

# Love & MONEY

the 5 money personalities  
small group  
facilitators guide



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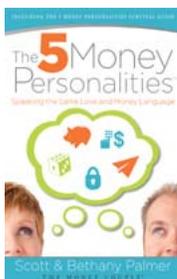
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## THE 5 MONEY PERSONALITIES FACILITATORS GUIDE

### *Welcome*

This facilitator's guide will walk you through the 5 Money Personalities Study. As you and your group work through each of the 12 weekly sessions, participants will find themselves discovering new ways to think about their money and their relationships.

Your role in this process is to guide them, get them talking, and be a resource for any help or counseling they might need beyond this series. We *don't* expect you to be a financial expert (remember this whole program isn't about finances ie. investing, retirement planning, it is about the day to day money talk) or a therapist. Your role is to guide couples through this series and give them permission to talk about two areas of conversation that most of us think of as off-limits in normal conversation—money and marriage.

This series is designed to introduce couples to a handful of new concepts, such as a Money Relationship, Money Personalities, and financial infidelity. Again, you don't need to be an expert in any of this to guide your group, but we highly recommend that you prepare for this 12-week course by spending some time on our website, [themoneycouple.com](http://themoneycouple.com). Get familiar with these terms and make sure you have a good sense of the big picture on what a Money Relationship is, how Money Personalities work, why financial infidelity is a problem and so on.

Understanding the material is only part of your role as a facilitator. We hope you'll also see yourself as a kind of cheerleader, someone who knows how to get people excited and invested in this series. As we said, these sessions will involve some intimate conversations about spending and planning and honesty and control. These won't always be easy or comfortable conversations for participants. So we encourage you to keep your couples focused on the good work they're doing. Support them as they take steps to be real with each other and get to the heart of the issues in their Money Relationships. And follow up with them a few months after the series is finished to hear about the improvements they're seeing in their marriages.

Finally, and most importantly, we ask you to pray. Pray with your group, pray for your group, pray for your leadership, and pray for each marriage that is represented. God doesn't say money is the root of all evil, he says, the LOVE of money is the root of all evil. The word LOVE is a relational word. We all need to understand our relationship with money. Let's pray and understand ours, so we can be free to be who God made us.

We truly appreciate the time and effort you're putting in as the facilitator of this series. We wish you the best as you and your group discover the 5 Money Personalities and explore what happens when love and money come together.

We have seen so many couples reclaim their marriages after just a few sessions of this series. We think you're going to be amazed at how quickly your group will start seeing results from these sessions and the great conversations that will happen because of them. So have fun with this, keep encouraging your group, and Make It Happen!



The Money Couple  
Scott & Bethany Palmer

## THE 5 MONEY PERSONALITIES FACILITATORS GUIDE

### Overview

This facilitator's guide is designed in conjunction with the participant guidebook. For a consistent, easy flow for your group time, we suggest:

1. Open with prayer
2. Facilitate the opening activity – we supplied you with ideas within this guide but feel free to use your own
3. Watch the next DVD session together
4. Use the interactive discussion points, in the participant guide, to facilitate group discussion
5. Encourage each couple to complete the weekly activity throughout the week
6. Close in prayer

Here's how you can make the most of these 12 sessions:

1. Create a comfortable space. We mean that both literally and figuratively. If you can, set up the chairs in your meeting space in a circle or in rows that face each other to facilitate group conversation. You can even gather around a table or meet in someone's home. The idea is to switch things up a little and make it clear that this isn't a class where you're going to do all the talking and they will do all the listening. Have some snacks, maybe play some music, and encourage people to move around and talk to each other. Give people a few minutes to settle in before you start the session.
2. Start each week with prayer. This is crucial! Next use an icebreaker to get participants talking and laughing together. We've suggested an opening activity for each session, but feel free to swap out one of your own. The couples in your sessions will be coverings some fairly sensitive topics—money, relationships, family—and they will feel far more comfortable doing this if they know a bit about each other and sense that this group is a safe place to talk through the challenges they face as a couple. A few of these activities call for some simple supplies, so look ahead to make sure you have everything you need for the session. Spend no more than 10 or 15 minutes on this activity.
3. Use your time well. We've given participants activities to do between sessions. To get your group talking and thinking about the previous session, we suggest you move from the icebreaker into a short conversation about those activities. What did the couples discover? What was challenging for them? What kind of growth or change are they seeing in their Money Relationship? Take five minutes or so to review the last session and talk about the couples' "homework." Then, watch the next DVD session. Make sure the participants have their Study Guides and something to write with as they watch the session. The sessions will run anywhere from 8 to 15 minutes. Then move on to the discussion time and give a short overview of the homework for the week.

