

Financial Clarity Worksheet

Understanding your current situation is the first step toward meaningful change. Let's take stock before shaping what's next.

You can write as much or as little as you like, and skip any section that doesn't feel helpful today.



Identify Your Money Story

Situation: Think about a recent moment when money felt stressful for you.

Automatic Thought: What immediately went through your mind?

Emotion: What did you feel? (Rate intensity 1-10)

Emotion: _____ **Intensity:** _____/10

Physical Sensation: What did you notice in your body?

Behaviour: What did you do (or want to do)?

Evidence For This Thought: Why does my brain believe this?

Evidence Against This Thought: What else could be true?

A more balanced or helpful way of looking at this might be:



Pattern Recognition Exercise

Check all that apply to you:

Triggers that lead to unhelpful money habits:

- Emotional stress
- Payday euphoria
- Social pressure
- Boredom
- Celebrating
- Loneliness
- Comparing to others
- Family dynamics
- End of month panic
- Unexpected bills

When money feels stressful, my unhelpful habits can include:

- Impulse shopping
- Avoiding bills
- Not tracking spending
- Borrowing without planning
- Credit card reliance
- Other: _____

The story I've learned about money or myself is:



Your Values & Money Alignment Check

My top 3 life values:

Check out this masterclass if you would like to learn more about values:

<https://cleanslateclinic.com/aftercare-resource/wellbeing-boundaries-deep-work>

1. _____
2. _____
3. _____

How my current spending aligns with these values:

- Rarely
- Sometimes
- Often
- Consistently

One spending habit that contradicts my values:

One small way I could redirect money toward what matters to me:



Readiness Assessment

Rate Your Readiness (1=Not ready, 5=Very ready)

Ready to look at real numbers: _____ /5

Ready to make small changes: _____ /5

Ready to ask for help: _____ /5

Ready to track spending: _____ /5

Ready to create boundaries: _____ /5

Areas where I scored 3 or below:

What would need to happen for these to increase by 1 point?



Your Intention Setting

What You Want From This Journey

My #1 goal:

How my life would change with financial peace:

The smallest financial step I'm willing to take this week:

Financial wellness is a form of self-care, and taking small, individualised steps from where you are, with professional support, can create lasting change while honouring the strength it took to survive your hardest days. For further support reach out to the <https://ndh.org.au> or check out the other resources listed in this masterclass.