
AML FINANCE

MONEY & RELATIONSHIPS

The Inheritance Test

*A short, honest look at where your money habits actually
come from — and whether they're still serving you.*

A ACKNOWLEDGE

R ROOT

T TEST

This isn't a worksheet with right answers. It's the A.R.T. Method — the same three steps used in real conversations about money, the ones that usually happen in a session or a workshop — written out here so you can sit with them on your own first.

Acknowledge

Nobody's relationship with money is random, but it isn't infinite either. Before you can change a pattern, you have to actually see it clearly — without deciding yet whether it's good or bad.

Six patterns show up again and again, in two groups: how you relate to money itself, and how money moves between you and other people. Read all of them before deciding which is yours — most people assume it's obvious, and it usually isn't.

YOUR RELATIONSHIP WITH MONEY ITSELF

The Spender

Buying things that don't even bring joy anymore — just the pull to buy.

"I have more money than my mother did, so it's worse now."

The Saver

Never missing a bill, and still unable to buy something clearly affordable.

Holding on became the same thing as being safe.

"Picking a flower to keep it safe still kills it."

The Strategist

No waiting, no spiralling — if you want something, you find a way to get it. Often mistaken for "stingy," when it's really just a different relationship to money entirely.

MONEY BETWEEN YOU AND OTHER PEOPLE

The Avoider

Doesn't check the balance, avoids the conversation, changes the subject. Not looking feels safer than finding out.

The Giver

Always covers the bill, lends what they can't really spare, uncomfortable receiving. Generosity standing in for love, worth, or guilt.

The Controller

Manages money alone, even in a shared household. Control standing in for trust, usually after trust was broken once before.

Which One Is Yours

You may see a little of yourself in more than one. That's normal — most people lead with one and lean on another under stress.

Which one sounds closest to you, right now?

What does this behaviour actually give you — relief, control, achievement, safety — that money on its own doesn't?

Is there a second one that shows up when things get stressful, or when someone else is involved?

Root

This step only matters if you don't already know the answer. If you do — skip straight to Part Three. Re-explaining it to yourself won't help; doing something about it will.

What was money like in your house growing up?

Who in your life relates to money the way you just described yourself?

What do you think they were actually protecting, or making up for?

The point of this isn't to blame anyone. It's that a habit you learned isn't a flaw in your character — which means it can be unlearned the same way it was picked up.

Test

Not whether this is right or wrong. Whether it's actually working.

Is this behaviour giving you the life you actually want?

If nothing changes, what will you regret in five years?

Things like this rarely resolve on their own. Left alone, they tend to get more expensive to fix, not less — the same way it doesn't "sort itself out" between two people who've never had the conversation.

One Question

This isn't only for couples getting married. The same one question works for anyone you're building a life with — a partner, a fiancé, even a business partner — and it tends to reveal more about someone's view of money than years of observation ever could.

"If you had an extra £5,000 a month, how would you change your life?"

This is the exact question my husband, Sinan, asked me before we got married. I said I'd move somewhere with more space for my daughter, put money aside for regular holidays, and invest the rest. He didn't need me to explain why — the answer told him how I think. What told me something in return wasn't a number, it was that he was completely clear about his own finances and comfortable saying no to what he couldn't afford. Neither of us was testing the other on paper. We were just finally being honest.

Ask each other separately, without discussing first. Write both answers below, then compare — the point isn't whether they match, it's what each answer reveals about what you actually value.

YOU

THEM

What did their answer tell you about what they value? What did yours tell them?

What Now

If any of this brought something up worth talking through properly — with someone else, or just out loud for the first time — here's where that conversation keeps going.

1:1 Coaching

Sessions that trace where a pattern actually came from, and what to do about it now — not generic budgeting advice.

START WITH A FREE 15-MIN CALL

The Conversation Cards

The same prompts we use in sessions and workshops, in a deck you can use at home — with a partner, a friend, or on your own.

SHOP NOW — LINK IN BIO

Workshops & Events

Real rooms, real questions, held with other people figuring this out at the same time as you.

SEE WHAT'S COMING UP