

BREAKING THE SILENCE: FEAR REFLECTION QUIZ

This quiz helps you uncover the fears that may be preventing open, honest conversations about money with your partner. Many people avoid financial discussions not because of numbers, but because of the emotions, fears, and stories attached to them. By identifying which fears show up for you, you gain clarity about what's getting in the way and where healing or communication work may be needed.

Understanding your fears is the first step toward diffusing them. Once you're aware of what's driving avoidance, defensiveness, or shutdown, you can approach money conversations more intentionally.

TAKE THE QUIZ

Answer Yes, No, or Unsure for each statement below. *There are no right or wrong answers*—just notice what feels true for you.

1. Do you feel anxious when you think about talking to your partner about money?

- Yes
- No
- Unsure

2. Do you fear being judged, misunderstood, or rejected?

- Yes
- No
- Unsure

3. Are you afraid of what you might hear from your partner?

- Yes
- No
- Unsure

4. Are you afraid of what you might have to say?

- Yes
- No
- Unsure

5. Do you worry about what you might discover if you look closely at your finances?

Yes

No

Unsure

6. Do you prefer not knowing details because it feels safer that way?

Yes

No

Unsure

7. Are you afraid that talking about money could change your relationship with your partner?

Yes

No

Unsure

8. Are you afraid it could change the way you see yourself?

Yes

No

Unsure

9. Do you fear that change itself will be uncomfortable or destabilizing?

Yes

No

Unsure

10. Do you fear the idea of sharing financial responsibility equally?

Yes

No

Unsure

11. Are you currently withholding any financial information from your partner?

Yes

No

Unsure

12. Do you worry your partner might not be fully honest with you about money?

Yes

No

Unsure

13. Do you fear being exposed for something you've hidden or mismanaged financially?

Yes

No

Unsure

14. Do you avoid financial conversations because you don't want to take full responsibility?

Yes

No

Unsure

15. Are you afraid of knowing or learning the truth?

Yes

No

Unsure

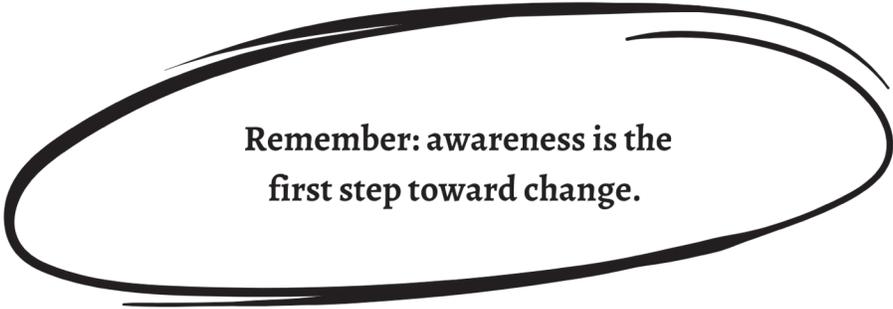
16. Do you fear that starting the conversation will lead to conflict or pushback?

Yes

No

Unsure

If you answered “**Yes**” to several questions, you’re not alone. These fears are common—and they’re signals that something in your financial dynamic needs attention.



**Remember: awareness is the
first step toward change.**

FEAR REFLECTION QUIZ: THROUGH YOUR PARTNER'S EYES

One of the most powerful skills for enhancing communication involves building empathy for your partner's perspective. This companion quiz invites you to step into your partner's shoes and to consider how they might be feeling about having financial conversations. This involves taking the quiz a second time, answering as you perceive your partner might be thinking, feeling, or believing.

Many couples assume they already know what their partner thinks and feels. This quiz will help you explore your partner's perspective and will hopefully confirm what they are actually thinking and feeling. If you both gain clarity around your fears, it will strengthen your compassion for each other and reduce defensiveness when you eventually talk together.

There are no right or wrong answers - just opportunities to reflect, learn, and prepare for a more understanding dialogue. Answer Yes, No, or Unsure for each statement below, *based on what you believe your partner might be feeling*.

1. My partner fears being judged, misunderstood, or rejected.

- Yes
- No
- Unsure

2. My partner might be afraid of what they might hear from me.

- Yes
- No
- Unsure

3. My partner might be afraid because they are withholding financial information from me.

Yes

No

Unsure

4. My partner may fear discovering a truth that changes how they view me.

Yes

No

Unsure

5. My partner may feel safer not knowing all the financial details.

Yes

No

Unsure

6. My partner may worry that an honest conversation could damage our relationship.

Yes

No

Unsure

7. My partner may struggle with changes to our financial dynamics or responsibilities.

Yes

No

Unsure

8. My partner may be holding back information out of fear or guilt.

Yes

No

Unsure

9. My partner may worry that I haven't been candid with them.

- Yes
- No
- Unsure

10. My partner may fear taking full financial responsibility or being seen as inadequate.

- Yes
- No
- Unsure

Looking at these questions through your partner's eyes can be an eye-opening experience. You may have found yourself guessing, hesitating, or realizing how little you know about what your partner fears. Hopefully, you felt compassion rise as you imagined their emotional landscape, stepping outside your own. Whatever you discovered is valuable. It's the beginning of empathy, which you will need to learn and have for your upcoming conversations.

When you can view your relationship dynamic from both sides, you're no longer preparing for a confrontation; you're preparing for a constructive conversation. And conversation requires understanding, patience, and humility that is not clouded by fear.

The partner-perspective exercise is an opportunity to see that fear is rarely a one-sided experience. You are both navigating something difficult, even if you do so in different ways. The reflection prompt below is the opportunity to explore the insights you have gathered through the quizzes.

QUIZ REFLECTION PROMPT

1. How did it feel to answer on behalf of your partner? Did anything surprise you or shift your understanding about what their fears might be?

2. Now, reflect on your fears. Are they similar or different from your partner's?
