

MODULE 1: FINANCIAL FOUNDATIONS

Tools & Worksheets

TOOL 1: STEWARDSHIP MINDSET ASSESSMENT

Rate yourself honestly (1 = Never, 5 = Always)

1. I view our money as belonging to God, not us

1 2 3 4 5

2. I prioritize giving before spending on ourselves

1 2 3 4 5

3. I consult God about major financial decisions

1 2 3 4 5

4. I feel accountable to God for how we use money

1 2 3 4 5

5. I resist the urge to keep up with others financially

1 2 3 4 5

6. I believe God will provide for our needs

1 2 3 4 5

7. I'm content with what we have

1 2 3 4 5

8. I discuss financial decisions with my spouse

1 2 3 4 5

9. I avoid making unilateral money decisions

1 2 3 4 5

10. I trust my spouse with financial information

1 2 3 4 5

TOTAL SCORE (Add all numbers): _____

SCORING:

40-50: Strong stewardship mindset - keep growing!

30-39: Good foundation - areas to strengthen

20-29: Developing - focus on ownership vs. stewardship

10-19: Needs attention - revisit Module 1 content

TOOL 2: JOINT ACCOUNT TRANSITION PLAN

Step 1: Current Account Inventory

List all current accounts (checking, savings, credit cards):

1. Account type: _____
Owner: _____
Balance: \$ _____
2. Account type: _____
Owner: _____
Balance: \$ _____
3. Account type: _____
Owner: _____
Balance: \$ _____
4. Account type: _____
Owner: _____
Balance: \$ _____
5. Account type: _____
Owner: _____
Balance: \$ _____
6. Account type: _____
Owner: _____
Balance: \$ _____

Step 2: Decision - What System Will We Use?

- Full Joint - All money in joint accounts
- Hybrid - Joint for bills, small personal accounts
- Currently separate - will transition to joint

Step 3: Action Steps with Deadlines

- Research banks for joint account
Deadline: _____
- Open joint checking account
Deadline: _____
- Open joint savings account
Deadline: _____
- Redirect direct deposits to joint account
Deadline: _____
- Update bill payment sources
Deadline: _____
- Close or minimize individual accounts

TOOL 3: MONEY SCRIPTS DISCOVERY WORKSHEET

Complete individually, then discuss together

Part 1: Your Childhood Money Story

Growing up, my family's financial status was:

- Wealthy
- Comfortable
- Struggling
- Poor

My parents' relationship with money was:

- Harmonious - they agreed
- Tense - frequent arguments
- Avoidant - never discussed
- One-sided - one person controlled it

Messages I heard about money growing up:

1. _____
2. _____
3. _____

Part 2: Identify Your Money Scripts

Check all beliefs that resonate with you:

- Money is scarce - there's never enough
- Rich people are greedy/unethical
- Debt is normal and necessary
- Saving money is being stingy
- You can't be wealthy and spiritual
- More money will solve all my problems
- I don't deserve to be wealthy
- Money equals security
- Money should be enjoyed, not saved
- Talking about money is taboo

TOOL 3: MONEY SCRIPTS DISCOVERY (CONTINUED)

Part 3: Rewriting Your Money Scripts

Old script (lie I believed):

New script (biblical truth):

Old script (lie I believed):

New script (biblical truth):

Old script (lie I believed):

New script (biblical truth):

Part 4: Discussion Questions for Couples

1. What money scripts do we share?

2. Where do our money scripts conflict?

3. How have our different money backgrounds caused conflict?

TOOL 4: MONEY PERSONALITY ASSESSMENT

Rate each statement (1 = Not like me, 5 = Very much like me)

SPENDER Traits

I enjoy buying things for myself and others

1 2 3 4 5

Shopping makes me feel good

1 2 3 4 5

I'm generous with money

1 2 3 4 5

I struggle with impulse purchases

1 2 3 4 5

SPENDER TOTAL: _____

SAVER Traits

I feel anxious when savings are low

1 2 3 4 5

I research purchases thoroughly before buying

1 2 3 4 5

I prefer saving over spending

1 2 3 4 5

I struggle to enjoy money in the present

1 2 3 4 5

SAVER TOTAL: _____

AVOIDER Traits

I avoid looking at bank balances

1 2 3 4 5

Thinking about money makes me anxious

1 2 3 4 5

I procrastinate on financial tasks

1 2 3 4 5

I hope money problems will resolve themselves

1 2 3 4 5

AVOIDER TOTAL: _____

TOOL 4: MONEY PERSONALITY ASSESSMENT (CONTINUED)

MONEY MONK Traits

I believe money is corrupting

1 2 3 4 5

I'm content with very little

1 2 3 4 5

I feel guilty about wanting nice things

1 2 3 4 5

I resist financial planning

1 2 3 4 5

MONEY MONK TOTAL: _____

STATUS SEEKER Traits

I use purchases to show success

1 2 3 4 5

I compare my wealth to others

1 2 3 4 5

Image and appearance matter to me

1 2 3 4 5

I'm driven to earn more

1 2 3 4 5

STATUS SEEKER TOTAL: _____

MY PRIMARY MONEY PERSONALITY:

(Circle the type with the highest score)

SPENDER SAVER AVOIDER MONEY MONK STATUS SEEKER

MY SPOUSE'S PRIMARY MONEY PERSONALITY:

SPENDER SAVER AVOIDER MONEY MONK STATUS SEEKER

How Our Personalities Complement Each Other:

How Our Personalities Create Conflict:

TOOL 5: FINANCIAL WOUND HEALING WORKSHEET

Complete individually in a safe, private space

Part 1: Identifying the Wound

Describe a painful financial memory from childhood:

How old were you?

What emotions did you feel then?

What did that experience teach you about money?

Part 2: How the Wound Affects You Now

Current behaviors caused by this wound:

How this wound affects my marriage:

Triggers that activate this wound:

TOOL 5: FINANCIAL WOUND HEALING (CONTINUED)

Part 3: Steps Toward Healing

I will share this wound with my spouse on:

(Date): _____

What I need from my spouse when triggered:

New truth to replace the wound's lie:

Scripture or prayer for healing:

Part 4: For Couples - After Sharing

Spouse: When my partner is triggered, I will:

- Listen without judgment
- Ask what they need
- Offer reassurance
- Pray together
- Give space if needed

Our healing commitment:

