

UNCOVERING YOUR *Money Belief System*

DECODING YOUR **PROGRAMMING: EARNING**

Complete the following using incidents from your formative years that focused on EARNING.

VERBAL

What did you hear?

MODELING

What did you see?

SPECIFIC INCIDENTS

What happened?

DECODING YOUR **PROGRAMMING: SPENDING (EXPENSES)**

Complete the following using incidents from your formative years that focused on SPENDING.

VERBAL

What did you hear?

MODELING

What did you see?

SPECIFIC INCIDENTS

What happened?

DECODING YOUR **PROGRAMMING: SAVING**

Complete the following using incidents from your formative years that focused on SAVING.

VERBAL

What did you hear?

MODELING

What did you see?

SPECIFIC INCIDENTS

What happened?

DECODING YOUR **PROGRAMMING: DEBT**

Complete the following using incidents from your formative years that focused on DEBT.

VERBAL

What did you hear?

MODELING

What did you see?

SPECIFIC INCIDENTS

What happened?

DECODING YOUR **PROGRAMMING: INVESTING**

Complete the following using incidents from your formative years that focused on INVESTING.

VERBAL

What did you hear?

MODELING

What did you see?

SPECIFIC INCIDENTS

What happened?

DECODING YOUR **PROGRAMMING: GIVING**

Complete the following using incidents from your formative years that focused on GIVING.

VERBAL

What did you hear?

MODELING

What did you see?

SPECIFIC INCIDENTS

What happened?

DECODING YOUR **PROGRAMMING: RECEIVING**

Complete the following using incidents from your formative years that focused on RECEIVING.

VERBAL

What did you hear?

MODELING

What did you see?

SPECIFIC INCIDENTS

What happened?

DECODING YOUR **PROGRAMMING: RICH PEOPLE**

Complete the following using incidents from your formative years that focused on RICH PEOPLE.

VERBAL

What did you hear?

MODELING

What did you see?

SPECIFIC INCIDENTS

What happened?

DECODING YOUR **PROGRAMMING: POOR PEOPLE**

Complete the following using incidents from your formative years that focused on POOR PEOPLE.

VERBAL

What did you hear?

MODELING

What did you see?

SPECIFIC INCIDENTS

What happened?

REFLECTING ON BEHAVIOR

Answer the following questions based on your recorded observations from the previous page.

Common Behaviors: *(These are some examples. There are many more.)*

- Feast and Famine Cycles
- Scrounging
- Spending without Priority
- Credit Card or Other Debt
- Paying Late, Bad Credit, or Bankruptcy
- Cheap or Stingy
- Stress, Worry, and Anxiety
- Fighting About Money
- Mistrust of Spouse

Look at what is going on. Did you observe any BEHAVIORS you picked up that don't serve you? _____

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

REFLECTING ON PATTERNS

Answer the following questions based on your recorded observations from the Decoding Your Programming activity.

Common Patterns: *(These are some examples. There are many more.)*

- Yo-yo Debt
- Big Losses
- Bad Choices (Large Scale)
- Loss of Job or Money When Things Are Good
- Wasting

Do you see any big PATTERNS that are problematic? What are the circumstances that led to the problems? Tell each story on the lines provided below. _____

This image shows a single page of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page, leaving small margins at the top and bottom. There are no vertical margin lines, text, or other markings on the page.

REFLECTING ON BELIEFS

Answer the following questions based on your recorded observations from the Decoding Your Programming activity.

Common Beliefs: *(These are some examples. There are many more.)*

- Money is hard to come by.
- Jobs are hard to get.
- I can't get ahead.
- I am bad at money/math/budgets/discipline.
- I can't make money doing _____.

Do you see any BELIEFS that are counter productive to your goals success? List them out on the lines provided below. _____

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

REFLECTING ON **DUPLICITY**

Answer the following question based on your recorded observations from the Decoding Your Programming activity.

Are there any areas of your life where you *want* something, but you *don't really* want it. List and describe on the lines provided below Be sure to include the reasons as to why you can't have it, or don't want it. _____

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

REFLECTING ON RESISTANCE

Answer the following question based on your recorded observations from the Decoding Your Programming activity.

Common Signs of Resistance: *(These are some examples. There are many more.)*

- Too Busy
- Procrastination
- Paralysis by Analysis/Inaction
- Deferring Decisions
- Losing Interest
- Forgetfulness
- Disorganization
- Spacing Out
- Feeling Stuck
- Finding Reasons Not to Act
- Being Impatient
- Naysayers

Where do you see yourself resisting when working towards your goals? How do you resist? _____

[illegible]