



## Money Zone: Money Attitudes from your Childhood

**Each member can print this out and have it available to follow and take notes.**

What was your life like as a child, and how do your experiences affect your life now? Exploring your childhood memories of money will have a tremendous payoff—less stress and confusion, and a deeper understanding of yourself and the way you fit into the world.

### Icebreaker

Go around the room and describe one word the feeling you had about money as a child. Choose one of these or any other word that comes to mind.

Deprived	Poor
Lucky	Rich
Independent	Smart
Satisfied	Ignorant
Oblivious	Uninterested
Reward	Controlled
Worried	Dependent

### Things to Talk About

Childhood money issues affect every aspect of our lives. Money is not just a static quantity—it flows and ebbs based on our feelings and our thoughts.

Pick the question your Club finds most interesting. If there's still time, pick another one -- or make up your own!

- Why did you choose that one word to describe your childhood?
- How is the way you handle money similar to your parents?
- Did your family have significant financial reversals or good fortune during your childhood?
- Did you have the same experience with money as your siblings?
- Could you talk about money with your parents when you were a child?
- What was the most important message your parents sent to you about money?
- What's your most significant memory about money?

### AS USUAL...

#### Money Club Housekeeping

Since this is our first meeting, we're going to take care of some housekeeping matters. Fill in this worksheet to help you keep track of your club.

**Club Name** \_\_\_\_\_

**We meet every** \_\_\_\_\_

**At** \_\_\_\_\_



**Our club members:** \_\_\_\_\_

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## What Will You Do Today?

Choose one **Small Step** to do before next meeting, and pledge to the group to do it. To select that 15-minute exercise, ask yourself these questions:

- What are your money challenges before the next meeting?
- What do you need to focus on?
- What is the next step in your life -- and what can you do before the next meeting to achieve it?

Don't drive yourself crazy. Remember, you can do anything for 15 minutes! For example:

- I will take some time to list 10 good experiences I had with money as a child. I will remember all of the good times I had and the lessons I learned.
- or
- I will spend some time talking about money history in a non-threatening way with any family members who might be open to the discussion. I won't push things, but I'll attempt to discuss it in a spirit of sharing and lack of judgment.
- or
- I will talk to my children about my experiences with money, the money values I want them to learn, and their own growing experiences about money.

You get the picture. This is like Goldilocks. Don't try to do too much. Don't try to do too little. Do it just right.

[More Cool Ideas for Small Steps.](#)



## Money Magic

Choose one affirmation to motivate you to achieve your goals, something like:

- I am releasing and letting go of my money issues.
- I am creating my own life according to my values.
- I am an independent adult, and I choose how I will handle my money.
- I am creating my own financial destiny.

## The Money Zone for Next Meeting

Cast your vote: Does your Money Club want to stay in this Money Zone, or do you want to move on to the next Money Zone?

If your group decides to Stay in the Zone then, future Money Star, check out these fun articles so you can discuss them at your next meeting. Even if your group decides to move to the next Zone, you still can explore these on your own.

Teach Your Children Well [http://www.wife.org/our\\_money/teachchildrenwell.htm](http://www.wife.org/our_money/teachchildrenwell.htm)

Discussion questions:

- How did your parents communicate with each other about money?
- What messages did your parents' send regarding money?

Examining Your Money Messages <http://www.ctahr.hawaii.edu/MoneyEd/Level1/mmessage.pdf>

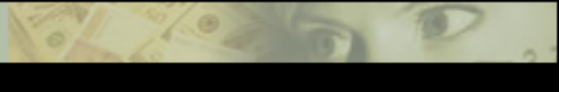
Discussion questions:

- How did you feel as you completed this worksheet?
- What questions did you resist answering?

Be a Child Again <http://www.practicalmoneyskills.com/english/parents/introduction.php>

Discussion questions:

- As you read the sections for the ages at which you had formative experiences with money, imagine yourself as a child again. What would you do differently than your parents?
- We all miss certain lessons during our childhood. What lessons do you still have to learn?



## Just for You

Before the next Money Club meeting, complete the Money Truth and Dreams Questionnaire (<http://moneyclubs.com/moneyclub.moneytruthdreamsworksheet.htm>) so you can see where you are in each of the Money Zones. As you progress, use this worksheet to monitor your progress in each of these areas and see yourself transform into a Money Star!

*Don't skip a meeting if you don't get this done. Half of life is showing up, Money Clubs included. You can tell the group you didn't get it done, and they will encourage you (not bug you) to make a date to do it soon.*

Discussion questions for your club meeting:

- Which Money Zones interest you the most? Why?
- For which Zones will you be willing to lead the discussion for your Money Club? (You don't have to know much about the Zone, just be able to keep the discussion going.)