Team For Kids** asks participants to draw on the knowledge of friends and community members to help educate their children about money matters.
- **Does Love Equal Money? Love Accounts** explores different ways that partners give and receive love and how different expectations can impact relationships and the family budget.
- **Men, Women & Money** discusses both the common myths and the research concerning how men and women think about and handle money.
- **Family Charades** both helps participants think about how to explain hard financial concepts to their families and allows the trainer to test class learning on key financial concepts.

1. The ABCs of the XYZ

OBJECTIVE: Provide a tool for family members to voice their concerns about money in a direct, respectful and productive way.

TIME: 45 minutes

MATERIALS:

Practicing XYZ Handout and Forming XYZ Handout

NOTE TO TRAINER: Take the time to really understand the XYZ statement. Also, it would be helpful to have flipchart pages prepared on the parts of an XYZ statement. You are encouraged to simplify language in the examples to better suit your specific audience. For example, many populations might not understand Insults, but be more comfortable with Name Calling or Disrespecting. In some cases, we have provided alternatives, however, please feel free to create your own examples.

TALKING POINTS: There are times when other people will do things we don't like. If the "other person" is someone who is regularly involved in our lives, then likely we will need to talk to that person about it. Sometimes we have to voice our concerns. However, there are effective ways to talk about concerns, and there are ineffective ways.

Two common but *ineffective* ways to talk about concerns:

1. **Insults.** When you call someone a nasty name or say something to put them down, that is an insult. For example:
 - a. "You're lazy. You're not even trying to find a job."
 - b. "You never think about anyone but yourself."

The problem with name calling is that it hurts other people, pushing them away instead of bringing them closer. Insulting people tends to cause them to want to defend themselves rather than listen to your concern with a desire to change.

2. **Kitchen Sinking.** When you lump together a whole bunch of complaints, griping about everything but the kitchen sink, that's Kitchen Sinking. For example:
 - a. I'm fed up with trying to make ends meet, we never do anything fun, and you're always griping at me.
 - b. Well, you're so impatient, you just want, want, want and never do anything to help.

The problem with lumping is that instead of feeling motivated to try to make things better, it creates a sense of hopelessness. People tend to become overwhelmed when hit with many problems at once.

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Since no one really likes to hear a gripe or criticism (and most don't enjoy griping or criticizing either!), it can help to have a way to say what we need to say in a direct but respectful way. One constructive technique is called the XYZ statement which explains your concern by breaking down the issue into three different parts. It works like this.

1. The first part is to state exactly what the person did. For example instead of saying, "You're so irresponsible," say, "When you spent that \$20 ..."

You'll tend to get better results if you choose to focus on one specific item rather than many. And, when you focus on a specific action or behavior, then you have a much better shot at being heard. The other person doesn't tend to feel like "who they are" is being attacked (and it's very difficult to change who we *are*) but rather something they did (and it's easier to change what we *do*).

2. The second part is to say exactly in what situation this specific negative action happened. The more specific you can be about what you didn't like, the better your chances of getting change in that situation in the future.

So you'd continue your sentence with something like, "When you spent that \$20 yesterday even though we had agreed we would pay for Paul's shoes ..."

3. The third part is to say how you felt when this specific action happened. It's important to remember that other people don't make us feel anything in particular—you are in charge of how you feel. This part shows that you are taking responsibility for your own feelings, and it provides important clues as to what should be done differently next time. For example, if you're feeling scared, then you need to feel safe; but if you're feeling uncared for, then you need to feel that the other cares.

So, you'd finish your sentence, "When you spent that \$20 yesterday even though we had agreed we would pay for Paul's shoes, I felt discouraged that we'd never reach our goals if we don't stick to our plan."

When you put it all together, it looks like this:

When you do "X" (specific behavior) in situation "Y," I feel "Z."

ACTIVITY

Ask the class participants to complete the two handouts.

HANDOUT: Practicing the XYZ

The formula for an “XYZ” statement is: When you do “X” (behavior - NOT character trait) in situation “Y”, I feel “Z.” Circle the best “XYZ” statement in each set.

- a. You are just plain selfish.
 - b. I feel hurt when you are so selfish.
 - c. I feel hurt when you buy a hamburger and don't bring home anything for me.
-
- a. I feel like I don't matter when you change our plans without asking me first.
 - b. You are inconsiderate.
 - c. I feel like you should be more considerate.
-
- a. What do you mean we can't afford to buy that? I can buy it if I want to.
 - b. I feel that we can afford to buy that.
 - c. When you tell me that we can't buy something I want, I feel very frustrated.
-
- a. I feel like you always gripe when I tell you that I want to save more money.
 - b. You always gripe whenever I tell you that I want to save more money.
 - c. I feel hopeless when I tell you that I want to save more money and you start talking about how long it has been since we did something together.
-
- a. I hate it when you say you'll “help” with the kids. It's not MY job. The kids are OUR responsibility.
 - b. When you say you will “help” with the kids, I feel defensive because I think you are saying that the children are my responsibility and I should feel grateful for your help when really I was hoping for teamwork.
 - c. You make me so mad when you say you'll “help” with the kids when it's not MY job. The kids are OUR responsibility.

