

# **How to Use the *Money Habitudes*<sup>TM</sup> Cards in Marriage Education Programs<sup>©</sup>**

By  
William Bailey, Ph.D.  
Associate Professor, Family Sciences  
University of Arkansas

Presented at:  
Smart Marriages Conferences,  
Dallas, Texas  
June 25, 2005

118 HOEC Building  
University of Arkansas  
Fayetteville, AR 72701  
Phone: 479-575-2058  
Fax: 479-575-7171;  
wbailey@uark.edu.

# How to Use the *Money Habitudes*<sup>TM</sup> Cards in Marriage Education Programs

## Introduction

The *Money Habitudes*<sup>TM</sup> (2003) cards can be used in a variety of marriage education programs to assist couples and families in evaluating their habits and attitudes toward money. Three resources are needed in order to use this valuable tool in a marriage education setting. First, you need a deck of *Money Habitudes*<sup>TM</sup> cards for each participant in the workshop. Next, you need a copy of the guide *Money Habitudes*<sup>TM</sup> for *Couples* (Solomon & Donnelly, 2005). Finally, a copy of the *Money Habitudes Guide for Professionals* (Solomon, 2005). The last book contains material about the origin of the cards and how they can be used with individuals and in other group settings. You will need to become intimately acquainted with both books prior to conducting your first workshop using the *Money Habitudes*<sup>TM</sup> cards.

There are several methods for learning how to use the cards. One method is the Solitaire activity described in the *Professionals Guide* prior to learning how to interpret the cards. This approach gives you hands-on experience with the cards without being influenced by what you know the cards are designed to evaluate. After this experience, use the process described in the *Couples* guide with your spouse or workshop planning partner. This will give you a different feel for the material and allow you to experience what the couples do when they use the cards for the first time in a marriage workshop. Either one or both of these exercises may reveal something you did not know about yourself or your partner and thereby improve your own relationship with money within your family. It might also result in conflict that will allow you to learn to apply some the conflict management skills that you have acquired at the Smart Marriages Conference and you can refer to the “Respectful Conflict” section in the Appendix of the *Couples* guide.

After extensive research, it was found that most people approach their attitudes and habits about money from six major perspectives. The six perspectives *Money Habitudes*<sup>TM</sup> cards incorporate are: (1) money represents Security to hold on to in a stressful and unpredictable world; (2) money is a contrivance to express one’s Free Spirit to make life easier; (3) money is a tool to achieve life’s Targeted Goals in an ordered and well planned life course; (4) money is to be used habitually as a Spontaneous expression of self; (5) money is a Status symbol to impress others with gifts and expensive purchases; and (6) money is a way to convey the Selflessness of a person through charitable giving and self sacrifice for others. Each of these six major perspectives about money is examined in extensive detail in the back of both of the recommended guides. For example, each habitude is discussed as it applies to earning, spending, saving, investing, giving, and debt behavior in a table format in each guide. The more you know about each money habitude, the more that you can assist couples in interpreting their results when they attend your marriage education workshop.

## **Using *Money Habitudes*<sup>™</sup> and Three Well Known Marriage Education Programs**

As the brochure of the current Smart Marriage Conference clearly indicates, there are numerous marriage education programs. Few individuals are well trained and have in-depth knowledge of all of the currently available marriage education programs. These programs range from those that focus on marital conflict, such as *PREP* developed by Markman, Stanley, and Blumberg (2001), to the more psychoanalytic program, such as *Imago* created by Hendrix and Hunt (2004).

The author of this article has been trained and qualified to teach three different marriage education programs. He has been teaching *PREP* in a variety of settings ranging from university campuses to military installations since 1996. He is also one of the authors of *You Paid How Much for That!?: How to Win at Money without Losing at Love* (Jenkins, Stanley, Bailey, and Markman, 2002). He is also trained in *Couple Communication* developed by Miller and Miller (1991) that uses the Awareness Wheel<sup>™</sup>. Dr. Bailey regularly uses *PREPARE/ ENRICH* and its associated premarital program entitled *Great Start* (Olson, D., Miller, S. and Miller, P., 2002) in his Family Relations course at the University of Arkansas. These three programs have both general and specific issues they focus on with premarital and married couples.

