

NAVIGATE THE HURDLES OF U
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LOVE & MONEY



• STUDY GUIDE •

Discover clarity around spending and saving values while maintaining financial goals and your relationship.

WELCOME TO LOVE & MONEY – A TASTE OF OXYGEN EVENT

WHAT YOU CAN EXPECT FROM TODAY'S SESSION:

We won't solve all of your financial or relationship issues, but we will give you some helpful tools to use and resources to explore in the future.

You will walk away with greater clarity about your money values, similarities, and differences, as well as an action plan for one financial goal.

You will not be asked to speak about something you do not wish to talk about publicly.



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Which personality traits do you have?

Spenders and Savers

A *spender* enjoys and finds pleasure in purchases, while a *saver* forgoes expenses to ensure financial security.

Dreamers and Doers

Dreamers like to envision future possibilities, while *doers* like to take care of what needs to be done in the moment.

Risk Takers and Risk Avoiders

Risk takers are willing to risk loss for the hope of gain and excitement, whereas *risk avoiders* will not jeopardize finances by chance.

Introverts and Extroverts

Introverts likely want to stay in and watch a movie. *Extroverts* tend to enjoy going out with friends and attending parties. Your social habits have an impact on how you spend money.

Avoiders and Planners

Avoiders like to stay clear of financial planning and conversations. *Planners* like order in their financial life, and may even obsess about keeping a perfect budget.

How do your personality traits affect your money habits?



Discover your money personality on the **OXYGEN Show** podcast with Scott & Bethany Palmer, authors of [The 5 Money Personalities](https://bit.ly/moneypersonalities) - bit.ly/moneypersonalities. Sign up for a Premium Membership to enjoy the full podcast (see back cover for more details about Premium Memberships).

BETTER HALVES: SECRET SPY



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HOUSING

1	2	3	4	5
Rent a studio apartment		Own a 2-BR home		Own a 4-BR with 3-car garage

GROCERIES

1	2	3	4	5
Ramen noodles		Spaghetti & meatballs		All organic, all the time

TRANSPORTATION

1	2	3	4	5
Bike/walk		1 car		At least 2 new cars

HEALTH CARE

1	2	3	4	5
Web MD		Online marketplace		Private insurance

WARDROBE

1	2	3	4	5
Goodwill		T.J. Maxx		Seasonal & custom designed

TRAVEL

1	2	3	4	5
Camping		Holiday Inn		Five-star suite

ENTERTAINMENT

1	2	3	4	5
Redbox		Movie Theater		Broadway

BETTER HALVES: SECRET SPY

CREDIT CARDS

1	2	3	4	5
Pay minimum		Carry occasional balance		No balance

GIFTS / GENEROSITY

1	2	3	4	5
If there's some left over		Family, friends & maybe church		Intentional giving that stretches us

EMERGENCY SAVINGS

1	2	3	4	5
Only a dream		Whatever's there		Monthly contributions

RETIREMENT SAVINGS

1	2	3	4	5
I'll just keep working forever		Regular contributions		Retire early

RISK PROTECTION

1	2	3	4	5
I'm invincible		Group coverage		I'm fully insured

EXERCISE

1	2	3	4	5
Basement Dumbbells		YMCA		Personal Trainer

DINING OUT

1	2	3	4	5
Only special occasions		1-2 times a week		Rarely eat at home

YOUR SCORES

Part 1

My Total:

My Partner's Total:

Our Difference:

10 POINTS APART:

YOU AGREE ON MOST SPENDING.

11 - 30 POINTS APART:

YOU DISAGREE ON SOME SPENDING.

30+ POINTS APART:

YOU DISAGREE ON MOST SPENDING.

WE DISCOVERED...

These numbers are reference points, and are meant to be generalities, not absolutes. They are great topics to further discuss together at home.

ACTION PLAN: START TALKING

The following are prompts to begin your conversation about a specific financial topic. Write topic here: _____

Your goal for this conversation: _____



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CONTINUE THE CONVERSATION

Person 1: "I am feeling _____
about _____ financial decision."

Person 2: "I hear you saying that
you feel _____ about
_____ financial decision.
Is that right?"

Person 1: "Yes. Even though I feel _____ with
our money situation, I still love you."

OR

"No, let me clarify how I'm feeling."

Person 2: "I love you, too. How can we resolve
your negative feelings about this issue?"

OR

"Can you help me better understand what you
are thinking?"

When one person is finished, switch roles.



Learn how to stay debt-free on the **OXYGEN Show podcast** with former banking insider and financial guru Nick Clements - bit.ly/nickclements. Sign up for a Premium Membership to enjoy the full podcast (see back cover for more details about Premium Memberships).

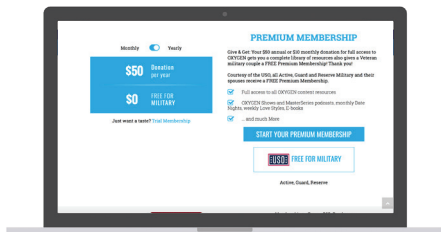
MORE WAYS TO GET HELP FOR YOUR RELATIONSHIPS

GET STARTED WITH THE OXYGEN PREMIUM MEMBERSHIP

Let Stronger Families help you create a deeper, more joyful connection with a Premium Membership!

Sign up at www.strongerfamilies.com/oxygen-membership/ and start receiving important relationship tools and resources today.

- Podcasts with nationally acclaimed relationship experts
- Creative date-night ideas
- Tips for improving romance and intimacy
- Much more!



JOIN US ON SOCIAL

Find additional resources, stories and ideas on the Stronger Families Facebook or Instagram channels. Scan the QR code or go to www.strongerfamilies.com/social to find the latest!



SHARE YOUR OXYGEN EXPERIENCE

How did your OXYGEN experience go? Any tools or concepts stand out as particularly helpful? Anything we can do to improve? We'd love to hear your relationship story! Email events@strongerfamilies.org or fill out the post-event survey at <https://bit.ly/oxy-survey> to share your feedback.