Answers
1.c 2.a 3.c 4.c 5.b

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Based on Gary Chapman's categories in The Five Love Languages.

HANDOUT: Forming the XYZ

Think about what's wrong with the statements in bold and rewrite them into good "XYZ" statements.

1. YOU WOULD RATHER MANAGE THE FINANCES ON YOUR OWN THAN WITH ME.

When you _____

I feel _____

2. I FEEL LIKE YOU DON'T DO YOUR FAIR SHARE.

When you _____

I feel _____

3. I CAN'T TRUST YOU ANYMORE.

When you _____

I feel _____

XYZ statements can also be used to tell others what you like. Try turning the following into XYZ statements, and see if they become more powerful.

4. I FEEL LIKE YOU APPRECIATE EVERYTHING I DO.

When you _____

I feel _____

5. YOU ARE VERY RESPONSIBLE.

When you _____

I feel _____

6. I THINK YOU ARE WONDERFUL!

When you _____

I feel _____

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2. Parents Stick Together

OBJECTIVE: Practice working together to make decisions about money.

TIME: 10 - 15 minutes

MATERIALS:

Write each of these scenarios on a flipchart page or on a blackboard:

Story A: The teen wants to buy fancy jeans and athletic shoes that cost \$75 each. The child maintains that everyone else has them and that his or her social life depends on wearing these items. One parent is against this request, and one parent is for it.

Story B: The child has been saving and now tells the parents that he/she wants to spend all \$100 of this savings on a fairly violent but complex computer video game. One parent is against this request, and one parent is for it.

NOTE TO TRAINER: If you don't have children in your training, ask an adult in each group to play a child or teenager.

ACTIVITY: Ask participants to stand and get in groups of three, with someone to play "dad," someone to play "mom," and someone as an older child or teen. If a couple of the groups have four participants, one participant can be the brother or sister.

Randomly assign group one of the two scenes. Alternatively, you could present both stories and let each group choose one. The first is for families with teens, the second is appropriate for families with younger children.

Ask the groups to spread out around the room and role play the scenario. Groups will be carrying out these role plays simultaneously. Ask the groups to play this scenario out for a few minutes, and then they will receive new instructions.

After two minutes, say, "OK, parents, tell your child to leave the room. Kids, don't really leave – just step back. Now parents, your job is to discuss this request and come to an agreement that you can both live with. Neither of you should give in or dominate the other. After you have made your decision, bring your child back to tell your decision." Monitor the groups.

GROUP DISCUSSION:

Debrief with the entire group. Keep the emphasis on how people behaved – the process, not the decision. Ask these questions:

- Kids, what did you do to get your way when your parents were in disagreement?
- Parents, what did you do when you were in disagreement?
- Parents, what did you do differently after you had your child leave the room?
- What decision did you come to?
- Were the decisions different based on the request – designer jeans versus video game?

3. Talking Tips

OBJECTIVE: Learn a communication skill to help share, clarify, and resolve issues in the family.

TIME: 20 minutes

MATERIALS:

Talking Tips Wheel Handout

USING THE TALKING TIPS: I Want New Sneakers! Handout

TALKING POINTS:

When do we have our most difficult times being with the people who are important to us? When we're upset with them! Something they said, or did not say, hurts us. Something they did, or did not do, angers us. Suddenly, we're lost. We don't know what's going on with them, or where we stand, or what to say, or how to say it. So what finally happens? If we're not careful (and it's not easy to be careful when we're so upset), we do something or say something that makes a bad situation even worse.

ACTIVITY:

The Talking Tips method is a simple, 10-step process for talking that you're about to learn.

It offers you the chance to avoid that kind of situation. It's a sensible way of letting other people know what's bothering you.

Present the benefits of the Talking Tips method:

- It helps you know what to say and how to say it, so that you don't have to suffer in silence.
- It helps you to express what's bothering you without making the other person feel bad or angry.
- It helps you to be clear and specific, so that the other person understands the problem better.
- It helps you realize more about why you are angry, hurt, or frustrated, so that you can get over these feelings and keep them from happening again.
- It helps the other person to know you better and respect you more, which means that the other person will be more interested in helping you.

Present how the Talking Tips process works:

Hand out the Talking Tips wheel. Explain that the Talking Tips process takes you through 10 steps to talk about what's bothering you.

- Explain that each step begins with a different "I" phrase that focuses on just one part of the problem. For example, the first phrase, "I notice...". Using that phrase, participants complete the sentence to fit the situation. "I notice..." is about a noticeable behavior, not an assumed feeling or a thought. Focus on the behavior signals that portray that a certain feeling is there. For example, rather than stating, "I notice you are angry when I'm on the phone..." it would be "I notice that when you see me on the phone you frown and walk away quickly."

