**FINANCIAL REPROGRAMMING—INTROSPECTION**

Chapter Five

Consider the questions below. Write out your responses. By writing them down, you can gain new perspective. They are no longer fleeting thoughts that wander in and out of your head—and you can change them, if you need to.

**Couples**: *After* you have answered the questions in section I and II, A. below *individually*, share your answers and discuss. After that, read together the question in section II, B. and discuss.

**I. For Everyone**

- What were your mother and father’s attitudes about money?

- How did your parents deal with money between themselves?

- How did your parents deal with money with you and your siblings?

- Relate three early childhood memories about money.

- How do you think these types of early experiences influenced (and continue to influence) how you handle your money?

- If you have been taught, either directly or inadvertently, negative messages about money that have caused you to be less than financially savvy, what can you do now to undo this programming?

- How would you describe your current approach to your finances?

- What are your good habits with money?

- What are your bad habits or thought patterns about money?

- Finish this sentence: I’ve tried to save before, but…

- Now that you have identified what has been standing in your way, combat these obstacles head on. What will you *commit to do, stop doing or change* for your financial health? [Couples: Skip this question and continue below.]

**II. For Couples:** *After* you have answered the questions in section I **above** and II, A. **below** *individually*, share your answers and discuss. After that, read together the question in section II, B. **below** and discuss.

A.

- How would you describe your partner’s approach to his/her/your finances?

- What do you think are his/her good habits or thought patterns about money?

- What do you think are his/her good habits or thought patterns about money (if any)?

- How do you think they can be improved?

- What would you like to ask your partner to do, change, or compromise around your finances?

NOW, DISCUSS WITH YOUR PARTNER YOUR ANSWERS TO ALL THE QUESTIONS ABOVE—IN BOTH SECTIONS I. & II.

B.

After considering your own introspection and hearing your partner’s requests, what will *you commit to do, change, or compromise* for your partner’s, and your own, financial health?