



Lewis Howes

THE MONEY CONVERSATIONS STARTER

“Hey, Let’s Talk About Money.”

Money is more than numbers—it’s deeply personal. The way you think about and handle money is shaped by your past experiences, beliefs, and habits. When discussing money with a significant other, business partner, or team member, you can build trust, reduce tension, and create a shared financial vision by understanding the other person’s Money Story and Money Style.

Use the questions below to spark meaningful conversations.

Take notes on what you learn, and look for patterns in how you and the other person approach financial decisions. The goal isn’t to “fix” anyone’s mindset but to understand each other better and find common ground:

- 💰 **What’s your earliest memory of money, and how do you think it shaped your financial habits today?**
- 💰 **How do you feel when making financial decisions—excited, anxious, confident, uncertain? Why?**
- 💰 **How do you define financial success, and does your definition align with how you actually handle money?**
- 💰 **What’s one financial habit you’re proud of and one you’d like to improve? (Read *Make Money Easy* to discover the 7 Money Habits.)**
- 💰 **How do you prefer to talk about money—with structure and planning or in a more casual, open-ended way?**

These conversations aren’t about finding the “right” way to handle money—they’re about learning from each other’s perspectives so you can make more aligned financial decisions together.

Take Notes on Your Money Conversations

A series of horizontal dotted lines for taking notes.



Want to Learn More?

Understanding your Money Style is the first step toward making smarter financial decisions and improving how you communicate about money. Each style has its strengths—but also a shadow side that can hold you back if left unchecked.

Haven't taken the Money Style Assessment yet? Take the quiz to gain insight into your habits, recognize potential blind spots, and start making financial choices that truly align with your goals.



THE DIRECTOR

You're all about action, growth, and getting things done. But if you push too hard, you risk becoming The Dictator, valuing results over relationships and ignoring important details.



THE ENERGIZER

You bring excitement, creativity, and fearless optimism to your finances. But when overdone, you become The Eccentric, lacking structure, struggling with follow-through, and relying too much on luck.



THE SHEPHERD

You prioritize stability, harmony, and making sure everyone is okay. You're practical and thoughtful, but if you overplay your strengths, you can slip into The Doormat, avoiding conflict, hesitating to take action, and putting others' needs above your own.



THE ANALYZER

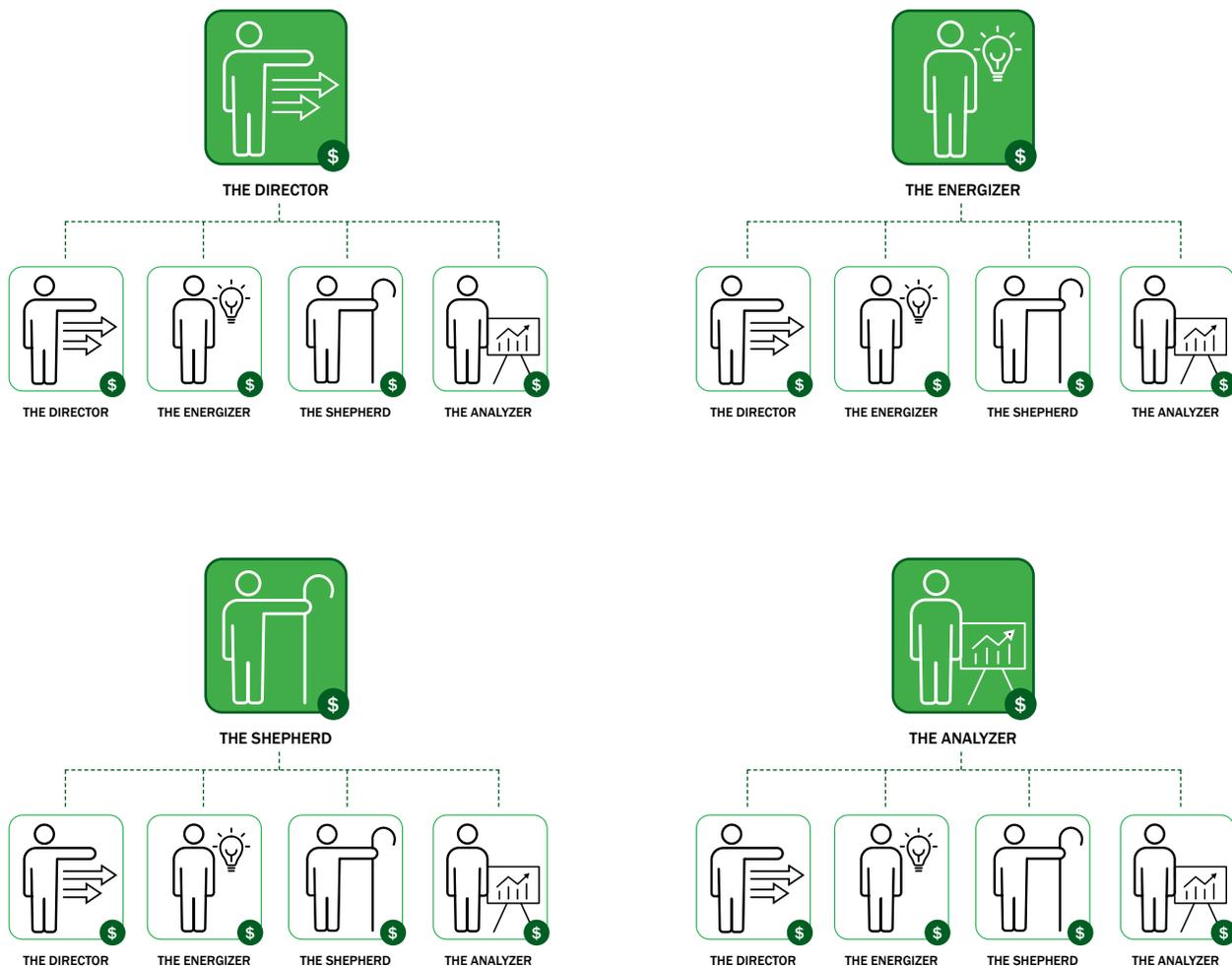
You value facts, strategy, and precision. You believe that with enough planning, you can eliminate financial risk. But when taken too far, you become The Perfectionist, overanalyzing, hesitating to take action, and getting stuck in the details.

