

## Taste of OXYGEN Session Script:

### **LOVE & MONEY**

#### *FACILITATOR*

*The script below is to help you conduct a 60-90 minute Taste of OXYGEN seminar. The goal of this session is to help the participants address the emotional element of finances. You'll achieve this goal by walking through the couples' differences and similarities in attitudes and habits towards money and how their personal stories shaped those attitudes and habits. You'll also facilitate a demonstration of a couple having an empathic conversation about finances. Note that any underlined words in the script are answers to fill-in-the-blank questions in the participant guide. Remember to emphasize these answers for the audience.*

#### **Introduction**

[Music playing as participants find seats. Turn music off while welcoming the group.]

Welcome to this Taste of OXYGEN session about *Love and Money*.

My name is \_\_\_\_\_.

There is a saying that goes like this: 80 percent of success is just showing up.

Today, you will have a fun, meaningful opportunity to explore key differences in how you and your spouse approach money. Each of you will gain an understanding of how money that conversations about money are more than practical; they are also emotional. You will also have time to determine an action plan for a financial goal you will set together. Let's get started!

We're going to start out with a meal, catered by \_\_\_\_\_. At 0:00PM we'll come back to our seats to begin our session about understanding your differences.

[Turn music on while participants get lunch and return to seats.]

[Meet participants during lunch. Tell them you are really glad they are here.]

[Give participants 5 minute warning. Turn off music after lunch break.]

Welcome back!

Before we begin, I'd like to tell you a little about myself.

[Share a few details about yourself, particularly related to your marriage or relationship and finances. The best stories are ones to which the audience can relate.]

But enough about me! Before we begin, there are a few details about today's session.

[Introductory Points]

- We won't solve all of your relationship problems, but this session will give you tools to use and resources to explore in the future.
- No one will ask you to speak to something you do not wish to talk about publicly. You don't have to talk about anything you don't want to.
- Everything is confidential.

Today, you will likely become aware of some differences in the way you view money. Your differences spice up your relationship and are not a bad thing – remember that as we progress.

There is likely a lot that you have in common, too, or you probably wouldn't be married! So, with that in mind, please introduce yourselves and tell us one thing you and your spouse like to do together or something you have in common. If you're here by yourself, you can still tell us something you and your partner enjoy doing together or something you enjoy doing on your own.

[Lead group in introductions and sharing of a commonality or favorite shared activity.]

If you're here as a single or without your spouse, take heart that the effectiveness of this session is not at all diminished if you don't have a partner present.

Here's what you can expect today:

First, we have an activity that exposes your differences and similarities in perceptions toward money. Then, I'll share a few tips on how to work through differences related to money, and we'll wrap up with an action plan for one financial goal.

If there is one thing to take away today, it's that money is not just a practical matter; it is a very emotionally charged topic that impacts, and is influenced by, our mind, heart, and soul.

No matter how clever we are with a budget and spreadsheet, if we aren't aware of our emotions around money, it can greatly interfere with our love relationships. Also, if we don't address the emotional and value-driven sides of money now, we could pass on our emotional baggage and inconsistent values about money to our children.

[Tell a personal story that illustrates how money affects our emotions and values (heart and soul), not just our logic (mind).]

### **Opposites Tend to Attract...and Attack**

Generally, people choose a spouse with a handful of opposite traits. For example, spenders tend to pair with savers, dreamers with doers, etc.

As a couple, you have interests, hobbies, values and many other things in common, and you also have differences.

Differences aren't necessarily a bad thing - actually, they can add spice to a relationship and help you see the world in a new way. The real trouble is when our differences lead to us attack one another.

Here is a list of possible opposites related to finances. Where do you see yourself?

*Spenders and Savers*—*Spenders* enjoy and find pleasure in purchases, while *savers* would forgo expenses to ensure financial security. For example, a spender would rather use a bonus for a trip or fun investment, such as a new vehicle or technology toy; a saver would opt to invest the bonus in a retirement fund.

*Dreamers and Doers*—*Dreamers* like to envision future possibilities, while *doers* like to take care of what needs to be done in the moment. For example, dreamers like to imagine how a raise at work could affect his/her financial situation, whereas a doer would begin taking action to increase financial income.

