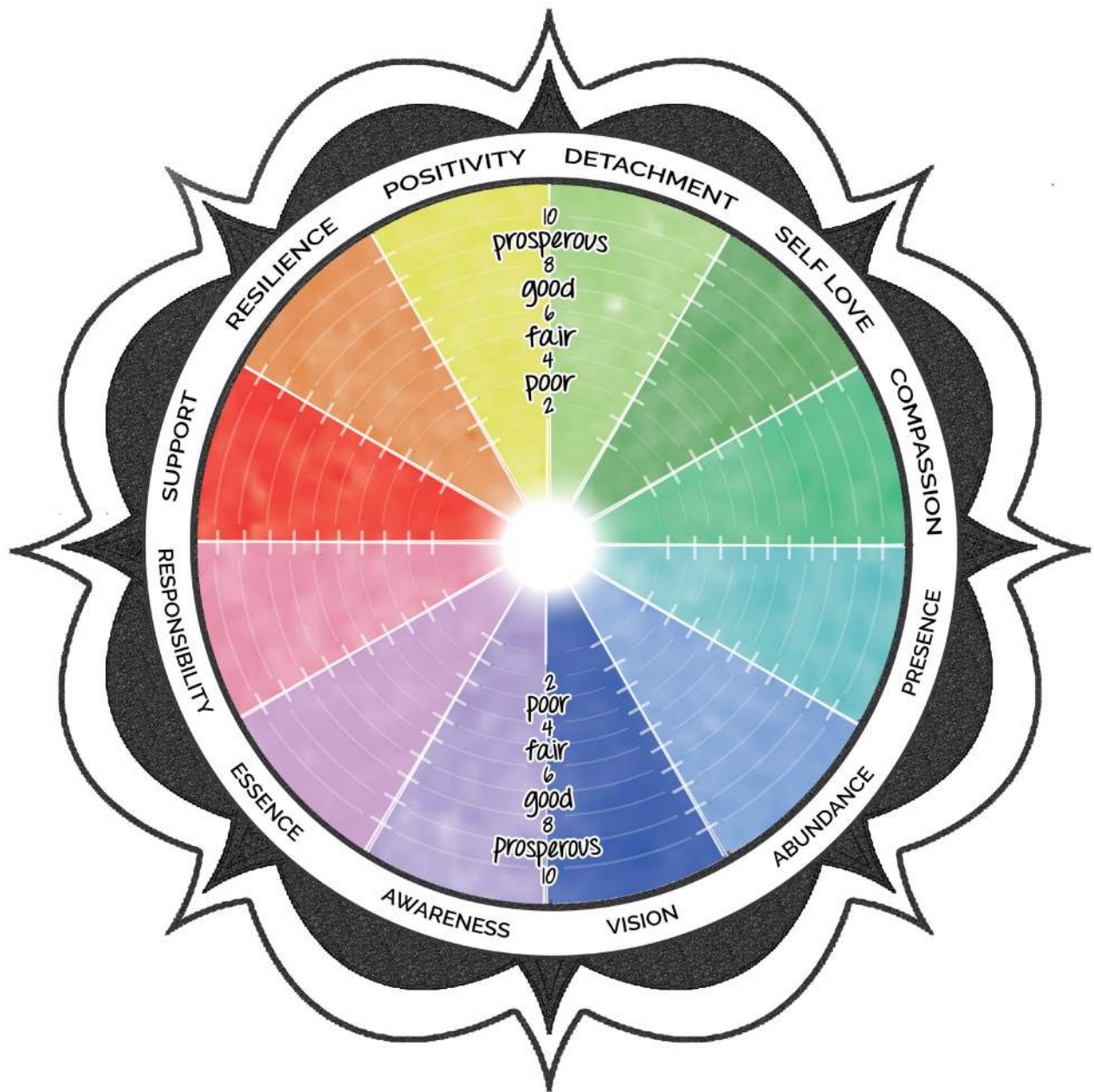


Financial Mindset Fix Mini Workbook



Joyce Marter

INTRODUCTION

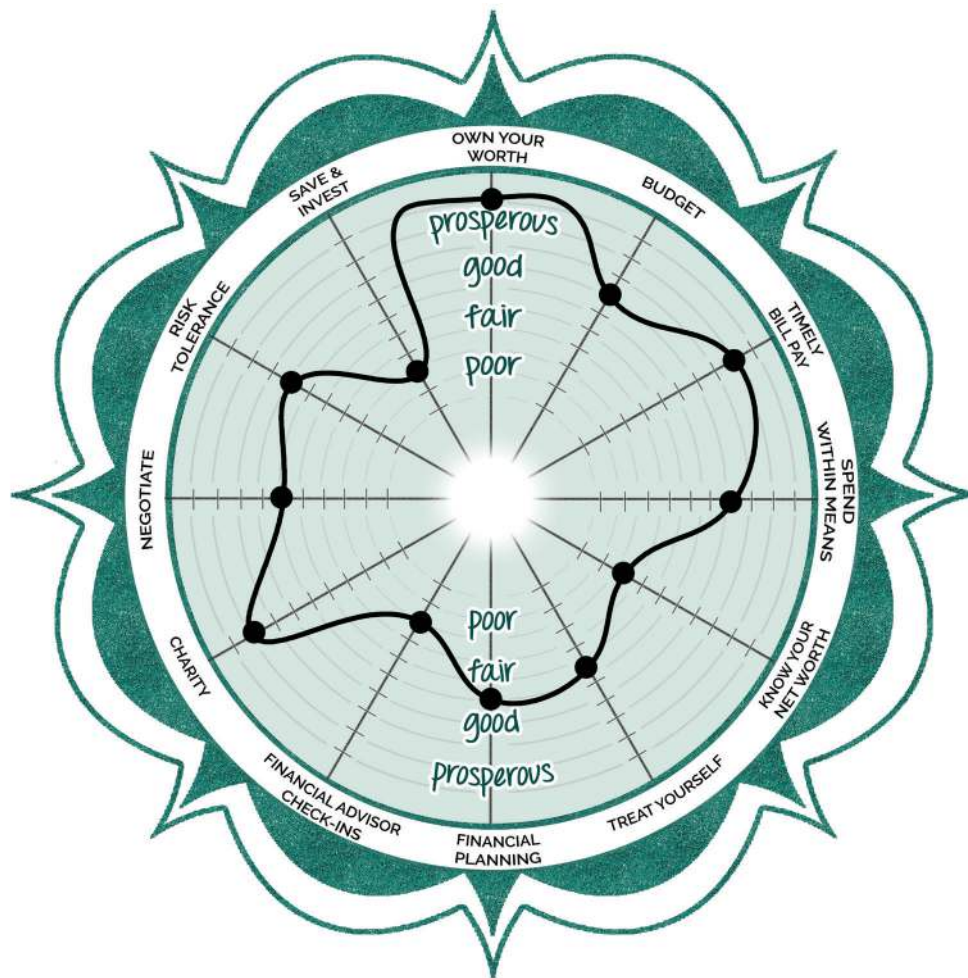
The Wheel Exercise Tutorial

The wheel exercises are self-evaluation tools that help you realize where your strengths and weaknesses lie in a given area. Don't worry about your scores—we are all works in progress. Since you'll be doing the wheel exercises throughout this program, you can turn to this tutorial for a refresher. Completing the wheel exercise is easy. After you go through it once, you'll be a pro. And if you become discouraged because there is still progress to be made, always remember we are looking for progress, not perfection.

Each wheel exercise begins with a set of questions. After you read a question, simply rate yourself on the following scale: Poor (1-3), Fair (4-5), Good (6-7), Prosperous (8-10).

Each wheel diagram contains a set of spokes, similar to the spokes on a bicycle wheel. After you answer each wheel exercise question, chart your answer on the wheel. Find the spoke that matches the label of the question. Then, simply place a dot on the spoke next to the number that corresponds with your answer. For example, if you rated yourself a 3, put a dot at the 3 mark on the spoke.

After scoring yourself on every spoke, connect the dots to create a circle. Note that the higher a number is, the closer it is to the outer section of the wheel, while lower scores are more toward the middle. To get an idea of how it looks, see the Financial Health Wheel Example below.



The Financial Wheel Example

The “dents” on the wheel represent areas where this person scored lower. This wheel was filled out by someone who doesn’t have much when it comes to Save & Invest, so she scored low in that area, but she scored high when it came to Charity. This program provides the opportunity to begin working on these dents, or areas of deficit, today.

