

Money Habitudes® Insights

After you've read the statement cards and sorted them into the three piles, move your *Sometimes, it depends* and *That's not me!* piles to one side, so you can focus on your *That's me!* pile. Sort and count your *That's me!* pile and write the totals for each Habitude in the boxes below.



Look at the cream interpretation cards (cards 55 to 60) to answer the following. Begin with the Habitude that has the highest number of cards in the *That's me!* pile.

1. What are your dominant Habitude(s) (four or more cards):

2. The first line tells you the strongest subconscious money message.

3. Which word/s describe how others may see you (including your partner)? Which word/s describe how you see yourself? Are they the same or different? Would different people describe you differently? Why?

4. Read the list of Advantages. Not every one will apply. Which advantages fit you? Are there other advantages?

5. Read the list of Challenges. Not every one will apply to you. Which of the disadvantages fit you? Can you think of other challenges?

6. Are you overusing this Habitude?

7. Are you missing any Habitudes? Would it be helpful to use that Habitude more? What could you do differently?

8. Which Habitude best describes you when life is going well and you're feeling good? How can you do it more?

PLANNING
Money helps you achieve your goals.

How do you see yourself? How do others see you?
• Responsible • Accomplished • Driven • Conservative

Advantages may be:

- Make intentional money decisions based on values and desired long-term outcomes.
- Have reserves to pay for the unexpected.
- Set and accomplish goals.
- Buy items you really want that will retain value.
- Have a sense of well-being and control.

Challenges may be:

- Feel pressured to spend in ways that don't fit your budget or values.
- Expected to help others.
- Find it hard to respond to new opportunities.
- Find it hard to adapt or let go of a plan.
- Be intolerant or impatient when others do not meet your standards or have different values.
- Hide or withhold information from significant others to stay in control of the money.

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9. Which Habitude best describes you at your worst when you feel stressed, upset or unhappy?
10. Who, where, when or what situation triggers you to use a Habitude that works against you reaching your goals?
11. Is your reputation related to money the cause of teasing or tension?
12. If you want more balance, which Habitude would you use more often to reach your goals? Less often?
Look at the back of the yellow cards for suggestions to make those changes if you are overusing a Habitude.

PLANNING

If you overuse Planning, consider starting with one of these suggestions to create more balance.

- Learn effective communication skills to use when others pressure you to spend money in a way that conflicts with your values or goals.
- Understand the money messages from your past.
- Ask yourself if your goals reflect your wants and needs – or if you're just doing what others expect or think you should do.
- Be supportive and giving to others.
- Take a break from being productive and goal-oriented to relax, be spontaneous and enjoy life.
- Challenge yourself to experience new activities that are out of your comfort zone. Take some risks.
- Be tolerant and patient with people who have different lifestyles and values. Try to see things from their perspective.

**If you're in a relationship,
start by looking at your own cards,
then talk to each other about:**

13. What do you have in common? Start by looking at each Habitude. Then read the individual question cards to find similarities.
14. Are there Habitudes where you are very different? How might that bring balance to your relationship? How could that cause conflict or collusion? *Collusion is an unspoken 'agreement' to work around an issue and not address it.*
15. Share your definition of security, times when you spend without thinking, who you like to help and how, and your goals. *You may share the same Habitudes but define them very differently.*