

# DISCOVERING MY FINANCIAL-EMOTIONAL TYPE

## 1. Secure Steward:

Secure Stewards have a healthy biblical perspective of money and understand that God is the owner while they are a manager of all His resources. They have an abundance mentality and are generous givers.

## 2. Comfort Spender:

Comfort Spenders spend to soothe feelings of loss, disappointment, anxiety, discomfort, boredom, anger, loneliness, or other emotions. In the extreme, the comfort spender can become a compulsive spender or shopping addict.

- Do I ever feel a need for “retail therapy”?
- Do I find myself spending money when I am feeling upset, lonely, angry, anxious, disappointed, down, or discouraged?
- Do I feel a rush when spending money?
- Do I feel guilty after shopping once the excitement wears off?
- Do I have items in my closet with tags still attached?
- Does shopping help me relax or cheer up?
- When someone I love is hurting, do I spend money to soothe them?

Growth Goal: Consider how you are feeling before spending money, and ask yourself if you are trying to soothe your feelings through spending. Then, instead of spending, bring those feelings into relationship with God and your spouse.

## 3. Self-Worth Spender:

Self-Worth Spenders spend to reinforce or create an identity, sometimes seeking power, prestige or popularity. They find their value in possessions instead of in Christ. They often operate with an entitlement attitude, believing they “deserve it.”

- Do I spend money to reward myself?
- Do I spend money to impress others?
- Are brand names important to me?
- When I’m shopping, am I considering what others will think of what I buy?
- Do I want things because others have them, not because I need them?
- Do I measure myself against others based on possessions?
- Do I often “pick up the tab” because it makes me feel important?
- Do I give only the “best” gifts? (Some may call me extravagant.)

Growth Goal: Consider your motivation before spending money and ask yourself if you are trying to build self-worth through spending. Then, instead of spending, bring your desire for validation and value to God and your spouse, to find encouragement in the midst of your struggle.

## 4. Careless spender:

Careless spenders prefer not to think about money. They can be disorganized and haphazard in their handling of money. They are often impulsive and do not consider the consequences of their spending choices.

- Do I think a budget is unnecessary?

- Am I often unaware of how much is in my checking account?
- Do I have multiple credit cards?
- Do I often buy things on impulse?
- Do I avoid paying my bills?
- Is it difficult for me to save for the future?
- Do I downplay the importance of paying off debt (or paying others back)?
- Do I make jokes when asked a serious question about money?

Growth Goal: Before spending money, ask yourself, “Do I really need this?” and “Do we have money for this?” To avoid impulse or careless spending, consider waiting 24-hours before spending. During that time, talk to God and your spouse about whether this spending makes sense.

## 5. Security Seeker:

Security Seekers often have the appearance of having a healthy perspective on money because they are successful at managing their finances. However, they struggle below the surface because they seek security in money and are motivated by fear of not having enough.

- Does spending money make me uneasy?
- Do I become upset when unexpected expenses arise?
- Do I need to feel in control of my money?
- Did I grow up poor?
- Is it difficult for me to enjoy spending?
- Do I become fearful when my bank account balance drops?
- Do I worry about running out of money in the future?
- When I consider “how much is enough,” do I believe there is no safe answer?

Growth Goal:

Consider whether you are allowing yourself (and your spouse) to enjoy and share the money that God has given you to manage. If not, evaluate where you need to make changes. As you struggle with fear, control, or trust, share those feelings with God and your spouse.