To get a base reading on how you currently handle finances, you’re going to start by completing The Financial Health Wheel. Throughout this program, you’ll dive into different aspects of your financial health, then revisit this same exercise at the end of the book to see all the progress you’ve made!



The Financial Health Wheel

Date _____

Rate your response after each question using a number from the following scale: Poor (1-3), Fair (4-5), Good (6-7), Prosperous (8-10)

20 MINUTES

Poor

Fair

Good

Prosperous

1

2

3

4

5

6

7

8

9

10

Own Your Worth: How deserving of greater financial prosperity do you feel? (Abundance)

Budget: How aware are you of your earnings and spending? Do you check your budget and cash flow at least once a month, live within your budget, and avoid slipping into financial denial? (Awareness)

Timely Bill Pay: Not paying bills on time can mean late fees and dings to your credit. How do you rate yourself on organizing and paying bills on time? (Responsibility)

Spend Within Means: Do you practice mindful spending? How well do you spend within your limits so you do not accrue debt? (Presence)

Know Your Net Worth: Net worth is the calculation of all assets (balances of all your bank accounts, value investments, and property) minus your liabilities (balances on credit cards, loans, and mortgages). How do you rate yourself at knowing your approximate net worth at any given time? (Essence)

Treat Yourself Within Means: How good are you at treating yourself within means when you feel you deserve it? (Self-Love)

Financial Planning: When it comes to your financial health, including paying off student loans or credit card debt and saving to buy a home, your kids' college, or your retirement, how would you rate yourself? (Vision)

Financial Advisor Check-Ins: How good are you about meeting with a financial advisor once or twice a year to keep on track? (Support)

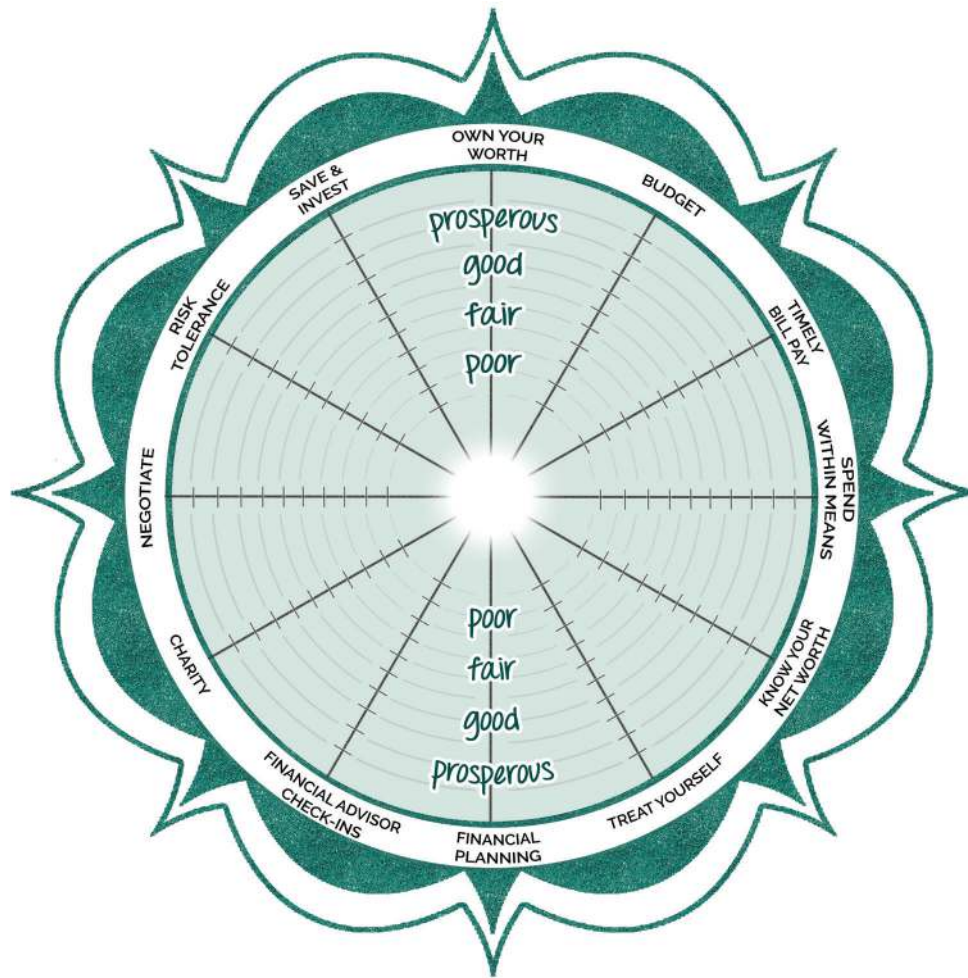
Charity: How good are you at supporting causes that are meaningful to you in a doable way? (Compassion)