### ***Prevention and Relationship Enhancement Program (PREP)***

The *PREP* program is one the most researched premarital and marriage education programs in the world. There are also Christian and Jewish *PREP* programs that are typically taught in churches and synagogues throughout the world. Both *PREP* and *Christian PREP* are skill based programs designed to teach couples how to manage conflict in an intimate, committed relationship. The core of the *PREP* program is the Speaker/Listener Technique (*S/LT*). To learn more specifics about the content of the *S/LT*, you should read either *Fighting for Your Marriage* (Revised, 2002) or *12 Hours Toward a Better Marriage* (Markman, Stanley, Jenkins, Blumberg, and Whitely, 2004). Both of these books discuss the *S/LT* in detail. *You Paid How Much for That?!* teaches the *S/LT* combined with family money management. The *S/LT* is a method of conflict management that allows couples to deal with conflictual issues without destroying the underlying dynamics of intimacy and commitment to the relationship. While *PREP* focuses on conflict management and teaching the *S/LT* to couples, it also discusses other issues significant to couples, such as Problem Solving, Commitment, Fun, Spirituality, and Sensuality.

*PREP* can be taught in a variety of ways, in a number of settings, and can vary in presentation format. For example, it can be taught as a one-day workshop or it can be spread over several weeks. It is our perspective that the *Money Habitudes*<sup>™</sup> cards are best used in the longer workshop format. They can form the basis for a two or three-hour session within a *PREP* workshop with couples. It is recommended that the *Money Habitudes*<sup>™</sup> cards be used in a *PREP* program after teaching and practicing *S/LT* process several times.

If issues of conflict arise in the initial phases of using the *Money Habitudes*<sup>™</sup> cards, the leader should instruct the couple to either use the first ground rule or engage the

S/LT. The ground rule is the Time Out Rule. If one of the two partners believes that they are not in a place

to discuss an issue, a time out is called. The person who called the time out is required to set a time in the near future in which the issue will be discussed, the context of the *Couple Communication* program can bring couples closer together in communication and money habitudes.

### ***PREPARE/ENRICH 2000 and the GREAT START Programs***

The *PREPARE/ENRICH 2000* (Olson and others, 1999) program is widely used by premarital counselors and marriage enrichment educators throughout the United States. Individuals who are facilitators of this program give couples an instrument containing more than 100 items. Each individual answers their instrument without discussion with their partner or spouse. These instruments can be either in paper form or on the Internet. If the paper form is used, the two answer sheets are returned to the facilitator and the answer sheets are mailed to Life Innovations in Minnesota. A paper report comparing the answers of the couple is sent to the facilitator. If the questionnaire is completed on the Internet, the report is returned to the facilitator by email. The facilitator interprets the scores to the couple and leads the couple through several exercises, such as making a budget and setting life goals.

*Money Habitudes*<sup>TM</sup> cards can be used to assist the couple to explore their money habitude prior to the session where they are directed to make a budget. The individuals who compose the couple can first do the Solitaire activity prior to coming to this session following the guidelines in the *Couples* guide or during the budget session, the couple can do the process in the presence of the facilitator. This will allow the facilitator to discuss with the couple their money habitudes in a safe environment.

The *GREAT START* program (Olson, Miller, and Miller, 2002) has been designed by Olson with assistance with the developers of *Couple Communication*. This program combines the *PREPARE* instrument with communication skills targeted to engaged couples. The flexibility of this program would be an excellence situation to examine the couples' money habitude skills.

### **Conclusions**

One shortcoming of premarital and marriage enrichment programs is the lack of educational sessions devoted to specific topics significant to the lives of couples. Despite the fact that both *PREP* and *Couple Communication* are two of the most widely used and effective couple education programs, they lack sessions targeted to specific topics of discussion, such as money. Money is one of the most conflict creating issues experienced by couples over the life course of their relationship. The *Money Habitudes*<sup>TM</sup> cards are a vital, dynamic tool that can supplement these programs and others. These cards give a marriage educator a process by which to examine money values, beliefs, and behaviors. When using the cards, the couple is engaged in a familiar, non-threatening activity. The cards use a non-judgmental language that encourages the couple to discuss the most taboo topics in our culture. It allows the facilitator of a marriage education program to quickly get to the heart of the issue of money. Using the *Money Habitudes*<sup>TM</sup> cards to supplement the marriage education program of your choice is strongly encouraged. Couples in your program will benefit from this experience.