- Let the class know that sometimes several “notice” sentences help to clarify the situation. Speakers can add another sentence or two about what they “notice” before moving on to the next phrase (“I assume...”). Encourage speakers to be as brief and direct as they can. Remember, several other statements are coming up. The most important part of the process is to talk about just one issue at a time, staying with the same problem.
- Keep moving through the phrases. For the next phrase “I assume this means...”, now say what you assume the behavior means. Go through each phrase in order, without skipping a phrase, until the last one (“I hope...”).
- This 10-step approach makes sure that all the important points are spoken, and that the other person has every chance to understand and appreciate all the facets of what is bothering the speaker.



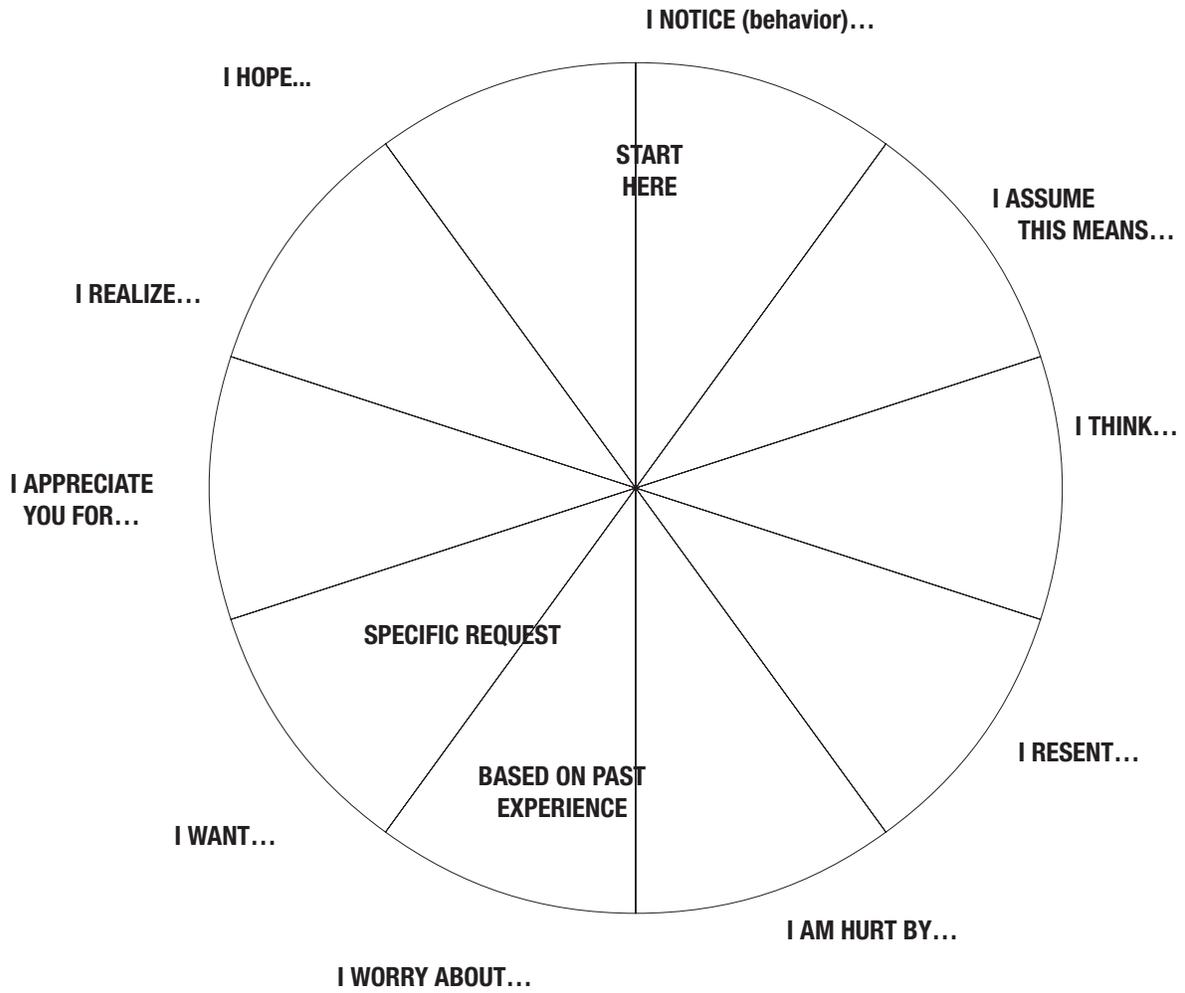
Once the entire 10-step Talking Tips process is explained, go through the example given on the handout **I Want New Sneakers!**

Ask the class to split up into pairs or couples. Ask each pair to come up with a common money complaint in their family. Ask them to develop 10 “I statements” explaining the issue based on the Talking Tips process. Encourage pairs to share their scenarios with the class.

Encourage participants to go home and use the Talking Tips methods with their partner or other family members. Discuss that there are ways that they can prepare for going through the process that will lead to greater success. Go over six actions they can take to help the conversation be successful:

- Pick a good time to talk. Find a time when you and the other person have at least a half-hour free to do nothing else but talk and listen to each other.
- Find a good place to talk, somewhere you can have privacy, quiet, and comfort.
- Tell the other person that you have something you want to talk about. If you want, you can say you want to use a special guide for talking that you think would help.
- Ask the other person if he or she would be willing to listen to you talk about something--to hear you out--without interrupting. This is very important. Ask if the person would be willing to repeat back to you what they heard you say, without discussion or comment. Tell the other person you'll do the same thing in return after you've finished talking.
- If the other person agrees to do this, say that you will let him or her know when you have completed what you wanted to say.
- A great feature of the Talking Tips is that you can, if you want, plan ahead of time what you would like to say and use the same format to write it out until you are clear about what you feel and what you want to say.

