GREAT RELATIONS

THERAPY PACKAGE

COUPLES AND SPENDING



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INTRODUCTION

Couples and Spending

With the therapy package, you gain access to a selection of conversation exercises, reflection tools, fun activities, and games that you can offer your clients to use between your therapy sessions.

This will enable more effective therapy, allowing you to work more deeply because reflection will take place that supports your work and allows you to guide your client in exploring personal themes at varying paces.

In this way, you contribute to the client gaining a deeper understanding of their own challenges and opportunities when reflection time and dialogue are practiced between sessions.

Your client will have a felt experience that what succeeds in therapy with you can be transferred to succeed at home, even when you are not present.

This package includes:
Couples and Spending Contains 2 conversation guides and 1 values exercise for couples who have finances and spending as a theme. It strengthens reflections on the couple's money personality and upbringing with money, as well as how they handle the difficult conversations about money.



HOW TO USE THE PACKAGE

Get the most out of each therapy session

Read all the guides thoroughly first

All exercises, dialogue guides, and activities can be used as part of a therapy course. We recommend that you, as a therapist, review all parts of the package yourself so you can determine, for each client, when in the process the person is ready to take one or more exercises home. The exercises can be used in both individual therapy and couples therapy, but are not suitable for children or teenagers

STEP 1

Give the relevant guide to the client as homework. You can either send a screenshot of the digital version, print the entire therapy package, or adjust your printer settings to print only page 5, etc. Review the exercise with the client so they understand it.

1

STEP 2

The client completes the exercise at home during the time interval before the next session.

2

STEP 3

In the next session, you discuss the insights the client has gained.

3

EXERCISE 1

Exercise: The Value Exercise

Individual Reflection Exercise – The Values Exercise

The Values Exercise is a useful tool if you are a couple looking to gain a better understanding of your personal relationship with money. Or if you want to know what to pay attention to within yourself when you wish to enter a new relationship. What values in a partner would suit you best?
The Values Exercise includes a series of steps that encourage you to reflect on your attitudes and beliefs about money, and to consider how those values influence your financial decisions and behavior. By identifying and aligning your values with your financial behavior, you can make more conscious and targeted decisions.

Step 1: Identify Your Life Values

The first step in the Values Exercise is to identify your personal life values. Think about the values that are most important to you in life: these could be family, health, career, spirituality, or community.

Ask yourself these questions:

- What are the 5 most important things in my life?
- What are my wishes for the future?
- How do I prioritize my time?

Once you have identified your life values, consider how these values relate to your financial decisions and behavior. Do they align? Do your spending habits reflect your life values? Are you spending your money on what makes you happy? Are you using your money on things that create human value for you? And does this contribute to creating a healthy personal economy or not?

The exercise continues on the next page

EXERCISE 1

Exercise: The Value Exercise

Step 2: Consider Your Economic Priorities

The second step is to consider your money priorities, or the things you wish to achieve or experience in your life. This can include short-term goals like paying off debt or saving for a vacation, as well as long-term goals such as planning for retirement or buying a house.

Ask yourself these questions:

- What does money mean to me?
- How do my spending desires realistically align with my existing finances?
- Do I believe that my financial goals align with my partner's?
- What do I regret not spending money on or saving for?

Step 3: Identify Your Money Behavior

The third step is to identify your money behavior, which includes the attitudes and actions you take with your money on a daily basis. This can involve budgeting, saving, investing, and spending.

Ask yourself these questions:

- What is my relationship with spending money?
- What do I typically spend my money on?
- Do I have bad habits that I want to change?
- Is money a concern or stress factor for me?
- Do I prioritize setting financial goals? And do I achieve them?
- Am I willing to accept help in creating financial clarity?

