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**MODULE 3, MONEY VALUES AND ATTITUDES**, explores important money styles, money attitudes, and how these attitudes are formed. Activities also open the door to sharing money experiences and histories about the meanings we attach to money.

10 different activities help people understand their relationship with money:

- **Values Auction** is a lively activity that encourages people to prioritize their values by asking them to bid for values against others in the class.
- **Values Pyramid** is a nice add-on to the *Values Auction* in which couples and families can work together to identify their joint values.
- **Money Myths** explores some common myths about money and how these myths can affect our money behavior.
- **Revolving Ledger** is an interactive game suggesting how past experiences can add up and impact our future money decisions and attitudes.
- **Opinions about Money** is an ice breaker that can encourage large groups to talk about their money beliefs.
- **Sharing Your Money History** delves into money messages we have received from our parents and community.
- **Uncovering the Meaning of Money** asks participants to define what money is to them.
- **Money in Your Family of Origin** prompts families to share their money experiences and histories and to think about the impact of their money attitudes on their children.
- **Money Personality Quiz** is a fun multiple-choice quiz to help us discover our true money personality.
- **Opposites Attract** reminds us that people in relationships often balance each other, and this can lead to money conflicts.

# 17.

## Values Auction

**OBJECTIVE:** Individuals and couples explore the values most important to them.

**TIME:** 40 minutes

**MATERIALS:**

List of Values (cut up into pieces and preferably laminated)

Copy of List of Values sheet for each participant

Envelope with \$600 in play money for each participant: two \$100 bills, four \$50s, five \$20s, and ten \$10's

Auctioneer's gavel (optional)

**NOTE TO TRAINER:**

There are extra blanks at the bottom of the list of values for you or the class to add additional values of importance to them.

This is a great activity when done in combination with the Values Pyramid.

**ACTIVITY:**

Explain to the class that you will be auctioning off the values on the List of Values one at a time. You will auction off one of each value on the List of Values, so two people in the class can't buy the same value. Give the class a few minutes to look over the list and mark the values they want to buy.

Explain that participants can use their value sheet as the auction happens to mark down in each value square the results of the bidding at the end of each bid. Encourage them to note:

- If they purchased the value or not,
- Their highest bid for the value (\$0 if didn't bid), and
- The winning bid for the value.

The trainer will be the auctioneer as well as give out the cards and take the money. (If there is a second trainer, the auctioneer and bank tasks can be split up.) The trainer will auction off each value card one at a time.

The auctioneer starts by randomly choosing a Value Card, calling out the value on the card and asking for the bidding to begin. When no one is willing to go higher, give the Value Card to the highest bidder. Continue until you have no more Value Cards left, or until everyone is out of money.

Once the auction is over, give participants time to think about their results. If there are couples or families in the class, give them a few minutes to talk together to discuss, compare, and share the values they purchased with their partners or families.

**GROUP DISCUSSION:**

- Did you have enough money to buy the values most important to you?
- Did you run out of money before you got what you wanted?
- In real life, how much do the values you want cost? How can this reality help you prioritize your spending?
- Did any couples or families work together to pool their money and purchase common values?



## HANDOUT: Value Cards

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<b>WEALTH</b>	<b>CREATIVITY</b>
<b>LOOKING GOOD</b>	<b>JUSTICE</b>
<b>EDUCATION</b>	<b>ORDER AND ORGANIZATION</b>
<b>ENTERTAINMENT</b>	<b>RELIABILITY</b>
<b>SPORTS</b>	<b>RESPONSIBILITY</b>
<b>JOB</b>	<b>SELF-SUFFICIENCY</b>
<b>HEALTH</b>	<b>HOUSING</b>
<b>STABILITY</b>	<b>FREEDOM</b>
<b>SPIRITUALITY</b>	<b>FRIENDSHIP</b>
<b>TRANSPORTATION</b>	<b>HELPFULNESS</b>
<b>FAMILY</b>	<b>HONESTY</b>