HANDOUT: Talking Tips: TO AVOID MISUNDERSTANDINGS



HANDOUT: Using the Talking Tips: I Want New Sneakers!

1. **I NOTICE...** (Say the specific behavior that is bothering you).
Example: **I notice** that you won't buy me those New Balance sneakers I want.
2. **I ASSUME THIS MEANS...** (Say what you assume is the reason for this behavior).
Example: **"I assume this means** you think they cost too much."
3. **I THINK...** (Say your reason -- your logic -- for doing what you do, or wanting what you want).
Example: **"I think** they are good shoes and will last a long time."
4. **I RESENT...** (Say what makes you upset about the other person's behavior).
Example: **"I resent** that you bought my sister a new dress but won't get these sneakers for me."
5. **I AM HURT BY...** (Say what hurts you about the other person's behavior).
Example: **"I am hurt by** the kids at school making fun of my old shoes."
6. **WORRY ABOUT...** (Say what about this behavior concerns you).
Example: **"I worry about** fitting in with my friends if I look stupid."
7. **I WANT...** (Say something specific that you want the other person to do, instead of doing the thing that's bothering you.)
Example: **"I want** to ask if I can do something like extra chores around the house so I could earn enough to pay for half the price of the sneakers, and then you would agree to pay the other half."
8. **I APPRECIATE...** (Say something that shows that you value the other person and respect his or her rights.)
Example: **"I appreciate** you and Dad working so hard since we moved here."
9. **I REALIZE...** (Say something that shows you can understand why they may be behaving the way they are.)
Example: **"I realize** this may not seem important to you, but it is very important to me."
10. **I HOPE...** (Say what you hope will happen as a result of this talk.)
Example: **"I hope** we can figure out how I can get some cool sneakers."

4. Know What You Want, Say What You Want

OBJECTIVE: Improve money communication by turning complaints into requests.

TIME: 35 minutes

NOTE TO TRAINER:

This activity has the potential to create real discussion of family issues. Therefore, it is good if the class already has some experience with problem-solving or conflict resolution techniques like the two preceding activities: ABC's of XYZ or Talking Tips.

ACTIVITY:

Without much introduction, two instructors or the instructor and an aide present the following role play.

ROLE PLAY: Money Complaints

Charniece: You never help me around here. I've been to work, made dinner, and put the kids to bed. Here you are watching the football game again. What good are you?

Bruce: [*He looks into space, avoiding her*] I do plenty. And I work hard to pay for dinner. All you do is complain. You're just like my mother!

FREEZE. One trainer says, "If you know and say what you really want, you're more likely to get it."

Ask the class if this scene sounds familiar. Explain that people often tell their partners or other family members about something that is bothering them by accusing or complaining. It's normal. We all do it. But it is not very effective in changing behavior. It more often causes arguments and hurt feelings. So, we are going to talk about how to know what you want, say what you want, and get what you want. Well, you will not always get what you want, but you will increase your chances of it!

However, some people have a hard time making requests. It may be a part of a shy or quiet personality. Some women have been brought up to put the needs of others first and to not focus on themselves. Some men have been brought up to give orders rather than make requests. Even if it is hard for someone to make requests, it is an important communication skill to practice and develop. We can't expect others to always know what we are wanting and thinking, and most people don't like to be ordered around.

Talk with the class about what a request sounds like. Most people start a request with "Could you....?" "Would you....?", "Please, ...", "I want you to", or "I request..."

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Here are some examples of turning a complaint into a request:

Complaint	Request
You never give me enough money for groceries!	Could we sit down tonight and go over our grocery bills?
Why is it always me who puts gas in the car!?	I request that we alternate each month putting gas in the car.
You spend far too much money on your hair and nails! We just can't afford it!	I need us to talk about how much we can afford for personal expenses.

Notice that requests are for very specific, clear behaviors or actions. Saying what you don't want or giving vague generalizations about being more helpful or responsible does not give the other person enough information to know what you want them to do. Instructors, coach participants to clarify exactly what they want the other person to do. This may take a little work as sometimes people are not clear about specifically what they want.

Step 1: What are some frequent complaints in your family? As a class write five frequent complaints on a flip chart.

Step 2: How can we turn these into requests? As a class, turn each complaint into a specific request.

Step 3: Add one more layer if the class really seems to grasp this activity well. Explain that often requests are stronger if you can add an explanation about how you would feel if your request were fulfilled and why it is important to you. For example, "Could we sit down tonight and go over our grocery bills? I'm running out of grocery money each month. I'm really worried about this because I want to stick with our budget, and I'm having trouble doing it." Go back over the examples, and add some possible feelings and reasons for each request.

