

The Psychology of Money:

A Guide for Couples

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As we explore the psychology of money and its impact on relationships, it becomes clear that differing financial archetypes can sometimes lead to tension. This guide is not intended to resolve marital issues; rather, it serves as an informational resource to help you and your partner better understand each other's attitudes toward money. By gaining insight into these perspectives, you can begin meaningful conversations and work toward compromises that support a wealth plan you both feel confident and happy with.

Money is more than numbers—it's deeply tied to our values, experiences, and sense of security. For many couples, financial decisions reflect personal priorities and emotional triggers. When two people approach money differently—whether one is a saver and the other a spender, or one values security while the other seeks growth—conflict can arise. These differences aren't inherently bad; in fact, they can complement each other when managed thoughtfully.

This guide will help you:

- Identify your financial archetype and your partner's.
- Understand how these archetypes influence decisions and behaviors.
- Start conversations that lead to collaboration rather than conflict.

The goal isn't to change who you are—it's to create awareness and find common ground so you can build a financial future that reflects both of your values.

Money Archetypes

Our attitudes toward money often stem from childhood experiences, cultural influences, and personal values. These patterns shape how we earn, spend, save, and invest. While everyone is unique, most people fall into one or more of these common archetypes:

1. Safety / Security

- **Behaviors:**
 - Prioritizes emergency funds and insurance.
 - Avoids debt and risky investments.
 - May resist spending on luxuries or experiences.
- **Couple Dynamics:**
 - Can clash with a partner who values Status or Freedom (seen as "too frugal" or "controlling").
 - Often feels anxious if savings dip below a certain threshold.

2. Stature / Status

- **Behaviors:**
 - Spends on luxury brands, big homes, or cars to signal success.
 - May prioritize career advancement for higher income.
 - Associates self-worth with financial achievement.
- **Couple Dynamics:**
 - Can conflict with Safety archetype (seen as “wasteful”).
 - May pressure partner to maintain a certain lifestyle.

3. Freedom / Autonomy

- **Behaviors:**
 - Prefers flexible work arrangements or entrepreneurial ventures.
 - Spends on travel and experiences rather than material goods.
 - Avoids long-term financial commitments (like mortgages).
- **Couple Dynamics:**
 - Can frustrate Safety archetype (seen as “irresponsible”).
 - May resist joint budgeting or rigid investment plans.

4. Love / Generosity

- **Behaviors:**
 - Gives freely to family, friends, or charities—even at personal cost.
 - May overspend on gifts or shared experiences.
 - Finds joy in helping others financially.
- **Couple Dynamics:**
 - Can create tension if partner prioritizes saving or debt reduction.
 - Risk of financial strain if generosity exceeds means.

5. Control / Power

- **Behaviors:**
 - Tracks every expense, sets strict budgets.

- May dominate financial decisions in the household.
- Hoards money as a form of security or leverage.
- **Couple Dynamics:**
 - Can lead to power struggles if partner values autonomy or generosity.
 - Often creates tension around financial transparency.

6. Avoidance

- **Behaviors:**
 - Ignores bills, avoids budgeting, procrastinates on investment planning.
 - May feel shame or anxiety around money discussions.
 - Relies on partner or external help for financial management.
- **Couple Dynamics:**
 - Can frustrate partners who value control or security.
 - Often leads to hidden debt or financial surprises.

Money is emotional as much as it is mathematical. Each partner brings a core money archetype—**Safety/Security, Stature/Status, Freedom/Autonomy, Love/Generosity, Control/Power, or Avoidance**—that shapes decisions. This workbook helps you understand differences, reduce friction, and create a shared plan.

If you have not done so already please go back and take the Money Archetype quiz provided in this section before you continue on...

Reconciling Conflicting Money Archetypes in Relationships

Practical strategies, examples, and worksheets to help build financial harmony

1. **Start with Awareness**

Share quiz results and money stories; acknowledge that differences reflect values, not moral judgments.

Identify Your Archetypes & Reflect

Partner A Archetype: _____ | **Partner B Archetype:** _____

Discuss the following together.

1. What does money represent to you (security, freedom, love, control, status, avoidance)?
2. Which situations trigger stress for you?
3. Where do your beliefs come from (family, culture, past experiences)?

2. Create Shared Financial Values

Choose **three values** (e.g., security, freedom, generosity) to guide decisions.

List **3 shared financial values** and a behavior for each:

- **Value 1:** _____ • **Behavior:** _____
- **Value 2:** _____ • **Behavior:** _____
- **Value 3:** _____ • **Behavior:** _____

3. Use the “Both/And” Approach

Allocate money for both priorities (e.g., **70%** to savings for Safety, **30%** to an experience fund for Freedom).

Use this as a starting template and edit the percentages together.

Category	Suggested %	Your %	Notes
Essentials (housing, food, transport)	50%	___%	Non-Negotiable expenses
Savings/Investing	20%	___%	Emergency fund, retirement
Fun/Experiences	20%	___%	Travel, hobbies
Giving/Gifts	10%	___%	Charity, family gifts

4. Schedule Monthly Money Dates

30-minute check-ins to celebrate wins, review goals, and adjust.

Monthly Money Date Agenda (30 minutes)

- **5 min** — Celebrate wins

- **10 min** — Review the dashboard
- **10 min** — Decide adjustments
- **5 min** — Confirm next action

Dashboard Items: Net worth, savings rate, top 5 expense categories, progress on **3 joint goals**.

5. **Automate Where Possible**

Auto-savings, auto-bills, and auto-contributions lower stress and reduce avoidance

6. **Set Spending Boundaries**

Agree on a “**no-questions-asked**” limit (e.g., \$200); anything above requires discussion.

7. **Practice Empathy**

Ask, “*What does this decision represent for you—security, freedom, love, status, control?*” before debating the dollars.

Resolving financial differences isn’t about changing who you are—it’s about building understanding and trust. When you recognize that money conversations are really about values and priorities, you shift the focus from conflict to connection. This process gives you the chance to learn more about each other and create a shared vision for your future.

The key is open communication. Instead of focusing on who’s “right” or “wrong,” explore why each of you feels the way you do about money. Ask questions, listen without judgment, and look for common ground. Compromise doesn’t mean giving up your identity, it means creating a plan that honors both perspectives.

Remember: A successful wealth plan isn’t just about numbers; it’s about building a life together that reflects your shared dreams and values. By understanding your archetypes and working as a team, you can turn potential conflict into a foundation for financial harmony and long-term happiness.

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