Negotiate: Negotiating includes asking for better pay or benefits, discussing the price of major purchases or contracts, and bartering services when possible in order to get a deal. How good are you when it comes to negotiating? (Positivity)

Risk Tolerance: When you have adequate insurance in place, it becomes easier to detach from the outcome. How would you rate yourself when it comes to having the proper amount of insurance for your health, car, house/apartment, business, and even life? (Detachment)

Save & Invest: Having at least three to six months of expenses in your savings and investments such as an IRA for your future, is a good rule of thumb. How would you rate yourself when it comes to saving and investing for a rainy day? (Resilience)

Chart your responses on The Abundance Wheel. Let's start at the top: are you Poor, Prosperous, or somewhere in between when it comes to Self-Worth? Put a dot on the spoke next to the number that corresponds with your answer. Now, continue going around the wheel and after scoring yourself on every spoke, connect the dots to create a circle. Don't worry about your scores. Just be honest.



The Financial Health Wheel

Date your wheel so you can reference it when you reassess your financial health at the conclusion of the program. Congratulations! You have now completed your first exercise in this program. It gives you a good reading of your financial health now, before starting the program. Even if you rated yourself pretty well when it comes to your finances, you will learn how to continue to expand and improve your well-being and financial health.



The Abundance Wheel

Date _____

Rate your response after each question using a number from the following scale: Poor (1-3), Fair (4-5), Good (6-7), Prosperous (8-10)

20 MINUTES

Poor

Fair

Good

Prosperous

1

2

3

4

5

6

7

8

9

10

Self-Worth: How would you rate your ability to embrace your innate worth and feel deserving of prosperity and all that is good?

Positive Money Psychology: How positive are your beliefs about the meaning of money?

Remove Barriers: How good are you at moving past guilty feelings for wanting more and replacing self-limiting beliefs with positive statements that welcome the flow of money to you?

Abundant Thinking: How would you rate yourself when it comes to abundant thinking instead of scarcity thinking and trusting in an abundant flow of resources?

Limitless Perspective: How well are you able you see past limits (other than ethical) and think big about your life and financial future?

Positive Money Relationship: How would you rate yourself at having an attentive and nurturing relationship with money?

Collaborate: When it comes to working together rather than working in competition, how would you rate yourself?

Happy for Others: While celebrating the joys and successes of others, how convinced are you that this does not mean there is less for you?

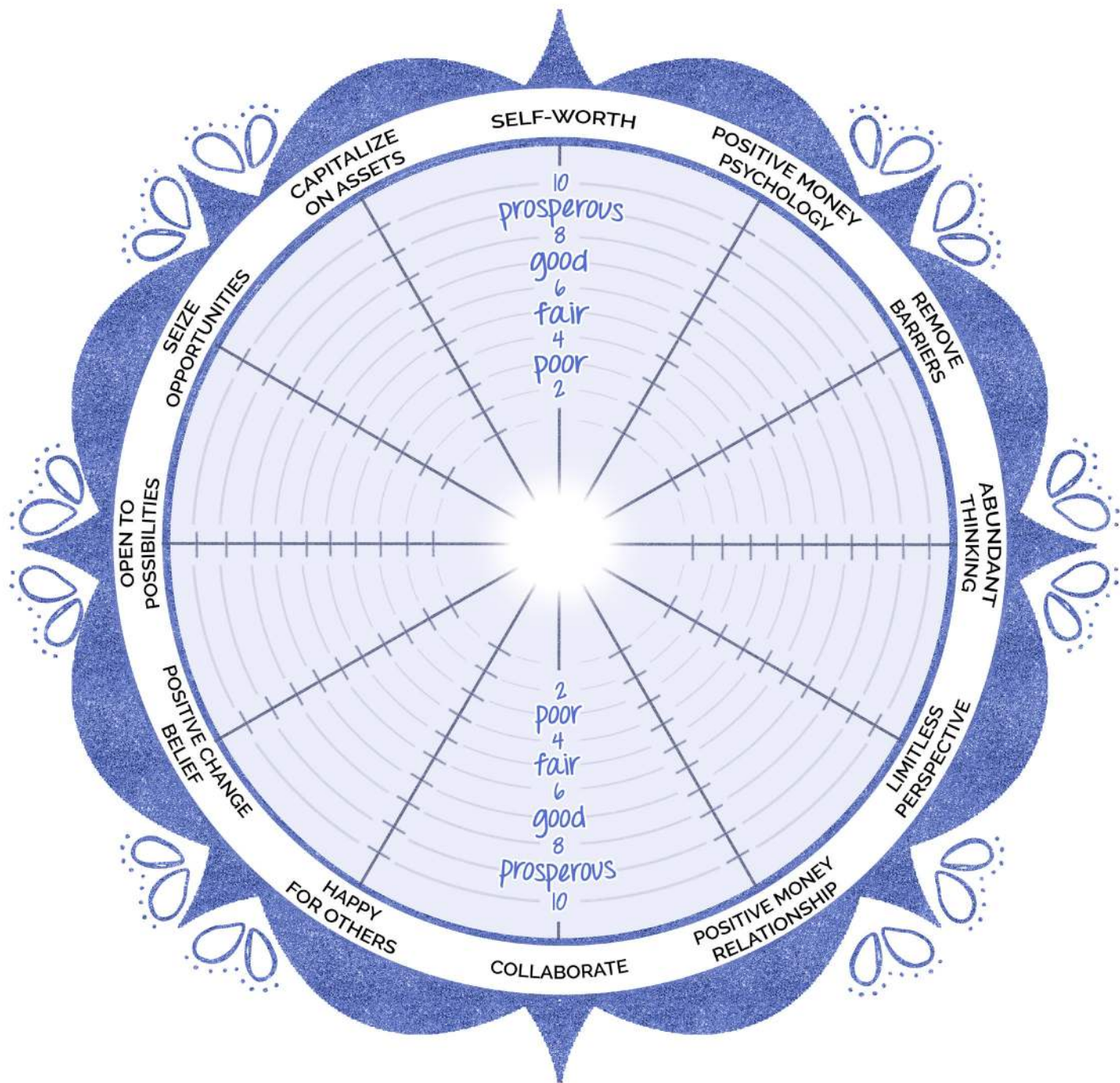
Positive Change Belief: Do you believe that even if life is difficult now or your finances are in bad shape, things can improve?