5. Love Letters

OBJECTIVE: Explore feelings about money and partners' actions and to understand partners' feelings and actions.

TIME: 15 minutes

MATERIALS:

2 pages of nice letter-writing paper for each participant

Rita's Money Love Letter Handout

ACTIVITY:

Explain that participants will write a "Love Letter" to their partner or child or parent, discussing their feelings about money, spending, budgeting, and control. Let participants know that they are writing these letters to themselves. When they are done, they have the option to share their love letters with their partners or just rip them up. The activity is meant to help them explore their own money feelings with respect to their partners and let them put themselves in their partner's shoes.

Each short letter will have six sections:

1. **A Warm Start.** Open the letter with a positive comment or something you appreciate about the person.
2. **Anger.** Talk about what is bothering you. What did your partner do that you feel mad, hurt or frustrated?
3. **Doubt.** How does the situation lead you to feel worried or anxious?
4. **Hope.** How do you wish the situation had been handled? How would you like to handle similar situations in the future?
5. **Regret.** Do you have anything you would like to apologize for about the situation?
6. **Love.** End the letter the way you started it – with a positive comment about something you appreciate about the person.

Read the pair of letters written by "Rita" as an example for the class. You can also provide it as a handout for reference.

Ask the participants to think for a moment about a recent or current money issue and to write a short love letter. Give participants 5-7 minutes to write the letter.

Now, ask them to write another letter, in response to their own letter, pretending to be the person they just wrote. This is an opportunity to write the "perfect response"—how they would like their loved one to respond to their confession.

Adapted, with permission, from Money Harmony and Overcoming Overspending by Olivia Mellan. Copyright Olivia Mellan 1995. Based on the work of John Gray, author of Men are from Mars, Women are from Venus.

HANDOUT: Rita's Money Love Letters¹

Dear Enrique,

I love you, and I want the best for us. However, I feel angry that you purchased a new television without consulting me. I am disappointed that you didn't trust me enough to let me join you in deciding what to do with our money. I worry that if you refuse to let me participate in managing our money, we won't be a real team working toward our goals. I wish you'd given us the chance to make sensible money decisions together. I love you. I respect your strength and knowledge.

Love, Rita

ALSO WRITTEN BY RITA:

Dear Rita,

You are a great wife, and I didn't mean to hurt you when I bought the new TV. I thought it would be a surprise, but I can see now that it made you feel neglected and like you weren't trusted and part of our team. I promise to talk to you and to decide major purchases together in the future. Thanks for reminding me that we are in this together.

Love, Enrique

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6. Family Money and more Meetings

OBJECTIVE: Encourage families to have regular family money meetings to improve their money management and to teach children good money management skills.

TIME: 20 minutes

MATERIALS:

Paper and pens for families to write their agreements

NOTE TO TRAINER:

This activity is designed to help families and couples hold their first “Money Meeting” in class. If you do not hold family workshops, you may want to create a role play scenario to practice the activity.

TALKING POINTS:

Where do children learn how to handle money? Often, it is from their parents. The best way you can help your children become good money managers is by managing your own money well and then talking with your children about how you do that. A good way to ensure that your family communicates about money is to get together and talk about it. Many families find it helpful to schedule a regular time to gather and talk about important issues. While many of these issues will relate to money, it is also good to open the conversation to non-financial topics.

Go over six strategies to help make family meetings a success:

1. Set an agenda. Ask family members ahead of time about issues they are dealing with and then list the items for discussion.
2. Stick to the subject. Once you pick a subject for discussion, talk about it. Money can be an especially hard topic to talk about because it often relates to so many other issues and evokes conflicting feelings. So, if family members stray from the subject, create a signal to politely try to steer them back to it.
3. Encourage family members to use “I” statements instead of “You” statements. When people discuss using terms like “I feel” or “I think,” it is often less threatening and assumes less blame than “You said” and “You did” statements.
4. Listen to understand one another. A good technique to show that you listened and understood each other is to repeat or paraphrase the speaker’s message. For example, before stating how you feel about the situation, start with “What I heard you say is...”
5. Aim for a consensus. Once you have discussed an issue, see if you can work towards a general agreement that everyone can accept. Remember, this may often require that family members compromise their personal wants for the good of the family.
6. Document the solution. Once a problem has been solved, write down the agreement. This way you can make sure everyone has the same understanding and that it is not forgotten. You may also want to document compromises that family members made, in order to ensure equality over the long run.

ACTIVITY:

Hold a couple or family meeting for 10 minutes to practice these strategies. Ask families or small groups to choose an issue around money that is not overly serious or divisive so you can practice the skills without getting too upset.

GROUP DISCUSSION:

- Do you think that your family could benefit from having regular money meetings?
- How could you propose this idea to your family to get the best reaction?

7. Money- Mentoring Team for Kids

OBJECTIVE: Develop family support teams to augment parents' money management training of their children

TIME: 20 minutes

NOTE TO TRAINER:

This activity would also work well for couples who would like their own mentoring team.

TALKING POINTS:

A money-mentoring team can be a good way to help children learn more about good money management. A money-mentoring team is made up of friends and family who are willing to spend time with their children and discuss money issues from different perspectives. To create a money-mentoring team for their children, the family will barter their own talents and services in exchange for this assistance. Every family will create a different team. One family might organize its best friend, a grandparent, its banker, maybe an aunt and a co-worker on the team. Another family could recruit a father, a coworker, and/or a favorite teacher. Whatever the particular make-up, the idea is to create an extended family of money mentors who will, over time, reinforce key values and expectations, offer a cumulative set of money skill-building experiences, and take the pressure off parents as the only source of their children's financial education.

ACTIVITY:

Ask each participant, couple, or family to brainstorm for five minutes to devise a list of names of family and friends who they feel have good knowledge about money. Then, ask them to choose three to five people to ask to be money mentors for their children. They will be asking these money mentors to spend a couple of afternoons a year with their children, taking them places and explaining things about earning, spending, and saving money. Note that a team of three can translate into 6-9 days of money talk a year for kids.

You can stimulate their brainstorming by asking questions such as:

- Do you have a friend who works at a bank?
- Do you know anyone who works in mortgage loans or commercial credit?
- Do you know a real estate agent who can take your teenager for an afternoon to visit a house that is being sold and talk about how the mortgage process works?
- Who are some successful entrepreneurs or business owners you know—would they talk about their life choices with your kids?
- Do you have friends in the nonprofit sector who could talk about the value of giving and donating money?

Adapted, with permission, from Making the Team Work. www.independentmeans.com and www.DollarDiva.com.

Stop the brainstorming and ask for some sharing of ideas.

Now ask each couple or family to brainstorm services they could offer their money mentors in return. Examples include babysitting, car washes, or a home-cooked meal.

Stop the brainstorming and ask for some sharing of these ideas.

Request that each participant, couple, or family go home and set up their money-mentoring team this month. Ask them to make a plan with at least one team member for a mentoring session and return service by the family.

8. Does Love Equal Money? Love Accounts

OBJECTIVE: Understand how different people have different ways of giving and receiving love and how expectations can impact relationships and the money purse strings.

TIME: 35 minutes

MATERIALS:

Love Accounts Tables

Blank hearts

Pens or markers

NOTE TO TRAINER:

This is a very informative and powerful activity that can be done with one or both partners.

TALKING POINTS:

It is often clear that people both give and receive love in different ways. For example, your partner may show love by waking up early to make you breakfast. However, you feel loved when you are taken to a restaurant. You may buy your partner a gift, but he would feel more loved if you would make more time for him. Taking account of how each partner or family member in a relationship expresses and accepts love is important. This is especially important since expressions of love often require spending money. This activity will help you understand your current love account patterns and help you think of less costly ways you and your partner can share your love.

ACTIVITY:

Step 1: Ask the class to spend five minutes filling out the “Love Thing” column in the **Love Accounts** table on the handout.

Step 2: Ask the class: Was it easy or hard to come up with items for this list? What does that mean to you?

Step 3: Ask the class to review the list and circle the items where your primary motivation was to show love. For example, if you listed “I cooked a certain meal for my partner,” circle the item only if you wouldn’t have cooked the same way for yourself.

Step 4: Ask the class to put a \$ next to each item which required spending money. Put the \$ only if the item required spending additional money to express love. For example, if you spent money on ingredients for dinner, you would have eaten dinner anyway—unless you bought expensive steak—so, you would not circle this item.

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Step 5: Now ask the class to fill out the “Love Thing” column on the **When Do I Feel Loved** chart. This time they list ten things their partner has done in the last month that conveyed love most powerfully to them. Let the class know that if it is tough to think of ten things that your partner did, that’s pretty normal. The point is to learn to pay attention to your relationship.

Step 6: Present the Six Love Accounts to the class:

While the **number** of loving things you do for your partner matters, it’s not the only thing that matters. There are six ways that partners often express love to their partner:

Action...”I feel loved when you do something for me.”

Touch...”I feel loved when you touch me.”

Gifts...”I feel loved when you give me something.”

Affirmation...”I feel loved when you tell me I’m wonderful.”

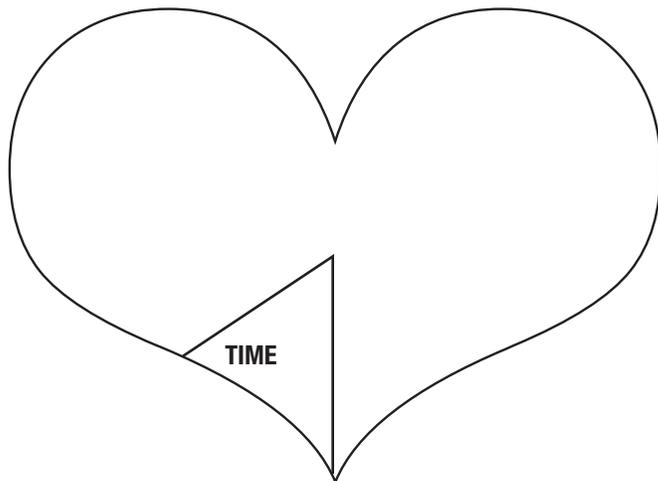
Spend Time...”I feel loved when you spend time with me.”

