


PART ONE: MONEY STORIES AND ENVIRONMENTS WORKSHEET

Discover, identify and rewrite your Money Stories by answering the following questions:

- If you are struggling to understand what your Money Story is, try answering the following questions, using the examples as guidance:

- Continued
- 

- What are my wealth creation values? Are these values reflected in how I am spending and investing? If not, why not?

**BUDGETS
DON'T
WORK**
(But This Does)


Recognising, understanding and even being tired of your Money Story or reacting emotionally to it positively or negatively are good things but they're only the first step. The final and vital questions to ask are:

- Is that Money Story serving or sabotaging me?

- What Money Stories do I want to keep and what do I want to reject? In other words, what adapted Money Story do I want to write?

MONEY ENVIRONMENT

The following questions can help you figure out what your Money Environment looks like and whether it is serving you or sabotaging you:

- Do I worry too much about what others think? What do I worry about when I connect or interact with others?
- How does my social circle influence my finances? Are these positive or negative influences? What is the evidence from my behaviour that they are positive or negative?
- Do I care about how my life looks or how it feels? Why is that and how is that affecting my finances? Who or what is influencing this?

Continued —►

- What are some ways that I am spending and investing in alignment with my values? What are some ways that I'm spending and investing out of alignment with my values? Who or what is influencing these decisions?

Figuring out if your Money Environment is healthy or unhealthy is only the first step. Other questions to ask include:

- If my environment is healthy, how can I amplify those effects?
- If I've acknowledged my financial environment isn't helpful, what steps can I take to step out of it and potentially put great boundaries in place?
- Am I living according to the life I want to design and my money values or according to the Money Story prescribed by my parents, my peers and society?
- Who do I need to unfollow in order to set up a healthy financial environment? Conversely, who do I need to follow to promote financial balance?
- Who can I place in my life that has great self-control or that I admire financially to form part of my strong financial environment?

PART TWO: MONEY TYPES WORKSHEET



Fill out as much of the below worksheet as you can. Remember you may have a primary and secondary Money Type, so make sure you acknowledge both as you work your way through.

My Primary Money Type:

My Secondary Money Type (if applicable):

My Money Mantra/s:

My Money Strengths:

My Money Weaknesses:

Continued —▶

(But This Does)



- Remember, to make it more interesting and the result potentially longer lasting, have your partners and friends read thought the relevant sections of the book and complete the worksheet too. By discovering and learning the strengths and weaknesses in each other's Money Types you can start to financially support one another in a new and deeper way.



YOUR FINANCIAL PHENOTYPE RESOURCES

PART THREE: HABITS WORKSHEET

Money habits are particularly important because it's about making tangible differences to how you interact and behave with money. So you want to list out a habit you want to try, trial it, see if it's right for you and if it's not right, reject it and try another one. Or if it is right for you, embed it and add another.

If you are struggling to work out the habits to try first, try answering the below series of test questions as posed by James Clear in his book *Atomic Habits*:

- ▶ What feels like fun to me, but work to others?

- ▶ What makes me lose track of time?

- ▶ Where do I get greater returns than the average person?

- ▶ What comes naturally to me?

Now, keep a record of the money habits that you believe will work best for you that you want to trial:

Habit	Date Trialled	Habit Rejected / Accepted
-------	---------------	---------------------------

Next, look at your stressors and sabotaging behaviours. Write your responses to the following questions:

- ▶ What great general non-financial habits could I put in place to reduce my overall stress levels?

- ▶ When I am stressed, I may sabotage by:

- ▶ Instead, I could: