

Your Money Story

What your past can reveal about your
relationship with money

*Developed in collaboration with Kathleen Burns
Kingsbury, founder of KBK Wealth Connection*



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*The longest-running
relationship in our life is our
relationship with money.*

—Dr. David Krueger, M.D.
Author, *The Secret Language of Money*

What a Money Story Is

Discovering Your Money Story

Applying Your Money Story





What a Money Story Is

Myths About Money

Financial decisions are rational.

Truth: Financial decisions are rational and emotional.

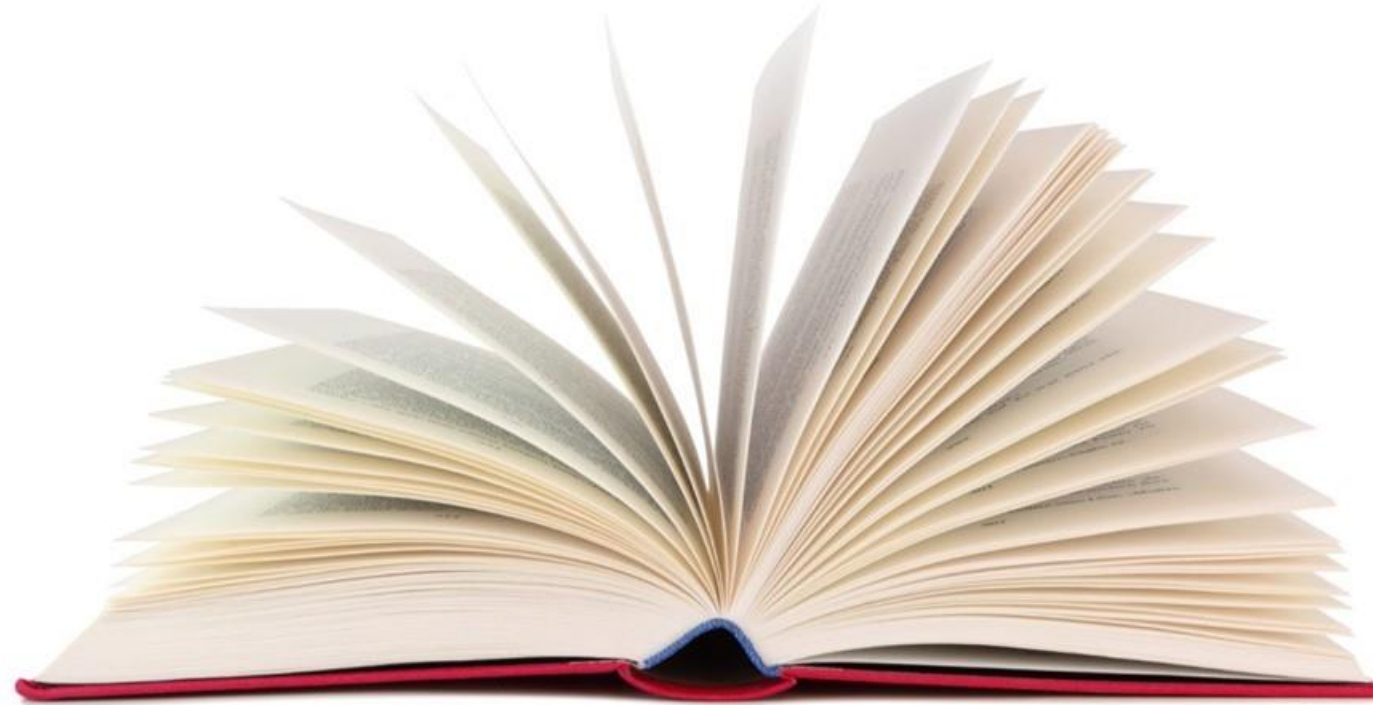
Emotions about money are bad.

Truth: Emotions provide valuable data.

Men are better investors than women.

Truth: Gender doesn't determine investment outcomes.

