

MONEY CHALLENGE WORKSHEET

Situation/Challenge:

Date:

[Empty rounded rectangular box for Situation/Challenge and Date]

My thoughts and feelings:

[Empty rounded rectangular box for My thoughts and feelings]

Negative Self-talk:

Nurturing Truth:

[Empty rounded rectangular box for Negative Self-talk]

[Empty rounded rectangular box for Nurturing Truth]

GOAL:

[Empty rounded rectangular box for GOAL]

Value: (how)

Support: (who)

[Empty rounded rectangular box for Value: (how)]

[Empty rounded rectangular box for Support: (who)]

Plan:

[Empty rounded rectangular box for Plan]

MONEY CHALLENGE WORKSHEET

Situation/Challenge:

Date:

Stick to the facts here: "My cafeteria fund is depleted and it is only August. I have several more medical tests coming up and I will have pay out-of-pocket. And we have to pay \$500 to cancel the dorm reservation."

My thoughts and feelings:

Here is where you can let it all out. Your fear, anger, whatever you are experiencing. This is not the place for logic. This is where you rant and whine.

"It seems like every time I get ahead something happens to kick me back down again. I'm SO tired of this."

Negative Self-talk:

Boil your thoughts and feelings down to a few pithy self-judgments or rules about "how things always are". "I should have saved more and then this wouldn't be a problem."

Nurturing Truth:

What true story can you tell yourself that validates your feelings without treating them as facts? "Even though this is scary, you have always found a way to get your bills paid."

GOAL:

"I will adjust my budget to pay the medical costs without using credit."

Value: (how)

Values-based decisions have power behind them.

"I will act with faith in this."

Support: (who)

Who can give you moral support or hold you accountable?

"Deb and Shelley will give me moral support."

Plan:

Be specific here. A plan is measurable, time-based, and achievable. "I will pay only the minimum on my credit card until the medical bills are paid off. I will negotiate with the doctor's office for an adjustment in the bill. I will negotiate a payment plan for the medical bills."