4. Keep the discussion lively. We've included discussion points for each session and while they will help guide the conversation, you should feel free to customize the discussion in ways that make it meaningful for your group. You can have couples work through these questions in pairs or open the discussion up to the whole group. You might come up with different questions or decided to focus on one idea or question for the whole discussion time. The idea is to get couples digging in to the concepts, not check off a required list of questions.

## VERSE AND OPENING ACTIVITY

### SESSION 1 – YOUR MONEY RELATIONSHIP

*So encourage each other and build each other up, just as you are already doing. 1 Thessalonians 5:11*

The idea in this first gathering is to get a “30,000” foot view of what you are going to be learning and get to know one another.

Hand out a pen and paper to each person and ask them to write something interesting or unusual they've done in their lives. For example, someone might write, “I have been sky diving” or “I was a missionary kid” etc. Encourage people to think of something that might be unique to them.

Collect all the pieces of paper and re-distribute them to the group, making sure no one has their own paper. Then go around the room having each person read their piece of paper. The rest of the group has to decide who that paper came from—and spouses can't give away the answers.

Once all the papers have been read, talk about how there is more to all of us than meets the eye. We are all complex, interesting people with stories to tell.

### SESSION 2 – GETTING TO KNOW ME

*For you created my in most being; you knit me together in my mothers womb. I praise you because I am fearfully and wonderfully made; your works are wonderful, I know that full well. Psalm 139:13-14*

This session is all about participants getting to know themselves a little better. What better way then to play a round of “Would You Rather”? It really forces

people to think about who they are and what they like—and don't like.

Have each couple brainstorm a "Would You Rather" question that has to do with money. The questions can be serious, like "Would you rather win a two-week dream vacation or \$15,000?" or silly, like "Would you rather drink weak coffee for the rest of your life and live on a private island or have a personal barrista and chef but live in a house with twelve other people?"

Collect the questions and read each one to the group, asking people to raise their hands for their chosen answer.

The idea here is to get people talking about themselves and starting to look more closely at how they think about money decisions.

### SESSION 3 – THE OPPOSITE DYNAMIC

*It is for Freedom that Christ has set us free. Stand firm then and do not let yourselves be burdened again by a yolk of slavery. Galatians 5-1*

This session is designed to highlight the tension that can exist between different Money Personalities, even in the same person. Help your group starting thinking about some opposites that work well together.

Sit in a circle and have each person think of a set of opposites that compliment each other or go together, like salt and pepper, sweet and sour, chocolate and vanilla, bacon and donuts, and so on. Once you've got some examples, talk about why these things work together even when it seems like they shouldn't.

### SESSION 4 – THE BIG REVEAL

*The Lord God said, "It is not good for man to be alone. I will make a helper suitable for him." Genesis 2:18*

In this session, couples will take a good look at how their Money Personalities fit together. Get ready for the Big Reveal with a small-scale scavenger hunt.

Give the group five minutes to search for something that represents their Money Personality. If you're meeting somewhere that they can roam around, give them the chance to get up and search for their item. If you need to stay in one room,

give them paper and something to draw with and have them draw an item that represents them.

If they get stuck, throw out a few suggestions—a Spender might choose a dollar bill. A Saver might choose a handful of pennies (every cent counts!). A Security Seeker might grab a paperclip, a Risk Taker might find a deck of cards or a pair of dice. A Flyer might make a paper airplane. Encourage fun, creative thinking. Once the five minutes are up, ask each person to talk about what they picked *and why*.