Open to Possibilities: Instead of seeing roadblocks, how willing are you to look at new ways of doing things so your work, finances, and life can grow and flourish?

Seize Opportunities: How good are you at accepting invitations, attending events, classes, online seminars, e-courses, and other opportunities extended to you?

Capitalize on Assets: How would you rate yourself at utilizing the gifts, talents, and resources that are available to you?

Chart your responses on The Abundance Wheel. Let's start at the top: are you Poor, Prosperous, or somewhere in between when it comes to Self-Worth? Put a dot on the spoke next to the number that corresponds with your answer. Now, continue going around the wheel and after scoring yourself on every spoke, connect the dots to create a circle. Don't worry about your scores. Just be honest.

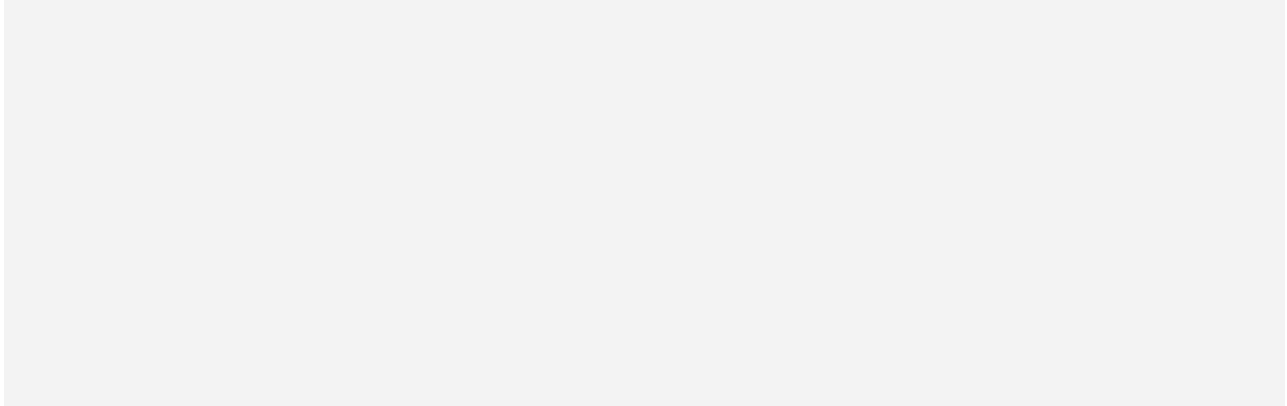


The Abundance Wheel

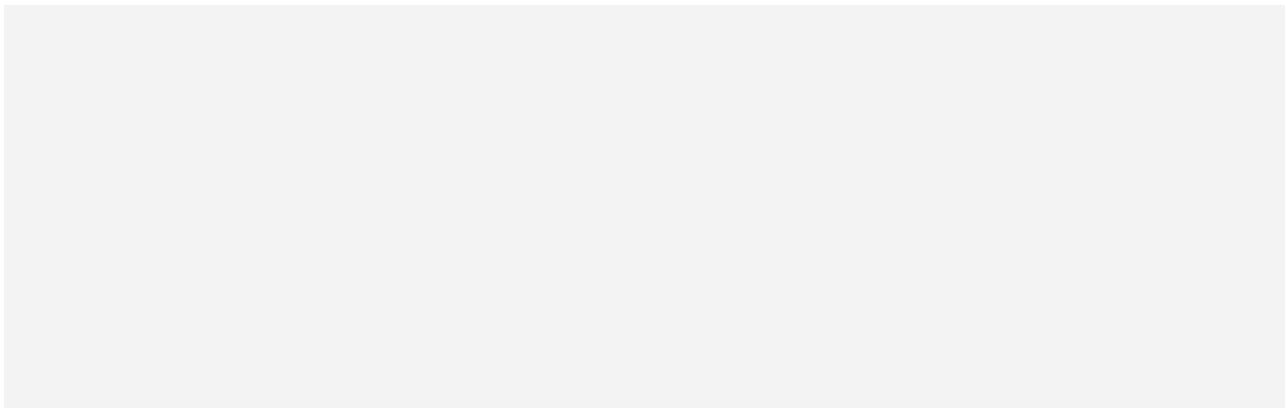
The Abundance Wheel

To see where you are at when it comes to abundance, answer the following questions:

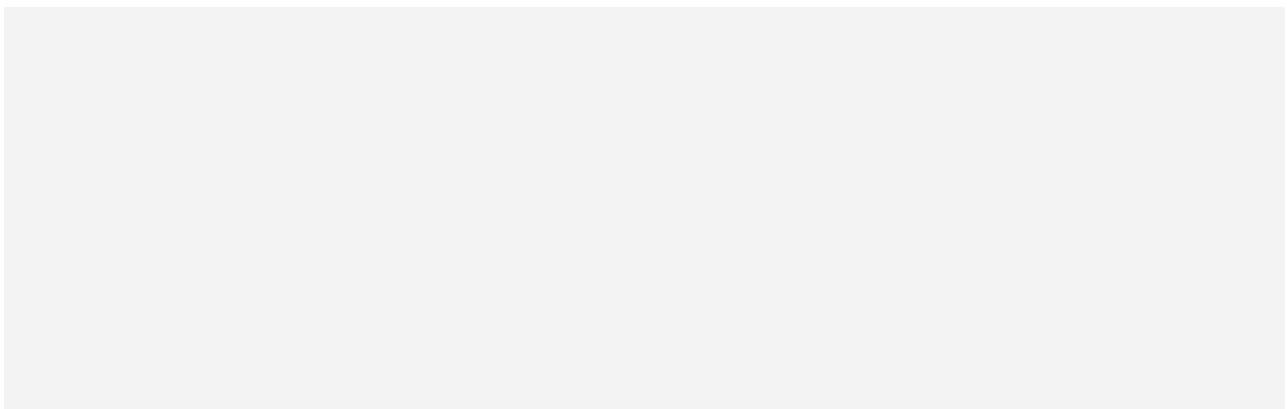
Where are the three biggest “dents” in your wheel?