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# 18. Values Pyramid

**OBJECTIVE:** Couples or families to identify their joint values.

**TIME:** 15 minutes

**MATERIALS:**

Ten colored note cards (or 3" x 4" pieces of paper) and one pen or marker per couple or family

List of Values (cut up into pieces and preferably laminated)

Copy of List of Values sheet for each participant

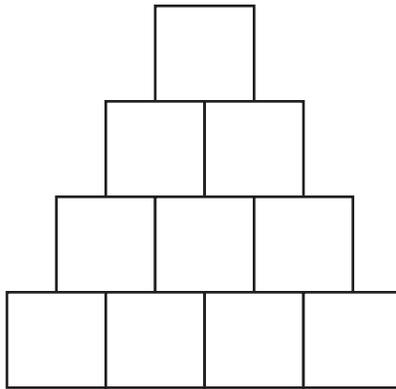
Envelope with \$600 in play money for each participant: two \$100 bills, four \$50s, five \$20s, and ten \$10s.

Auctioneer's gavel (optional)

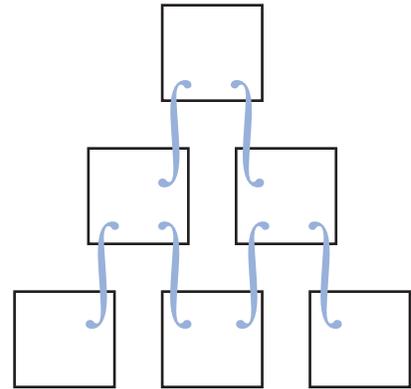
A drawing of the pyramid shape (illustrated below) on a flip chart or blackboard

[The Pyramid can also be turned into a mobile that the couple or family can display in their house. To make a mobile, also provide each couple or family with a piece of string and twelve paper clips. Paper clips bent open can serve as two-sided hooks to attach the mobile pieces (illustrated below).]

**Pyramid:**



**Mobile:**



**NOTE TO TRAINER:**

This is a great activity when done in combination with the Values Auction.

If families and couples are not in class together, participants can practice this activity in small groups of 3-4. At the end of class, provide participants a List of Values to take home and encourage them to repeat the activity with their families.

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**ACTIVITY:**

Give each couple or family ten blank cards and the List of Values. (Same list of values from Values Auction). Ask each couple or family to look at the list of values, and together choose their top ten. Encourage them to:

- Add other values that may not be on the sheet.
- Include important values for each person in the family.
- Negotiate with each other as they choose their values.

The most important thing is that groups choose values that are satisfying for everyone in the family.

Once they've decided, have them write each of their final ten values on a card. Ask each couple or family to lay out their values cards in a pyramid shape following your guide. Explain that the most important value goes at the top, the two next most important values in the second tier, and so on. Give them some time to negotiate placement of the values.

Explain that the Values Pyramid can be a roadmap for their family life. Encourage them to display it someplace in their home where they can look at it. Also, explain that as family members get older, they may want to re-evaluate their values as some values will change over time. Staying in touch with the values that are important to them is an important task for the rest of their lives.

Encourage the class to invest time and money in their most important values. Remind the class that whatever they invest in will grow.

# 19.

## Money Myths

**OBJECTIVE:** Couples explore each other's conceptions about money.

**TIME:** 20 minutes

**MATERIALS:** Flip Chart

**NOTE TO TRAINER:**

This activity allows couples and families to explore each other's money myths. However, the discussion can also be done with individuals or small groups of non-family members.

**ACTIVITY:**

Write up on a flipchart "MONEY =". Ask the class to brainstorm different endings of this sentence. You can help the class by offering the words below as they brainstorm. For each word you put up on the chart, ask volunteers to explain and give an example.

**Money = Happiness**

**Money = Love**

**Money = Power**

**Money = Freedom**

**Money = Self worth**

**Money = Security**

Once the class has brainstormed different meanings of money, step back and have a conversation about conceptions about money.

**TALKING POINTS:**

As young children we have no conceptions about what money is or isn't. While we are growing up our attitudes about money form from what we learn from our parents, siblings, teachers, relatives, religious instructors, and other role models. We also receive messages from our peers and from society in general.

As a result, our money behavior as adults often has roots in habits formed unconsciously from what we have seen and observed. Just as often, they have roots in the MONEY MYTHS we have created.

**What are Money Myths?** Money Myths are beliefs about what money can do for us. Sometimes we attribute an almost magical quality to money. For example, “If I had money, I would be happy.” It is important to understand the myths that drive us. Though each money myth contains some truth, these myths can also prevent us from making rational money decisions.

**What can we do about Money Myths?**

**ACTIVITY 1:**

Talk with the class about debunking the myths by finding examples that run counter to the myth. For example, if people in the class said Money = Power, have the class discuss times in their lives where they felt strong and powerful that didn't include spending or needing money.

Ask each participant to select one myth that he or she feels resonates the most personally and to share the myth with his or her partner or family members. Each couple or family then should choose one myth from among those shared individually and comes up with two activities that debunk this myth. Ask the couples or families to make plans to do one of the activities.

Have each couple or family report their chosen myth and planned activity.

**ACTIVITY 2:**

Ask couples or families to take 5 minutes to think of five activities, old or new, that cost little or nothing and that bring them happiness.

Lead a sharing of ideas while someone takes notes on a blackboard or flip chart.

Ask each couple or family to choose one idea from the shared list that they hadn't thought of and to plan how and when they will act on that idea during the next week.

# 20. Revolving Ledger

**OBJECTIVE:** Demonstrate how we build up attitudes about money and relationships based on our previous experience and how our past experiences keep adding up, as if on a ledger, and impact our future decisions and attitudes.

**TIME:** 20 minutes

**MATERIALS:**

Play Money (six \$5 bills and twenty \$1 bills)

**ACTIVITY:**

Ask four volunteers to come up to the front of the room. Have one participant stand to your right and ask the other three to line up to your left.

Loudly and clearly, give the participant to your right \$30 in fives. Count out loud: “Here’s some money for you, six five-dollar bills...\$5, \$10, \$15, \$20, \$25, \$30.”

Excuse yourself from the volunteer on your right for a moment and “huddle” with the other three volunteers. Be sure that the lone volunteer cannot see what you are doing or hear what you are saying. Give each of the three volunteers five \$1 bills. Ask them **not** to give out more than **three** dollars.

Instruct the participant on the right: “You have \$30 in \$5s. For some reason we don’t need to go in to, you really **MUST HAVE** ten singles (\$1s). We four all have singles, so starting with me, go ahead and get what you need.

The participant then gives one or two 5s to the instructor and the instructor loudly gives change: “one, two, three,” and then stops, saying “Well, I’m sorry, that’s all I can do right now. Goodbye. Maybe someone else can help you.” The instructor then moves far off to the right.

At this point the activity develops differently, depending on the personality of the participant seeking change. As each participant gives change of no more than three dollars and then sits down, typical statements from the person seeking the change are:

**“I don’t know if I can trust you.”**

**“That last person ripped me off!”**

**“Give me the change first.”**

**“That person only gave me three singles for a \$10, will you give me some more to make up for it??”**

However it develops, it is usually funny—but it is also clear what is happening. With each successive try to get singles from a new person, the openness, trust, and giving nature dramatically disappears.

After everyone has returned to their seats, ask the participant who was seeking change to talk about how he or she felt. Now ask those that short-changed him or her to share their thoughts.

**GROUP DISCUSSION FOR MONEY MANAGEMENT:**

How do our previous experiences with money affect how we move on to new money relationships?

Can you see any similarities between this activity and money relationships in your family?

Can you recall a time when you didn’t have enough money to give? How did you feel? How did you deal with the situation?

**GROUP DISCUSSION FOR MICROENTERPRISE CLASSES:**

Can you see any similarities between this activity and transactions in your business?

Can you recall a time when you didn’t receive fair “change?” How has this changed the way you deal with money transactions now?

# 21.

## Opinions about Money

**OBJECTIVE:** Ice breaker to get people moving around and talking about money issues.

**TIME:** 10 minutes

**MATERIALS:**

Copy of the Opinions about Money Handout (you may also want to provide a copy to your participants.)

3 sheets of flipchart paper: one labeled “Strongly Disagree,” another “Strongly Agree,” and another “Undecided”

**NOTE TO TRAINER:**

This activity works very well for large groups – even up to 100 people! Prepare the classroom by marking one side of the room as strongly agree, the other side as strongly disagree, and the center of the room as undecided by taping up the flip chart pages accordingly.

**ACTIVITY:**

Let the class know that you will be calling out common statements about money. As each statement is called out, ask participants to decide how they feel about the statement: Do they agree, disagree, or don't know? Ask them to show their response by moving to the corresponding section of the room. Now, ask people in each group to explain why they agree or disagree with the statement. Make sure to ask people in the center, too. Their responses are usually equally thoughtful. Go through each statement using the same methodology.

When couples and families are in the class, encourage family members to go freely where they want to and to notice where each other goes with loving curiosity and respect.

**GROUP DISCUSSION:**

- What were some of the difference or similarities within families?



# HANDOUT: Opinions about Money

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STATEMENT	STRONGLY AGREE	UNDECIDED	STRONGLY DISAGREE
Money is the key to happiness.			
Money is the root of all evil.			
Money spent on yourself is selfish.			
We try to save at least 10% of our income.			
Families should agree on a budget and share financial responsibilities.			
Money is for having fun.			
Life is for working. Fun is wasteful.			
You cannot achieve your goals without a budget.			
Everyone should take care of himself or herself. Independence is most important.			
I am prepared financially if I were to be laid off tomorrow.			

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# 22.

## Sharing Your Money History

**OBJECTIVE:** Explore and share personal details of past money experiences.

**TIME:** 30 minutes

**NOTE TO TRAINER:** This activity can work between couples and family members or among class members generally.

**MATERIALS**

Money History Questions Handout

**ACTIVITY:**

Ask participants to brainstorm as a group about situations when they usually talk about money with their family members. As a group, note how many of these experiences were conflicts or negative issues about money.

Introduce the rest of the activity by noting that talking about money does not have to be about exploring conflicts between you and your partner in the area of money.

Divide the class into pairs. Pairs can be couples, two family members, or unrelated class participants. Ask the pairs to take their two chairs and move away from the tables and others in the room. Encourage pairs to sit facing each other.

Distribute the Money History Questions handout and ask them to go through the list, asking each other the questions, and sharing their responses with their partners. It might be helpful to set up two ground rules:

- They take turns sharing each response; they do not interrupt the speaker,
- If an individual cannot or does not want to answer a question, she or he can skip over it for the time being; but try to come back to the question later.

Encourage your participants to take this activity home, find some quiet time with their partners and re-do the activity together. Ask them the following week what they learned and how they felt.

**GROUP DISCUSSION:**

- How did you feel talking about money this way?
- What did you learn about yourself? Your partner?

Adapted, with permission, from an activity by Olivia Mellan published in her book Money Harmony.



# HANDOUT: Sharing your Money History

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1) This is how my parents handled money:

- They spent it on ....
- They saved it for .....
- They saved it in....
- They talked about it.....
- They dealt with allowances for me by....

2) Here are some of my childhood money memories:

- Of my parents....
- Of brothers, sisters, and other relatives...
- Of my friends ....
- Of school .....

3) Here are some of the money messages I received (either directly or indirectly):

- From my parents....
- From my friends....
- From my grandparents...
- From my schooling....
- From my religious training....
- From my culture.....

4) In my family, I think money symbolized (choose from the options):

• <b>Happiness</b>	• <b>Independence</b>
• <b>Love</b>	• <b>Self-worth</b>
• <b>Power</b>	• <b>Security</b>
• <b>Control</b>	• <b>Freedom</b>
• <b>Dependency</b>	• <b>Corruption</b>
• _____	

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# 23.

## Uncovering the Meaning of Money

**OBJECTIVE:** Participants better understand what meanings they attach to money.

**TIME:** 15 minutes

**MATERIALS:**

Money is... Handout

**ACTIVITY:**

Ask the class to discuss different things that MONEY means. Write their ideas on a flipchart, overhead, or blackboard.

Distribute the Money is... handout. For each of the words on the handout ask participants to write down an example of how MONEY can express the sentiment.

Participants can feel free to personalize the list of words by replacing words on the handout with words generated in class.

**GROUP DISCUSSION:**

- What did you learn about yourself?
- Were you surprised by any of your responses?
- Which words were the easiest for you to respond to? Which ones were the most difficult?



## HANDOUT: Money is...

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**CARING**

**CONTROL AND POWER**

**COMMITMENT, SECURITY, AND STABILITY**

**ACCEPTANCE**

**RECOGNITION**

**EXPECTATIONS**



# 24.

## Money in Your Family of Origin

**OBJECTIVE:** Learn and share their attitudes about money with each other.

**TIME:** 25 minutes

**MATERIALS:**

Money in Your Family of Origin Handout

**NOTE TO TRAINER:**

This activity can work in class between couples and family members or among class members generally.

**ACTIVITY:**

Divide the class into pairs. Pairs can be couples, two family members, or unrelated class participants. Ask the pairs to take their two chairs and move away from the tables and others in the room. Ask pairs to sit facing each other.

Distribute the handout and ask them to go through the list, asking each other the questions and sharing their responses with their partners. It might be helpful to set up two ground rules:

- They take turns sharing each response; they do not interrupt the speaker.
- If an individual cannot or does not want to answer a question, she or he can skip over it for the time being; but try to come back and share the answer later.

Afterwards, ask participants to write/journal for 5 minutes about their thoughts and feelings about this experience. Ask participants if they want to share with the class some of the ideas, thoughts, or feelings they wrote down.



# HANDOUT: Money in Your Family of Origin

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## **YOUR PARENTS AND MONEY:**

- Who spent the most money in your family? What did they spend money on?
- What was considered a necessary expense? How was that decision made and by whom?
- What was considered a discretionary (or optional) expense? How was that decision made and by whom?
- Who made decisions about how much money to save? What was the money saved for?
- Did the family distinguish savings from investment? If so, how?
- What were your parents' fears about money?
- What was your parents' philosophy about money and wealth?
- What were your parents' habits about money?
- Did your parents fight about money? How did they make up?

## **YOUR PARENTS AND YOU:**

- What messages about money did your parents pass on to you?
- When did your parents give you money?
- Did you fight with your parents about money issues? What did you fight about? How did you make up?
- Was money used as part of discipline and punishment?
- Was money used to change your behavior?

## **YOU AND MONEY:**

- What are your earliest memories about money?
- What were your fears about money as a child? What are your current anxieties about money?
- How did you get money as a child? What did you do with it?
- What is the last thing you bought for yourself? How long did you think about buying it before you did?
- What have you not bought for yourself or your family that you would like? What circumstance would allow you to buy it? Is it something worth saving for?
- What is your current philosophy about money?
- Do you recall wanting something very much and getting it? Wanting something very much and not getting it? How did you react in each situation?