What's your Money Style like in a relationship?

Your money style shapes how you make decisions, handle challenges, and work with others. When you team up with someone who has a different style, their approach can either complement yours or create friction.

Understanding these differences helps you navigate potential conflicts, play to each other's strengths, and create a more balanced way of handling money decisions together.

Let's take a look!





I'm a Director and I'm working with....



ANOTHER DIRECTOR

When you work with another **Director**, things move fast—sometimes too fast. You both have a strong drive for results and aren't afraid to take risks. This can be a powerful partnership, but if you're not careful, it can turn into a battle for control.

POWER DUO:

You push each other to think bigger and act bolder.

HEADSTRONG CLASHES:

Since you both like to lead, decision-making can turn into a standoff.

ACTION OVERLOAD:

You may rush ahead without fully thinking through the details or consequences.

If you respect each other's leadership and set clear roles, you can accomplish incredible things. If not, you might find yourselves in a constant power struggle.



AN ENERGIZER

When you work with an **Energizer**, things stay exciting and full of momentum. You bring the drive to get things done, and they bring the enthusiasm to keep things fresh. Together, you can create big wins—if you don't get caught up in too much excitement and not enough planning.

BOLD AND DYNAMIC:

You focus on results, while they keep the energy high.

FAST-PACED AND FUN:

You feed off each other's excitement and push forward without hesitation.

POTENTIAL FOR IMPULSIVENESS:

Without someone to slow things down, you may jump into decisions too quickly.

If you stay focused and strategic, you can accomplish a lot. If not, you might end up chasing too many ideas at once.



A SHEPHERD

When you work with a **Shepherd**, you bring the action while they bring the heart. You're focused on the goal, and they're focused on making sure everyone is okay along the way. If you appreciate each other's strengths, you can create a strong, well-rounded approach.

DRIVE MEETS CAUTION:

You want to move fast, but they prefer a steady approach.

PEOPLE VS. RESULTS:

You focus on the outcome, while they make sure no one gets left behind.

POTENTIAL FOR FRUSTRATION:

You may feel like they're slowing things down, and they might feel like you're not considering the emotional impact of decisions.

If you find the balance between progress and people, you'll make a great team. If not, you might feel held back while they feel overlooked.



AN ANALYZER

When you work with an **Analyzer**, you bring the big moves while they bring the careful planning. You want results now, while they want every detail to be perfect before moving forward. If you respect each other's approach, you can create a powerful mix of speed and precision.

VISION MEETS STRATEGY:

You push for bold moves, while they ensure everything is well thought out.

SPEED VS. ACCURACY:

You want action now, but they need time to gather all the facts.

POTENTIAL FOR FRUSTRATION:

You might feel like they're overthinking, and they might see you as reckless.

If you trust their process and they trust your instinct, you'll have a winning combination. If not, one of you might feel rushed while the other feels ignored.



I'm an Energizer and I'm working with...