What do you see as the biggest obstacles to achieving a Prosperous rating in these three areas?



Any ideas on how you can transcend those limitations?





The Self-Love Wheel

Date _____

Rate your response after each question using a number from the following scale: Poor (1-3), Fair (4-5), Good (6-7), Prosperous (8-10)

Poor Fair Good Prosperous

1 2 3 4 5 6 7 8 9 10

20 MINUTES

Self-Compassion: Self-compassion is the ability to silence your inner saboteur, practice self-forgiveness and self-acceptance, and be your most compassionate advocate. It is the opposite of self-flagellation or excessive guilt and regret—it is a mental state where you recognize mistakes, learn from them, and get back on track. How would you rate yourself when it comes to self-compassion?

Self-Affirmation: How would you rate yourself when it comes to honoring your strengths, gifts, and unique abilities and seeing all that is beautiful and good about you?

Grow & Learn: When it comes to investing in activities, classes, and independent learning to help you grow and develop, how would you rate yourself?

Nutrition: Healthy eating includes limiting sugar and processed foods, cooking at home, eating balanced meals, taking multivitamins, and portion control. How would you rate yourself when it comes to nutrition?

Hydrate: Skipping the soda and energy drinks and drinking enough water is important for good health. How good are you when it comes to hydration?

Physical Activity: When it comes to physical activity, how would you rate yourself?

Appearance: How would you rate yourself when it comes to grooming yourself with love and care and putting yourself together so that you feel like the beautiful person that you are?

Health Care: This includes annual physicals, dental care, mental health counseling, and specialty care or holistic care as needed. What's your priority when it comes to your own health care?

Moderate Substance Use: How would you rate yourself when it comes to moderating caffeine, alcohol, sleep aids, or other substances in your life?

Solitude/Reflection: This is stillness and quiet time when you can connect with yourself. How good are you at prioritizing time for solitude and reflection?

Connect to Nature: This includes connecting with the outdoors, animals, or plants. How would you rate your ability to connect with nature?

Sleep: Making sure you get enough sleep and have the ability to fall asleep easily and stay asleep is also important for good health. How would you rate yourself when it comes to prioritizing your sleep?

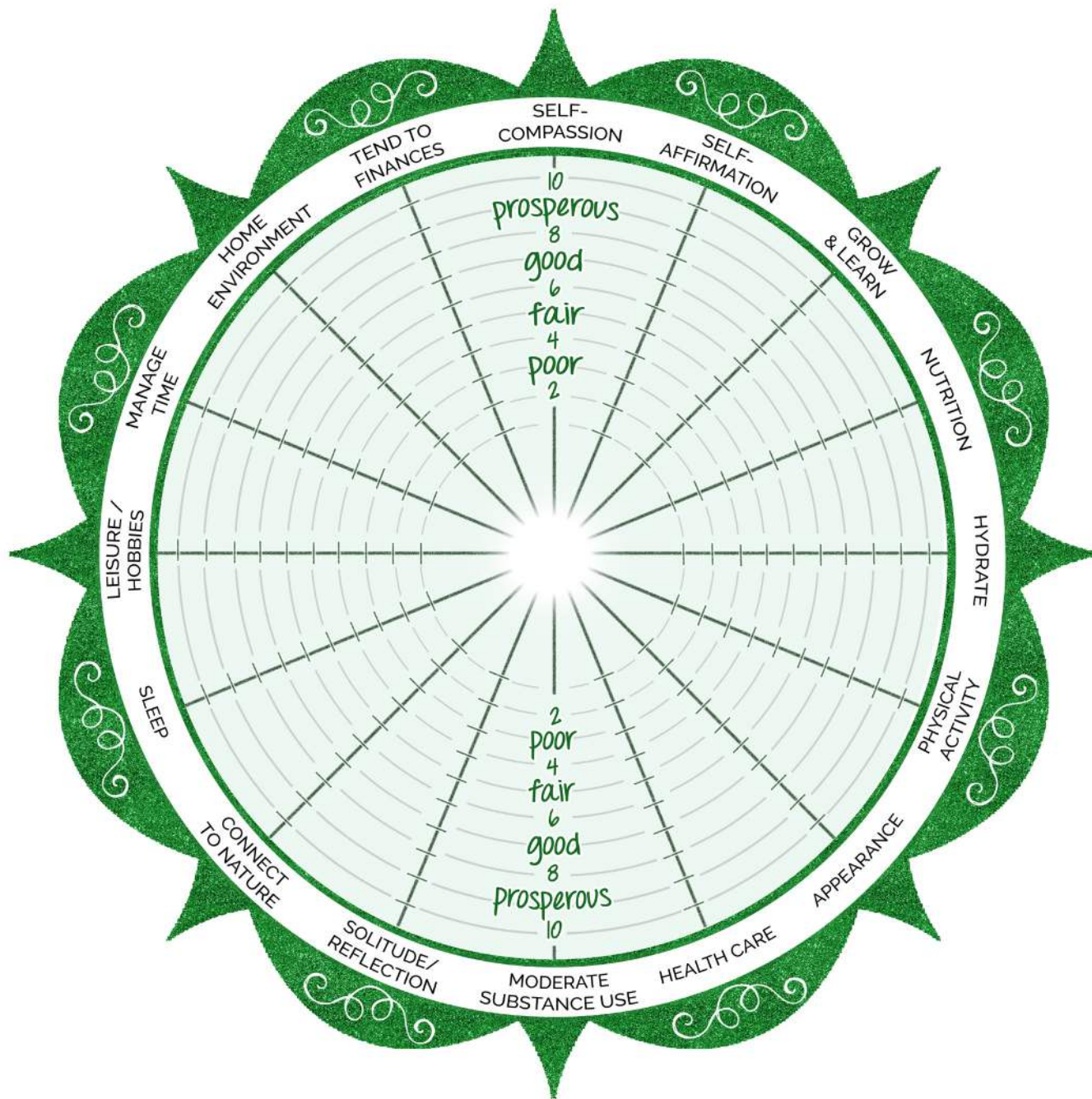
Leisure/Hobbies: It's important to relax and enjoy activities such as art, music, or sports. How would you rate yourself when it comes to making time for leisure and hobbies?

