

# Your Money Story

What your past can reveal about your relationship with money



## WORKSHOP AUTHOR



Kathleen Burns Kingsbury is a wealth psychology expert, founder of KBK Wealth Connection, host of the Breaking Money Silence® podcast, and the author of five books, including: *Breaking Money Silence: Shatter Money Taboos*, *Talk Openly about Finance*, and *Live a Richer Life*.

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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



A woman with long brown hair, wearing a light-colored straw hat with a dark band, is shown in profile, looking towards the right. She is standing in a field of vibrant red poppies. The background is a soft-focus field of more poppies under a bright sky. A blue rectangular box with a thin yellow border is overlaid on the left side of the image, containing the text 'What a Money Story Is'.

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

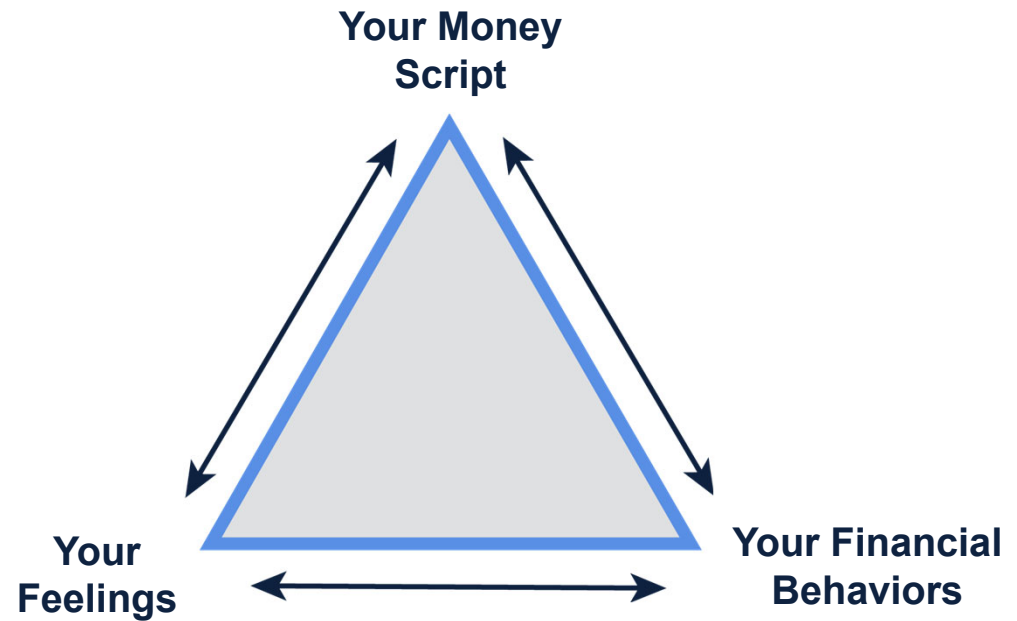
Money doesn't grow \_\_\_\_\_



If you've got it, \_\_\_\_\_



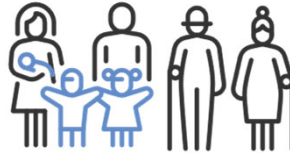
# The Connection Between Money Scripts and Money Behaviors



## Six Key Influences Can Impact Your Money Story



**Culture & Race**



**Generation**



**Social Class**



**Gender**



**Religion**



**Money Events**

A top-down photograph of a person sitting on a dark wooden deck. The person is wearing a white and black striped long-sleeve shirt, blue jeans with rolled-up cuffs, and tan moccasins. They are holding a white coffee cup with both hands, which has a latte art design on top. The background is the wooden planks of the deck.

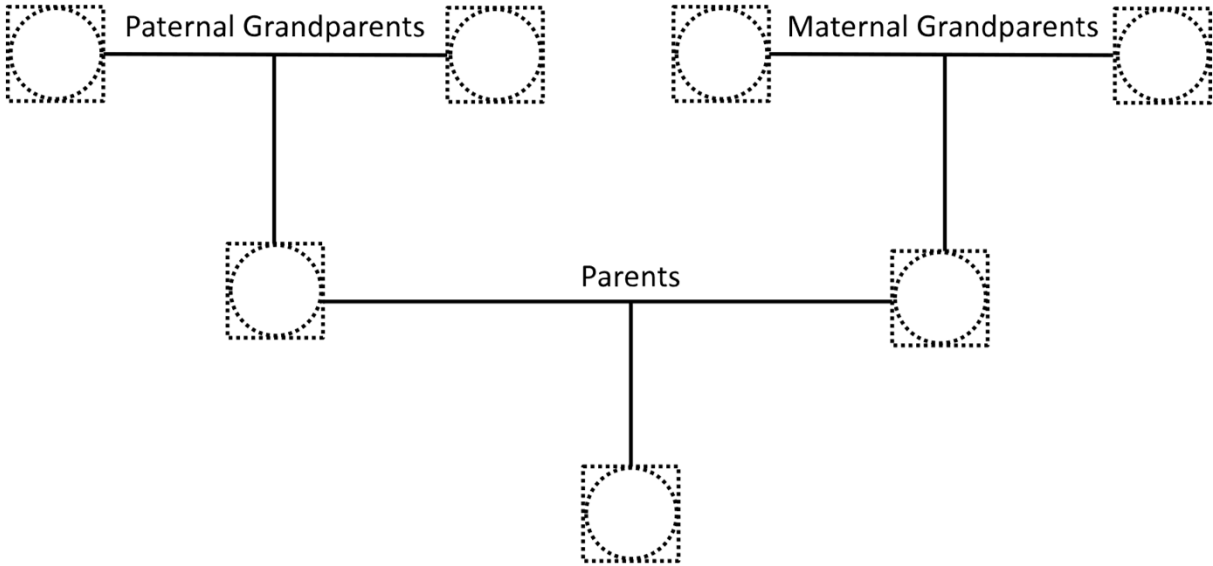
# Discovering Your Money Story






## 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

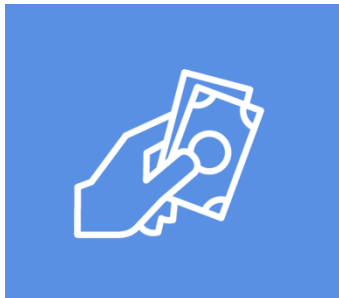


# Create Your Money Genogram



 Male	 Married	 Female	 Divorced	 Through the square or circle = Deceased
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## Identify Your Money Scripts



Spending




Saving



Investing



Gifting

A close-up photograph of a person's hand holding a pen and writing in a notebook. The hand is positioned on the left side of the frame, and the pen is angled downwards. The notebook is open, and some faint handwriting is visible on the page. The background is blurred, showing a textured surface, possibly a sweater or a piece of fabric. The entire image is framed by a thin orange border.

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



# Summary

- **What a Money Story Is**  
How your relationship with money was shaped
- **Discovering Your Money Story**  
Create your money genogram
- **Applying Your Money Story**  
Identify scripts to emphasize or change



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

THE BOTTOM LINE

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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