

Money Frustration & Belief Reflection Sheet

Purpose:

Use this sheet to identify your financial frustrations and explore the underlying beliefs that shape your financial habits. Understanding these patterns will help you make positive changes.

Guiding Questions to Help You Fill This Out:

- What financial messages did you hear growing up?
- How did your family handle money?
- Have you had any major financial successes or failures that influenced your mindset?
- Do you associate money with stress, security, or something else?

Examples of Common Money Beliefs:

- "Money is hard to earn."
- "I will never be able to save enough."
- "Rich people are greedy."
- "I don't deserve financial success."
- "Managing money is complicated."
- Take a moment to reflect on whether these beliefs are helping or hindering your financial progress.

Next Steps:

- Review your frustrations and beliefs.
- Challenge negative beliefs by questioning their validity.
- Begin shifting your mindset by replacing limiting beliefs with positive affirmations.
- Use this sheet as a reference over time to track changes in your financial mindset.

Money Frustration & Belief

FRUSTRATION <i>Your Money Frustration</i>	BELIEF <i>Where does the belief come from?</i>	IMPACT <i>How Does This Affect Your Financial Decisions?</i>	NEW POSITIVE BELIEF
Example: I never seem to have enough money.	Growing up, my parents always struggled financially.	I avoid looking at my finances because it feels overwhelming.	I am capable of managing my money wisely.