Talk...”I feel loved when you talk with me.”

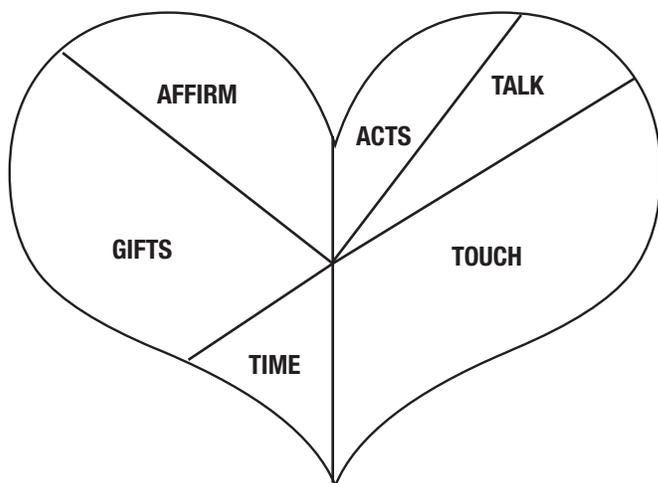
Step 7: Next to each item in the two tables, ask participants to mark in the “Love Account” column which of the six Love Accounts categories the item best falls into. (While some may fit in more than one, try to minimize multiple categories)

Step 8: Introduce the Love Accounts Heart

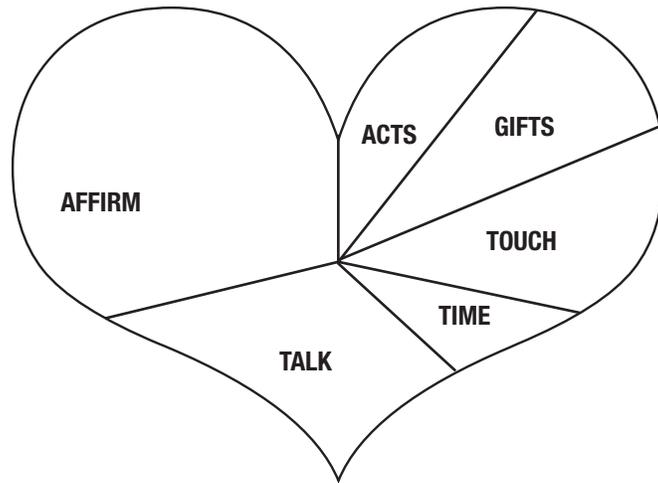
Everyone needs a balance of all six of these different ways of showing and experiencing love, and different people need different amounts. What’s also important is that you learn to show love in different ways, according to what means the most to your partner. For example, Amanda’s husband loves her deeply, and he shows her his love by spending time with her. However, a picture of Amanda’s heart (drawn below) illustrates that she feels mostly empty even though her husband spends a good chunk of time with her.



Below, Paul’s heart shows that he experiences love primarily through physical touch and receiving gifts. He needs some acts of kindness from his wife, a few “You’re handsome” statements, a little talking, and a bit of time; but those are all small potatoes compared to physical touch and receiving gifts.



When we look into Jackie’s heart, we see that talk and being affirmed (being told how special and wonderful she is) is more important to her than receiving gifts, having her husband do things for her, spending time together, or physical touch, though all of those are important. The absence of any one type of love would leave a gaping hole in Jackie’s heart, yet her husband would be a wise man to affirm her often and spend time talking with her.



Step 8: Now that students have the idea, it's their turn. (For participants: if your partner is doing this activity too, please complete this on your own first, then compare. It will be more fun that way!)

Based on their categorization, ask participants to answer the following questions:

How do you show love?

How do you want to receive love?

In what way is money involved?

Now, ask participants to share lists with their partner.

How does your partner express love?

Is this how you like to receive love?

When does your partner feel most loved?

Is this how you often express your love?

In what ways is money involved?

HANDOUT: Love Accounts

List ten things you have done in the last month to convey love to your partner:

	LOVE THING	LOVE ACCOUNT	\$
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			

How Do I Feel Loved?

List below ten things your partner has done in the last month that conveyed love most powerfully to you. This is not about things you appreciate or know are good for you and your family.

	LOVE THING	LOVE ACCOUNT	\$
1.			
2.			
3.			
4.			
5.			
6.			
7.			
8.			
9.			
10.			

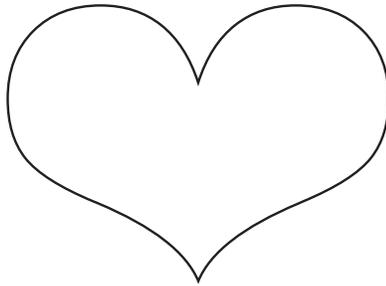
Based on Gary Chapman's categories in *The Five Love Languages*.

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Based on Gary Chapman's categories in *The Five Love Languages*.

