



## Joy of Money Worksheet

# LEARNING YOUR MONEY BACKGROUND

Here are five questions to draw out your Money Background. Don't sweat this too hard, read the questions below and write whatever comes to mind.

**When you think about money, what's the very first feeling or thought that shows up?**

Name the gut feeling (tight chest, fluttery stomach, "ugh") or thought (happy vacation, stressful bills, don't want to).

**What's a money memory or situation from your childhood that stands out good, bad, or weird?**

Maybe it's Mom paying bills at the kitchen table, Grandma giving you birthday cash, or being told you couldn't get the cool shoes. Maybe it's Dad talking about getting a job with higher pay. Describe the scene, the sounds, the emotions.



**What were the unspoken rules about money in your household growing up?**

Examples: 'We don't talk about money,' 'Rich people are jerks,' 'Debt is for emergencies only,' 'If we have it, spend it before it's gone.' Write the rules, even if no one ever said them out loud.

**How are those feelings or old rules affecting your money choices today, especially habits you might want to shift?**

Connect the dots: "I impulse-shop after a bad day because buying something feels like proof I'm safe / successful / not poor anymore."

**What money lessons, if any, were you explicitly taught, and by whom?**

Think school classes, a parent showing you how to balance a checkbook, a boss/mentor explaining 401(k)s, a finance guru preaching 'eat ramen and feel shame about your debt. Anything that helped, anything you don't agree with now, or any big holes in your money education?



**Let's name it. In a couple sentences, what's your *Money Background*?**

For some of us thinking back to those moments can feel pretty yucky. If that's you, good job, hang in there we're getting to the change part! All those memories, feelings, stories, messages, lessons, and rules describe parts of your *Money Background*. Take a minute to identify patterns and repeated messages.