

The 5 Secrets of Financial Health and Wellness



CENTER
FOR FINANCIAL
SOCIAL WORK

Contents

Introduction

Secret 1 Heal Your Relationship with Your Money

Secret 2 Nurture Your Relationship with Yourself

Secret 3 Understand and Avoid Financial Profiling

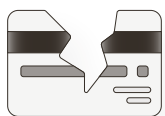
Secret 4 Take Ownership of Your Financial Future

Secret 5 You Don't Need to Know Everything About Money, Just Certain Things

Commitment Pledge

Closing Thoughts

Introduction



No one wants to have financial problems, but most people do.

Far too many Americans struggle with financial problems, stress, and trauma. For some, their money troubles existed pre-COVID and further declined throughout the pandemic. For others, the financial hardships they are experiencing are a more direct outcome of the pandemic.

Regardless of the how or why of someone's current money struggles, the reality for men and women overwhelmed by financial circumstances they didn't know how to prevent and don't know how to cope with, prevents them from overcoming their financial feelings of hopelessness, helplessness, fear, frustration, anger, and the list goes on.

With the abundance of available books, apps, websites, YouTube videos, and more on every imaginable money topic, the resources for learning are abundant, but they fail to improve the lives of this particular segment of the population.

While money management concepts, tools, and skills serve a valuable purpose, someone experiencing financial problems, stress, and trauma is simply not able to learn or process them. They need to first go beyond the dollars, cents, income, debt, savings, and investing to heal their relationship with their money and themselves.

This understanding and insight eventually resulted in *The Wolfsohn Theory of Financial Relationship with Money and Self* and became the foundation for my work in financial health and wellness. It included developing the concept of *Financial Behavioral Health™*: identifying, addressing, and reducing the problems, stress, anxiety, shame, and other harmful feelings that result when money, physical, mental, and emotional health negatively converge.

It costs money to wake up every day. If you are a woman, have an illness or disability, are older, uninsured, have a low credit score, or fall into any of numerous other categories, it may be more expensive for you than for others.

Money doesn't grow on trees, it isn't the root of all evil, and it can't buy happiness, but financial health is fundamental to everyone's physical, emotional, mental, and social well-being.

You won't learn the following *5 Financial Health and Wellness Secrets* anywhere else because they are my original concepts. I invite you to use them and to share them with clients and colleagues to help them take control of their money and gain control of their lives.

I share them because many people need to learn how to succeed in a country that continues to raise generations of financially illiterate men and women.

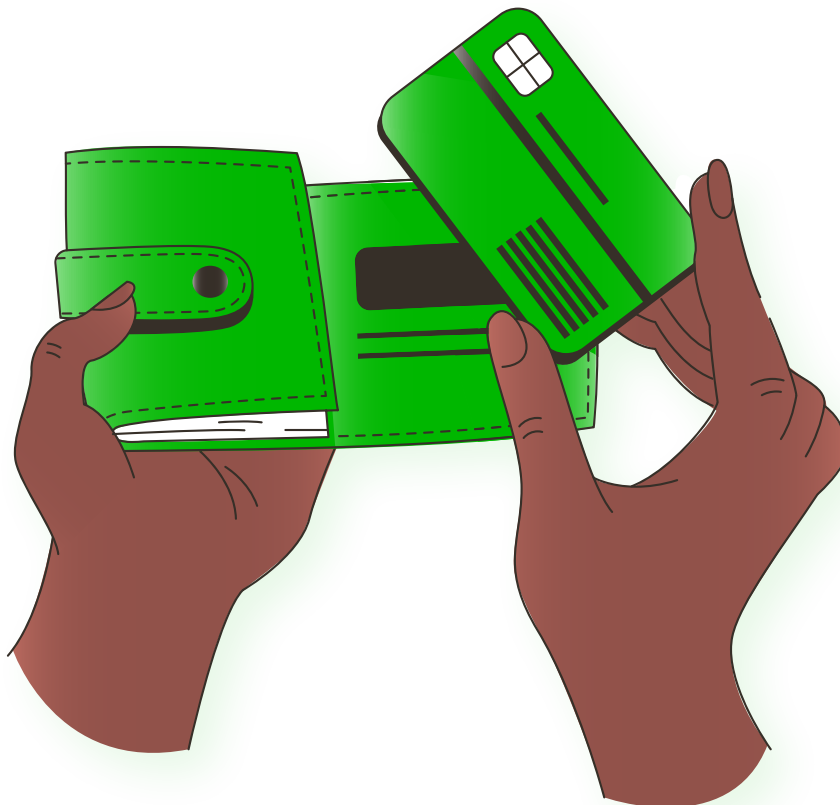


Secret 1

Heal Your Relationship with Your Money



*It takes courage
to be imperfect!
We are all imperfect.
We must love ourselves,
imperfections and
all. It's called self-
acceptance – don't
live life without it.*



Everyone has a relationship with money, even when unaware of it. Take a few minutes to think about your own relationship with money. How would you describe it?

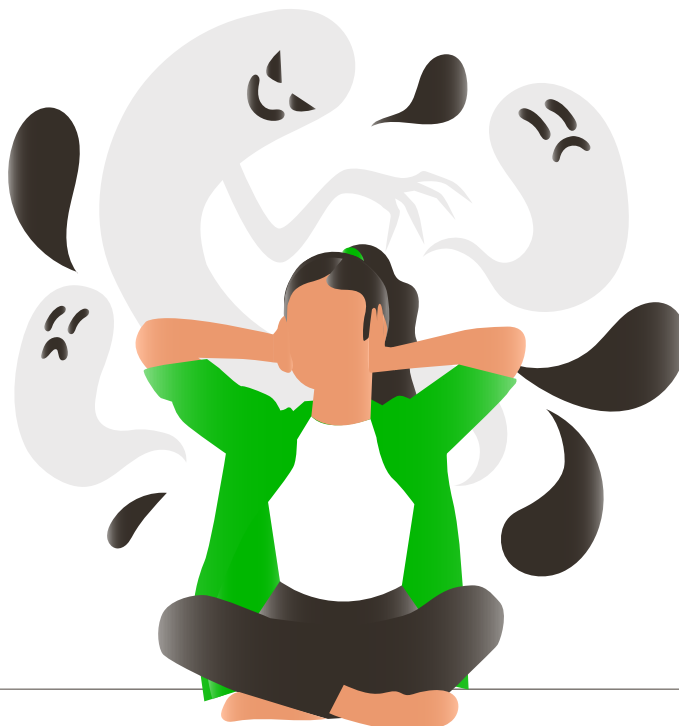
Begin with more general terms and work down to more specific ones. As you do, you will begin to recognize patterns of thinking that contribute to your financial behavior (how you earn, spend, save, share, borrow).

