



# Working With Your Money Story

*From Reflection to Practice*

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**This guide is a companion to *Explore Your Money Beliefs: A Journaling and Reflection Guide*.**

If you've worked through the reflection prompts and noticed things coming up — feelings, patterns, beliefs you'd like to work with — this is your next step. These practices are designed to help you move from awareness into action, gently and at your own pace.

*You don't need to have completed the first guide to use this one. Each practice stands alone. Take what's useful, leave what isn't, and come back as many times as you like.*

***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 Become a Curious Observer

**Over the next days or weeks, this is an invitation to notice what feelings come up in your everyday interactions with money.**

This might include:

- Buying a coffee (or something bigger)
- Sending a quote
- Negotiating rates
- Looking at your bank account
- Making a financial decision
- Or simply talking about money

In the moment, 'zoom out' to take in the situation and ask yourself: **"What am I feeling right now?"**

**Can you name the emotions?** For example: anxiety, pressure, guilt, relief, resentment, hope, avoidance, shame, pride, grief, numbness, desire...

**Do these emotions shift at any point during the interaction?**

If it feels accessible, ask yourself: **"Where do I feel this in my body?"**

Is it located somewhere specific — like your chest, stomach, throat, jaw, shoulders, or hands? Sometimes it can feel concentrated in one area, as if a part of you is holding something there.

**You don't have to try to *change* anything — just *notice*.**

**You may wish to journal or record a voice note, either in the moment or later.** If it feels helpful, revisit your reflections after a few days. See what stands out.

**Reflective questions to explore afterwards:**

- What emotions came up during that money moment — and did they shift?
- Where did I feel them in my body?
- What thoughts or stories came with them?
- Did anything about my reaction surprise me?
- Are there any patterns I'm starting to notice?

## 2

## Expanding Bandwidth and 'Window of Resilience'

Once you've started noticing what comes up during money moments, the next step isn't to jump into solutions — it's to create more space around the feelings. This is about building your 'Window of Resilience' — your nervous system's capacity to stay steady and present, even when things feel emotionally or financially charged.

*Instead of pushing through or shutting down, we're learning how to stay with ourselves — with care.*

### A few gentle ways to support your nervous system:

- **Slow your pace.** Even a short pause can help bring your body back to centre.
- **Notice your breath.** Without changing it at first, just observe. Then slowly lengthen the exhale.
- **Scan your body.** Where are you holding tension? What wants to soften?
- **Create comfort.** If you're doing something financial, can you do it somewhere quiet, warm, safe, and supported? Water, a blanket, a supportive playlist — small things matter.

### Gently reflect:

If it feels okay, think back to a recent money-related moment that felt **mildly stressful** (not a 10/10, just a 5 or 6).

- What feelings came up when you think about that moment?
- Where in your body do you feel them now?
- Can you shift from 'I'm stressed' to: → 'I'm noticing that I'm feeling stressed.' → 'I'm noticing that a *part of me* is feeling stressed.' (Where is that part?)

*This helps create some distance between you and the feeling — a practice drawn from the work of Shulamit Ber Levtov and IFS (Internal Family Systems).*

### Draw or Externalise the 'Money Disruptor'

**If you feel curious, you might like to play with drawing or visualising the part of you that's been feeling activated around money.**

There's no need to get it right or make sense of it — just follow what comes up. Does it feel like a creature? A shape? A younger version of you? A colour, a scribble, a storm? Let your intuition lead. It might be strange, funny, messy, or abstract — that's all welcome.

If it feels supportive, you could gently ask:

- What does this part believe or feel?
- What might it be trying to protect?
- Has it helped me in some way?
- What does it long for now?

*This is just a gentle invitation to bring curiosity and compassion to what's been showing up — no pressure, no fixing. Just meeting whatever's here with kindness.*

*Exercise inspired by: Dr. Ted Klontz's work*

### 3 Allow Complexity to Exist

Sometimes, there's more than one feeling at once — maybe relief and guilt, or hope and fear. That's okay. Mixed feelings are part of being human, especially around money.

You might also notice thoughts like:

- "I should be better at this."
- "I shouldn't feel this way."

When they arise, pause and ask: "**Based on What?**" and "**According to whom?**"

Are these thoughts truly yours — or do they come from 'someone else's' expectations?

*You don't need to answer right away. Just notice.*

#### **If you wish to expand on this:**

Jot down everything you've come to believe to be true about money.

Taking each belief in turn (if you've jotted down loads, pick say your top 3–5), ask yourself:

→ *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)*

#### **Some further prompts to reflect on:**

- Is that belief truly yours? Or has it been projected onto you or passed down?
- Who or what projected it / passed it to you?
- How has this money belief kept you safe in the past?
- How is this belief perhaps holding you back from achieving your goals now?
- Knowing what you desire more of and your goals for the future, to what extent would continuing to uphold this belief serve you?
- What about this belief would you like to let go of, challenge or re-imagine?

## 4

### Gently Explore What You Might Want to Shift

**Once you've begun observing how money shows up in your body and emotions — and tended to your nervous system with care — you might begin to feel curious about what you want to shift.**

This is not about fixing yourself. It's about creating more space to choose what feels true for you now, rather than staying tangled in old survival beliefs.

One gentle way to begin is to reflect on the beliefs that have shaped your relationship with money so far. You could start with a simple list like this:

Old Belief	What I'd Like to Believe Instead
Money is always scarce	I can trust that I'll have enough
I have to work hard to deserve money	I'm allowed to receive with ease
If I succeed, I'll be abandoned	I can be supported and resourced and loved
I'm bad with money	I'm learning how to be in relationship with it

*Your list might look completely different. This isn't about what sounds 'positive' — it's about what feels authentic and opens a little more breath in your body.*

**Once you've named a belief you'd like to move toward, gently ask:**

- How do I feel when I imagine believing this?
- Is there any resistance? Any spark of excitement?
- What image, symbol, colour, or phrase comes to mind?
- Could I draw it, write a mantra, or visualise it somehow?

You might want to write a note to yourself, create a little post-it reminder, or carry this new belief as a quiet intention for now.

*This process doesn't need to be fast. Even becoming aware of old beliefs is powerful. Trust your own rhythm.*

## 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.

*It's also very human to want to jump ahead — to fix, to act, to figure it all out. Especially after emotional insight, the urge to get clarity or make changes can feel urgent. But true change comes when we expand our capacity to stay with discomfort without rushing to bypass it. This is how we build bandwidth — the emotional and cognitive spaciousness that allows us to make grounded, expansive decisions and changes.*

### Acknowledgement

*With gratitude to the educators and mentors from The Trauma of Money™, whose teachings have deeply informed my understanding of the emotional and psychological roots of financial behaviour. Their work has meaningfully shaped the approach and practices shared in this guide.*

### Also in this series

If you haven't already, download *Explore Your Money Beliefs: A Journaling and Reflection Guide* — the companion piece to this resource, with eight sections of gentle reflection prompts to help you get to know your money story.

[Download the guide](#)

## 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.

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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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