

# Healing Your Money Story: Workbook

## **What money & "stuff" stories did you experience growing up?**

What did your parents say **to you** about money? Did your grandparents, aunts, or uncles share any money advice directly with you?

What things did you hear your parents or relatives say to **each other** about money?

How do you remember your parents making spending or saving decisions? Did they cut coupons, delay purchases until payday, hit up the mall after a hard week, etc.?

What sort of "stuff"-- other than basic necessities-- did your parents spend money on? Did you see these things bringing them joy or adding value to their life?

What did your family or friends think about hand-me-downs and secondhand items? Is that still how you feel about secondhand items?

When you got old enough to earn your own money (whether an allowance or a first job), did you do more spending or saving? Why? If you spent, what kinds of things did you buy?

## **What is your relationship with money as an adult?**

What is your financial reality? Are you living paycheck to paycheck or spending more money than you are comfortable with? (Here we are more interested in your *feeling* than the actual numbers).

Do you make more impulse purchases online or in stores? How do you feel about the purchases you make when you buy? What about after the fact?

What are some things you tell yourself about the "stuff" in your life? Do you buy things to feel safe or because you "had a hard week"? Do you buy to celebrate or because you "deserve it"? Do you buy to feel or look successful?

What are some things you tell yourself about how you handle money? For example, do you believe you are frugal, "always search for the best deals," or are irresponsible with money?

I tell myself I am...

I believe that I...

What do other people say about how you spend money? How do you feel about that?

People tell me I spend...

I feel...

What is something you wish was true about how you handle money, or how you FELT about money?

I wish I...

Is there anything you spend money on that you feel guilt or shame about? (*Think about some of the people closest to you-- a partner, parent, or best friend. Is there anything you wouldn't want them knowing you spent money on, or how much you spent? Why?*)

***Let's chat for a moment about anxiety.***

The messages you give yourself might rocket back and forth. You might legitimately go between telling yourself you are irresponsible with money for buying a \$3 coffee and then tell yourself you are too thrifty and you need to “let loose.”

This feeling is likely rooted in shame. Where guilt is the discomfort from feeling that we have done something that isn't in line with our values, shame tells us that we are unworthy of connection or a second chance. Guilt is **information** that can be helpful for you– if you feel guilty buying accessories when you're trying to get out of debt, that is information that can help you make a different choice next time. But if you feel crippled by an internal back-and-forth over spending– chances are, that's the shame talking. And if you are someone who struggles with anxiety, this can be amplified to the point it feels crippling.

So how do you get out of the shame cycle?

Try digging into your budget to understand what you're ACTUALLY spending money on— once you know the numbers, you can confront it head on. And if you decide to reign in your spending, make sure to give yourself some 'fun money' every month to use guilt-free.

AND ALSO, let's let go of perfectionism. Recognize that there are some strategies, tools, and mindset practices that will make you **better** and **more intentional** with your money, but that you will never be perfect with your money. At some point in time, you will purchase something expecting it to last you years and it simply won't. At some point, you will make a purchase that you immediately regret (feel free to take advantage of the return policy). Our goal is progress, not perfection.