This is the beginning of healing your relationship with your money. The process has nothing to do with your credit score, savings, or budget and everything to do with your thoughts, feelings, and attitudes about money (which is the essence of your relationship with it).

Stop Blaming Money for All of Your Problems



Denying or avoiding this reality perpetuates a poor relationship with money and a less than fulfilling life.



Your money doesn't choose how you spend it. You do. You take the cash or credit card from your wallet or tap the app that makes the purchase. The more aware you are of why you make those choices, the better prepared you will be to make healthier ones.

Money isn't your enemy or your friend. It is what you use to get the things you need and want. You exchange part of your life (time spent working) to earn the income to meet the costs of daily living. This is a universal truth not universally understood.

Denying or avoiding this reality perpetuates a poor relationship with money and a less than fulfilling life. There are financial skills, tools, and information to help you be more thoughtful about money, but they won't be of help until you choose to stop blaming money for your problems.

Forgive Yourself for Past Financial Mistakes



Forgiving yourself is how you stand up to your inner critic and let go of past mistakes.



Everyone makes mistakes. Everyone. Focusing on past money mistakes is guaranteed to prevent financial healing.

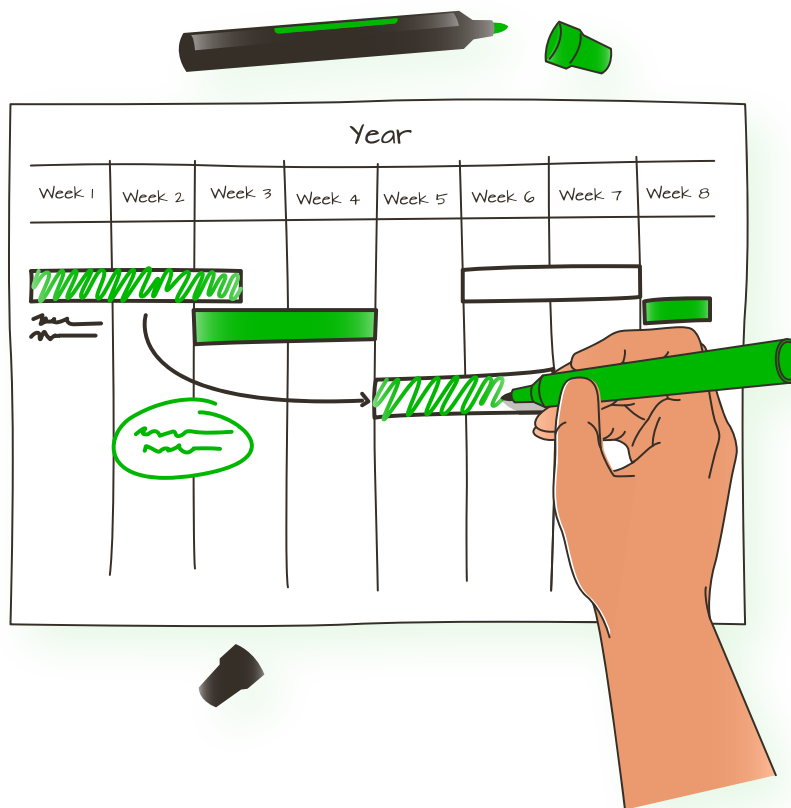
What purpose does staying trapped in the past serve for you? Regardless of how difficult it may be to identify, your answer is a significant reason you may have an unhealthy relationship with your money.

Holding on to the past and the purpose it serves may feel comfortable because you've spent so much time blaming yourself. It's time to let it go because you deserve better and more, and that can't happen until you forgive yourself.

Give Yourself Permission to Have a Better Financial Future



Permission is a form of approval and consent which empowers change and growth.



Your financial future is up to you and no one else. Begin by visualizing and imagining a more financially stable and healthy money life. This forward-thinking exercise connects you to what you want for your financial future and becomes the blueprint for creating it.

Reimagining the financial component of your life is a positive step, so ask yourself what you would like it to look like? Feel like? Be like?

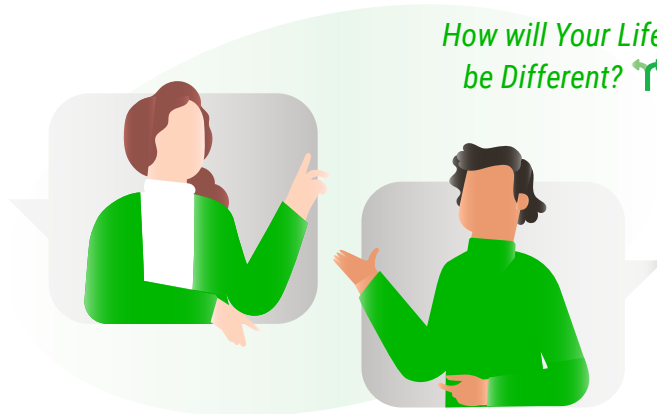
Your financial future is your responsibility to accomplish because only you know what you need and want (trust you know even if you question that you do). Your financial health and wellness belong to you and aren't meant for anyone else to know or judge.

Once you have your vision, turn it into goals.
The following suggestions will help you with your goals setting
and the healing process.

*Put Your Goal
into Words* 🗨️



*How will Your Life
be Different?* 🏆



*Identify Three Things You will
do When / if You Find Achieving
Your Goal Challenging* 📅



