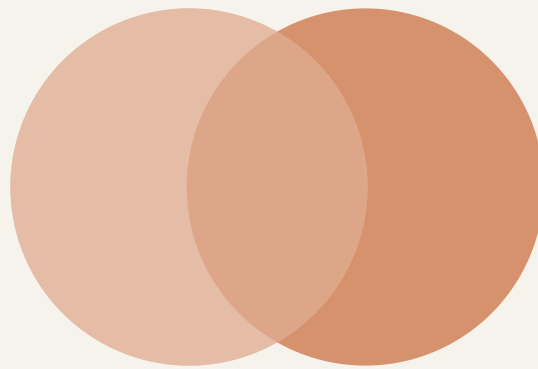


Unlock Your Strengths. Align Your Money. Achieve Your Goals.

A guided workbook to connect your natural strengths with your financial life.



CREATED BY:

Kirsten Zeigler
CliftonStrengths Coach
& HR Consultant at
KDZ HR Consulting

Allie Beckmann, RFC®
Financial Planner
& Founder of
Liberated Financial



**liberated
financial**

HELLO!

We created this workbook to help you connect two powerful forces: your natural strengths and your relationship with money.

When you understand how you're wired – how you think, feel, and make decisions – you can approach your finances in a way that actually fits you. Because the truth is, financial success isn't just about numbers or discipline. It's about alignment – between who you are, what you value, and how you use your resources to create the life you want.

In the pages ahead, you'll explore your top CliftonStrengths, reflect on how they show up in your financial life, and identify at least one clear action step to move forward with your finances.

Our hope is that you finish this workbook feeling more aware, more confident, and more in control of your next step – whatever that looks like for you. Thank you for being here and let's dive in!



*Kirsten
Zeigler*

&

**liberated
financial**



*Allie
Beckmann*

LET'S BEGIN!

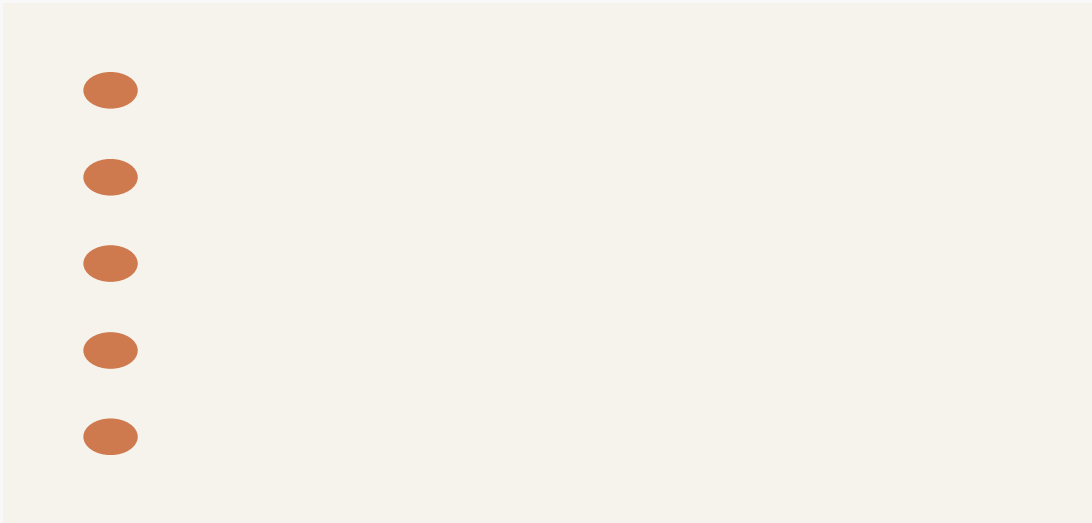
STEP 1: TAKE THE CLIFTONSTRENGTHS ASSESSMENT

[HERE*](#)

STEP 2: MEET YOUR STRENGTHS!

YOUR TOP 5 STRENGTHS

(Write them in after you get your results)



These are the talents you naturally lead with. They shape how you think, feel, and make decisions every day — even with money!

liberated
financial



STEP 3: GETTING TO KNOW YOU

Pick one strength you connect with most right now and reflect:

- I see this strength show up when I...

- This strength helps me the most when...

- This strength might get in my way when...

Now pick a combination of two strengths and explore how they work together.

Example: If you have Futuristic and Strategic, you may see the big picture of where you want to go and map the best path to get there. If you have Context and Analytical, you might learn from the past to make careful, data-driven choices about the future.

- My two strengths work together by...

STEP 4: LINKING STRENGTHS TO MONEY

Now that you've started reflecting on your strengths in action, let's see how they might support one of the most important areas of your life: your money.

