FINANCIAL WELLNESS

Building a Grounded Relationship with Money

Financial wellness isn't about how much you have — it's about your relationship with money: how safe, informed, and empowered you feel making financial decisions. Money stress often carries deep emotional roots worth gently exploring.

“Financial peace isn't a number. It's a feeling of enough.”

A GENTLE PRACTICE: NOTICE, NAME, NEXT STEP

This practice helps you approach money with curiosity instead of shame.

1. Notice. What feelings come up when you think about your finances — anxiety, avoidance, shame, calm?

2. Name it. Where might this feeling have come from? A family pattern, a past experience, a belief you were taught?

3. Next step. Choose one small, doable action — checking a balance, setting a tiny savings goal, having one honest conversation.

REFLECTION PROMPTS

- *What did I learn about money growing up, and does that still serve me?*

- *What is one financial habit I'd like to build with more self-compassion?*

- *What would 'enough' feel like for me, right now?*

This worksheet is a companion for reflection, not a substitute for professional support. If you'd like to explore this further, we're here for you.

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Science-Backed Practices for Your Money Story

These practices are drawn from the research on financial wellness — small, doable ways to build a grounded relationship with money. Try one this week, not all nine.

NINE WAYS TO PRACTICE FINANCIAL WELLNESS

Financial values clarification RETREAT-READY
Aligning spending with values reduces financial anxiety and regret.

Mindful spending practices
Awareness of spending patterns reduces impulsivity and buyer's remorse.

Budget planning & tracking
Financial literacy interventions reduce stress and improve outcomes.

Debt reduction planning
Structured debt payoff (avalanche/snowball) reduces chronic financial stress.

Money mindset / scarcity work RETREAT-READY
Addressing scarcity mindset frees cognitive bandwidth (Mullainathan & Shafir).

Generosity / charitable giving RETREAT-READY
Prosocial spending predicts happiness more than personal spending.

Emergency fund building
Having 3-6 month reserves dramatically reduces financial anxiety.

Investment in experiences RETREAT-READY
Experiential spending yields greater and more durable happiness than material goods.

Financial therapy
Addresses emotional roots of money behaviors; reduces financial shame.

You don't need all nine. Choose the one that feels most alive for you right now.