*Describe how Long You
Think it will Take to
Achieve Your Goal* 🏁

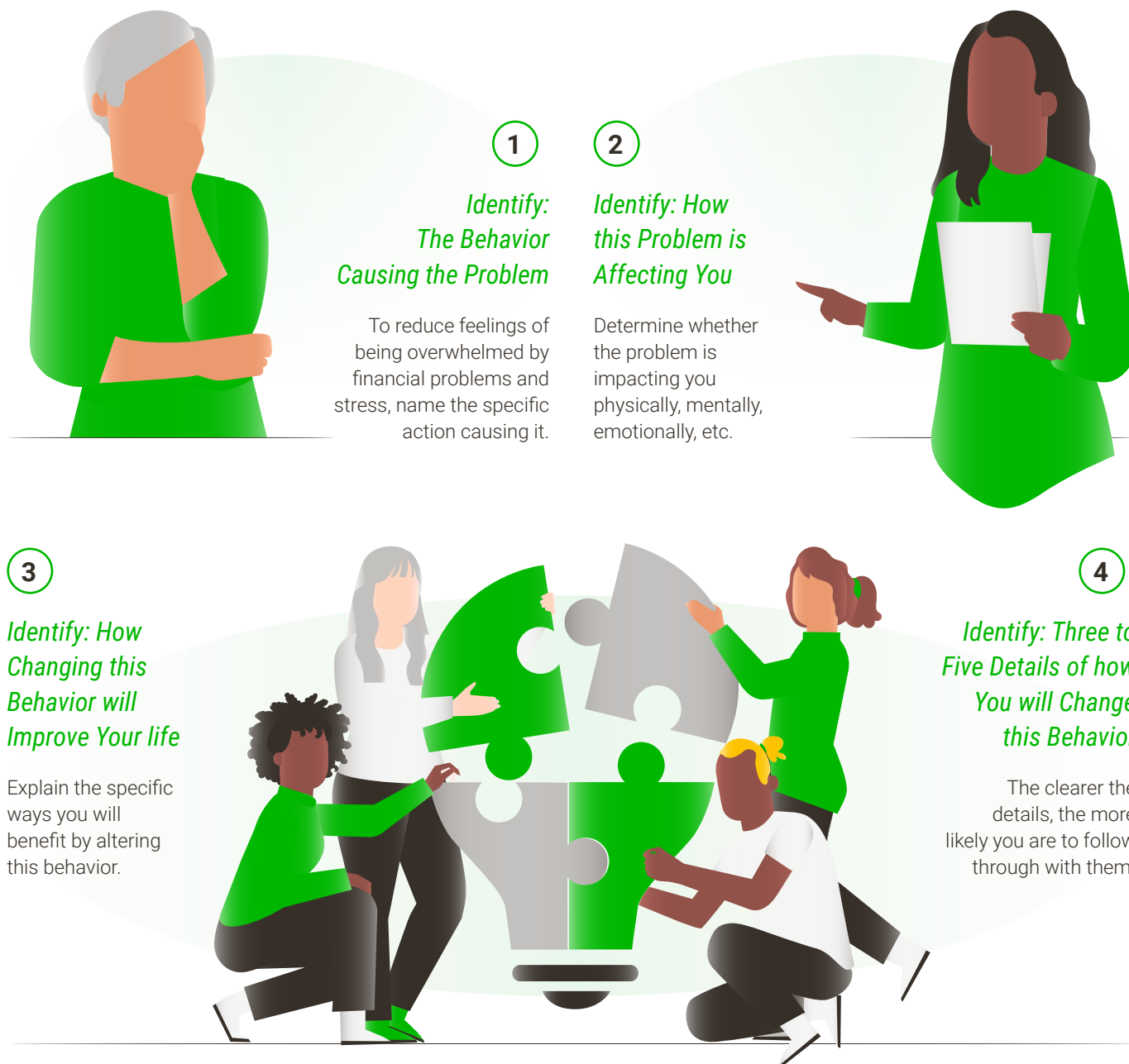


*How will You
Feel when You
Achieve it?* 🏆

*Why does it
Matter?* ★



An additional four-step method to use in healing your relationship with your money:



Your relationship with your money evolved over time, and healing will be a process that also takes time, but less time.

Secret 2

Nurture Your Relationship with Yourself



The most important relationship you will ever have is the one you have with yourself.



What you think and believe about yourself is reflected in your financial behavior, and your financial behavior (how you earn, spend, save, share, and borrow) determines your financial circumstances. It is as simple and as complicated as that!

Everyone knows we have a responsibility to care for others and the less fortunate, but a less understood concept is the need for self-care. Self-care has come to the forefront in recent years because it helps with mental health problems. It is also an essential component of your relationship with yourself.

The better you know yourself, the more you accept yourself, and the healthier your relationship with yourself (and your money), the more quickly you will connect to your right and ability to improve your financial health.

Regardless of everyone or anyone else in your life, your financial well-being is yours alone to create and manage. Have you ever considered how your family, friends, colleagues, partners, spouse, and others, directly and indirectly, influence your financial and personal decisions?

The wants, needs, and choices of the people in your life impact your choices. That isn't a good or a bad thing. Still, it is something to be aware of, along with how daily being bombarded by media, social media, politics, etc., shapes your relationship with your money and yourself.

Stop Confusing Your Self-Worth with Your Net Worth

There is only one you in all the world, and no one does you better than you do. Embrace who you are, imperfections and all, because self-acceptance makes all things possible.

Accept yourself just as you are; be confident in your ability to grow, learn, and change. Self-acceptance today allows you to become someone different tomorrow.



Are Good Enough 👍

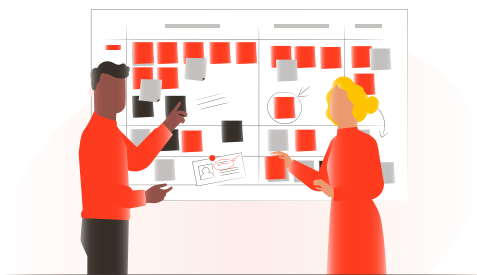


Are Where You Need to be for Now 📍

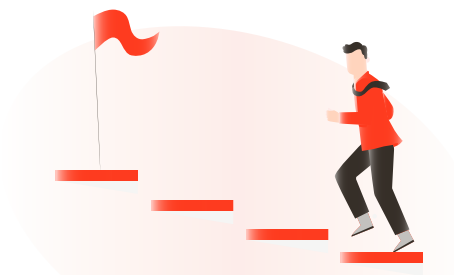


Already Know Enough 💡

Accept you...



Are Doing What You Need to do to be in a Better Place in the Future 🎯



Have the Right and Wisdom to Become Healthier Financially 💰

The amount of money you earn, have as debt, or have saved and invested is unrelated to the person you are. Acknowledge the pain and disappointments you've experienced, the lessons you've learned, and the person you've become as a result.

Honor yourself for surviving life's challenges, and allow yourself to be filled with confidence, joy, and happiness. Most importantly, remember there is always hope.

Practice Financial Self-Care



Begin by understanding that self-care isn't selfish – it's necessary...



It's important to know your own financial fears, anxieties, and problems because they are a constant presence in your life.

Getting them out of your head and onto paper allows you to begin to examine whether or not they are legitimate or relevant and gives you the ability to identify which are helpful and which are not. This helps you to determine which to keep and which to let go of.

Appreciation for personal and professional self-care has grown, but financial self-care has not come to the forefront. We are sharing financial self-care thoughts to help you get started. Don't be surprised they aren't more money-centric. Expect that as you read and integrate them into your life, you will discover their healing power in your relationship with your money as well as with yourself.

