MONEY BELIEFS DEEP DIVE



CREATED BY AMBER HOWARD





INTRODUCTION

Define your beliefs regarding money and consider their impac on your life.							
Why is it important for you to examine and understand your money beliefs?							

PERSONAL MONEY HISTORY

Upbringing and Early Experiences: Reflect on your family background and childhood experiences with money.
Educational Influences: Consider the impact of both formal education and informal learning from family and peers.

CULTURAL AND SOCIETAL INFLUENCES

Cultural Norms and Money: Examine societal expectations and cultural values related to money.
Media and Advertising: Reflect on how media and advertising influence your money beliefs.

PSYCHOLOGICAL FACTORS

Money and Self-Worth:	
Explore how money shapes your identity ar	nd
impacts your self-esteem.	
Fear and Anxiety:	
Identify any fears of scarcity or anxieties abo	out
financial security.	

MONEY AND RELATIONSHIPS

Influence of Relationships:
Consider how family dynamics and romantic
relationships shape your views on money.
Social Comparison and Peer Pressure:
Social Comparison and Peer Pressure: Reflect on how peer influence and social comparison
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PERSONAL FINANCE EDUCATION

Evaluate any financial literacy programs or
educational resources you've encountered.
Self-Education:
List books, podcasts, or other media that have
luenced your understanding of personal finance.
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REFLECTION AND SELF-AWARENESS

Assessing Current Money Beliefs: Identify your core money beliefs and recognize any limiting beliefs.
Understanding the Origins: Trace your beliefs back to personal experiences and external influences.
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CHALLENGING AND CHANGING BELIEFS

Setting Financial Goals:
Establish both short-term and long-term financial
goals aligned with your values.
Cognitive Restructuring:
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What do you want to believe about money? How would
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IMPLEMENTING BEHAVIORAL CHANGES

Li	Developing Healthy Financial Habits: st specific actions for budgeting, saving, investing, and building wealth.
	Continuous Learning and Adaptation:
ı	Plan to stay informed about personal finance and adjust your beliefs as circumstances change.

CONCLUSION

	Explore the importance of ongoing self-reflection and encourage personal growth for financial well-being.			