HANDOUT: Love Accounts Heart

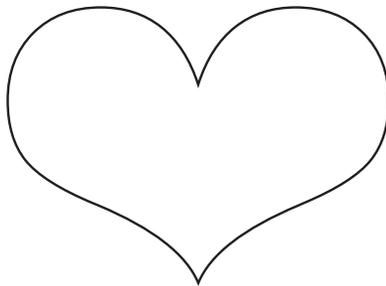
HEART # 1:

Divide up the heart to show what kinds of love affect you most.



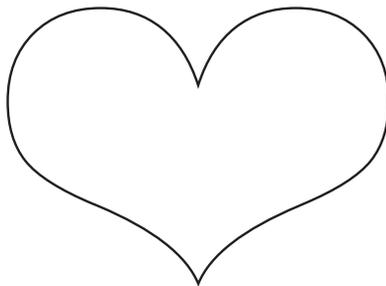
HEART # 2:

Divide up the heart to show the ways your partner loves you. In other words, what does he or she do?



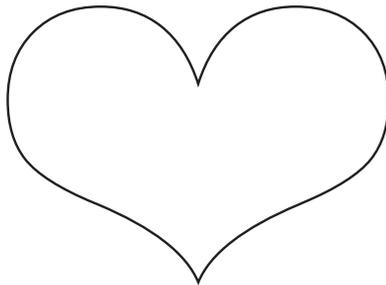
HEART # 3:

Divide up the heart to show what you think affects your partner most.



HEART # 4:

Divide up the heart to show the ways you show love to your partner. In other words, what do you do?



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9. Men, Women & Money

OBJECTIVE: Help participants become aware of differences between the genders in their approaches to money.

TIME: 20 minutes

MATERIALS:

Men, Women, and Money Handout

TALKING POINTS:

We often hear, “Men are this way, and women are that way.” Stereotypes about men and women exist across many issues, including money.

ACTIVITY:

Ask the class to brainstorm on some of the things we say about the differences between women and men when it comes to money. Lead a lively brainstorm on this question, writing down ideas on a flipchart.

Then say, “But what’s true and what’s the hype in what we’ve said? Are there proven differences between how men and women think about and handle money?”

Research shows that there are some differences in how men and women tend to approach money. However, it’s important to note that when researchers talk about differences between groups of people like “men” and “women,” they are talking averages. They’re talking about differences that tend to be true for many people, but there will be many exceptions. You may or may not behave or think like many people of your gender. There are far more differences between individuals in how they think and act than can be explained by just knowing the sex of the individual. Nevertheless, while there are differences **within** each gender, there are real differences **between** the genders as well. For example, research has shown that in America:

- Women tend to shop more than men.
- Men seem to be less willing to seek professional advice regarding finances than women.
- Women tend to teach their sons more about money than they teach their daughters.
- Men tend to earn more money than women.
- Women save less of their income than men.
- Men are somewhat more interested in taking financial risks than women.

Distribute the handout, and ask the men to gather into one group and the women into another (split groups if they have

more than 4 or 5 people). Ask each group to select someone to be the “reporter” and to write down the group’s responses. Ask the groups to discuss each general statement, using the following questions:

- How does reading this statement make you feel?
- Does the statement surprise you? Do you think it is true?
- In which cases are you and your partner similar to “the average” and in which cases are you and your partner different?
- How have the differences between you been a source of difficulties?
- How have they been an advantage?

End this activity with group reporting and further discussion. Be sure that differences are validated and that the advantages of differences are brought out. End on a positive note.

HANDOUT: Men, Women, & Money

1. Women tend to shop more than men.
2. Men seem to be less willing to seek professional financial advice than women.
3. Women tend to teach their sons more about money than they teach their daughters.
4. Men tend to earn more money than women.
5. Women save less of their income than men.
6. Men are somewhat more interested in taking financial risks than women.

10. Family Charades

OBJECTIVE: Test class participants on their financial knowledge in a fun and interactive way that also gives participants the tools to discuss these hard concepts with their children and other family members.

TIME: 20 minutes

MATERIALS:

Typed scenarios of money-related issues in an envelope, hat, or basket

NOTE TO TRAINER:

This is a great activity for later classes to test the knowledge of class participants on the financial subjects you have covered in previous classes. Based on the topics and learning in your financial education course, write down 10 scenarios that participants might struggle to explain simply to their child. Some examples of scenarios include:

- How \$100 in monthly debt reduces your buying power for a house by \$10,000.
- How saving for a house might mean not being able to buy your child something he or she really wants.
- How to balance a check book with a bank statement every month.
- How compound interest works.
- How different kinds of checking and savings accounts work.
- How credit works.

ACTIVITY:

Divide the participants into pairs. Ask each pair to take a scenario out of the envelope/hat/basket. Give each pair five minutes to work out how they would creatively explain the issue to a 12-year-old child.

Ask each pair to act out their explanation, with one partner acting as the adult or parent and the other as the 12-year-old child.

GROUP DISCUSSION:

- How easy was it to explain the concept you chose? What makes it complicated?
- How did you feel as a 12-year-old child when your parents took the time to explain money matters to you?