



the Money Psychologist

LETS GET TALKING
ABOUT MONEY

WORKBOOK

Managing Late Cancellations & DNAs

To Support Reflection and Application
Alongside the Deep Dive Workshop

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Managing Financial Boundaries in Your Business with Compassion and Confidence

Late cancellations and no-shows are part of running a private business. Sometimes they are straightforward: a client explains and pays the fee. But they can often create a financial dilemma, for example when a client shares a difficult story that makes it hard to enforce the policy, or when you charge the fee and then have to chase payment.

These moments can activate strong feelings around money, fairness, care, responsibility, and the dynamics of a professional relationship. They can make it difficult to apply the cancellation policy consistently. Concerns about being perceived as uncaring, fear of conflict, guilt, or worry about losing clients can take over.

We might respond by waiving the fee we intended to charge, or by not following up on payment. But how we manage these boundaries can have a lasting impact on our relationships with clients, our relationship with our work, and our financial well-being. This is why it is worth exploring what late cancellations activate in us, and developing ways of responding that feel confident, consistent, and in line with our values.

In this workshop, we will explore the psychological and relational dimensions of managing late cancellations, and why holding the line can feel disproportionately difficult. We will look beneath the surface at the influences that shape our responses, including family narratives, professional conditioning, and wider societal messages about care and money. We will then translate insight into practical strategies for holding boundaries clearly and kindly, and for navigating pushback when it arises.

By the end of the workshop, you will have a clearer understanding of what gets activated for you in response to late cancellations, and a set of practical strategies that help you hold boundaries in ways that are calm and consistent. In the longer term, this can reduce stress in these moments, build confidence, support financial wellbeing, and strengthen respect and reliability in your working agreements with clients.

Use this workbook to capture your personal reflections, notes, and key takeaways.



Your Reactions to Late Cancellations and No-Shows

What do you notice when you receive a late cancellation or no-show?

Use the spaces below to write down a few reflections.

Thoughts:

They have a valid reason for cancelling. I should make an exception.”

“I don’t want to seem uncaring.”

Others:

“This is going to be awkward.”

“If I enforce this, they might leave.”

“I don’t know what the right thing is.”

Feelings/body:

Tightness / tension

Sinking feeling / dread

Anxiety / agitation

Guilt

Irritation / anger

Sadness

Numbness / shutdown

Others:



What do you tend to do next, and what are the consequences?

Waive the fee

Reduce the fee

Delay responding

Ignore it

Charge the fee but don't follow up

Get drawn into a long explanation

Charge the fee but feel excessively guilty

Other:

Short-term consequences:

Longer-term consequences:



How do you react to pushback? :

I over-explain

I apologise

I doubt myself

I give in

I become overly firm or abrupt

I avoid the conversation

I go into “prove it” mode
(justify, defend)

Other:

What feels most challenging about managing late cancellations:

The client’s circumstances pull
on my compassion

I worry about damaging the
relationship

I fear conflict or anger

I feel guilty about charging

I feel unsure about what is “fair”

I’m inconsistent, so it feels hard
to hold

Chasing payment feels
uncomfortable

Other:



What would you like to be able to do differently?

A large, empty white rectangular box with rounded corners, intended for the user to write their response to the question above.

