



## 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