



MONEY DIARY

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THERAPY WITH CRISTINA

MY MONEY

STORY 1/3

It all starts with a story.....

The money stories we inherited from our culture and family and the ones we created in our childhood drive our financial decisions and behaviors.

This tool helps you to bring to awareness your money stories, so you can create a story that is in harmony with your values and supports your daily actions and individual well-being.

1. What are your three earliest memories of money?

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2. Who handled money in your family? Were there arguments over money, buying, possessions?

3. What did your mother have to say about money? When and how did money first enter your relationship with your mother?

4. What did your father have to say about money? When and how did money first enter your relationship with your father?

MY MONEY

STORY 2/3

Everyone's Family Money Story has four parts:

- Events: What you experienced with money.
- Messages: What people said about it.
- Feelings: The emotional tone, even when nothing was said.
- Meaning: How we interpret the events, messages, and feelings

5. What were your family stories about money? How were these stories told?

6. While growing up, what messages about money did you receive from your religion, culture and social network?

7. What are all the one sentence lessons you learnt about money when you were growing up? Who gave you these lessons? Which ideas did you accept? Which ones did you reject?

MY MONEY

STORY 3/3

Look for clues in your past that will help you understand your current financial life.

8. What is your first memory involving money and a close relative/a shopkeeper/a neighbour/other significant people in your childhood?

9. What were your first money experiences with credit cards, homes, insurance, shares, lawyers/financial advisers/banks/legal papers? What message did you take from these experiences? Do you respond to these messages in the same way today?

10. When did you first earn money? How did you feel about it? When did you first make a major purchase? How did you feel about it?

11. Did you ever worry about money? When did you first worry about money? What did you say to yourself when you were worrying?

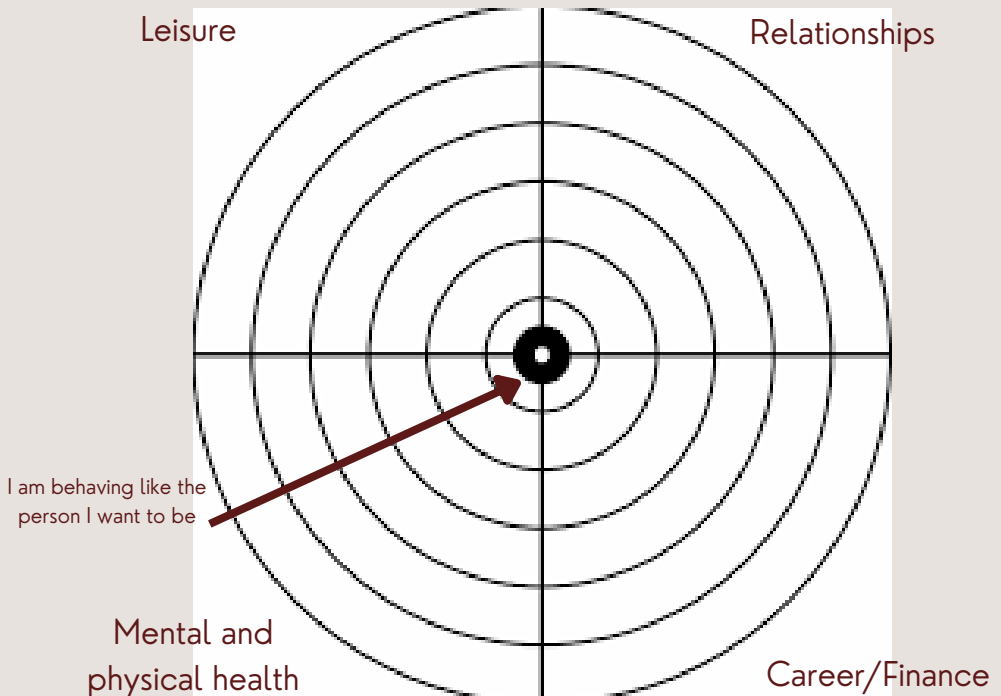
VALUES CLARIFICATION

Chose your top 3 values from the list

Accountability	Faith	Love	Time
Achievement	Family	Loyalty	Tradition
Adaptability	Financial stability	Making a difference	Travel
Adventure	Forgiveness	Nature	Trust
Altruism	Freedom	Openness	Truth
Ambition	Friendship	Optimism	Understanding
Authenticity	Fun	Order	Uniqueness
Balance	Future generations	Parenting	Usefulness
Beauty	Generosity	Patience	Vision
Being the best	Giving back	Patriotism	Vulnerability
Belonging	Grace	Peace	Wealth
Career	Gratitude	Perseverance	Well-being
Caring	Growth	Personal fulfillment	Wholeheartedness
Collaboration	Harmony	Power	Wisdom
Commitment	Health	Pride	Write your own:
Community	Home	Recognition	
Compassion	Honesty	Reliability	
Competence	Hope	Resourcefulness	
Confidence	Humility	Respect	
Connection	Humor	Responsibility	
Contentment	Inclusion	Safety	
Contribution	Independence	Security	
Cooperation	Initiative	Self-discipline	
Courage	Integrity	Self-expression	
Creativity	Intuition	Self-respect	
Curiosity	Job security	Serenity	
Dignity	Joy	Service	
Diversity	Justice	Simplicity	
Environment	Kindness	Spirituality	
Efficiency	Knowledge	Sportsmanship	
Equality	Leadership	Stewardship	
Ethics	Learning	Success	
Excellence	Legacy	Teamwork	
Fairness	Leisure	Thrift	

