

What's Your Money Story?

No self-reflection of our relationship with money would be complete without thinking about where some of our money beliefs came from. Whether we were raised in a wealthy or poor home, a family that freely spoke about money, or a family where every financial event came with tension and volatility, our childhood experiences impact our adulthood realities.

What we take from those experiences, though, differs for each of us. When I ask those that are both financially successful and stable how they came to their success, the answer is rarely because they had or made a lot of money. The story that follows from most of them is either some version of "my grandmother taught me to put 20% of every piece of income in savings" or "I was raised so poor that I was scared to death of living that way, so I started saving as soon as I began working and I never stopped."

It isn't just those that come from wealth that are able to create more wealth in their lives. It is those that, for whatever reason, prioritize their financial stability.

Likewise, I've spoken with many a person with a high six-figure income who was living paycheck to paycheck, cursing themselves for living just like their parents did. Even though they knew they didn't want to live the same life of financial irresponsibility, as their parents, they nonetheless found themselves doing so. Family dynamics impact us in ways that are unpredictable.



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How did your parents handle money when you were growing up? Did your parents talk about money? What's your earliest money memory? How do you handle your money compared to how your parents handled theirs? What impact did the way they handled their money have on you? What differences (or similarities) do you see between your siblings and yourself?

A large, light gray speech bubble with a tail pointing towards the stick figure on the right. Inside the bubble are ten horizontal lines for writing.