

How Upbringing Shapes Your Money Mindset

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Hello, I'm Alice Marquardt COO, President & Co-Founder of Pintler Wealth Management Group.

The way you handle money may have less to do with markets and more to do with the home you grew up in. The lessons you absorbed as a kid - what was said at the dinner table, what wasn't - still echo in the choices you make today.

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If you grew up hearing "we can't afford that," you may lean toward protecting what you have.

If money felt abundant, you may be more open to calculated risks. Neither mindset is right or wrong. But both can quietly steer your financial decisions without you realizing it.

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Big events also leave their mark. A teenager who saw savings vanish in 2008 might play it safe as an adult while someone who came of age in a booming market may welcome volatility.

Then there are what psychologists call "money scripts". Beliefs like "debt is always bad" or

"investing is only for the wealthy." They can help in some cases. But they can also hold you back.

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And sometimes we simply inherit habits - avoiding the stock market, chasing hot tips - without asking if they fit today.

Your financial story started long before your first paycheck. The key is recognizing what you've carried forward, so you can choose what comes next.

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As always, if you have any questions or would like to discuss your next steps, please feel free to reach out to us at Pintler Wealth Management Group.