

**MONEY SCRIPTS ARE THOSE UNCONSCIOUS MONEY BELIEFS** that we've internalized throughout our childhood without even realizing it. Some are subtle and others are overt. Many are passed down through our parents, communities, and cultures, while others are adopted as "the way things are" from events that happened in our past. It rarely occurs to us to challenge their validity and we accept them as absolute truths.

What makes scripts different from facts is that they're often true under some circumstances—but not all. Typically, they were true under the circumstance in which they were formed but we continue to apply them unconsciously today as if they are a rule, and not a perspective. That's where the trouble comes from. When we apply a money perspective as a rule, it creates a filter through which we see and process situations relating to our wealth. Those filters influence the choices we make and the opportunities that we see.

Some common money scripts in our culture include:

- *More money will make things better.*
- *I deserve to spend money.*
- *There will never be enough money.*
- *There will always be enough money.*
- *Money will provide me with meaning.*
- *It's not nice to talk about money.*

If you look at each of these objectively, you can see that there are circumstances in which each of these scripts can be true. But they can also be false.

There is nothing wrong with money scripts. They just may not work for the circumstance in which they're being applied.

It takes courage and vulnerability to question whether our own beliefs or values are contributing to an undesirable outcome. However, a willingness to look within and grow is also the birthplace of personal power and freedom. Once you're aware of a money script and the impact it's having on your life, the influence it holds over you begins to fade rapidly.

The exercise below is designed to help you uncover your money beliefs (scripts). There are no right or wrong answers to this exercise. Just allow yourself to let ideas, thoughts and emotions flow onto the paper. Allow yourself to write down the first thing that comes to mind and resist the temptation to overthink, ponder, or try for the "right" response. Your initial gut responses are often where your scripts lie. Remember, embrace humility, vulnerability, and courage to look within and explore what's there. And lastly, don't be too heavy about it. Be kind to yourself and see what you discover.

Complete the following sentences in the space that follows...

1. **Wealthy people got that way by** \_\_\_\_\_  
\_\_\_\_\_
2. **Poor people are poor because** \_\_\_\_\_  
\_\_\_\_\_

3. Rich people are rich because \_\_\_\_\_  
\_\_\_\_\_
4. Parents owe their children \_\_\_\_\_  
\_\_\_\_\_
5. Adult children owe their parents \_\_\_\_\_  
\_\_\_\_\_
6. Successful family members owe their less successful relatives \_\_\_\_\_  
\_\_\_\_\_
7. Only the poor can \_\_\_\_\_  
\_\_\_\_\_
8. Only the rich can \_\_\_\_\_  
\_\_\_\_\_
9. Financially, I am entitled to \_\_\_\_\_  
\_\_\_\_\_
10. Financially, I don't deserve \_\_\_\_\_  
\_\_\_\_\_
11. In terms of giving, I believe I \_\_\_\_\_  
\_\_\_\_\_
12. One should never spend money for \_\_\_\_\_  
\_\_\_\_\_
13. One should always spend money for \_\_\_\_\_  
\_\_\_\_\_
14. Indebtedness is \_\_\_\_\_  
\_\_\_\_\_
15. The relationship between religious beliefs and money is \_\_\_\_\_  
\_\_\_\_\_
16. The relationship between love and money is \_\_\_\_\_  
\_\_\_\_\_
17. The dumbest thing someone can do with money is \_\_\_\_\_  
\_\_\_\_\_

- 18. The smartest thing someone can do with money is \_\_\_\_\_  
\_\_\_\_\_
- 19. What I would want my children to understand about money is \_\_\_\_\_  
\_\_\_\_\_
- 20. You can trust your money to \_\_\_\_\_  
\_\_\_\_\_
- 21. Never trust your money to \_\_\_\_\_  
\_\_\_\_\_
- 22. What I am teaching my children to understand about money is \_\_\_\_\_  
\_\_\_\_\_
- 23. The best way to help my children financially is \_\_\_\_\_  
\_\_\_\_\_
- 24. My net worth is \_\_\_\_\_  
\_\_\_\_\_
- 25. The rich don't deserve to have money because \_\_\_\_\_  
\_\_\_\_\_
- 26. People must be rich if they \_\_\_\_\_  
\_\_\_\_\_
- 27. People must be poor if they \_\_\_\_\_  
\_\_\_\_\_
- 28. I could never afford to \_\_\_\_\_  
\_\_\_\_\_
- 29. I will always be able to afford to \_\_\_\_\_  
\_\_\_\_\_
- 30. I should give money to \_\_\_\_\_  
\_\_\_\_\_

Review the answers you wrote down. Does anything stand out for you? Write down some potential money scripts that influence how you see the world. The intention is to uncover what you believe to be true about money. By doing that, you can begin to see that things may not be as absolute or as rigid as you believed them to be.

