

# Generosity: Plan It, Don't Just Intend It

A SIMPLE GUIDE TO PROMOTE BETTER CONVERSATIONS ABOUT MONEY, GENEROSITY AND STEWARDSHIP.

## The 2-minute pre-agreement:

*Remember: "We're on the same team."*

*Remember: "This is a problem to solve, not a person to blame."*

*Let's agree that: "We will pause if either of us hits a 7/10 stress in this conversation."*

## 1. Money Conversation Starters:

*Money conflict is rarely about math. It's usually about fear, control, shame, security, freedom, or fairness. Ask yourselves...*

1. *"What does money represent to you when you're stressed: safety, freedom, approval, control, or comfort?"*
2. *"What's one money moment from your upbringing that still shapes you?"*
3. *"When we argue about money, what are you afraid will happen?"*  
*"What would make you feel cared for this month: more clarity, more margin, more fun, or more security?"*

## 2. Identifying your individual money styles:

*Check the box for what is most true for you right now:*

- **Planner** (needs a plan to feel calm)
- **Spontaneous** (acts first, plans later)
- **Security-seeker** (saves, hates risk)
- **Status/experience spender** (loves upgrades and fun)
- **Avoider** (does not want to look at it)

*How are you both different?*

*What potential stress or strain could these differences put on your relationship?*

## 3. Taking Stock & Celebrate:

*What is one win you already have with money?*

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*What is one habit you want next?*

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**new.**

## 4. The Four Buckets

(allocate your income on purpose)

Bucket	Target %	Recommended %	Examples
Give		1-10% giving	Church giving, generosity to others
Live		60-80% living	Housing, grocery, transport, bills
Future		5-20% saving	Savings, emergency fund, debt payoff
Enjoy		5-15% enjoying	Fun, eating out, hobbies

## 5. Design Your Simple 90-day giving plan:

Choose ONE next step. The goal is not guilt. The goal is a plan.

- **Start:** I will give \$\_\_\_\_\_ per paycheque / week / month
- **Restart:** I will set up recurring giving again
- **Grow:** I will increase by 1% (or \$\_\_\_\_\_) for 90 days

## The Money Stress Thermometer (10 seconds)

When stress is rising in your conversations about money, stop and take your Money Stress Temperature!

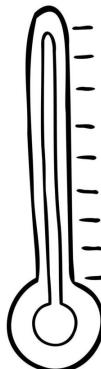
**"Right now, my money stress is \_\_\_\_ /10."**

### 1/10 Calm and clear

- I can talk about money without defensiveness
- I'm curious and listening, not "winning"
- My body feels steady (normal breathing, relaxed jaw)
- I can make a decision without urgency

### 5/10 Noticeable pressure

- I feel tension, but I can still stay present
- I'm starting to repeat myself or get a bit sharp
- I'm thinking, "We need to fix this"
- Mild body signs: tight chest, faster talking, clenched hands
- I can still collaborate if we slow down



### 7/10 High risk zone

- I'm reactive: interrupting, blaming, or shutting down
- I'm feeling judged, cornered, or panicky
- My brain narrows to "right vs wrong"
- Strong body signs: raised voice, shallow breathing, hot face, racing heart
- I'm likely to say something I regret
- This is the cue to pause, not push

### 10/10 Red zone

- Fight or flight: yelling, threats, tears, storming off, or total shutdown
- I can't listen or reason well at all
- I'm saying absolutes: "always," "never," "you don't care"
- My body is flooded (shaking, nausea, numbness, tunnel vision)
- The goal is immediate safety and calm, not solving anything