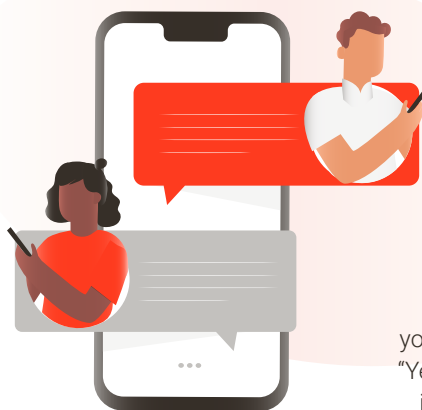
Know Hope 🐦

There is always hope.



Find your Voice 🗣️

Speak up for yourself. Say "No" or "Yes" only when that is what you mean.



Embrace Change 🔄

Use any past life event that required you to change to help you rethink and reframe self-limiting money beliefs.



Know What You Know 🗣️

What truths do you find difficult to acknowledge? Knowing and accepting them could change your life.



Be More Self-Accepting 🧘

Stop judging yourself and start acknowledging your many wonderful traits.

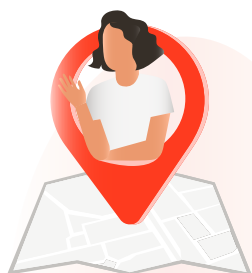
Silence Your Inner Critic ❌

Reduce undesirable self-talk by changing negative money thoughts into positive ones.



Listen to, Validate, and Learn from your Feelings ✔️

Your feelings can teach you the lessons you need to grow more financially healthy.



***Believe You are
Where you Need to
be for Right Now 📍***

Before you can be somewhere else, there are lessons to learn where you are. What are they?



***Recognize Your Capability to Grow,
to Learn, and to Change 🧑🏻***

Lucky you! Where should you begin?



***Make Peace with Your
Past, so it Doesn't
Jeopardize Your Present ⌚***

When you forgive yourself for past mistakes, you actualize self-love.



***Know and Avoid
Personal and Financial
Stress Triggers ⚡***

Stress is no one's friend. How can you reduce yours?



***You are the Only
One Responsible
for Your
Happiness 😊***

Know what makes you happy; do what you can to pursue happiness.



***Don't Compare Your
Life to Others' Lives.
Each Journey is
Unique 📍***

Stay focused on yourself, working to improve your life.



***What Others Think
of You is None of
Your Business 🗨️***

Trying to satisfy others is an exercise in futility.

Secret 3

Understand and Avoid Financial Profiling



Live your life one dollar, one day, and one dream at a time.



We are a nation built on debt; we depend on tomorrow's dollars to pay for today's consumption: mortgage debt, credit card debt, student debt, government debt. It is much easier to get into debt than to get out of it, which has far-reaching implications for physical, mental, emotional, and social well-being.

I introduced my *Theory of Financial Profiling*: discrimination based on a person's FICO (credit) Score early in my Financial Social Work journey because of how obvious it was to me that targeting a person based on his or her credit score is definitely a form of profiling.

According to the Merriam-Webster Dictionary, profiling is **the act or process of extrapolating information about a person based on known traits or tendencies**. This term is too often used in racial profiling. Financial profiling refers to how credit scores affect your ability to buy a home, rent an apartment, work in certain professions, pay more/less for a car, insurance, etc. Financial profiling benefits those with good credit scores and is damaging for anyone with no score or with a low/poor credit score.

Credit scores, originally developed to help lenders assess a consumer's level of risk for debt repayment, are now used as a screening tool for job applicants, car purchases, home buyers, apartment rentals, insurance rates, and even relationships.

The record of every purchase you put on your credit card is the equivalent of a "financial fingerprint." The details of that purchase (when and how quickly you pay it off) are comparable to a police record as it becomes part of your credit history, your **"credit report"** (record).

There are three major Consumer Credit Reporting Agencies (CRAs) and "credit bureaus." CRAs collect and store everyone's credit information/activities and charge a fee for supplying the information to you and to businesses and banks.

Know Your Credit Score



Credit card debt is a ruthless and cunning force that constantly undermines and threatens financial health.



As of 2005, The Fair and Accurate Credit Transactions Act entitles every American to one free yearly credit report from each of the three major credit bureaus: Experian, Equifax, and TransUnion.

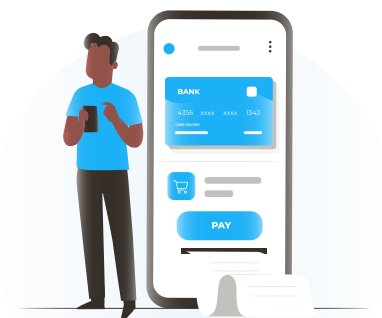
The law doesn't include access to your FICO score (used by lenders as a shortcut to assess creditworthiness). For many years, consumers were denied access to their credit reports.

Now everyone can receive a free one from each of the three credit bureaus every 12 months at annualcreditreport.com. This is the only site to use. Beware of others promising you a free report because they are not legitimate.

Improve Your Credit Score



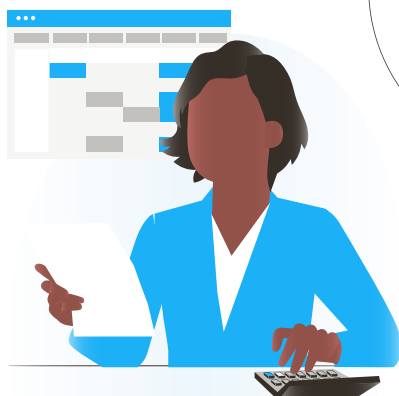
Some credit card companies may be willing to negotiate your interest rate depending on how much debt you have, whether you've ever been late with payments, your FICO score, etc. 💬



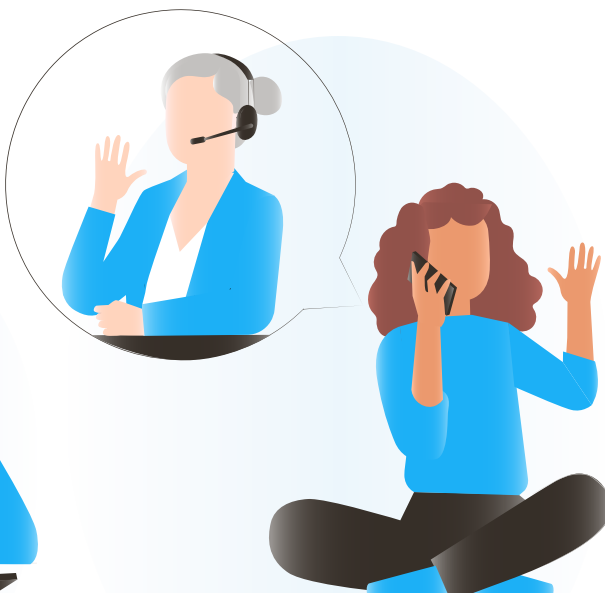
Develop a debt pay-off priority plan. Pay off the cards with the highest interest rates first. 🔄



Think carefully before transferring balances on high-interest cards to other cards with a lower interest rate. Read and understand the fine print. It isn't always a good choice. ➡



Missed and late payments remain on your credit record; they have the potential to prevent you from having loans and mortgages approved. ❌



If you cannot make a payment, call the credit card company to see if they will help you. They're more likely to work with you if you're upfront rather than hiding from them. 📞



Check your credit report to verify you are not a victim of identity theft (e.g., when someone steals your identity to access your credit). 🛡

Secret 4

Take Ownership of Your Financial Future



Money management isn't an elective in life; it's a core life skill needed by all.



