



# Explore Your Money Beliefs

*A Journaling and Reflection Guide*

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**Whether you're preparing to be a guest on The Money Story Project, or simply exploring your own money story — these prompts are for you.**

They can help you reflect on your journey and relationship with money, hone in on aspects or examples you'd like to share, and get 'in the money zone'. Use them however feels right — as a podcast prep tool, a journaling guide, or simply a moment of reflection.

*No pressure to complete all of them. Select what feels accessible, skip anything that doesn't, and know you can always come back.*

*To paraphrase Gabor Maté — it's about what happened to us, not what's wrong with us.*

### **Before you begin, take a moment to settle.**

*Make yourself comfortable — a warm drink, a blanket, somewhere quiet. You might like to take a few slow breaths, or simply notice how your body feels right now. There is no rush. This work asks a lot of your nervous system, so tending to it first is part of the process.*

You might like to: make a warm drink · find a cosy spot · put on music that feels safe · take three slow breaths · place a hand on your chest or belly · or simply pause for a moment before reading on.

## **1 As We Begin**

- What made you curious to explore or open to sharing your money story at this moment in time?
- What feels important to say or explore — even if it's messy, unfinished, or contradictory?

## **2 Early Experiences + Beliefs**

- When you think back, what were some of your earliest memories of money?
- If a memory comes up — who was there? What was the occasion? How did money show up in that moment? What was said, or not said?
- Was money spoken about openly at home, or was it more of a hush-hush topic?
- What did you learn — explicitly or subtly — about what money meant in your world?

*If you don't have any particular early memories around money, that's ok too — just skip this section.*

## **3 The Power Money Holds**

- Beyond the practical, what does money represent to you — power, freedom, safety, love, control, something else?
- Do you carry any moral weight around wanting money — like the idea that wanting more is greedy, or that people who have a lot of it are somehow suspect?
- Are there stories in your world about what kind of person is 'good' or 'bad' with money — and have you absorbed any of those judgements about yourself?
- Has money ever felt like something that happens to you, rather than something you have agency over?
- Money as energy, money as power, money as control — which of these resonates, and what comes up when you sit with it?

## 4 Money Beliefs

**Jot down a few core beliefs that come to mind about money — even conflicting ones.**

**Then take each one in turn and reflect on:**

- Based on what? (what is the reasoning or logic behind this belief)
- According to whom? (what expectation, narrative or authority figure has led me to believe this)

**Further reflection on money beliefs:**

- Is that belief really yours? Or was it passed down or projected onto you?
- How has it helped or protected you?
- How might it have held you back?
- Have any of those beliefs shifted over time — are you learning or 'unlearning' anything now?
- Is there anything you'd like to let go of, challenge, or reimagine going forward?

## 5 Receiving Money

**Reflect on times when you have received money — this could be early on in life or as recently as last week. For each memory, explore:**

- What was the context or occasion?
- What did you do with the money?
- Were there any conditions or expectations attached — spoken or unspoken?
- How did it land for you emotionally?

**If you run your own business:**

- What has running your own business brought up about money?
- How does it feel to put a price on what you do, talk money with clients, manage money, handle tax time, plan for the future?
- Are there parts of your money story that your clients might resonate with, or that influence how you show up for others?
- Have perceptions or assumptions about what a business owner 'like you' should look like, earn, or do with money ever shaped — or clashed with — how you actually operate?

**If you are employed or work for someone else:**

- How has money shown up in your career — promotions, pay reviews, asking for a raise, negotiating?
- How does it feel to put a value on your work or your time?
- Are there ways your money story has shaped how you show up professionally, the decisions you've made in your career, or any pivots and changes you've taken — or held back from?
- How have wider systems, perceptions or hierarchies around what 'good work' looks like shaped your career path — or perhaps influenced your options or steered you in a certain direction?

## 7 Powerfully Human

- Does money have a specific persona or does it evoke an image in your mind?
- Does money remind you of anyone in particular?
- If money were a person — what would you say to them? How would you describe that relationship and their role or influence in your life?
- Is there a moment you remember feeling proud, ashamed, angry, relieved — (or maybe all at once) — about money?
- What would you want to say to your younger self about money?

## 8 Discover Your Money Archetype

Want to explore your money beliefs further? Take this quiz to discover your financial behaviour animal archetype — and uncover the hidden patterns that might be shaping your relationship with money.

[Take the quiz here](#)

**After taking it, reflect on:**

- What really resonates?
- Did you get any surprises or revelations?
- Is there anything you disagree with in the results?

**Go gently with yourself.**

This work is big stuff, awakening deep emotions and memories. It's likely you'll keep processing and realising things around this as time goes on.

But for now, go gently — however you decompress, whether that's a cup of tea, a walk, yoga, meditation, a conversation with someone you trust, or a bit of music — take your time.

## About The Money Story Project

Money is never just about money — it's about being human. The Money Story Project shares real, unfiltered stories from founders, creatives, freelancers and beyond, exploring how money weaves through our personal histories, professional experiences, identity, family, culture, and the systems we all navigate. Because when we understand where our money stories come from, we can start to untangle them — and decide for ourselves what we want to carry forward. Explore through spoken and written stories.

### ■ Explore The Money Story Project

Real, unfiltered stories from founders, creatives, freelancers and beyond — exploring how money weaves through personal histories, professional experiences, identity, family, culture, and the systems we all navigate.

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### ■ Apply to be a guest

We're currently recording episodes and we'd love to hear from you. Maybe you want to share your personal money story — or perhaps you have expertise as a subject matter expert, or lived experience that sheds light on the bigger picture? You don't need to be a confident speaker or have it all figured out. If there's something you've carried and want to explore, you're welcome here as you are.

[Apply here](#)

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## Hosted by Harriet Formby



**Harriet Formby** works with mission-driven founders, creative business owners, and not-for-profits who want purpose, profit and security — without having to choose between them. She believes in the power of getting more money into the hands of people with good intentions.

She is a Chartered Accountant, fractional CFO, and Certified Trauma of Money™ Practitioner — operating in the in-between: intersecting the pitch deck and the nervous system, the joy and the burnout. Because business finance isn't just about knowing the right metrics to track or the best investment strategies. Even with your 'CEO hat' on, it's still personal, it's relational, it's shaped by who you are, where you came from, and the systems we're all navigating.

Harriet set up [Below The Line Finance](#) in 2020 — swapping endless commuting and faceless large corporates for an off-grid office by ancient woodland, surrounded by dogs, ponies and wildlife, where she supports people changing the world for the better.

### ■ Connect with Harriet

If exploring your money story has sparked something and you'd like to go deeper, through her practice Below The Line Finance, Harriet offers bespoke support — whether that's trauma-informed money coaching, fractional CFO work, or simply a conversation about what might be possible.

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