The exercise continues on the next page

EXERCISE 1

Exercise: The Value Exercise

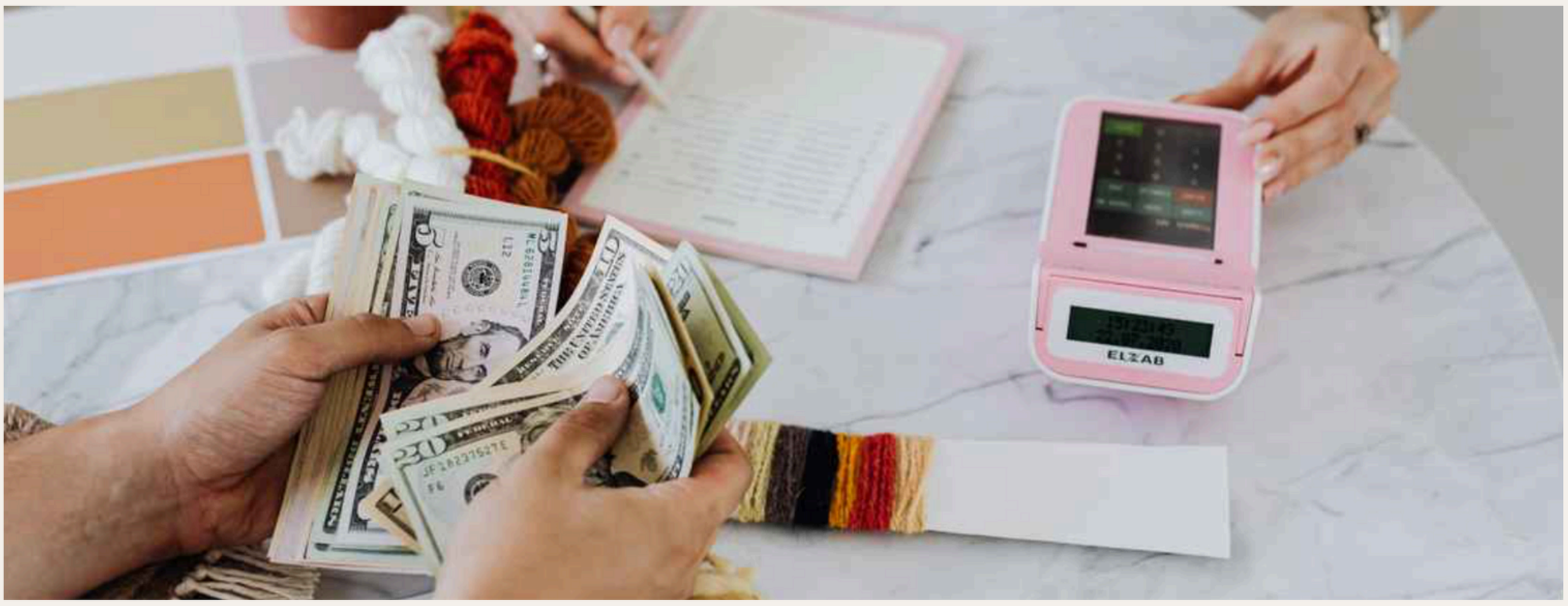
Step 4: Align Your Values with Your Behavior

The final step is to align your personal values with your money behavior.

Consider whether your current money behavior is in accordance with your life values and economic priorities. If you find that your values and money behavior do not align, think about how you could adjust your behavior.

Ask yourself these questions:

- Where is there a significant difference between my money habits and my values regarding what is important in life?
- When do I overstep my own boundaries regarding spending and money habits?
- What are the first steps I could take to create better alignment between what I believe is right to do and what I actually do?
- What should I continue to do, and what do I want to change?
- Who can help me along the way with practical and emotional support?
- What can I now see is important to communicate to my partner?



EXERCISE 2

After the Value Exercise: Shared and Individual Goals

After Your Individual Values Exercise

Now that you have arrived at important answers, it may be a good idea to suggest that your partner or another close relation do the same exercise and then discuss the results you both reached.

What do you understand about each other now? Talk to each other about whether your values are similar or different, and how each of you generally prioritizes money.

Remember not to criticize, offer solutions, or tell each other what is most right—you are entitled to be different—but listen, show openness, and be curious to understand more without needing to find a definitive answer. Allow the new knowledge to exist in the space without demanding action from each other. You have simply begun the journey toward becoming more aware of yourselves and each other regarding your relationship with money. Later in this course, there will be opportunities for action.