Manage Time: Time management is all about setting healthy time boundaries between your work and your personal life. Make sure to unplug from technology—turn off your phone before bedtime and during mealtimes, do not respond to work emails after work hours or while on vacation, and limit screen time. How would you rate yourself when it comes to striking a nice balance in terms of connecting with others and allowing time for solitude?

Home Environment: Keeping your home clean, organized, and functional is important when establishing a pleasant sanctuary for yourself. How would you rate your home environment?

Tend to Finances: Making sure there is a healthy balance between the flow of saving and spending, and treating yourself within your means is very important. How would you rate yourself when it comes to taking care of your financial life?

Chart your responses on The Self-Love Wheel. Start at the top: are you Poor, Prosperous, or somewhere in between when it comes to Self-Compassion? Put a dot on the spoke next to the number that corresponds with your answer. Now, continue going around the wheel and after scoring yourself on every spoke, connect the dots to create a circle.

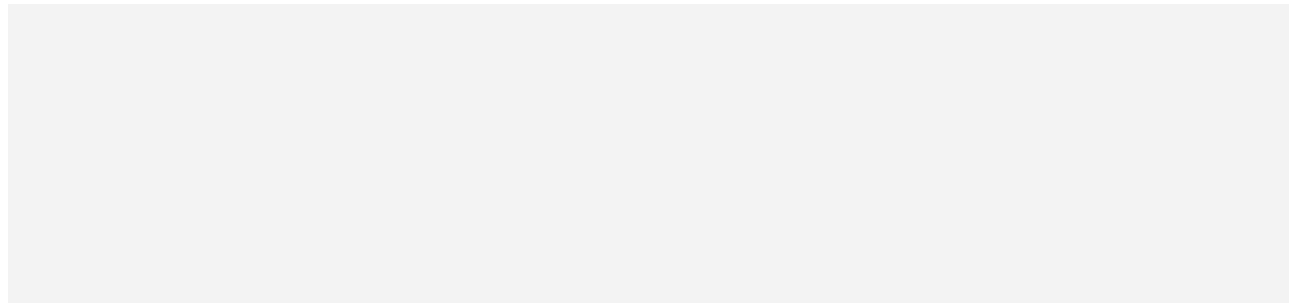


The Self-Love Wheel

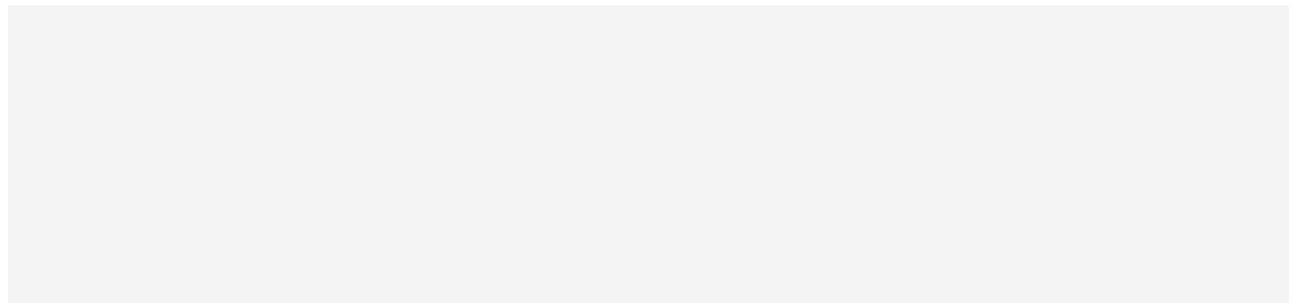
The Self-Love Wheel

Don't worry if you didn't score as well as you hoped. That just means you can look for opportunities to do better when it comes to loving yourself. Answer the following questions:

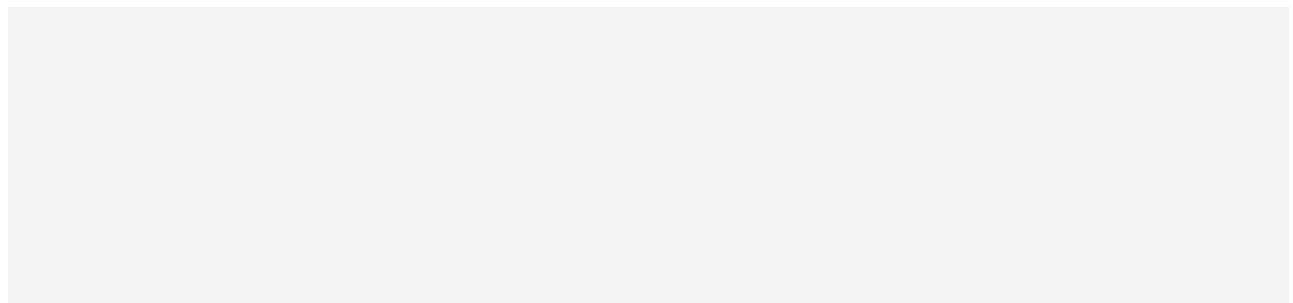
As you review your wheel, identify the three spokes with the lowest scores (the biggest dents) and list two ways you can do better right now for each spoke.



How might you create some accountability for increasing your self-love?



What are two ways to improve your financial self-care?



Consider revisiting this exercise weekly or monthly to continue to cultivate self-love and to welcome greater prosperity. Don't forget to date your wheel and file it for later reference so you can track your progress over time.