Your financial future is right where it belongs: in your hands. No one else knows what you need and want: no one else can help you get what you need and want. You are the expert on yourself; it is up to you to take ownership of your financial health.

You control your financial destiny! Whether you make \$20,000 or \$120,000, your financial future depends on how you manage it.

Everyone's financial experiences and circumstances differ, but everyone needs a **money plan**, traditionally called a **budget**. Budgets work, but only when they are worked; too often, they are avoided because they are undervalued, considered punitive, or associated with deprivation.

The Financial Social Work alternative to the budget is called a **Personal Spending & Savings Plan (PSSP)**.

It (like a budget) is designed to help you know how much money you have, how much you need, and where your money goes. You need this information to make more knowledge-based financial decisions.

Personal Spending & Savings Plan



Without a "Personal Spending & Saving Plan," you plan to fail by failing to plan.



A money plan (PSSP or budget) permits you to make more financially proactive, thoughtful, and conscientious decisions instead of impulsive ones.

Your plan may be as simple or as complicated as you feel comfortable with as long as you update it weekly and use it to capture the details of your financial life so you know how to improve your financial health.

You can access free budgeting forms online or choose a free budgeting app (most have the free version, and some also have a paid version with additional benefits/offerings). There are many to choose from.

Among the best known are:

[Mint](#) ➔ [You Need a Budget \(YNAB\)](#) ➔
[Personal Capital](#) ➔

Without a money plan, you are cheating yourself of the opportunity to improve your financial well-being because you lack the information required to make the best financial decisions.

Save and Invest



*You save money today
to have money to
spend in the future.*



The past is gone along with whatever reasons you had for spending rather than saving. Stop looking in the rearview mirror and understand the person in your mirror is someone with the potential to become a saver.

Some people experience financial stress when they have less than \$15 in their wallets. Others feel financially stressed with less than \$500.

What dollar amount in your wallet, checking account, or on your credit card causes you financial stress?

\$ _____

Whatever the amount causing you financial stress, it can only be addressed by reducing your debt and increasing your savings (and possibly your income too).

Regardless of whether you are tall, short, thin, old or young, bold or shy, an aunt, an uncle, a mom, a dad, a daughter, a son, a wife, a husband, a sister, a friend, or a lover, you have the ability and responsibility to become a saver!

If you think the person with the most expensive clothes, shoes, car, hairstyle, or home is a saver, you may be surprised to learn that savers don't usually spend their money on things and stuff.

They save for the possibility of a rainy day but prefer to use their savings for a sunny day when they'll achieve their goals.

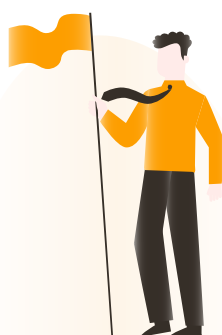
A few thoughts to get you started saving:



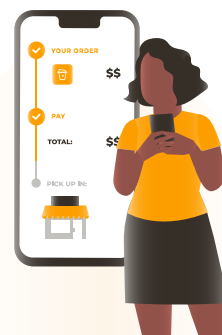
Look for Every Possible Way to Save 👁️



Identify Three Ways Saving is Empowering, not Depriving ➕



Use Your Goals as Motivation to Find Money to Save 🔍



Know what you are Saving for and Why 📁



Whatever Day it May be, it is Always a Good day to Become a Saver 💰



Once you Start Saving, Never Stop, Even if You Must Reduce the Amount You Save ⚡



Pay Yourself First – that Means Before Paying Your Bills, Put Aside Whatever Amount You Decide to Save 📁

Create an Estate Plan



Estate planning isn't just for the wealthy. It's for everyone and especially for those with children.



Estate Planning is preparation for what happens after you die. No one wants to think about dying, but arranging for that reality is an essential part of living. It's pertinent and relevant to everyone's life.

If you aren't comfortable talking about estate planning, try calling it your Personal Disaster Prevention Plan. That's what it is — your plan to prevent family and financial disaster in the case of illness, emergency, or death.

Don't fail to prepare for emergencies, accidents, or illnesses because you don't want to think about dying, feel it won't matter if it does happen, believe someone will take care of it/them if something happens.

Everyone should plan for the possibility of an unanticipated crisis. If you are married or living with a spouse or partner, develop your plan together. If you are single, divorced, widowed, or otherwise, create an individual plan of action.

Don't avoid or minimize this form of planning even if you don't consider your financial circumstances estate-like.

An estate = property, possessions, etc., and yours consists of everything (anything) you own.

Regardless of what you do or don't own, you need to select who will act on your behalf if something happens to you so your assets don't end up going to the government for taxes or to attorneys for legal fees.

Most importantly, if you have children, you need to plan for who will care for them if you are unable to.



Medical Proxy

Indicates the person you want to make your health care decisions if you cannot.



HIPAA Authorization

A federal law that sets rules and limits on who can look at your medical records or receive your health information.

A HIPAA authorization allows you to name an individual to have access to your medical information, so your healthcare provider or insurance company can share your information with the authorized persons.



Living Will

Identifies how you want to be cared for if you are judged to be in a terminal, irreversible medical condition requiring life support.



Living Will

Put your wishes in writing (a living will), and make certain the person you want to act on your behalf knows how you want things handled. A living will is a legal document that needs to be signed, witnessed, and properly executed. Your life could depend on it.



A Power of Attorney

A viable legal document authorizing the person you identify to act on your behalf if you are alive but incapacitated in a manner that prevents you from making calls, paying your rent, mortgage, or other bills.