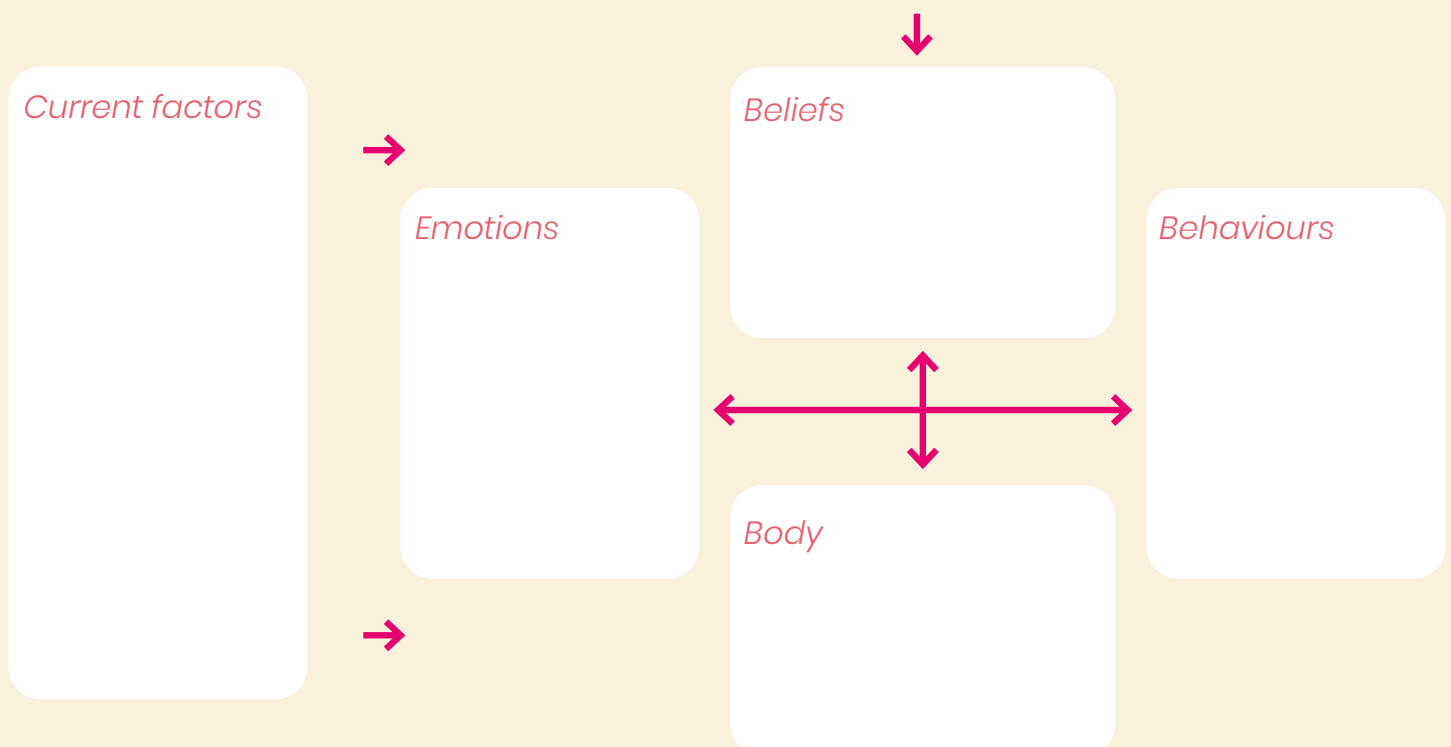


The Psychology Beneath Late Cancellations and DNAs

Your relationship to money, care and responsibility

Use the diagram below to reflect on the factors that shape how you respond to late cancellations and DNAs. Consider the influences we explored in the workshop, including family narratives, cultural and religious messages, professional norms and the wider economic and political context. Think about factors that might be more specific to money (e.g. money is a way to show love) and wider themes about care, responsibility, and boundaries, and anything else that might be relevant (e.g. if there is conflict, it's your job to fix it).

Main Relevant Experiences





What do you notice?

Looking at what you've written, are there any themes, patterns, or connections that stand out?