*Risk Taker and Risk Avoider*—*Risk takers* are willing to risk loss for the hope of gain and excitement, whereas *risk avoiders* will not jeopardize finances by chance. For example, risk takers choose riskier stock options, while risk avoiders choose safer stock options.

*Introvert and Extrovert*—*Introverts* likely want to stay in and watch a movie. *Extroverts* tend to enjoy going out with friends and attending parties or gatherings. Your social habits have an impact on how you spend money. Depending on how you like to spend your time, you may spend more going out to eat with friends or less on a Redbox movie at home, for example.

*Avoider and Planner*—*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.

[Share personal story about opposite spending from your relationship.]

Each of these categories has implications for our finances. Pick out one or two groups of opposites from this list. Talk about - or reflect - on how these opposites describe or don't describe your relationship.

[Give group 3 minutes to talk or reflect. If engagement is high, ask for opposites stories from the audience.]

### **Secret Spy Activity**

For our first activity, you'll see your differences and similarities show up in real life spending scenarios. You will need two items: first, you will need one game board per couple or per individual. Each person will also need one black light pen.

[Demonstrate how the black light pen works.]

On the game board you will see 14 different spending categories. Each one has a priority scale of 1-5. You will each score your current individual preference of spending. Remember, this is not about your desired spending preferences, only about your current spending preferences.

If you are here together, choose one person to be Partner A and the other will be Partner B. If you're here alone, simply mark your preferences. Partner A will mark their preferences on the game board using a triangle symbol, while Partner B looks away. Then, trade turns, and Partner B will mark their choices using a circle. No peeking!

When you are both done, use the black light on your pens to reveal your answers.

If you're here independently, mark your answers. You can take the game board home to your significant other to complete, or use it as a tool to recognize your money preferences.

Take some time to discuss or reflect on any surprises, differences, or similarities.

[Wait 2 minutes]

Would anyone like to share what they observed? Anything surprising or were your results pretty much what you expected?

[Prompt audience to offer observations.]

We are now going to take this a little deeper. When you look at these categories, where do you feel like you agree the most, and why is that the case?

[Wait 2 minutes]

Now we're going to take a moment to add up your individual scores. Everyone should have a total between 14 and 70.

Next, determine the difference between you and your partner's total. The difference between your scores should be between 0 and 56. Here is an example: if my score is 56 and my spouse's score is 42, we would have a difference of 14.

For the teams of one in the room, follow the same formula when you are with your significant other.

[Wait 30 seconds.]

**10 points apart** means you agree on most spending.

**11 to 30 points apart** means you disagree on some spending.

**30 plus points apart** means you disagree on most spending.

I need to caution you against coming to conclusions about the quality of your relationship based on your scores. Again, differences are not bad!

Take a little time to discuss your score. Here are some questions you can use to get the discussion going:

- What "ah-ha" moments did you have?
- Where are you connected?
- Where do you want to get aligned?
- What do you think your score means for how you are making financial decisions together?

[Wait 3 minutes]

Individual scores are important. They represent what you value and may reflect your own stories, even going back as far as childhood. Ultimately your score is a reflection of what you think is important. Your individual story matters - and so does your team story.

Take some time later to discuss where you want to be as a financial team, or for individuals, reflect on where want to be.

No matter where your scores land, there are always available next steps. Our hope is that you do something to move forward. The reality is, you are not alone. You are not the first couple to disagree or struggle with money issues; nor will you be the last.

By coming here today, you have already proven you are ready for a new chapter in your money story, and this is just the beginning. There will be another opportunity to take this even further and walk away with long-lasting tools that will change your life. We will cover that a bit later.

The black light activity can help us understand our differences and commonalities when it comes to spending, but it can't help us understand why we get emotional about money. So next, we are going to cover a few of the ways that money impacts us emotionally.

### **Money Is a Matter of the Heart**

Money is often thought of as a solely practical matter when money is very much a matter of the heart.

Think about the emotional response we have to money issues—for example, tax time, debt, or an unexpected bonus and deciding how to spend it.