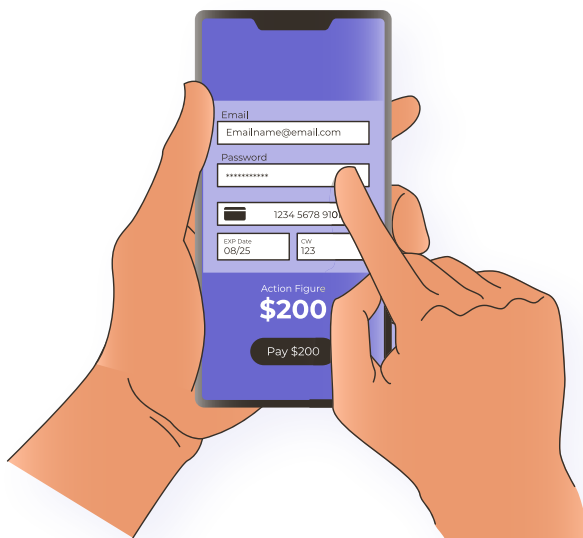
If you do not have a durable power of attorney in place, a court-ordered guardianship may be necessary. This can be time-consuming and expensive.

Secret 5

You Don't Need to Know Everything About Money, Just Certain Things



Financial health and wellness is an individual, emotional, and personal choice.



Earlier, this ebook encouraged healing your relationship with money and nurturing your relationship with yourself. Those segments were meant to motivate, support, and move you toward greater financial health and wellness.

Secret #5 focuses on the financial lens through which you view your life. Every financial decision you make is filtered through that lens because cost is inevitably a determining factor.

Want to move? Change jobs? Buy a car? Go on a vacation? Hire a tutor? Have a baby? See the doctor? Take time off to care for a sick parent or new baby? The choices are endless, and the dollars and cents of each is always a major consideration.

Your financial lens represents your lifetime of money experiences. If you have struggled financially you will probably view money more negatively than if you have avoided building debt and been able to save and invest.

Make a list of the top three to five positive money experiences in your life and the three to five most negative money experiences. Which one was easier to do? Is one longer than the other? What does each list tell you about your financial lens?

At some point in time, knowingly or unknowingly, you or someone you care about allowed financial problems and stress into your (their) life. Just because it is a presence today doesn't mean it has to be a presence forever. It does not.

Use the following actions and ideas to better understand your financial lens, and use it more proactively.

Create Healthy Financial Habits



Your habits, what you focus on and do daily, determine who you are and who you will become. Change your habit to change your life.



Your habits are the behaviors you practice without thinking much about them. They evolve as you repeat them. How aware of your money habits are you?

What is your most helpful money habit?
What is your least helpful (most harmful) money habit?

Knowing which of your money habits are helpful and which are not lets you know which to keep, which to change, and which to let go of.

The more aware you are of your habits, the healthier your relationship with your money and with yourself will be.

Change doesn't happen overnight, but it does happen over time once you begin practicing healthier money habits.

Healthy Money Habits to Practice



Increase 401(k) contributions every raise



Pay yourself first (automatic deductions)



Pay over the minimum on all credit cards



Review credit card statements for mistakes



Save part of your income



Auto-schedule bill payments



Don't play the lottery (stupid tax)



Have an emergency fund



Carry a limited amount of cash



Avoid late payments (unnecessary fees)



Don't overspend on gifts



Spend less than you earn



Open and pay bills when they arrive



Know your spending triggers



Read the fine print



Never impulse buy



When investing, never assume past performance guarantees future results



Know your level of risk tolerance when you invest



Make a budget; keep to your budget

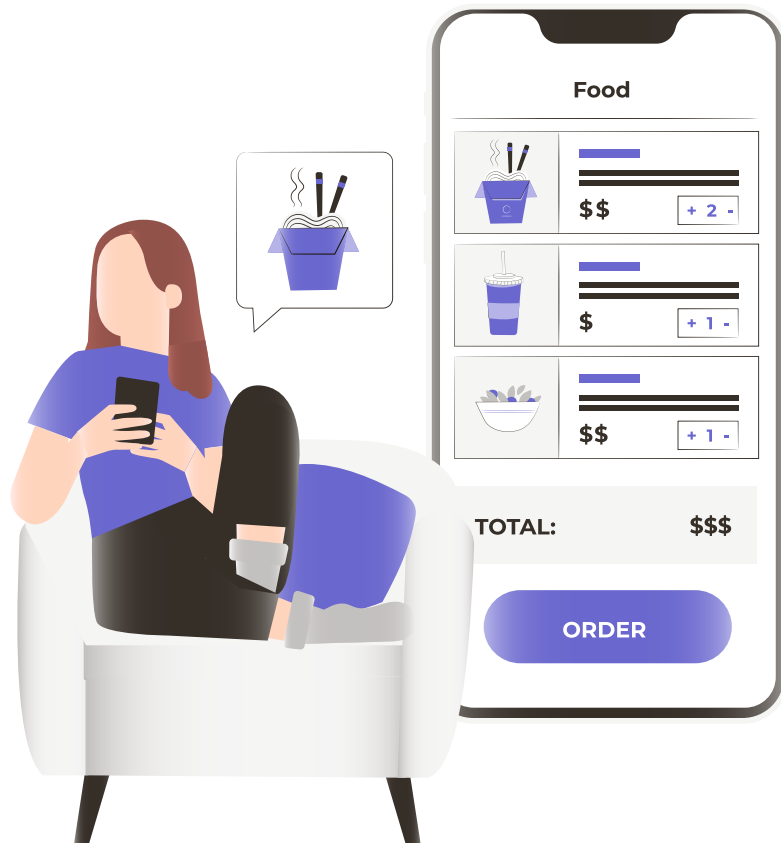


Use a shopping list

Wants vs Needs



Knowing the difference between wants and needs provides a clear guide for where to spend your money.



A *Want* is something you would like to have (a luxury);
a *Need* is something essential, such as air, water, and food.

Do you spend more on *Wants* or *Needs*? Don't confuse *Wants* and *Needs*. Do you talk about needing new furniture, a nicer car or dress, or do you talk about wanting those things?

In most cases, those items are Wants (not essential). When you think of them as Needs, your brain believes you must have them, which may lead you to spend on things that could sabotage your financial well-being.

Making the Journey



When you take ownership and responsibility for your money journey you create a path to financial health and wellness.



Some friends, family, and others will likely support you on your journey. Some may share your enthusiasm and be motivated by your commitment.

Others may not feel prepared to join you. They may feel threatened by change, have too many money problems of their own, have concerns about how your journey may affect their relationship with you, or have countless other reasons.

Their choices (and their consequences) belong to them; yours belong to you.

If some in your immediate community choose not to share your journey, go out and find others who will.

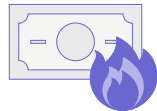
If you choose to make the journey alone or find doing so a necessity, practice self-acceptance and remember, always, that your financial future is yours alone to create and yours alone to live with.