ANOTHER ENERGIZER

When you work with another **Energizer**, the energy is high, the ideas are flowing, and the excitement never stops. You both thrive on spontaneity and optimism, which makes starting new things easy—but without structure, following through can be a challenge.

ENDLESS POSSIBILITIES:

You inspire each other with big ideas and bold visions.

FUN AND FAST-PACED:

You keep things exciting and aren't afraid to take risks.

POTENTIAL FOR CHAOS:

Without a plan, you might jump from idea to idea without making real progress.

If you stay focused and create some structure, you can turn your enthusiasm into real success. If not, you risk getting lost in excitement without ever following through.



A DIRECTOR

When you team up with a **Director**, things move fast and stay exciting. They drive action and results, while you keep the energy high and bring fresh ideas. Together, you can make big things happen—but without balance, you might rush into decisions without a solid plan.

BOLD AND DYNAMIC:

You dream big, and the Director makes it happen.

FAST-PACED AND FUN:

You feed off each other's enthusiasm and drive.

POTENTIAL FOR IMPULSIVENESS:

Without someone to slow things down, you may take risks without thinking them through.

If you stay focused and strategic, you're a powerhouse team. If not, you might end up chasing too many ideas at once.



A SHEPHERD

When you, as an **Energizer**, team up with a Shepherd, you bring excitement while they bring a steady, people-focused approach. You love big ideas and spontaneity, while they prioritize harmony and making sure everyone is okay. Together, you can create a balance of enthusiasm and thoughtfulness—if you don't frustrate each other first.

ENERGY MEETS STABILITY:

You bring the fun, and they bring the calm, creating a well-rounded dynamic.

PEOPLE-FOCUSED DECISIONS:

You love new opportunities, while they make sure choices don't negatively impact others.

POTENTIAL FOR FRICTION:

You may find them too cautious, while they might see you as unpredictable.

If you respect their steady approach and they embrace your adventurous spirit, you'll make a great team. If not, you might feel held back while they feel overwhelmed.



AN ANALYZER

If you team up with an **Analyzer**, you bring the big ideas while they focus on the details. You thrive on spontaneity and excitement, while they prefer structure and careful planning. If you find a way to appreciate each other's strengths, you can turn creative ideas into well-executed plans.

CREATIVITY MEETS STRATEGY:

You bring the vision, and they figure out how to make it work.

FAST VS. THOUGHTFUL:

You like to jump in, while they need time to analyze every detail.

POTENTIAL FOR FRUSTRATION:

You may see them as too slow, while they might see you as too impulsive.

If you trust their process and they embrace your energy, you'll have the perfect mix of inspiration and execution. If not, you may struggle to find common ground between action and analysis.



I'm a Shepherd and I'm working with...



ANOTHER SHEPHERD

When you work with another **Shepherd**, the focus is all about people and relationships. You both want to create a warm, supportive environment, but you may struggle with taking bold action when necessary.

TEAM-ORIENTED:

You both value cooperation, kindness, and keeping the peace.

CAREFUL & CONSIDERATE:

Decisions are made with others in mind, ensuring no one is left behind.

POTENTIAL FOR STAGNATION:

Without someone to push things forward, you may get stuck in indecision.

If you encourage each other to take action when needed, you'll build something strong and thoughtful. If not, you may spend too much time worrying about others and not enough time making real progress.



A DIRECTOR

When you team up with a **Director**, you focus on people while they focus on results. You want to make sure decisions don't negatively impact others, while they're ready to push forward no matter what. If you can find a balance, you'll create a mix of action and thoughtfulness.

DRIVE MEETS CAUTION:

They push for quick decisions, while you take a more measured approach.

PEOPLE VS. RESULTS:

You think about the emotional impact, while they focus on achieving the goal.

POTENTIAL FOR FRUSTRATION:

You might feel rushed, and they may feel like you're slowing them down.

If you can communicate well, they'll help you take action, and you'll help them consider the bigger impact. If not, you may feel steamrolled while they feel like you're hesitating too much.



AN ENERGIZER

When you and an **Energizer** work together, you both love people, but you approach things differently. You want stability and harmony, while they love excitement and spontaneity. If you embrace each other's strengths, you can create a positive, people-focused team.

WARM & ENGAGING:

You both value relationships and making people feel included.

STEADY VS. SPONTANEOUS:

You like consistency, while they prefer to go with the flow.

POTENTIAL FOR FRICTION:

You may see them as unpredictable, while they might feel like you're holding them back.

If you support their enthusiasm while they respect your steady approach, you'll make a great team. If not, you might feel overwhelmed while they feel restricted.