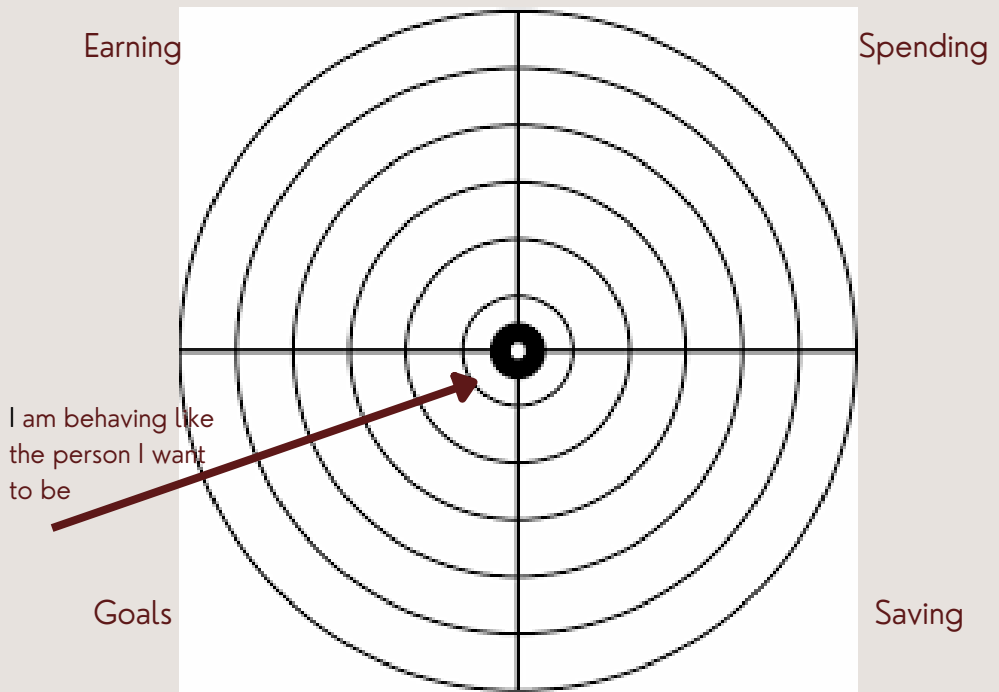
MY TOP VALUES

WHEEL OF VALUES



MONEY PLANNER 1/2

Am I living my values in my financial life?



MONEY PLANNER 1/2

Think of someone you can look to as a role model for financial well-being and/or satisfaction. They can be real or fictional, past or present. What factors contributed to that person's "success"?

What do you require, desire and aspire for financially?

Imagine you have all the resources you need, what money story do you want to tell yourself and the world going forward?

What actions are you going to take? (use the Goals and Challenges Plan)

GOALS AND CHANGE PLAN 1/2

Change I want to make

How important it is to me to make these changes (1-10)

How confident I am that I can make these changes (1- 10)

Benefits: The most important reasons I want to make these changes

Obstacles: Some things that could interfere with my plan are:
Internal difficulties (thoughts, feelings)

External difficulties (financial, social, time, skills)

The steps I plan to take to overcome these difficulties are

- 1.
- 2.
- 3.
- 4.

SMART GOALS

WHEN SETTING GOALS, MAKE SURE IT FOLLOWS THE SMART STRUCTURE.
USE THE QUESTIONS BELOW TO CREATE YOUR GOALS.

S

SPECIFIC

WHAT DO I WANT TO ACCOMPLISH?

M

MEASURABLE

HOW WILL I KNOW WHEN IT IS ACCOMPLISHED?

A

ACHIEVABLE

HOW CAN THE GOAL BE ACCOMPLISHED?

R

RELEVANT

DOES THIS SEEM WORTHWHILE?

GOALS AND CHANGE PLAN 2/2

I commit to

**S
M
A
R
T**

The steps I will take to achieve my goal

- 1.
- 2.
- 3.
- 4.
- 5.

How other people can help me

Person

Kind of help

I will know my plan is working when

I will record my progress by

I will reward myself for making progress by

OVERCOMING

BARRIERS 1/3

Brick walls are there for a reason. The brick walls are not there to keep us out. The brick walls are there to show how badly we want something. Because the brick walls are there to stop the people who don't want something badly enough.

Randy Pausch

1. Find rewards (stop self criticism) by acknowledging every small step in the right direction
 - "Well done"
 - "I'm proud of you"
 - " Thank you so much"
 -
 -
 -

2. Break down your yearly, professional and self care goals in small, SMART achievable steps.

Take small steps

Physical

- 1.
- 2.
- 3.

Mental

- 1.
- 2.
- 3.

Emotional

- 1.
- 2.
- 3.

OVERCOMING

BARRIERS 2/3

3. Consider the costs ((What do I have to give up to accomplish this? What will I miss out on?)

4. Anticipate obstacles

Physical

- 1.
- 2.
- 3.

Mental

- 1.
- 2.
- 3.

Emotional

- 1.
- 2.
- 3.

OVERCOMING

BARRIERS 3/3

5. Find willingness to persist (how will you deal with discomfort?)

6. Deal with rationalising/justifying/ excuses. What are the usual and likely excuses you will use to quit?

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-
-
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7. Use a reminder/ affirmation when you notice coming up with excuses.

- Think of tomorrow
- I can do this
- I want to do this
-
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8. Find a support group