A Few More Considerations Before Finishing

As a behavioral model, Financial Social Work helps clients and professionals develop a healthier relationship with their money and with themselves. Choose any of the following to help you get started:



*Schedule Time
with Your Money!*



*Identify Your
Spending Triggers!*



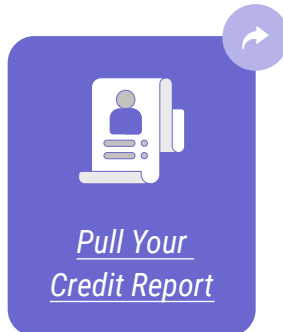
*Begin Saving
and Never Stop*



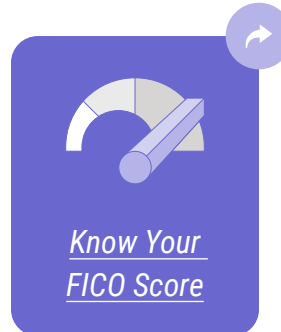
*Start an
Emergency Fund*



*Pay Down
Existing Debt*



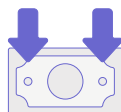
*Pull Your
Credit Report*



*Know Your
FICO Score*



*Don't Build
New Debt*



*Reduce Expenses
and Spending*



*Create and Use a
Personal Spending and
Saving Plan*

Practice Money Mantras

A mantra is a sound, word, or phrase used in different forms of exercise and meditation to interrupt negative thoughts and behaviors and help you realign with more inspirational and positive ones. The following mantras are for your use, but definitely make your own and use them as needed.

*I Control my Money
– it does not
Control Me 🖐️*



*I am Mindful of my
Personal and
Financial Thinking
and Behavior 🧠*



*I Practice
Self-acceptance 🧑🏻*



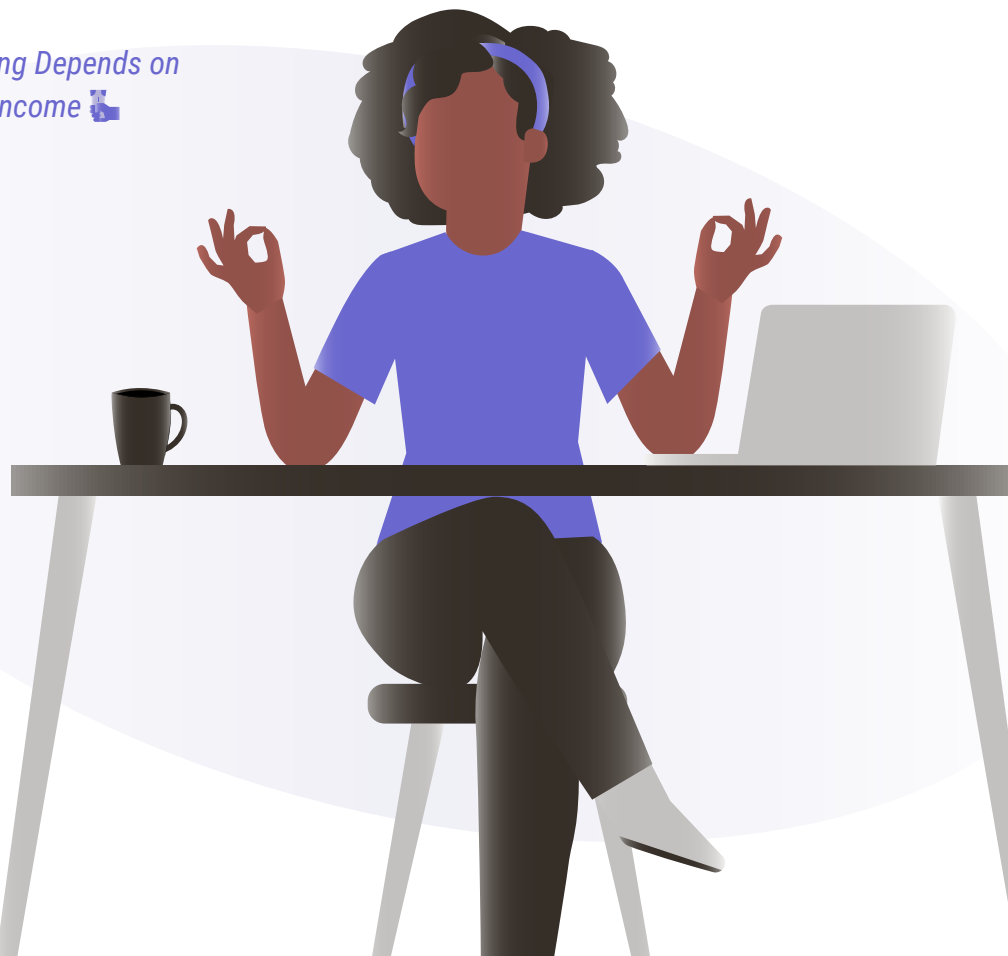
*I Understand
Saving is
Delayed
Spending* ⌚



*I Spell Mistakes L-E-S-S-O-N-S
and Learn from Them* 📖



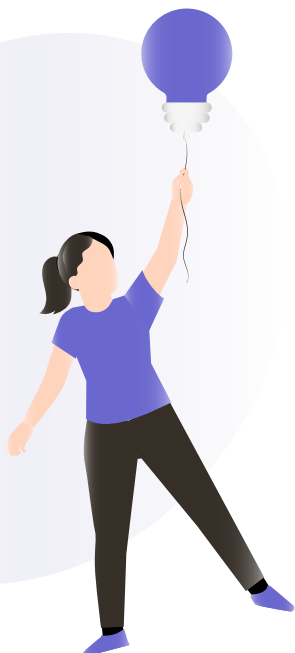
*My Financial Well-being Depends on
My Behavior, not My Income* 🧘



*I have the Right, the Ability, and the Responsibility
to Improve my Financial Health 🛡️*



*My Financial
Circumstances
will Improve as
my Financial
Behavior
Changes 🔄*



*The Time I Spend
Managing My
Money is as
Important as the
Time I Spend
Earning it 🕒*



Mindset



Help clients understand how harmful a fixed mindset is to happiness and success and how much more beneficial a growth mindset would be.



Your mindset refers to how you view yourself; it influences your behavior in most situations.

The two basic mindsets are the fixed mindset and the growth mindset. A fixed mindset is based on the belief that your abilities and traits are fixed (they are who you are) and cannot be changed. This mindset is associated with feelings of lack of control over your life and money.

A fixed mindset prevents you from taking a more active role in changing or addressing the things holding you back. It is limiting and fosters negative feelings like helplessness and hopelessness.

The growth mindset recognizes your ability to change, learn, try, and improve. This more positive and proactive approach to life allows you to take on new challenges and risks and be willing to face the consequences.