Spending:

- If you were to create a percentage pie chart, what do you think you spend the most money on?
- What do you think is reasonable to spend money on? What is not reasonable?
- What larger investments would you like to allocate money for?
- What do you think we should individually assess in terms of spending, and what do you think we absolutely need to agree on?

The exercise continues on the next page

EXERCISE 2

After the Values Exercise: Common and Individual Goals

Economic Goals:

- What goals do you want to set for your own spending? Are they realistic? Do they align with your life values?
- Do we have common goals, or are there any of your economic goals that also apply to me?
- Do you prioritize your economic goals? Would you like them to be prioritized more? If so, why do you think they are not prioritized now?
- Do you ever feel that you cannot reach your economic goals because of me? If yes, why? What could you wish for from me?

Debt and Loans:

- What feelings and experiences do you associate with having debt?
- Do you ever feel overwhelmed by your/our debt?
- How do you think debt should be managed? How does that compare to how you/we currently handle debt?
- When do you think it is reasonable to have debt?
- What do you think we should expect from each other regarding debt? Are we meeting those expectations today?

Savings:

- Is it important for you to save money? If yes, why?
- Why is it important to you that a specific amount is on your savings account?
- In relation to the life values you have for yourself/us—are we saving to fulfill them?
- Are we setting aside enough money for the practical things we have agreed to spend on?

EXERCISE 1

Conversation: Your upbringing with Money

Conversation Guide: Your Upbringing with Money
In this section, you will discuss something that can elicit strong reactions—namely, your background and experiences with money.

Be aware that strong emotions may surface:
There could be feelings of shame regarding one's financial status—whether high or low—both can provoke shame if an individual feels they do not match their partner's economic capabilities.

Therefore, discussing your upbringing with money can be a positive thing, providing necessary insights, putting things in perspective, and potentially leading to desired changes in behavior or self-perception.

Tips for a Good Conversation

- Show softness in your voice and think carefully before commenting on what you hear, so you demonstrate empathy and avoid being perceived as critical.
- You may need to take a short break from talking or wait to continue the conversation another day.
- Take a couple of questions each and answer each other before moving on, or you can go through all the questions before it’s the other person’s turn. Assess what feels best for both parties.
- Making eye contact while discussing something difficult can evoke feelings of shame or humiliation: Therefore, consider going for a walk together, sitting in a chair while looking into a fireplace or at a view, or cooking together while reviewing the questions you ask each other.

The Exercise Continues on the Next Page

CONVERSATION 1

Conversation: Your upbringing with money

Your upbringing with money- Let yourself be inspired by these questions:

- What relationship with money did you grow up with?
- How was money talked about during your childhood?
- What memories of spending money do you remember most from your childhood?
- How do those memories affect your life today?
- What were the similarities and differences in money behavior between the adults?
- Is there any behavior the adults displayed that you have carried on yourself? Do you know why?
- Is there any behavior the adults displayed that you prefer not to carry on yourself?
- What emotions come up for you now as we talk about the adults in your upbringing?
- Who taught you how to manage your finances?
- How does that affect the financial personality you have today?
- Is there anything you wish you had learned at an earlier age?
- What do you want to pass on yourself (if you have children)?
- How do you think your upbringing has influenced the financial personality you display today?
- What does your future money story look like?

Now, take some time to reflect on this, or discuss with your partner how your upbringing has shaped your views on spending:

- What have I experienced in my upbringing that affects my adult self's relationship with money and spending?
- What have you experienced in your upbringing that affects your adult self's relationship with money and spending?
- What did I learn about myself?
- What have you learned about yourself?
- What do I want to hold on to, and what would I like to change regarding what I experienced in my upbringing?