When we did the Secret Spy activity, you most likely experienced a range of emotions from laughter to surprise to maybe a little annoyance. Maybe you got a little tightness in your throat.

Often we think about the practical side of money: how much we make, how much we spend, our debt, etc. We usually think about numbers. Yet that is not the whole story. Conversations around money can get messy, and unless we make intentional choices to deal with the emotional aspect of finances, we won't have long lasting change and fulfillment.

Our emotions around money originate from our individual stories. Since childhood, each of us have been forming stories about money.

[Share a story from your childhood about a first encounter with money and how that shaped your perception of money.]

Think back just for a moment, to your earliest memory about money....where were you, what were you doing, how old are you? Our memories influence our actions, and our actions build our values, beliefs, habits and perspectives.

What is your earliest money memory? How did it shape the way you approach and handle money?

[Give participants 2 minutes to discuss or reflect on their first money memory. Ask if anyone would like to share. Consider sharing your own money memory story and how that experience shaped the way you approach money.]

Remember to talk through the emotional aspects of money as well as the practical. It just might stop a number of arguments right in their tracks!

### **Money Conversations Require Practice to Be Productive**

Speaking of money talk, conversations about finances require practice, especially when we are aware of the emotional aspect of money.

Before you were married, money was likely all about you, and you probably didn't talk to anyone else about your financial situation. When you married or combined finances, your attitude towards money was required to immediately shift so that it became compromising and responsible. You were also suddenly required to discuss your purchases and budget with another person.

It can take some time to transition into a couple-minded mentality about finances. That skill is like a muscle that rarely has been exercised.

As you are struggling to figure out how to get on the same page, remember it takes practice after you leave this room. Change doesn't happen in a classroom, and it doesn't happen overnight. It may not always go well at first, but don't give up, because the rewards significantly impact your feeling of connection with each other.

We're going to practice a money conversation right now.

[Ask for a volunteer, and invite them to join you at the front. Pick a difficult money topic, and role play the conversation on page 7 of the handout and outlined below.]

First, pick a financial topic. Then, identify your goal for 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.

[If you have time, let group break out to have money conversations; if not, encourage group to choose a financial topic, set a goal, and have a conversation later.]

Money is emotional. You could say marriage and money is a perfect storm of new muscles, emotions, and opposites.

This information can feel overwhelming and inspiring. To help you begin effectively thinking and communicating about money, I'm challenging you to do **one thing** differently when you leave today. In your handout, jot down something you want to focus on. Also, remember your strengths together. Money is a tough subject, and you are absolutely capable of working through money disagreements, stresses, and surprises.

Today has been an introduction to our full, 3-hour *Better Halves Love & Money* course that gives you specific tools that empower your relationship with money. You will learn a holistic approach to addressing money issues, build a sustainable plan for a future where you and your family flourish. We all want our love relationships to be amazing—don't let money can get in the way.

We're going to wrap up this session now.

[Transition to a hook for more involvement in Stronger Families resources.]

Stronger Families wants to help you in your relationship journey. Look at the back of your participant guide for many ways to stay connected with us.

[Promote Stronger Families Website]

First, you can get on-demand tools and resources for your relationship 24/7, including podcasts with national relationship experts, creative date night ideas, tips for improving romance and intimacy, and much more. Through our



partnership with the USO, all active military members receive a FREE Premium Membership. Register at **[StrongerFamilies.com/oxygen-membership/](http://StrongerFamilies.com/oxygen-membership/)**.

[Promote full *OXYGEN for Your Relationships* Seminar]

A second way to dig-deeper is by registering for another live event. The seminar, called *OXYGEN for Your Relationships*, is an 8-hour, in-depth relationship training. OXYGEN addresses common relationship challenges, personality differences, communication, conflict resolution, intimacy, forgiveness, and much more. Also included are two fun and insightful assessments. These seminars are available FREE to active military members through our partnership with the USO. Find an event near you at **[StrongerFamilies.com/events/](http://StrongerFamilies.com/events/)**.

[Leave audience with one encouragement and one challenge. Thank group for attendance. Wish them well in their relationships.]

[Turn music back on. Be available for questions after session ends.]