You aren't born with one or the other mindset. Your thoughts, feelings, attitudes, and beliefs, along with your lifetime of money experiences, evolve into your mindset.

The information and exercises in this ebook are designed to encourage a more growth-oriented mindset and lifestyle.

Make the Commitment to Change



Define what you are committing to do and why in writing. This becomes your guide to greater financial health and wellness.



Change is a choice; commitment helps you achieve it.

The “Commitment Pledge” is a proactive tool for determining specific actions to take when you find yourself struggling on your financial health and wellness journey. You complete the pledge at the start of your journey when you are the most enthusiastic, so you have it to use when and if you need additional encouragement and motivation.

Commitment is the agreement to do something different. It is a promise to yourself or to others to pay attention to a specific issue or behavior.

Making a mental commitment with all good intentions is easy to do but just as easily forgotten or ignored.

Putting your commitment into writing reinforces it and provides a visual reminder, which is always helpful and often needed. Put it in writing.

Print your “Commitment Pledge.” Sign and date it. Place it where you will see it easily and often. Refer to it when you need to be reminded of what you are committed to and why.

Commitment Pledge

I am Making the Commitment to Myself to Improve
my Financial Health and Well-being Because:

(some helpful phrases might include: I feel, I think, I want, I need, I know, I will, I can, etc.)

If at any Point I Should Find Myself Doubting,
Sabotaging, or Resisting the Process:

(some helpful phrases might include: I will remember, I will think about, I will strive, I will acknowledge, etc.)

As a Result of my Commitment, my Life Will:

(change, be, have, offer, look, feel, etc.)

Signature

Date



Closing Thoughts

*Reeta
Wolfsohn,
CMSW*



All behavior is purposeful. This means there are reasons you do the things that prevent you from having better outcomes in your life, even if you don't know what they are. When you identify what they are and what purpose they serve, you will be better prepared to improve your financial and overall health and wellness.

Where you are may feel comfortable because it is familiar, despite the stress and problems you are experiencing. It is easier to remain than it is to change. You may feel intimidated by the idea of taking on this challenge, concerned about what others will think, how they'll react, or afraid to fail.

Whatever your reasons, they are cheating you in every area of your life because your financial circumstances affect the work you do, the decisions you make, the relationships you develop, the family you create, and the opportunities available to you.

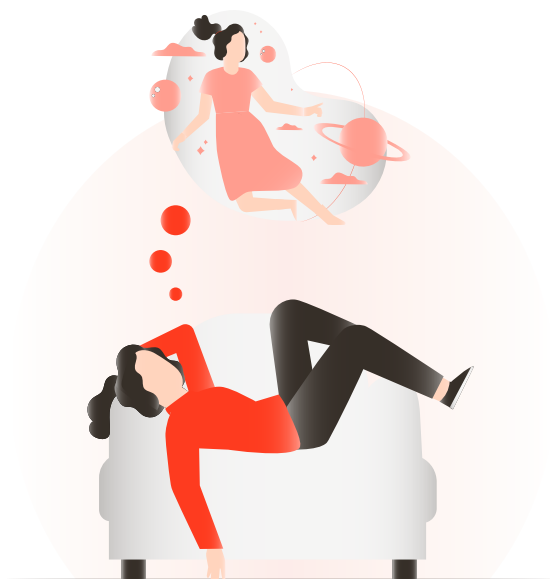
Want more for yourself, and do what needs to be done to get it. It is one of the most important choices you can make, and the rewards or consequences are yours to live with.

It may not be as easy as you would like, but it won't be as difficult as you might expect, because you don't need to know everything about money, you just need to know certain things about it.

Practice the following actions to build resilience for your journey.



Remember, There is Always Hope 🕊



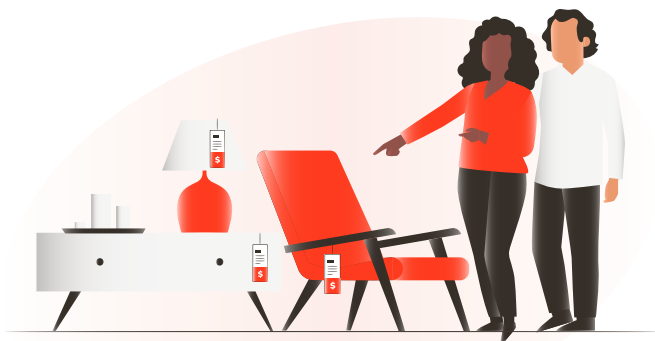
Sleep. It's the Only Way to Replenish Your Body, Your Spirit, and Your Soul 🌙



Simplify Your Life. Less is More! 🗑



Surround Yourself with Positive and Supportive People 🤝



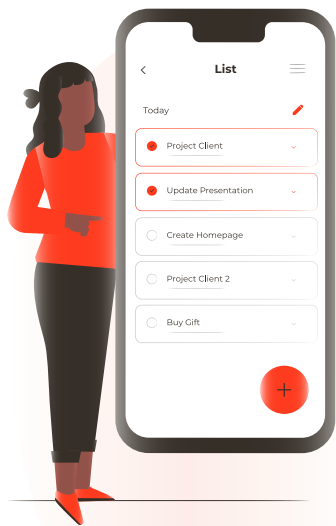
Identify Your Spending Triggers, so You can Avoid Them ⚡



Recognize what Triggers Your Mental, Physical, and Financial Stress; Avoid Them ➡



Bring Joy Into Your Life. Listen to Music, Read a Good Book, Spend Time with Friends ♟



Prioritize. Do what's Most Important First, then Work Your Way Down Your To-Do List !



Relax! Take a One-minute Break from Work or Worrying by Closing Your Eyes, Breathing, and Imagining Yourself in a Special Place (beach, lake, etc.) 🧘



Plan Ahead. The More Prepared You are for any Situation, the Less Stressful it will be 📅

*Exercise. No Time?
Park Further from Work, Home, or
Shopping; Take the Steps Rather
than the Elevator, etc 🏋️*



*Reach Out.
When Experiencing
Physical/Emotional
Problems, Contact Your
Doctor or Mental Health
Provider. Denial and
Avoidance Only
Exacerbate Your
Problems 🩺*



I hope you found this ebook helpful and you will use the content personally and professionally. 🏁

Financial Social Work Certification

*An Accredited Financial Behavioral Health™
Training Program for Social Workers and
Non-social Workers.*




[Get Started](#)

[Schedule a Call](#)




Center for Financial Social Work

Located in North Carolina, the Center for Financial Social Work has been creating original, interactive, and holistic Financial Behavioral Health™ programs for over **20 years**

 Visit Our Website

 contact@financialsocialwork.com

 800-707-1002

Schedule a Call

follow us