CONVERSATION 2

Conversation: The difficult conversation about spending

4 STEPS AND A POST-IT GAME FOR THE DIFFICULT CONVERSATION

Format:
When preparing for a conversation that may involve disagreement, blame, indifference, arguments, resistance, or similar tensions, it's a good idea to consider the environment in which the conversation will take place. Research shows that making eye contact at the beginning of a conversation can create distance between people. Therefore, difficult or challenging discussions often work best when you are side by side, such as when walking or driving together.

POST-IT – Group Exercise



Another option is to create Post-Its that you can stick on the wall while standing side by side and discussing them. You can use Post-Its in different colors to divide the conversation into topics, which you should agree upon beforehand. These topics could include specific themes where you disagree or more general categories such as:

- Dreams
- What we know we need to spend money on
- My wishes
- Your wishes

The exercise continues on the next page →

CONVERSATION 2

Conversation: The difficult conversation about spending

Once you've emptied your minds of everything that comes to mind for at least 10 minutes, it's time to explore what each of you has written down.

Group your thoughts into themes and identify areas where you both agree or share similar views. Pay attention to what you have in common and express joy over these agreements. For the remaining items, engage in a dialogue: be curious and ask each other questions to understand what each of you means and what lies behind the wishes, dreams, and needs you uncover in each other.



The exercise continues on the next page →

CONVERSATION 2

Conversation: The difficult conversation about spending

Dialogue on Spending and Finances

STEP 1

Start by identifying what you both agree on. This can serve as a safety net when disagreements arise:

- What do I appreciate that you bring to our relationship? (give examples)
- What do I appreciate that I contribute to our relationship? (give examples)

The other person should acknowledge what is said by repeating:
So what you feel you do well is...

STEP 2

Next, explore the challenges, but start with what you each know you could improve on.
What do I see I could do better—because I believe it matters to you?
Again, the other person should acknowledge the statement by repeating:

- So what you feel you could improve is...
- What you see would matter to me is...

(Remember to avoid making negative or positive comments about what you hear. Maintain a neutral stance.)

STEP 3

Now comes the most challenging step, where you share what the previous discussion means to you and where you see different perspectives on the topic.
When we become upset, we tend to jump to conclusions, losing the curiosity to truly understand what lies behind what is being said. Try to hold onto that curiosity—perhaps the solution lies there.

- How does it make me feel to hear what you're saying?
- What am I curious to understand more about?
- If you were to consider an alternative solution to the one you believe in, what could it be?
- What can I accept, and what would I like to see differently in what you're suggesting?

The exercise continues on the next page →

CONVERSATION

Conversation: The difficult conversation about spending

STEP 4

Now it's time to find a solution or at least a next step to move forward. It might be enough to agree on when you will revisit the topic. Not everyone can come up with solutions or change their views on the spot. Rushed decisions can often turn out to be hasty and unsustainable in the long run.

- What has been positive about this conversation?
- What do I understand now that I didn’t before?
- What is the first step we could take together to find a common solution?
- When should we talk about this topic again?
- What would I like us to do more of—and less of—next time?

Research shows that communication breakdowns or scarcity can undermine a relationship, especially when difficult but necessary conversations are avoided. In Emotionally Focused Therapy (EFT), we believe that the better couples become at handling tough discussions and the more they learn the tools to navigate conflicts positively, the stronger and closer their relationship will become. The tenderness towards one another increases, fostering greater empathy—the ability to put oneself in the other’s shoes.

Remember that your experiences in difficult conversations significantly impact how often and how willingly you will engage in discussions with each other in the future.

If your experience involves being yelled at, belittled, shamed, ridiculed, or met with indifference, you are more likely to either attack your partner, escalating the conversation negatively, or avoid important discussions altogether.
Be mindful that feeling safe in being well-received by the other is crucial for building trust and the desire for joint conversations and decision-making.

CONCLUSION

Good Luck!

Thank you for your interest in utilizing these communication guides from Great Relations, which we have created for you as a therapist to support your work with your clients. We wish you all the best in conveying them further.

We welcome your feedback, so feel free to share how you have used the package and whether it brings value to you and your clients. We also appreciate constructive criticism.

GREAT RELATIONS

