

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?

What is one habit you want next?

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!

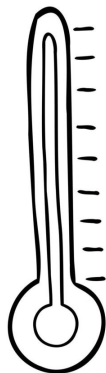
"Right now, my money stress is ____ /10."

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

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



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

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