Welcome to

Wellness with Money

Presented by Conscious Economics

LEARNING & REFLECTION

TOOLKIT KIT

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Conscious Economics

At Conscious Economics, we know that money isn't just about dollars and cents, it's about how we live, how we feel, and how we show up in the world. Our relationship with money is deeply connected to our sense of self, our well-being, and our ability to thrive.

This toolkit invites you to slow down, reflect, and explore the patterns that shape your financial life. It's a chance to look beyond budgets and balances and instead discover how your money story connects to your emotions, your body, and your overall confidence.

Inside, you'll find tools for reflection, gentle guidance, and practical exercises designed to help you feel more grounded, more empowered, and more at peace with your financial journey.

TOOL #1

FINANCIAL TRIGGER JOURNALING

“Facing your financial thoughts may feel tough but remember: clarity begins with courage. You are taking a powerful step toward peace of mind!”

We know that confronting your thoughts, especially the anxious ones, is not easy. But writing them down can help you in processing your emotions and getting clarity on your mental chatter. It acts as a safe space to explore feelings you may not be ready to share with others. So let’s dive into it.

How it works

- Notice when you are financially stressed (e.g., opening a credit card statement, grocery shopping).
- Take 5–10 minutes to write about what’s causing your financial stress.
- Reflect on your full experience.
  → *What are you thinking, feeling, and becoming aware of in your body?*
- Ask yourself: “What can I control? What can I let go of?”
- End with a positive affirmation or small action step.
  → *Example: “I am capable of taking control of my financial health.”*
- Reflect on how you feel after this exercise and end with a few deep breaths.

Powerful reminder

“Your thoughts are not facts. Writing them down allows you to separate what is real from what fear amplifies.”

Quote

“You don’t have to control your thoughts. You just have to stop letting them control you.” – Dan Millman

TOOL #2

THE “MONEY AND MIND MAP”

“Your emotions around money are valid. This exercise helps you turn confusion into clarity and take back your power.”

How it works

1. **Draw Your Map**

- Take a blank page and draw a circle in the center. Label it “Financial Uncertainty.”
- Around the circle, draw smaller circles to represent specific financial stressors (e.g., debt, income instability, lack of financial confidence).

2. **Identify Emotional Reactions**

- Next to each smaller circle, write down the emotions you feel when thinking about that stressor.
- Examples: Anxiety, fear, guilt, shame, anger, frustration.

3. **Recognize Mental Impacts**

- Add arrows from each emotional reaction and note any mental health impacts.
- Examples: Overthinking, decision fatigue, sleeplessness, self-doubt.

4. **Acknowledge Physical Symptoms**

- Write down any physical responses tied to these emotions and mental impacts.
- Examples: Tense shoulders, headaches, racing heart, digestive issues.

5. **Reflect**

At the bottom of the page, answer these questions:

- What is one surprising thing you noticed about your reactions?
- How do these stressors affect your daily life?
- What is one small action you could take to ease one of these stressors?

Fun fact

“Did you know? The body responds to financial stress similarly to physical danger. By naming your stressors, you help your brain feel safe and in control again!”

Quote

“Awareness is the first step in healing.” – Dean Ornish

TOOL #3

SPENDING TRIGGER TRACKER

"Tracking your spending is not about judgment—it's about understanding your habits so you can create financial freedom."

Instructions

1. **For one week, track your spending using the table below.**
   - Tip: Focus on categories that feel problematic (e.g., takeout) to make this manageable.
2. **Record every purchase, including the emotion you felt before spending and any trigger that led to the decision.**
3. **Reflect on your emotions afterward.**

Reflection questions after tracking

- Which emotions or triggers show up most frequently?
- Are there specific times, places, or events that lead to impulse spending?
- How often do I feel regret or guilt after spending?

* You can find your tracker on the next page*

Powerful reminder

"Patterns reveal possibilities for change. Every insight brings you closer to intentional financial choices."

Fun fact

"Your brain gets a dopamine hit from spending money, which explains why stress often leads to impulse buys. But with awareness, you can redirect this habit into healthier outlets!"

Tracker

Use this template to help get started on your journey!

Date	What did I buy?	How did I feel before?	What triggered the purchase?	How did I feel after?
Nov 29	Coffee + Pastry	Stressed	Deadline pressure at work	Slightly relieved but guilty

TOOL #4

MINDFUL SPENDING PLAN

“Mindful spending is about freedom, not restriction. You’re creating a life that aligns with what truly matters.”

Part 1: Pause and wait technique

Ask yourself

1. **Pause:** Is this something I truly need or want? What emotion is driving it?
2. **Wait:** Can I wait 24 hours before buying it?
3. **Reflect:** Will this purchase align with my values and bring lasting satisfaction?

Part 2: The four-question test

For each potential purchase, answer:

- Does this support my short-term or long-term goals?
- Will this purchase bring me joy or peace of mind?
- Am I spending to avoid an uncomfortable emotion?
- Can I afford it?

Part 3: Values-based categories

1. **Write down your top three personal values (e.g., family, health, growth).**
2. **Identify spending categories aligned with these values**

Example:

- Health → Groceries, gym memberships.
- Family → Gifts, shared experiences.
- Growth → Courses, books.

3. **Allocate guilt-free budgets to these categories.**

Daily practice reflection

- What purchase did I feel good about today? Why?
- What purchase did I regret? How could I handle a similar situation differently next time?

Fun fact

“When you spend on things aligned with your values, your brain releases serotonin—the ‘contentment’ chemical—leaving you feeling more fulfilled.”

Conscious Economics

Congratulations on taking these meaningful steps. Exploring the connection between your money, your emotions, and your nervous system is powerful work and every reflection, pause, and new choice is part of building confidence and trust in yourself.

Financial confidence isn't about having everything figured out. It's about awareness, intention, and the courage to keep moving forward one step at a time. These tools are here to support you in creating not just financial security, but a life that feels more grounded, aligned, and free.

For more resources and tools from Conscious Economics, visit www.consciouseconomics.ca.

A heartfelt thank you to Meridian for supporting this project and helping to make this journey possible.