



Joy of Money Worksheet

WRITE YOUR OWN MONEY STORY

It's time to decide what Money Story you want to tell instead of just hanging on to the Money Background you were given.

Before you write your Money Story, flash-forward five years...

- You wake up on a random Tuesday. What does 'money calm' feel like in your body?
What changed in your life that made you feel so calm?
- What choices are on the table that aren't there today: taking a job you love, booking a family trip, helping your kid with college?
- How does Future-You talk about money with friends or partners?
- Hold that scene. Your Money Story is the one-sentence headline for that future.

Write one sentence you want to believe about yourself and money.

Make it positive, present-tense, and doable.

Example starters: 'I can be good at money,' 'I make good money choices,' 'My future is worth investing in.'"

- **Say it out loud, right now. Notice any reaction.**
- **Post it where you'll trip over it daily.**



Don't Let Shame and Fear Keep You Stuck

- First, acknowledge the thing you're ashamed of.
- Ugh, I am feeling some shame for being someone who does/did (name the thing)
- Next, remind yourself that you are not alone, and other people have experienced this shame, too.
- "Well, I know other people have _____, too. I know I'm not the only one. Mistakes are inevitable. Failure is not!."
- And finally, crucial to the practice, encourage yourself to be kind to yourself and repeat your Money Story.
- "I know I can _____, and do my best. May I be patient and kind to myself and help myself do better next time."
- Finish with your Money Story. "I know _____."

Write Your Money Story