

## **Mind and Money: Connecting Mental Health and Financial Well-Being**

### **Webinar Additional Resources**

Webinar Learn Page : <https://oneop.org/learn/160019/>

### Generational Money Questions

1. Who do you look up to most in terms of financial responsibility and/or financial literacy?
2. Who have you learned the most about finances from in your family?
3. Which family member is the most similar to you when it comes to financial management behaviors or thoughts?
4. What was your mother's role concerning finances? What was your father's role? How is your role like either of your parent's roles?
5. As a child, did you think you were rich, poor, or middle class? How did that feeling affect your perception of money now?
6. What were the money concerns or worries you experienced in your family? What lessons did you learn from them? Have those lessons altered how you deal with money now?
7. What big financial successes occurred in your family? What lessons did you learn? How have those lessons altered the way you deal with money now?
8. What was your family's greatest money fear or worry? Why?
9. In thinking about what your family did with money or could have done with money, what makes you the most uncomfortable? What gives you the greatest pleasure?
10. Were your parents well matched in money values? On what did they have different values?

11. Did your parents maintain separate checking and savings accounts? Did they have a common checking and savings account? How did they decide which bills were to be paid out of which account?
12. How often did your parents talk about money? What were their conversations like?
13. Who paid most of the common household bills? How was it decided which parent should have the duty?
14. When there was a conflict about money, how was it resolved? Was there a pattern in either the conflict areas or who won?
15. What personalities do your family members have about money?
  - a. Over-spend, anxious, avoidant, frugal, disorganized, incompetent, super-saver, uninterested, secure, carefree, etc.
16. What patterns or commonalities do you see across generations?
17. Do you have the same money management practices as your parents? Your grandparents?
  - a. Why might that be? Did you consciously adopt or reject them?
18. What differences are there in terms of values or behaviors around money?
  - a. Why might those different values occur?
  - b. Think about Age/cohort, culture, geographic location, religion, etc.
19. If your family had a life lesson or mantra related to money or wealth, what would it be?

## **Meaning and Function of Money**

1. What does money mean to you?
2. What does it mean to have financial self-discipline? What is positive about it? What is negative about it? How do you feel when you exercise financial self-discipline?

3. What does it mean to overspend?
4. What does it mean to under-spend?
5. On what items do you tend to over- or under-spend money?
6. How do you feel when you overspend and under-spend? Identify all feelings, those on the surface and underneath.
7. What are your overt and covert motivations for over- or underspending or being self-disciplined?
8. What are your financial priorities?
9. In what ways do you agree or disagree on your financial priorities?
10. Who has control over the money in your relationship? What are the rules you have about how to manage your money?
11. How would you like to change some of the rules about the two items above?

**Adapted from:** Mumford, D. J., & Weeks, G. R. (2003). The money genogram. *Journal of Family Psychotherapy*, 14(3), 33-44

**Presented by:** Ross, D.B. III, (2024, March). *Mind and Money: Connecting Mental Health and Financial Well-Being*. Webinar Session: OneOp Presentation.