Your Money Story



Conflicting Money Messages

A penny saved is a penny earned



You can't take it with you

The best things in life are free



He who dies with the most toys wins

A fool and his money are soon parted



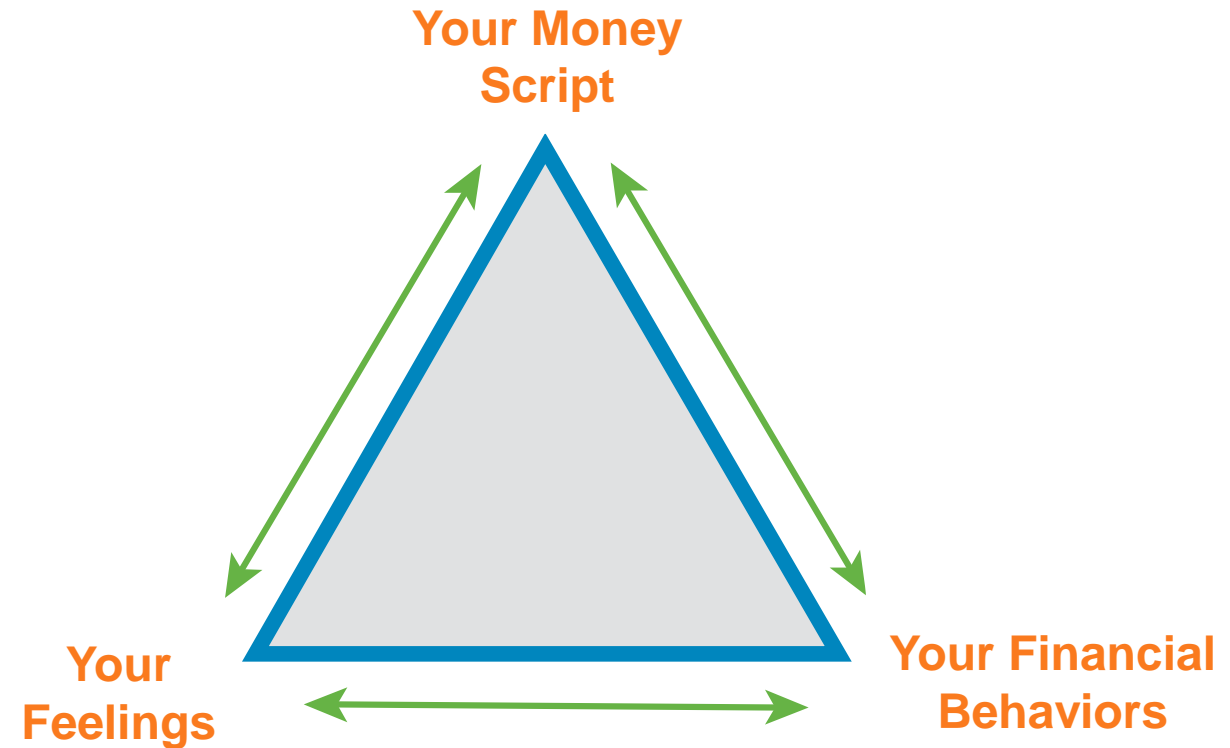
It's only money

Money doesn't grow _____



If you've got it, _____

The Connection Between Money Scripts and Money Behaviors



Six Key Influences Can Impact Your Money Story



Culture & Race



Generation



Social Class



Gender



Religion



Money Events

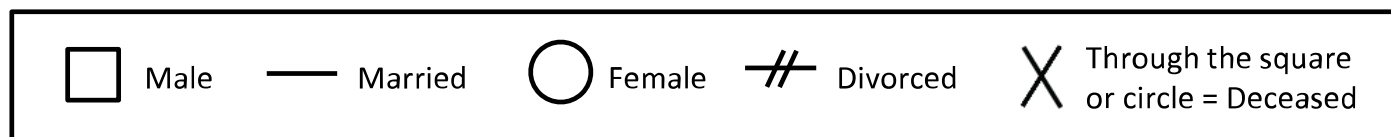
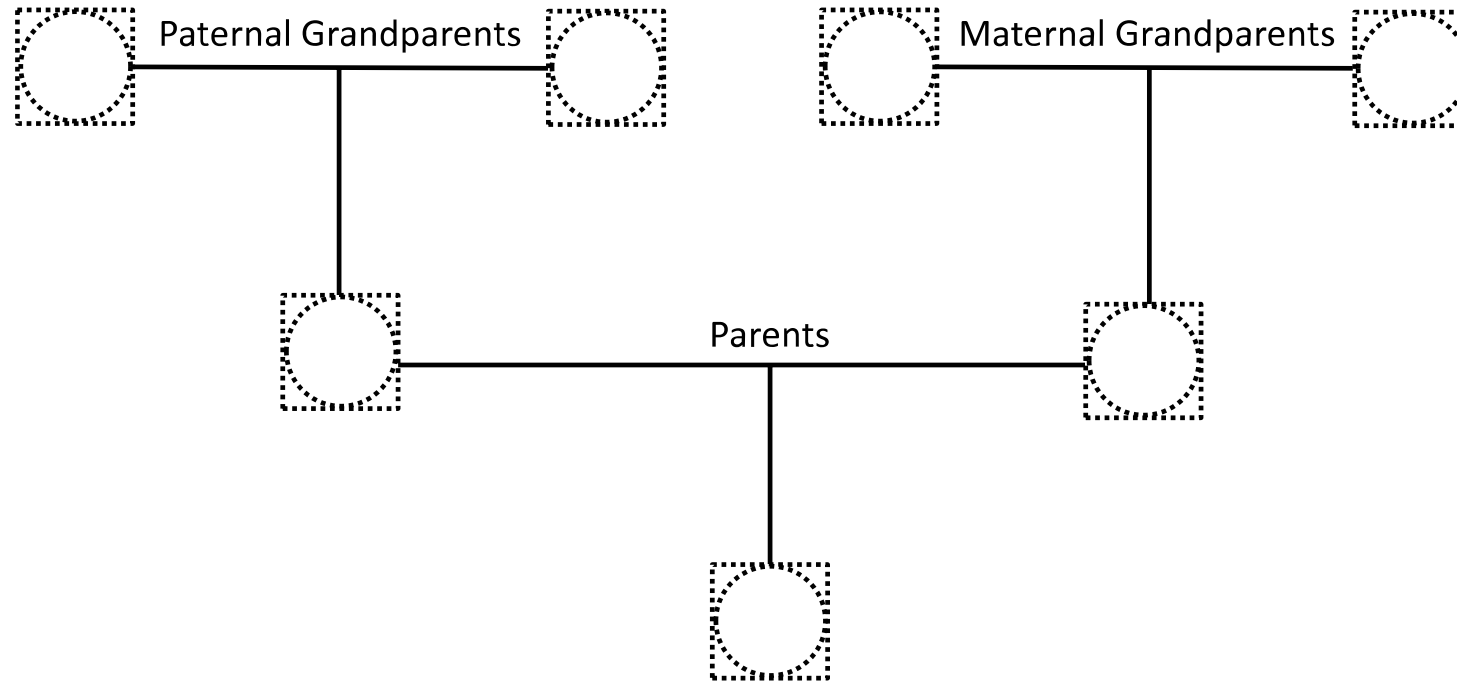
Discovering Your Money Story

Why It's Important to Discover Your Money Story

- **The Past:** How your beliefs and behaviors were shaped
- **The Present:** Their effect on your relationship with money today
- **The Future:** The opportunity to change unhealthy behaviors



Create Your Money Genogram



Identify Your Money Scripts



Spending



Saving



Investing



Gifting



**Summarize
Your Money Story**



Applying Your Money Story

Aspects of Your Money Story to Keep or Pass On

- Are there money scripts that have been helpful or served you well? What are they?
- How can you teach those behaviors to younger generations, or positively impact someone else's money story?



Changing Your Money Story

1. Identify the money script you want to change.
2. How does this money script negatively impact your financial life?
3. Create a new, more balanced money script to replace your old one.
4. How will this new money script positively impact your financial life?
5. Practice, practice, practice



What a Money Story Is

How your relationship with money was shaped

How to Discover Your Money Story

Create your money genogram

Applying Your Money Story

Identify scripts to emphasize or change



“Discovering your unique money story and appreciating its power is an important step toward making peace with money and improving your financial health.”

Kathleen Burns Kingsbury
Wealth Psychology Expert and Author
Founder, KBK Wealth Connection



Next Steps

1. Finish the genogram exercise in your workbook
2. Identify those scripts that are most valued/most concerning
3. Meet with your financial professional to discuss an action plan

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