List your top 5 CliftonStrengths and reflect on how each one might uniquely support your financial well-being — your money mindset, emotional relationship with money, and your financial strategy.

Example: If one of your strength is Responsibility, you might naturally excel at staying accountable to your budget or following through on financial goals. This can be a powerful driver for building consistency with your money.

● Strength + Money Link:

● Strength + Money Link:

● Strength + Money Link:

● Strength + Money Link:

● Strength + Money Link:

STEP 5: BIG-PICTURE MONEY REFLECTION

- How would you describe your current financial life? (Think emotions, behaviors, and numbers.)

- What's working? What's not working?

- What does your ideal financial life look like? How does it feel, how does it function, what do you want to achieve?

- When you consider the gap between your current and ideal, what's within your control to improve — mindset, behaviors, or strategy?

STEP 6: WHAT'S ONE GOAL ON YOUR MIND?

Big-picture reflection is powerful, but it becomes even more meaningful when you link it to a goal that matters right now.

What is one goal you would like to achieve?

- "I want this because I value _____."
- "This matters now because _____."

Which two of your strengths would be the most supportive in achieving that goal?

Strength #1: _____ → This could help me by...

- Action Step #1:
- Action Step #2:

Strength #2: _____ → This could help me by...

- Action Step #1:
- Action Step #2:

STEP 7: YOUR CASH FLOW SNAPSHOT

Big goals require grounded strategy. One of the simplest ways to measure financial health and goal feasibility is through cash flow – what’s coming in versus what’s going out.

NET CASH FLOW FORMULA

- Monthly Take Home Pay = \$ _____ x 12 = \$ _____
(Annual Take Home Pay)
- Total Monthly Expenses = \$ _____ x 12 = \$ _____
(Annual Expenses Pt. 1)
- (Annual Expenses) + (Annual Expenses x .2) = \$ _____
(Total Annual Expenses)
- Annual Take Home Pay – Total Annual Expenses = \$ _____
(Net Cash Flow)

Tips & Hints:

1. Take home pay is the amount of money that actually lands in your bank account – after taxes and deductions are taken out.
2. If you’re unsure your total monthly spend, take an average from your last 3 months of spending statements.
3. “Total Annual Expenses” adds an additional 20% to your spending estimate to buffer for those larger annual expenses or things we forget!

STEP 8: APPLY YOUR STRENGTHS TO CASH FLOW

- If your Net Cash Flow is **negative**: Which strength can help you “right the ship”? What two actions could you take?

- If your Net Cash Flow is **positive**: How are you using it? Are you directing that surplus in alignment with your strengths, values, and goals?

STEP 9: COMMITMENT STATEMENT

It's time to put it all together. Write your commitment statement below and keep it somewhere visible as a reminder of your next step.

WITH MY STRENGTHS OF _____ AND
(STRENGTH 1)
_____, MY FIRST STEP TOWARD
(STRENGTH 2)
_____ IS: _____
(GOAL) (ACTION STEP)

STEP 10: LET US KNOW HOW THIS WENT!

You've taken the first steps in linking your strengths and your money. The truth is, they're even more powerful when explored together — because strengths + money = unstoppable.

If you're someone who's ready to...

- Make changes but doesn't want to do it alone,
 - Use your strengths to create real momentum in your life, or
 - Optimize your money to align with your values and goals,
- ...then this is exactly the kind of work we love to do.

Reach out and share your discoveries with us!



Kirsten is your
go-to for all
things
CliftonStrengths.

kirsten@kdzhr.com
www.kdzhrconsulting.com
LinkedIn: kirsten-zeigler-
humanresources

Book a Free Consultation
with Kirsten!



hello@getliberatedfinancial.com
www.getliberatedfinancial.com
LinkedIn: alliebeckmann

Allie is your guide
for making smart
moves with your
money.



Book a Free Consultation
with Allie!



**Wherever you start – strengths, money, or both – you’ll be
setting yourself up for real transformation.
Reach out with your insights, we’d love to hear from you!**

Accessibility Note*

We believe everyone should have the chance to explore their strengths. If you truly want to take this assessment and are facing financial hardship, reach out to kirsten@kdzhr.com and share your situation. We offer a limited number of discounts on a case-by-case basis.

All content is for education and information purposes only. It is not intended to provide any tax or legal advice or provide the basis for any financial decisions. Nor is it intended to be a projection of current or future performance or indication of future results. Advisory services are offered by Liberated Financial, an Investment Advisor in the State of Colorado and other jurisdictions in which it may conduct business. Liberated Financial is not associated with KDZ HR Consulting.

**liberated
financial**

