



# Chapter 5: Financial Resilience and Well-being

*Money story · Budgeting · VIVID vision*

NUDGES

NOTES

MID-CH LAB

GOOD LIFE LAB

## NUDGE 5.1

### My Current Money Story

Think about the beliefs and messages you absorbed from your family, community, or culture. Quick check-in — no overthinking. Our money stories often shape our financial behaviors more than any spreadsheet or budget ever could.

ONE EARLY MONEY MEMORY:

TO ME, MONEY FEELS LIKE...

ONE POSITIVE MESSAGE I ABSORBED:

ONE NEGATIVE OR LIMITING MESSAGE I ABSORBED:

## NOTE 5.1

### Refresh the Page

Which parts of that money story feel true and helpful? Which feel heavy or outdated? You don't have to discard what came before — just decide what to carry forward.

PARTS THAT FEEL TRUE AND HELPFUL FOR ME NOW:

PARTS THAT FEEL HEAVY, OUTDATED, OR NO LONGER SERVE ME:

NEW MONEY STORY I WANT INSTEAD:

MY GUIDING FINANCIAL PRINCIPLE (ONE SENTENCE):

### NUDGE 5.2

## First Step to Relief

If debt feels overwhelming, take one small, proactive step toward a greater sense of control. This is an act of self-care. Asking for financial help is not a sign of failure — it's a proactive act of self-preservation.

I CHOSE:

- List outstanding debt balances and minimum payments
- Open bank app and set a recurring transfer of \$5–\$10 to savings on next payday

WHAT I NOTICED AS I TOOK THIS STEP (BREATHE — THIS IS SELF-CARE):

### NOTE 5.2

## The Stigma of Asking for Help

One of the greatest barriers to financial help is hesitation shaped by shame. Financial stress affects people across every income level — it's more common than most people admit.

WHAT DOES ASKING FOR FINANCIAL HELP MEAN TO YOU?

IS THERE A SPECIFIC THOUGHT OR BELIEF THAT KEEPS YOU FROM REACHING OUT?

HOW MIGHT REFRAMING A REQUEST FOR HELP AS A PROACTIVE ACT OF SELF-CARE SHIFT THAT FEELING?

**MID-CHAPTER GOOD LIFE LAB**

### Money Narrative Audit — 7-Day Tracker

For one week, track your feelings about money, a significant financial action, and whether it works for your desired story.

MY GUIDING PRINCIPLE FROM NOTE 5.1 (THE NEW NARRATIVE I WANT TO BUILD):

DAY	FEELING ABOUT MONEY TODAY	SIGNIFICANT FINANCIAL ACTION	WORKS FOR DESIRED STORY? (Y/N/SORT OF)
D1			
D2			
D3			
D4			

D5			
D6			
D7			

**NUDGE 5.3****The Sticky Note Pause**

Next time you go shopping — in person or online — after a non-essential purchase, place a sticky note on the item and let it sit 24–48 hours before deciding to keep or return it. The pause gives you space to notice whether this was a purchase of joy or a jolt.

ITEM I USED THIS PRACTICE ON:

WOULD I BUY THIS AGAIN? WAS THIS A PURCHASE OF JOY OR A JOLT?

MY DECISION (KEEP OR RETURN) AND WHY:

**NOTE 5.3****My Shopping Audit**

Choose one recent non-essential purchase and reflect on the experience.

WHAT WAS THE ITEM?

WHAT EMOTION OR EXTERNAL CUE PROMPTED THE PURCHASE? (E.G., STRESS, BOREDOM, A SALE NOTIFICATION)

HOW DID YOU FEEL AFTERWARD — ENERGIZED AND AFFIRMED, OR DRAINED AND REGRETFUL?

IF ORDERED ONLINE, WERE THERE SLOWER DELIVERY OPTIONS YOU COULD HAVE CHOSEN?

LOOK BACK OVER 2 WEEKS OF NON-ESSENTIAL PURCHASES — WHAT PROMPT APPEARS MOST OFTEN?

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**NUDGE 5.4**

## Your VIVID Vision

Your money is a tool for building the life you want. Find one image, quote, or phrase that represents a financial goal you're working toward. Let it serve as a visual reminder that money decisions are life decisions.

MY IMAGE, QUOTE, OR PHRASE (OR DESCRIBE IT HERE):

THE FINANCIAL GOAL IT REPRESENTS:

WHERE I'LL KEEP IT VISIBLE:

**NOTE 5.4**

## A VIVID Reflection

Think about a time when a financial decision felt aligned with one of your core values.

WHAT WAS THE DECISION, AND WHAT VALUE DID IT HONOR?

WHAT MADE THAT CHOICE FEEL SO RIGHT? THAT FEELING IS WHAT YOUR VIVID NARRATIVE TRIES TO CAPTURE AND REPEAT.

**GOOD LIFE LAB**

## Build Your VIVID Financial Map

Bring together the concepts from Chapter 5 into a living, visual financial map. VIVID stands for: Visual · Intentional · Values-Based · Iterative · Doable.

**GOAL 1**

V – VISUAL (IMAGE, PHRASE, OR SYMBOL FOR GOAL 1):

I – INTENTIONAL (WHY DOES THIS GOAL MATTER TO YOU?):

V – VALUES-BASED (WHICH CORE VALUE CONNECTS HERE?):

I – ITERATIVE (QUESTION TO ASK YOURSELF AT EACH CHECK-IN):

D – DOABLE (ONE SMALL ACTION THIS WEEK TOWARD THIS GOAL):

**GOAL 2**

V – VISUAL (IMAGE, PHRASE, OR SYMBOL FOR GOAL 2):

I – INTENTIONAL (WHY DOES THIS GOAL MATTER TO YOU?):

V – VALUES-BASED (WHICH CORE VALUE CONNECTS HERE?):

I – ITERATIVE (QUESTION TO ASK YOURSELF AT EACH CHECK-IN):

D – DOABLE (ONE SMALL ACTION THIS WEEK TOWARD THIS GOAL):

**CHECK-IN RITUAL**

WHICH VIVID ELEMENTS FEEL MOST ALIVE RIGHT NOW? WHAT NEEDS ADJUSTING? ACKNOWLEDGE YOUR PROGRESS: