

Money Zone: Your Money Style

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

What's your money style? Do you save every dime or live it up for today? Do you avoid the topic of money altogether? Are you a Hoarder, Splurger, or Avoider? This Money Zone will help you learn about your Money Style—so you can build on your strengths and compensate for your weaknesses.

Icebreaker

Go around the room and complete this sentence: "If I had a million dollars, I would..." Would you save the money? Pay off debts? Splurge on yourself? Give it to family? Listen to the other group members' answers—they will often be quite similar, but will show the unique style that guides each person's money interactions.

Things to Talk About

Your money style is an important part of who you are. Knowing your money style can help you to choose consciously how you would like to handle money, instead of letting your unconscious tendencies rule your interactions.

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

- Do your friends and family members have the same money style?
- What are the advantages in your life of your money style? The disadvantages?
- When have you done something completely out of character with regard to money?
- How has your money style affected your interactions with others?
- If you could change just one thing about your money style, what would it be?

AS USUAL...

Catch Yourself Doing Something Right

Share your success with your fellow Club members:

- What Money Miracle (unexpected good fortune) did you have since last meeting?
- What did you do since last meeting to become a Money Star (a money-savvy gal in charge of her finances)? How did you further your financial goals?

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:

- Next time I go shopping, I'll pay attention to how my money style affects my experience. I'll be more conscious of what I buy and what I don't buy and the thoughts I have while making purchase decisions.
- or
- I will spend some time discussing money styles with a close friend or a significant other who might be open to the discussion. I won't be judgmental of their money style, just listen empathetically to understand how their money style has affected their experiences.
- or
- I will do just one small thing that is totally contrary to my natural style. If I am a Hoarder, I will splurge on a small item. If I am an Avoider, I will face a money issue that I have been putting off. If I am a Splurger, I will refrain from buying something on impulse.

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 becoming conscious of my money style.
- I am learning how to handle money to my greatest good.
- I am willing to embrace new experiences and ways of thinking.
- I am in control of my financial life.

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.

Your Approach Towards Money? <http://wife.org/approachtowardsmoney.htm>

Discussion questions:

- How does your money style affect your attitude towards money?
- Has your money style remained constant while your attitude has adjusted to your life circumstances? Or vice versa?

Your Relationship with Money <http://www.wife.org/relationshipwithmoney.htm>



Discussion questions:

- Think about your own money history. How have your experiences shaped your money style?
- What events in your life had the most impact on your career, spending, and saving decisions?

Money Style—Yours and Theirs <http://www.bankrate.com/brm/news/sav/19990607.asp>

Discussion questions:

- How has your money style affected your interactions with significant others? How have you learned to balance your differences?
- What can you do to be more tolerant of others' money styles?

Just for You

Before the next Money Club meeting, do the Just for You Exercise called “Your Money Style Quiz” <http://moneyclubs.com/moneyzones/yourmoneystyle-quiz.htm>

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:

- Are you a Hoarder, Avoider or Splurger?
- How can recognizing your personal money style avert conflicts and confusion with others (such as a mate or business partner)?