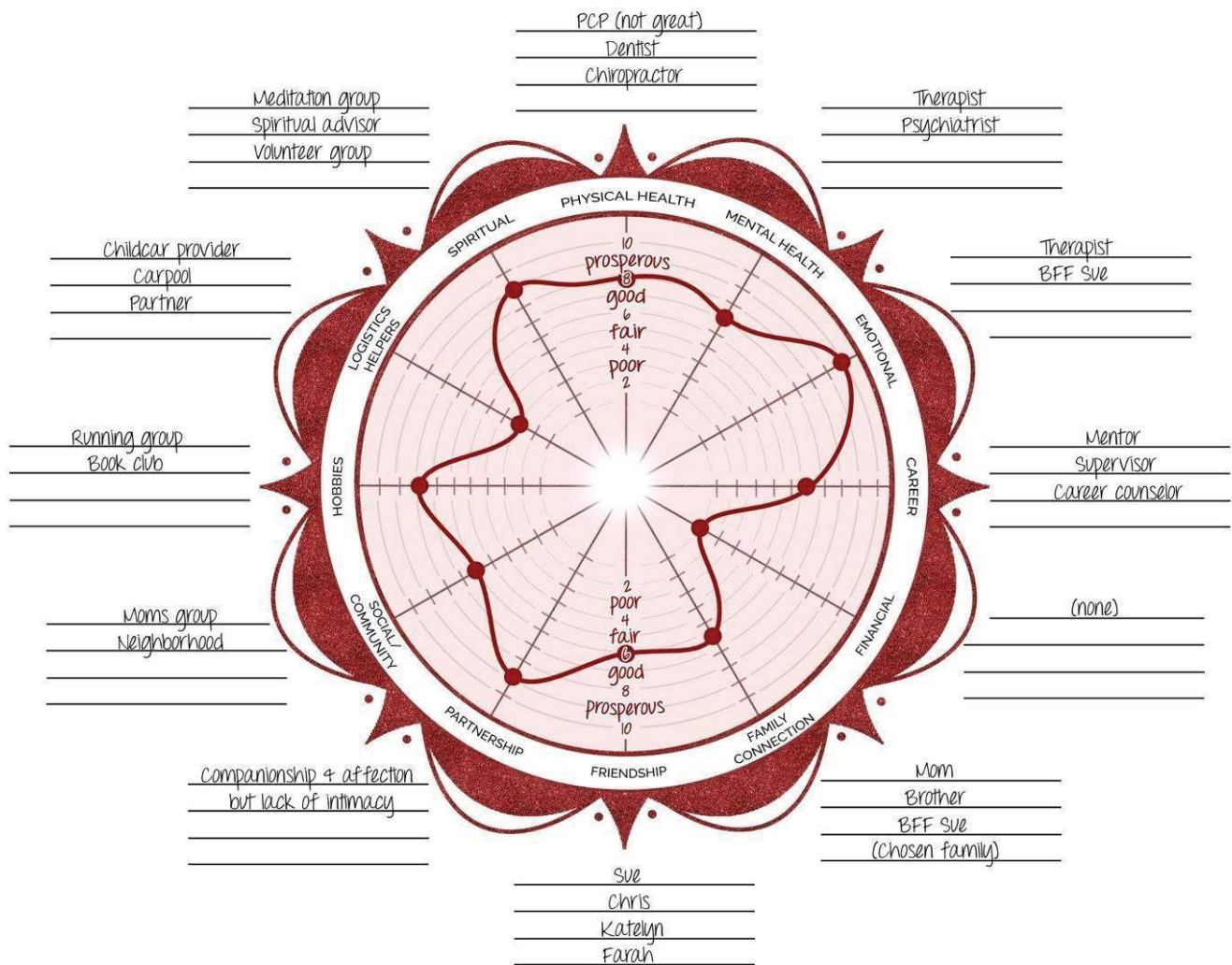


The Support Network Wheel

The Support Network Wheel is a self-evaluation tool that helps you realize where your strengths and weaknesses are when it comes to support. Don't worry about your scores—we are all works in progress. Completing the wheel exercise is easy. After you go through it once, you'll be a pro. And if you become discouraged because there is still progress to be made, always remember we are looking for progress, not perfection.

The wheel exercise begins with a set of questions. After you read a question, simply rate yourself on the following scale: Poor (1-3), Fair (4-5), Good (6-7), Prosperous (8-10). Each wheel diagram contains a set of spokes, similar to the spokes on a bicycle wheel.

After you answer each wheel exercise question, chart your answer on the wheel. Find the spoke that matches the label of the question. Then, simply place a dot on the spoke next to the number that corresponds with your answer. After scoring yourself on every spoke, connect the dots to create a circle. Note that the higher a number is, the closer it is to the outer section of the wheel, while lower scores are more toward the middle. Now, at the end of each spoke, list the names or titles of people or organizations that provide you with this type of support. It's okay to list the same person, title, or organization in more than one spoke. To get an idea of how it looks, see the following Support Network Example.



The Support Network Wheel Example

In this support wheel example, notice the two deepest dents in the wheel in the areas of Financial and Logistics Helpers. Also, notice how few people have been identified to help with these areas.

Now it's your turn.

The Support Network Wheel

Rate your response after each question using a number from the following scale:
Poor (1-3), Fair (4-5), Good (6-7), Prosperous (8-10)

Poor			Fair		Good		Prosperous		
1	2	3	4	5	6	7	8	9	10

Physical Health: Those who help you take care of your physical health include your primary doctor, specialty doctors, holistic health providers, dentist, eye doctor, healer, massage therapist, nutritionist, personal trainer, physical therapist, and workout buddy. When it comes to having the right support system to take care of your physical health, how would you rate yourself?

Mental Health: Those who help promote your mental health include your therapist and psychiatrist, your significant other, family, life coach, support groups, and 12-step sponsor. When it comes to your mental health, how is your support system looking?

Emotional: Those who provide you with emotional support might include your partner, family, and friends. How would you rate yourself when it comes to having the right emotional support?

Career: People who provide professional support include your career counselor or coach, consultant, mentor, peers in professional associations, and your supervisor. If you are a student, this support team would include academic advisors, teachers, and supportive classmates. If you are a stay-at-home parent, this would include people who support you in your parenting community. How would you rate yourself when it comes to having a support system for your career?

Financial: People who help keep you on track financially can include - your accountant, asset manager, a debt consolidation service, support group, estate planning attorney, accountability partner, or financial planner. You might also list organizations or people who help you out financially through loans, grants, loan forgiveness, or other financial assistance. How supported do you feel when it comes to your financial life?

Family Connection: This includes your parents, siblings, children, chosen family, extended family, your partner's family, and your pets. How would you rate your family support system?

Friendship: For this section, think of meaningful friends who serve as trusted confidants and provide comradery, companionship, loyalty, care, and fun. When it comes to supportive friends, how would you rate your network?