## SESSION 5 – OPPOSITES ATTRACT

*As iron sharpens iron so one person sharpens another.*  
Proverbs 27:17

This session is about understanding the challenges and opportunities that come when couples have different Money Personalities. Before you get going, have a little fun with the ways we think about other people's Money Personalities.

Ask everyone to come up with a story about someone they know who deals with money in a way that's very different from them. For example, a Saver in your group might have a story about someone who spends money without a second thought. A Security Seeker might know a person who can't resist an investment opportunity, no matter how random or out there it seems. Once everyone has given their example, ask them to think of something positive about that person's approach to money and share it with the group. The idea is for each person to see that every Money Personality has its positive side.

## SESSION 6 – YOUR MONEY OR YOUR WIFE

*You shall not bear false witness against your neighbor.* Exodus 20:16

This week, you'll be taking on some serious material—money secrets and lies, and other forms of financial infidelity. But this doesn't have to be a heavy conversation. You can set the mood by pointing out that most of us find it fairly easy to lie. It's not always malicious. That will give your group permission to be honest about the little—and possibly big—money secrets they might have been keeping from their spouses.

Start the session with a game of "Two Truths and a Lie." Go around the circle and have each person tell the group three things about themselves. Two of these things need to be true and one is a lie. The rest of the group has to figure out which one is the lie. For example, someone might say, "I am allergic to cats. I

have gone bungee jumping. I hate licorice.” One of these things is a lie and it’s up to the group to decide which one it is.

When you finish, talk for a few minutes as a group about why we often find ourselves tempted to lie about money.

## SESSION 7 – GET TO THE ROOT

*Do not out of selfish ambition or vain conceit, but in humility consider others better than yourselves. Each of you should look not only to your own interests but also to the interests of others. Philippians 2:3-4*

This session might prove to be a challenge for some couples. This is a good time to help them remember that they are working through this process as a team, not just as individuals. So this week’s opening activity is meant to reinforce the trust and communication they’ll need to work through any issues of financial infidelity in their relationship.

Before the session, track down some Duplo or Lego blocks. If you’re meeting in a church, check in the children’s ministry rooms to see if they have something suitable. Then, as you start your session, give each couple a small bunch of blocks—no more than 20 or so.

Have the couples divide their set of blocks evenly between the two of them. Then have them turn away from each other so they are sitting back to back. Ask the wives to build a small structure out of their set of blocks without showing it to their husbands. Once they’re done, have them guide their husbands through the process of building the same structure with his blocks. Tell them that they can only use their words and no other guidance to help their husbands. Once the husbands are finished, let the couples face each other again and compare their structures. Chances are, the husband’s structures will look almost nothing like their wives.

As a group, talk about the importance of clear, honest communication. Point out that when one partner misunderstands or misinterprets something the other partner said or did, the “structure” of their relationship can suffer.

Finish this activity by having the wives build a new structure, show it to their husbands, then help them build an identical structure with the husband’s blocks. Point out that when couple’s work together, help each other, and share a common goal, they can build something solid and strong.

## SESSION 8 – THE MONEY DUMP

*Cast your cares on the Lord and He will sustain you; He will never let the righteous fall. Psalm 55:22*

This week, your group will start learning about tangible ways they can heal their Money Relationship. Help you group get the idea of the Money Dump by having them do a “dump” about something else that bugs them. Maybe they have a situation at work that’s weighing them down. Maybe they are stressed out about their kids or their parents. Whatever it is, have couples work together to write down the pros and cons of the situation.

Once everyone is finished, ask each couple to share two pros and one con from their list with the group.

## SESSION 9 – THE MONEY HUDDLE

*The body is a unit, though it is made up of many parts; and though all these parts are many they form one body. So is it with Christ. 1 Corinthians 12:12*

In the spirit of “huddling” together, this activity will be a competition between couples. You’ll need to bring one egg and two spoons for each couple.