## **YOU AND YOUR CHILDREN:**

- How does your child get money? What does he/she do with it?
- When do you give your child money?
- When your child wants something very much, do you buy it for her or him? How does she or he react?
- When was the last time you talked to your child about money? What was the conversation?
- When you are saving for something big, do you discuss making money sacrifices with your children?
- What is the philosophy about money you would like your child to learn?

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# 25. Money Personality Quiz

**OBJECTIVE:** Participants identify their money personalities.

**TIME:** 15 – 20 minutes

**MATERIALS:**

Money Personality Quiz Handout

Quiz Answer Key Handout

**ACTIVITY:**

Distribute the Money Personality Quiz. Give participants about five minutes to take the quiz. Ask them to respond with the answer that first strikes them as being closest to their tendencies. There is no right answer. Ask them to be as honest with themselves as they can. There's no need to worry about the outcome. Instead, try to have fun with the quiz!

Once they have finished the quiz, introduce the different money personality types.

**Saver:** You like to save money and prioritize your financial goals.

**Spender:** You like to spend money on yourself and others.

**Avoider:** You like to avoid money management, such as balancing your checkbook, making a budget, and paying bills promptly.

**Worrier:** You worry about money often and want to have a great deal of control over your money.

Explain that their responses on the quiz will help them determine which combination of money personality types they tend to be.

Go through the answers of the quiz.

**GROUP DISCUSSION:**

- How do you think your money type affects your daily life?
- How do you think it might affect your partner or other family members?



## HANDOUT: Money Personality Quiz

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Circle the letter that best describes your probable action in each situation.

- 1) If \$20,000 came to me unexpectedly, my first impulse would be:
  - a. To spend it on things I really want, including gifts for others.
  - b. To put it in my savings account.
  - c. To feel so overwhelmed that I'd put off making decisions about it for a while.
  - d. To feel so relieved that I could cover my daily expenses and pay back my debt.
  
- 2) My goals about money are:
  - a. To save enough of it now so I never have to worry about my old age.
  - b. I don't have goals; I just hope for the best.
  - c. To have enough to ensure that I can buy whatever I want.
  - d. I have goals, but I am concerned I won't achieve them.
  
- 3) When it comes to following a budget:
  - a. I rework my budget often to figure out ways to have more money to save.
  - b. I enjoy following mine closely.
  - c. I hate the word budget. I prefer spending plan!
  - d. I don't have a budget and never want one. My money will take care of itself.
  
- 4) When it comes to spending money:
  - a. I lose sleep thinking/worrying I won't have enough money to take care of unexpected expenses.
  - b. I'd rather save my money then spend it. Spending money makes me nervous.
  - c. I don't follow where my money goes, and I don't want to. There are more important things in life.
  - d. I tend to spend more than I earn.
  
- 5) As far as credit cards are concerned:
  - a. I prefer not to have credit cards at all. I have one and use it as little as possible.
  - b. I tend to use credit cards often and make the minimum payment.
  - c. I don't mind using my credit cards as long as I can pay them off quickly. I think about my credit card bills a lot.
  - d. I don't take much notice of my credit cards. I often forget to pay even the minimum monthly until I get a warning notice.
  
- 6) When it comes to providing for emergencies:
  - a. I don't have enough saved to provide for emergencies; I just hope for the best!
  - b. I keep thinking that I'll have enough to start saving for emergencies soon, but I'm not quite there!
  - c. I've put aside a sizable amount for emergencies, but I still worry about them!
  - d. I try to save regularly for an emergency fund.

