



The basic sorting activity takes about 15 minutes. Give yourself another 15-60 minutes to interpret and discuss the results (Step #6). It leads to great conversations and everyone enjoys having time to talk! It's best if each person has a deck of cards; it takes less time and leads to more insights and better conversations!

Note that each deck also contains a light green card with instructions.

1

Turn the three light blue cards over so they show:

That's Me

Sometimes, It Depends

That's Not Me

(These are worded a bit different in some versions of Money Habitudes.)

2

Set aside the 8 yellow interpretation cards, the green instruction card and the other informational cards.

3

You'll then be left with the 54 statement cards. (They have colorful pictures on the backs.) Shuffle them.

Read all the statement cards. Depending on how each describes you, put it in the pile for either *That's Me*, *Sometimes*, or *That's Not Me*.

Remember:

4

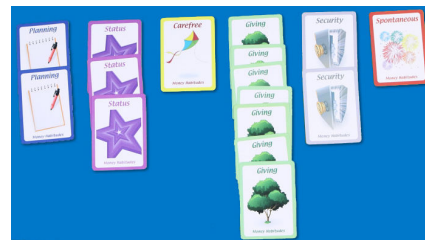
- There aren't right or wrong answers.
- Don't think too much; sort quickly.
- Think about yourself today—not how you *should* be or how you *were*.
- Laugh and enjoy yourself!



If you have 20 or more cards in the *That's Me* pile—and you have time—move the weakest cards from *That's Me* to your *Sometimes* pile. 10-15 is good number in your *That's Me* pile.

5

When you're done sorting, turn over the cards in your *That's Me* pile. You'll see colorful pictures on the backs. Put those cards into columns by grouping the ones with the same pictures.



This shows your money personality.

6

Get the yellow interpretation cards you set aside before. Start by reading the one for the Habitude type that has the most cards.

7

Ask yourself: *Are my Money Habitudes working for me?* Would you benefit by using any Habitude more? If you are overusing any Habitude, read the back of the yellow interpretation card for suggestions.



Tips to Talk About Money

Money is one of the hardest things to talk about – but Money Habitudes makes it fun and easy. Here are some other tips to help you have a successful conversation:

1 First, **acknowledge that talking about money can feel awkward.** But it's important.

2 **Give yourself the advantage of being relaxed.** Research shows money talks go better in comfy chairs than when you're cramped. Planning to chat over a nice meal is also a good idea.

3 Don't discuss money if you're **HALT: Hungry/Angry/Lonely/Tired.**

4 If you **know where you're coming from,** it's easier to listen, be open and understand your own tendencies, attitudes, and biases. Money Habitudes provides you with this self assessment.

5 **Work up to doing a budget or going over credit reports.** Start with less threatening conversations that get you comfortable talking about money. Money Habitudes helps with this.

6 When you do the activity with someone, **present Money Habitudes as the fun activity it is.** Remember, it's best if both people have their own deck to sort and interpret at the same time.

7 Know that **where people disagree over money is also where they often counterbalance each other** in a good way: think about someone who never spends money paired with someone who finds it easy to spend. If you're about to call someone "cheap," realize *you* may find it way easier to part with money.

Each of the statement cards can generate good discussions. But here are **some other conversation starters:**

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- 8**
- *Remember the first time you bought something with your own money? What was it? How did you get the money?*
 - *What was your first job? What did you do with your money?*
 - *How did you get money as a child and a teen?*
 - *What did you learn from your culture or religion about money?*
 - *Growing up, how was money talked about in your home? Who paid the bills? How were big money decisions made?*
 - *When you were a kid, did you think you were richer or poorer than your friends or relatives?*
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