Ask each person to take a spoon and put it in his or her mouth handle side in. Then give each couple an egg and ask them to set it on one of the spoons. (It’s up to you whether the eggs are raw or hard boiled.) Then ask everyone to put their hands behind their backs. When you say “go!” the couples need to transfer the egg. The person who starts with the egg will transfer it to the other person using only the spoon. Once they make the switch, that second person must slowly turns all the way around—without letting the egg fall off--and transfers the egg back to the initial person. The first couple to get the egg back to the original egg holder wins.

## SESSION 10 – BEGIN WITH THE E.N.D. IN MIND

*For God did not give us a spirit of fear but of power, of love and self-discipline. 2 Timothy 1:7*

It is amazing how information can get misunderstood from one person to the next in a relationship. This week's session is all about communicating dreams and expectations in the context of a Money Huddle. To drive home the importance of clear communication, play the telephone game.

Gather the group in a circle and choose someone to start the message. That person will come up with a sentence, then whisper it to the person on the left. That person whispers it to the person on her left, and on it goes around the circle until the message gets to the last person. That person will tell the group what they heard.

## SESSION 11 – WHY WE FIGHT

*They sharpen their tongues like swords and aim their words like deadly arrows. Psalms 64:3*

*Love is patient, love is kind. It does not envy, it does not boast, it is not proud. 5 It does not dishonor others, it is not self-seeking, it is not easily angered, it keeps no record of wrongs. 6 Love does not delight in evil but rejoices with the truth. 7 It always protects, always trusts, always hopes, always perseveres.*

1 Corinthians: 13:4 -7

No one likes to fight, but arguments are just part of relationships. In this session, couples will learn how to fight about money without hurting each other.

There's nothing like a rousing game of musical chairs to remind us that everyone likes to win. Bring some kind of music player along for this session. Ask everyone to sit in a circle, and then remove one of the chairs. Start the music, and have everyone walk slowly around the circle. When the music stops, the person left standing is out. Take away another chair and keep playing until there is only one person sitting.

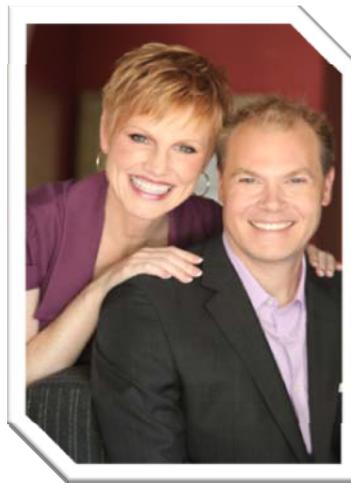
Talk through the way it feels to lose or be rejected. Why do we get so bruised by conversations about money? Why do they feel like a kind of rejection?

## SESSION 12 – STOP, DROP AND ROLL

*Do not be anxious about anything, but in every situation, by prayer and petition, with thanksgiving, present your requests to God. And the peace of God, which transcends all understanding, will guard your hearts and your minds in Christ Jesus. Philippians 4:6-7*

*My dear brothers and sisters, be quick to listen, slow to speak and slow to get angry. James 1:19*

Finish up the class by asking each person to talk about something they have learned during these sessions. If you like, feel free to share some of your observations about how each couple is growing and improving their Money Relationship. Encourage the group to check in with each other now and then to see how they're doing.



**The Money Couple®**, Scott & Bethany Palmer, have dedicated their lives to helping others strengthen their relationships. During their four combined decades as financial planners, they witnessed an increasing trend of marriages ending in divorce over money. So after years of research, they created The 5 Money Personalities™ to help couples everywhere reverse that trend and communicate positively and effectively about money. Their newest book *The 5 Money Personalities™: Speaking the Same Love and Money Language* explains the primary and secondary Money Personalities, opposite dynamics, financial infidelity, why we fight and ways to fight fair, and how to use this new money language to reclaim their newlywed dreams. Scott and Bethany enjoy an active lifestyle living in Colorado with their two young sons, Cole and Cade.