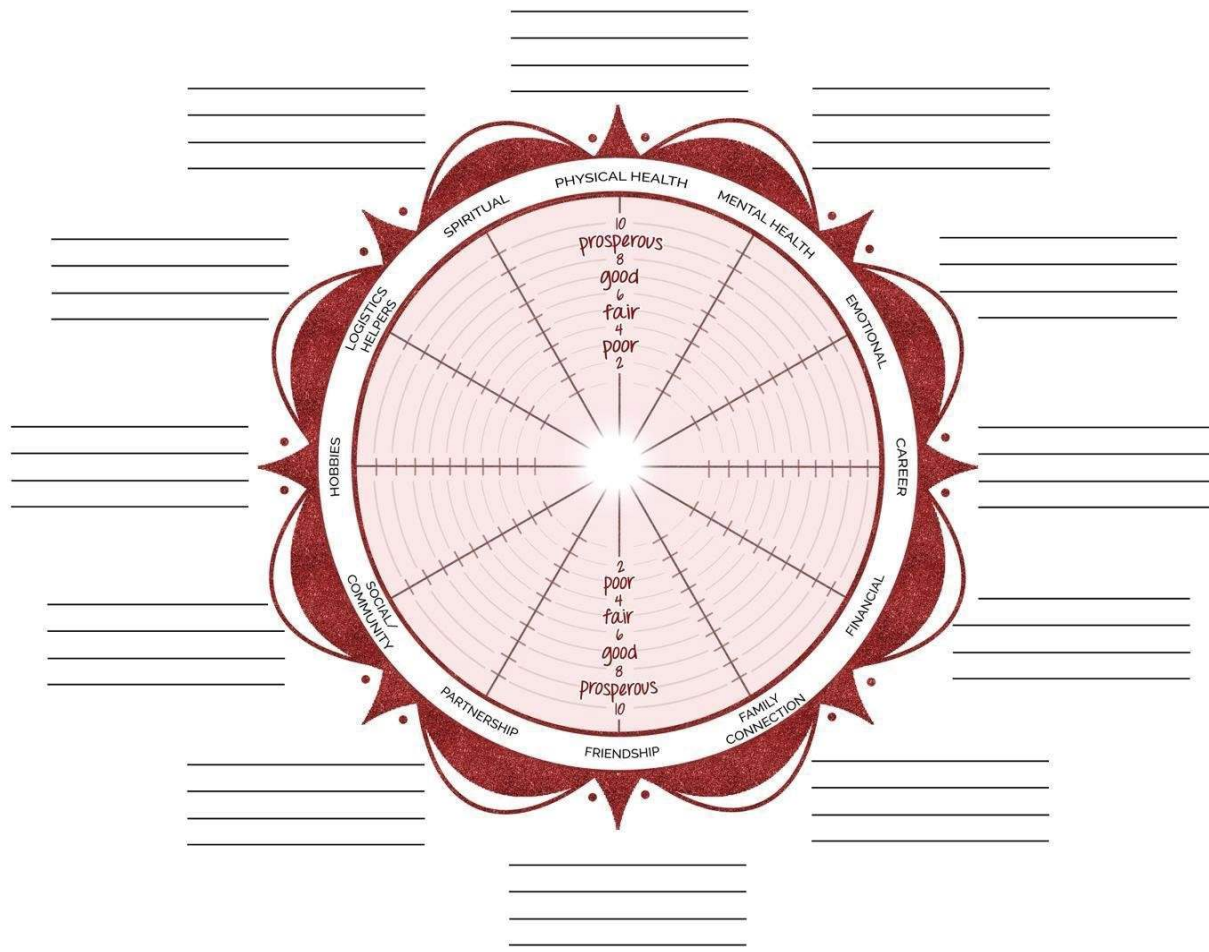
Partnership: If you have a significant other, list them here. If you are dating or romantically involved with more than one person, you can list them all here. If you don't have a significant other and don't want one, rate yourself a 10 instead of answering the question. If you are in a partnership, how would you rate the support you receive?

Social/Community: These are groups or events that provide social support and could include your place of worship, community events, concerts, gatherings with friends, gym, meditation groups, membership in organizations, your neighborhood, prayer group, 12-step group, yoga studio, parenting group, or online support system. How well are you utilizing the support that you could receive from your community?

Hobbies: This section is for the people who support you in doing your hobbies, including your band members, a tennis partner, an intramural sports team, a running group, an art studio, or a gaming group. How well are you doing when it comes to receiving support from people who participate in your favorite hobbies?

Logistics Helpers: By logistics helpers, I mean people or services that help you with the tasks related to daily living. For example, your roommate, partner, kids, neighbors, or babysitting co-op. Include people or services you hire, such as a childcare provider, dog walker, housekeeper, lawn service, grocery delivery, meal prep service, and so forth. How would you rate yourself when it comes to asking for support with specific daily tasks?

Spiritual: List those who provide you with spiritual support including God or your Higher Power, your priest/rabbi/pastor/spiritual advisor, meditation coach, psychic/medium, yogi, energy healer, shaman, soul coach, or other. When it comes to your spirituality, how would you rate yourself when it comes to asking for support?



The Support Network Wheel

Chart your numbered responses and then connect the dots. Start at the top: are you Poor, Prosperous, or somewhere in between when it comes to having a support network to boost your Physical Health? Put a dot on the spoke next to the number that corresponds with your answer. Continue going around the wheel, and after scoring yourself on every spoke, connect the dots to create a circle. Now, at the end of each spoke, list the names or titles of people or organizations that provide you with this type of support.

Now write down today's date so you can reference it when you reassess your financial health at a future date. Today's date: _____

Because support is reciprocal, consider completing this wheel a second time and focusing on the support you give others. This may provide insight into why your balance of give and take might not be optimal just yet.

Answer the following questions:

Have you listed anyone in more than one area of support? This can be wonderful, but make sure you don't rely too heavily on one person. A client listed her husband in almost every area and didn't have too many other people in her close network. This exercise helped her realize that not having more friends or supporters was putting a strain on her relationship with her spouse.

As you look at the dents in your wheel, are there sections where you have little or no support? Another client only had support in the career area, which helped to explain her workaholicism.

What three actions can you take to add more support in the areas where you are lacking (the biggest dents)?