



Discover Your Money Story

Reflect on how your early experiences shaped your financial mindset.

What's a Money Story?

A powerful force in your financial life today is what's called your money story, or your money script. Essentially, it's the lasting impact your childhood had on your core memories of money.

Your money story isn't only about what parents and others tried to teach you about money ... it starts earlier, likely around age three or four. It's shaped by what you saw, heard, and absorbed around you.

For example:

- Maybe you witnessed tension in the air on payday or at holidays—or maybe you didn't.
- Maybe it was formed in the looks your parents shot each other when one wasn't pleased with how the other handled money.
- Maybe your parents didn't talk about money at all!

Take a moment to reflect and write your responses to the following questions.

3 Questions

1. What's your earliest memory of money?

2. What was the feeling or message you received as a child about spending money?

3. What was the feeling or message you received about saving money?

3 Follow-Up Questions

1. How is this affecting my life today?

2. How is this helping me?

3. How is this holding me back?

Adapted from *Women with Money* by Jean Chatzky. Copyright ©2019.

Visit us at johnsonbixby.com

Advisory services offered through Johnson Bixby, an SEC Registered Investment Advisor. Securities offered by Registered Representatives through Private Client Services. Member FINRA/SIPC.
Johnson Bixby and PCS are separate and unaffiliated.