AN ANALYZER

When you and an **Analyzer** work together, you bring the heart, and they bring the logic. You focus on people, while they focus on facts. If you can blend both perspectives, you'll make well-rounded decisions that are both practical and thoughtful.

EMOTIONS VS. LOGIC:

You trust your gut and relationships, while they rely on data and details.

FLEXIBLE VS. STRUCTURED:

You're okay with adjusting as needed, while they prefer a well-planned process.

POTENTIAL FOR FRUSTRATION:

You may feel like they're too cold, while they might see you as overly emotional.

If you listen to each other, you'll create decisions that are both smart and compassionate. If not, you might struggle to agree on what truly matters.



I'm an Analyzer and I'm working with...



ANOTHER ANALYZER

When you and another **Analyzer** team up, you create a super-detailed, well-researched approach. You both value structure, accuracy, and planning, which means you'll be well-prepared for any situation—but it may take a long time to get there.

DOUBLE THE PRECISION:

Every decision is backed by logic, research, and careful thought.

SLOW AND STEADY:

You both take your time, which helps avoid mistakes but can also delay action.

PERFECTIONIST TENDENCIES:

You may struggle to move forward if you don't feel everything is just right.

If you set deadlines and trust that "good enough" is sometimes good enough, you'll create well-executed plans. If not, you may spend more time preparing than actually doing.



A DIRECTOR

When you team up with a **Director**, you bring strategy while they bring speed. You like to analyze every detail before making a move, while they want results now. If you can respect each other's strengths, you'll create a mix of careful planning and bold action.

VISION MEETS STRATEGY:

They push for big moves, and you make sure they're well thought out.

SPEED VS. ACCURACY:

They want action immediately, while you need time to gather the facts.

POTENTIAL FOR FRUSTRATION:

You may see them as reckless, while they might think you're over-complicating things.

If you can communicate well, they'll help you take action, and you'll help them consider the bigger impact. If not, you may feel steamrolled while they feel like you're hesitating too much.



AN ENERGIZER

When you and an **Energizer** team up, you bring structure, and they bring excitement. You like to plan things out, while they thrive on spontaneity. If you can find a way to balance their enthusiasm with your logical approach, you'll make a great team.

CREATIVITY MEETS LOGIC:

They dream big, and you figure out how to make it work.

FAST VS. THOUGHTFUL:

They like to jump in, while you want to check all the details first.

POTENTIAL FOR FRICTION:

You may see them as too impulsive, while they might think you're slowing them down.

If you trust their energy and they respect your process, you'll create something incredible. If not, you'll feel rushed while they feel held back.



A SHEPHERD

When you and a **Shepherd** work together, you focus on facts while they focus on feelings. You want to make logical, well-planned decisions, while they consider how every choice affects the people around them. If you find common ground, you can create well-balanced, thoughtful solutions.

HEAD VS. HEART:

You analyze the numbers, while they make sure people are okay.

STRUCTURED VS. FLEXIBLE:

You like clear plans, while they adjust based on emotions and relationships.

POTENTIAL FOR FRUSTRATION:

You may see them as too emotional, while they might feel like you're too cold.

If you combine logic and empathy, you'll create smart, people-centered decisions. If not, you may struggle to see eye to eye on what really matters.

Working with Other Money Styles

Now it's time to put that Money Style knowledge into action! These activities help you and your partner, friend, or business colleague recognize differences, build trust, and create a financial approach that works for both of you.

Choose an Activity Below

1

THE MONEY STORY SWAP

Share your earliest memories of money, what you were taught growing up, and how those lessons influence your financial habits today. This helps you understand why the other person makes money decisions the way they do, creating more empathy and less frustration.

2

BUDGETING YOUR PERFECT DAY

Each of you separately design a “perfect day” and explain how you’d spend money in that scenario. Then, compare and discuss. This activity reveals spending priorities in a fun, low-pressure way and highlights where you naturally align or differ.

3

THE 3-CATEGORY BUDGET GAME

Together, categorize your financial priorities into three buckets: Non-Negotiables, Flexible Wants, and “If We Can” Extras. Compare your lists and discuss where your priorities align or differ. This can clarify financial values and make it easier to compromise on budgeting decisions.

4

YOUR STRENGTHS-BASED MONEY PLAN

Instead of focusing on financial weaknesses, identify and divide financial tasks based on strengths. If one of you is great at long-term planning (Analyzer), they handle investments. If the other is better at keeping things organized (Shepherd), they manage monthly budgets. This plan reduces tension by letting each person lean into what they do best rather than forcing them into an uncomfortable role.

By turning money conversations into engaging, structured activities, you create space for understanding, teamwork, and growth—without the usual stress that financial discussions can bring!