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## HANDOUT: Money Personality Quiz

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- 7) When I want a certain item, but it's not within my budget:
- a. I will decide I don't really want it.
  - b. If I want it, I will buy it. I can figure out a way to pay for it later.
  - c. If the item is important enough, I will buy it. If not, I will forget about it. I try not to give it too much thought.
  - d. I may buy it, but I'll worry about how to pay it off.
- 8) When I'm feeling down in the dumps, spending money:
- a. Is the last thing I would do; putting some more money in savings might lift my spirits.
  - b. Always cheers me up.
  - c. Is not what I think about to cheer myself up.
  - d. Just gives me more things to be anxious about.
- 9) I would take a bank loan under these circumstances:
- a. To pay off debts or go on vacation.
  - b. To finance my education or set up or expand a business.
  - c. I hope I never have to borrow money, because I don't like dealing with more bills.
  - d. To buy a home or make essential repairs to a home.
- 10) If I won a million dollars in the lottery, my first reaction would be:
- a. To feel shocked, a little overwhelmed, and very relieved about my future security.
  - b. To be totally overwhelmed—I would have no idea how to handle it.
  - c. To be very happy and pleased and immediately start thinking how I could use it.
  - d. To be wildly excited, realizing that from now on I could buy anything I wanted!

### ANSWERS:

- |     |            |            |            |            |
|-----|------------|------------|------------|------------|
| 1.  | a. Spender | b. Saver   | c. Avoider | d. Worrier |
| 2.  | a. Saver   | b. Avoider | c. Spender | d. Worrier |
| 3.  | a. Worrier | b. Saver   | c. Spender | d. Avoider |
| 4.  | a. Worrier | b. Saver   | c. Avoider | d. Spender |
| 5.  | a. Saver   | b. Spender | c. Worrier | d. Avoider |
| 6.  | a. Avoider | b. Spender | c. Worrier | d. Saver   |
| 7.  | a. Saver   | b. Spender | c. Avoider | d. Worrier |
| 8.  | a. Saver   | b. Spender | c. Avoider | d. Worrier |
| 9.  | a. Spender | b. Saver   | c. Avoider | d. Worrier |
| 10. | a. Saver   | b. Avoider | c. Worrier | d. Spender |

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# 26. Opposites Attract

**OBJECTIVE:** Participants understand how different family members tend to “balance” each other with regard to money roles.

**TIME:** 15 minutes

**TALKING POINTS:**

In many aspects of relationships, partners often learn to balance each other. This is also true when it comes to our money roles and how we deal with money in a family. One partner may consciously or unconsciously start to balance the attitude in the other partner; they may act as opposites. For example, in many relationships, when it comes to money:

- One person is the spender and the other the saver;
- One person is usually the worrier and the other avoids thinking about money; and
- One person is more of a planner and the other, the dreamer or visionary.

Discuss the different money personalities:

Hoarder v. Spender

Amasser v. Money Monk

Worrier v. Avoider

Interestingly, our money personality or the role we play can change depending on who we are relating to. For instance, maybe at work your boss is a big spender, always coming up with expensive marketing ideas. You may find that you are often encouraging her to find less costly alternatives. On the other hand, your marriage partner may be a hoarder, never wanting to spend money on things your family wants. At home, you may take on the role of a spender.

**ACTIVITY:**

Choose a money personality duo that appears to be most salient for the class to use. Divide the people in the room in half. You can do this by counting “one...two...one...two” or by simply finding a dividing line. Either way, don’t pick groups based on actual roles in the family. Assign each group one side of the grouping. Invite the first group, i.e., the Worriers, to spend a few minutes shouting out any judgments or criticisms they have of Avoiders. Comments may include statements like: “You never deal with money,” or “You bounced three checks last week because you have no idea how much money is in the bank account.” Now invite the Avoiders to judge and/or criticize the Worriers on the other side of the room. After both groups have

Adapted, with permission, from an activity by Olivia Mellan published in her book Money Harmony.

done this, invite everyone to take a deep breath and shake out the tension in their limbs.

Now, invite the first group to tell the other group what they secretly admire about them and their way of dealing with money. After a few minutes, when the group's comments are winding down, invite the second group to share all their secret envies and appreciations of the contrasting group's money style.

You will be able to feel a big shift in the energy in the room, from antagonistic to soft, vulnerable, and respectful. This kind of sharing between couples—understanding and appreciating each other in a good way—helps when money differences arise.

