



Financial Emotional Narrative

1. Take a second to reflect on childhood. What do you remember about money growing up?
2. What phrases do you remember hearing about money growing up? For example, 'hand to mouth,' or 'robbing Peter to pay Paul'.
3. Do you remember having all your basic needs met as a child, or do you remember worrying about how those needs would be met? (food, shelter, clothing)
4. Was your primary caregiver as a child constantly stressed and frequently out of the home working long hours, or was there a work life balance?
5. Did you feel like you were competing for your primary caregiver's attention with their job?
6. What do you associate success with?
7. What do you associate happiness with?
8. Talk about a time you felt successful. Talk about a time you felt unsuccessful.
9. Is success linked to happiness?
10. Can you think of one or two specific stories related to money from childhood? (Ex. Not being able to go on a school trip because there wasn't the money to do so.; Ex. Getting your first job). Write these stories out and reflect on them. Do you remember what emotions you felt at the time? What emotions do you feel now as you reflect on these stories?
11. Hearing or seeing the word 'money'; write down the first 3 emotions that come to mind.
12. Do you engage in any behaviors currently that are related to money? Ex. Jumping every time the phone rings because it could be a bill collector., Ex. Saving a certain percentage of a paycheck, Ex. If you get a large sum of money, spending excessively as opposed to a balance between spending and saving.
13. Were you taught how to balance a checkbook, invest, or how to use a credit card?
14. Do you notice patterns that you engage in now that feel familiar from your childhood narrative of money/financial that you were used to hearing?
15. Have you ever created a budget? If yes, is that a frequent thing you do? Of all the times you have created a budget, how many times have you stuck to it?

- 16. As you reflect on this narrative, do any negative self-talk comments come up for you?
Ex. "I don't understand money" or, "I will never be good at this".**
- 17. On a scale of 1 to 10, rate how much guilt/shame you identified with while writing this narrative.**
- 18. On a scale of 1 to 10, how intensely did you identify with a positive emotion while writing this narrative? Reflecting on this narrative?**