THE FINANCE CAFE

Learner **Worksheet:**

Financial Wellness Loop

PART 1: YOUR MONEY STORY

Each of us carries a money story shaped by what we saw, what we didn't see, and what we had to navigate around money—often long before we had any real choice. That story quietly influences how we think, feel, and act with money today. When we pause to ask, "What happened to me financially?", we can see how our lived experience plays a defining role in our thoughts, beliefs, decisions and patterns.

Prompt: What messages or experiences have shaped how you relate to money?

Reflect on:

- Childhood or early adult experiences
- How money was talked about (or avoided)
- Moments of stress, instability, or responsibility
- Cultural, family, or societal messages

Write: One or two sentences that capture a story I learned about money:

PART 2: MINDSET & ATTITUDES

Your money story shapes how you feel about money now. This is where thoughts and emotions live. This is often where people blame themselves or think "I'm not good at managing money." or "I'll never get ahead." or "I feel guilty about making more than I need". But when we connect to our money story, we can see that our thoughts and feelings are a reflection of our lived experiences. We can shift from shame and judgment into curiosity and context.

Prompt: When money comes up in your business, what thoughts or feelings tend to show up?

Check or write what resonates:

- [ ] Anxiety
- [ ] Guilt
- [ ] Neutrality
- [ ] Pressure
- [ ] Overwhelm
- [ ] Excitement
- [ ] Avoidance
- [ ] Confidence
- [ ] Freedom

Write: A common thought, feeling or emotion I have about money is:

PART 3: FINANCIAL DECISION MAKING

Our money story doesn't just influence what we think about money, it shapes how we plan, feel, and act across every financial area of our lives and businesses. When we uncover our money story, and how it influences our thoughts and attitudes about money, we gain clarity about why certain choices feel hard, why certain numbers feel charged, and why some financial decisions bring up more emotion than logic.

Prompt: How do those thoughts or feelings influence your decisions?

Examples:

- Delaying pricing increases
- Avoiding financial conversations
- Not applying for funding
- Underinvesting in support
- Saying yes when you want to say no

Write: One decision I notice myself making repeatedly around money is:

PART 4: HABITS

Over time, decisions become habits. Habits aren't fixed personality traits, they're adaptive patterns formed through lived experience. When it comes to money, many habits began as strategies for protection, ways to create safety, control, or stability in uncertain environments. What may look like overspending, over-saving, avoidance, or rigidity is often a learned response that once served a purpose. Seen through this lens, money habits are not character flaws, but protective patterns that may simply need updating for the present.

Prompt: When those decisions repeat, what habits form?

Examples include:

- Not checking financial reports
- Saying yes before reviewing finances
- Constantly underpaying oneself
- Working more instead of charging appropriately
- Undercharging consistently
- Handling money alone
- Reacting instead of planning

Reflection:

One financial habit I have that helps me feel safe:

One habit that may no longer be serving my wellness:

If my money habits were shaped by what I experienced, what might they have been trying to protect me from?

Write: A financial habit I've developed in my business is:

PART 5: OUTCOMES

Financial outcomes don't happen in isolation, they're the result of patterns formed over time. Money experiences create a story. That story shapes beliefs and emotions. Thoughts and feelings influence decisions. Repeated decisions become habits. And habits shape outcomes, emotionally, financially, and in business. These outcomes often reinforce our original money story, keeping the cycle in place.

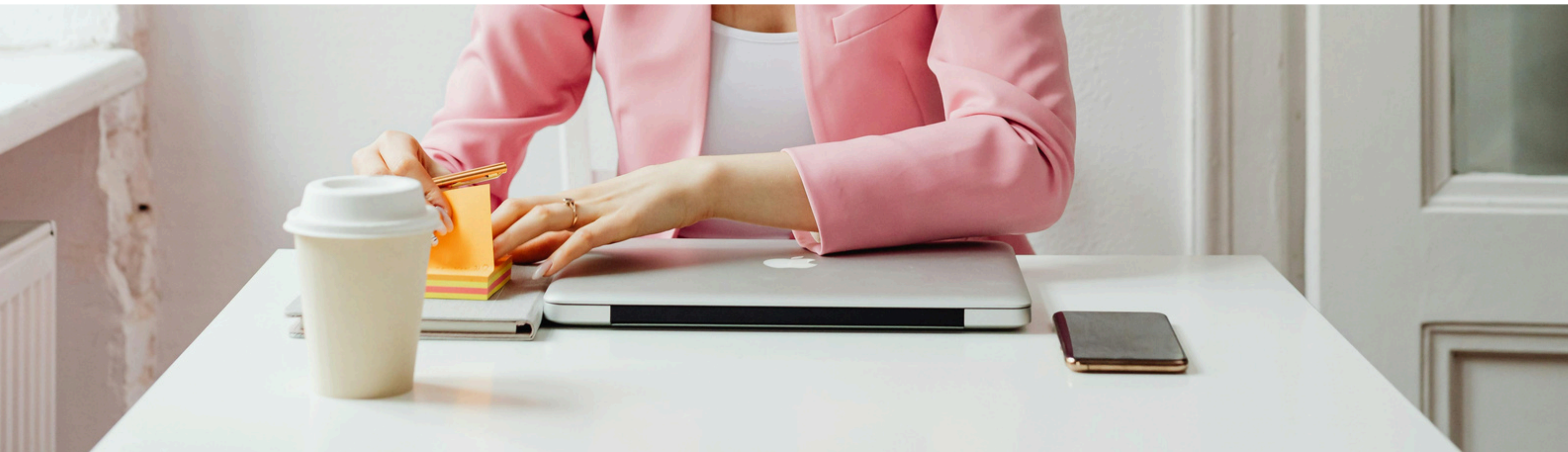
Prompt: What outcomes do these habits tend to create?

The outcomes of our habits often reinforce our original money story.

Reflection:

- Emotional outcomes (stress, relief, calm)
- Financial outcomes (stability, volatility, limitation)
- Business outcomes (growth, stagnation, burnout)

Write: An outcome I experience as a result is:



PART 6: REINFORCED STORY

Over time, the outcomes can feel like proof, reinforcing the original belief — "See, I'm bad with money," "See, it's never enough," or "See, this is just how it is for me." The cycle can quietly confirm the very story that created it. But when the pattern is recognized, the proof loses its power. What once looked like evidence of limitation can be understood as the result of learned habits, and learned habits can change. Awareness interrupts the cycle, creating space to choose differently and begin building outcomes that support a new story.

Prompt: How does that outcome reinforce the original story?

Reflection:

- A recent financial outcome that reinforced an old belief:

- What alternative explanation could also be true?

Write: This outcome sometimes reinforces the belief that:

PART 7: AWARENESS REFRAME

Reflection:

If this loop developed to help me cope or stay safe, what might it have been protecting me from?

PART 8: A FINANCIAL REFLECTION

Write: One thing I've learned that makes sense to me now is.....