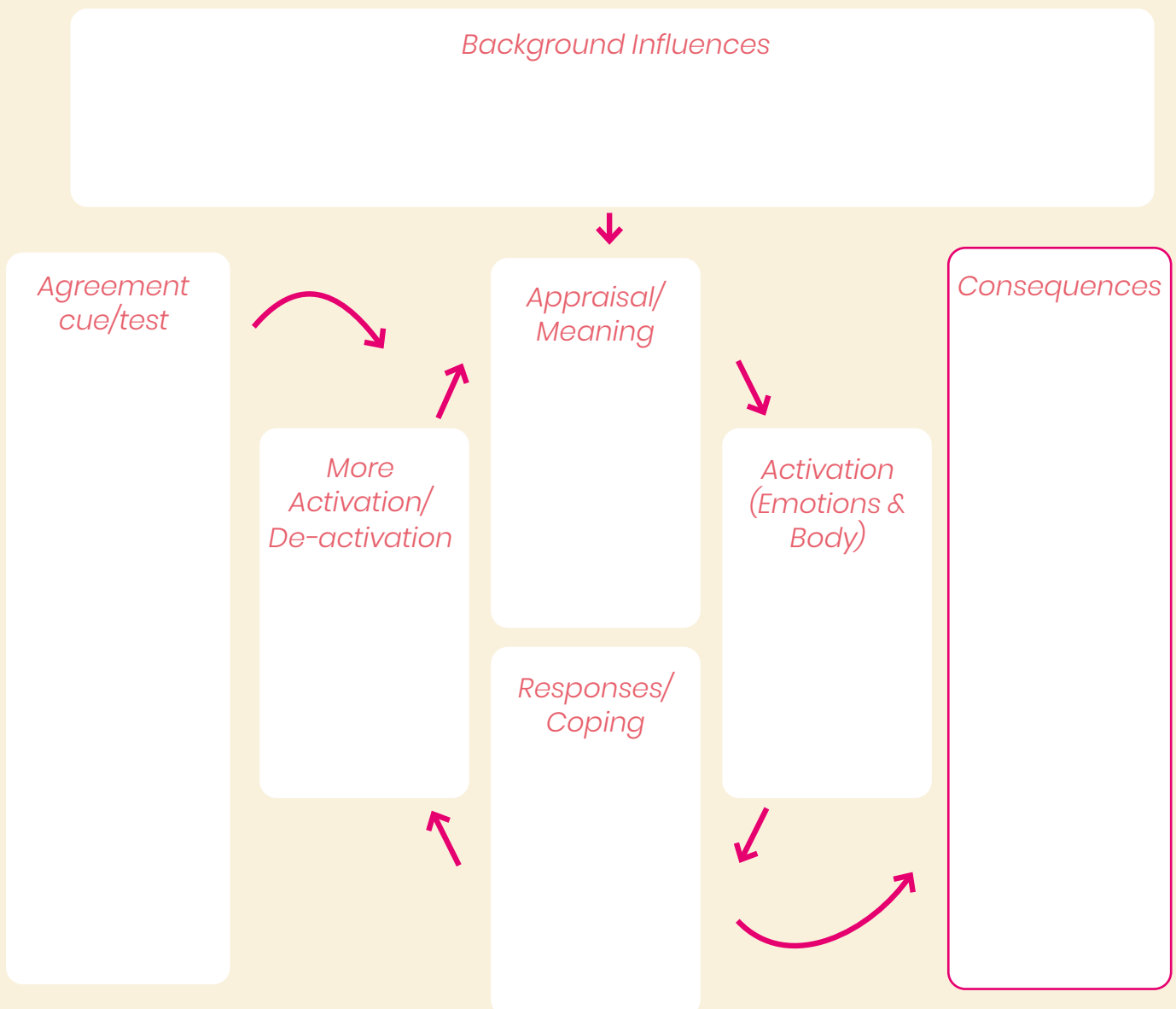


What happens when the agreement is tested

Take a moment to bring to mind a specific situation related to a late cancellation, a DNA, or pushback about a fee that triggered a strong response in you. This could be a client sharing a difficult story and expecting you to waive the fee, a no-show for a first appointment, or an organisation cancelling a contracted day at short notice.

What did you notice in that moment, emotionally, physically, and in your thoughts and actions? How might this link to your wider relationship with money, care, and responsibility?

Use the diagram below to explore this situation in more depth.





What do you notice?

Are there any patterns or themes you recognise, and what seems to be driving your response?



From Insight to Action

Setting Up Your Cancellation Policy

This exercise is not about drafting your full cancellation policy. Instead, it helps you clarify the frame and key decisions that make boundary moments more manageable later. Use the prompts below to reflect on your practice context and what your policy may need to include.

Your Practice Structure

What does a typical working week look like for you (e.g., regular recurring appointments, one-off sessions, blocks of work, or on-call arrangements)?

Your Client Base

Who do you work with and what constraints affect scheduling (e.g. shift work, unpredictable work patterns, caring responsibilities, health needs, travel, or time zones)?



Financial Considerations

How much financial margin to you have at the moment (tight/moderate/comfortable). What do you most need to protect (time/income/sustainability)?

Flexibility

Are there circumstances where you would want to offer flexibility? If so, what limits or conditions would help you keep this explicit and sustainable?



Key Elements of Your Policy

Based on your reflections, note the key elements you want your cancellation policy to include:

Notice period required: _____(hours/days/other)

Fee for late cancellations: £_____ / _____% / full fee / other:_____

Fee for DNAs: £_____ / _____% / full fee / other _____

How rescheduling works: _____

Any built-in flexibility or exceptions: _____

How cancellations must be made: email / text / phone / portal /
other:_____

Payment process: invoice / card on file / other: _____

When payment is due: immediately / within ___ days / before next session

If unpaid, my next step is: _____

Other:



Upholding the Policy

What might make this hard to apply consistently?

What would make it easier to hold?

One boundary I want to protect no matter what:



When a Boundary Moment Happens

PAUSE: What helps me stay grounded

When a boundary moment happens, it can help to pause before responding. What strategies help you stay calm and regulated in these moments?

Taking a few slow breaths

Feeling my feet on the floor

Giving myself permission not to reply immediately

Reminding myself of my policy and values

Feel free to add your own ideas in the spaces below

And after the moment has passed, what helps you to reset and recover?

Talking it through with a colleague or friend

Going for a walk

Writing down what happened

Feel free to add your own ideas in the spaces below



NOTICE: What tends to get activated for me

When a boundary moment happens, old patterns can get activated, often quickly and outside of awareness. Reflecting on these patterns can help you notice when they are running the show, and create more space to choose how you respond.

What old patterns are most likely to be activated for you in these moments? How do they show up? (These might include wanting to keep the other person happy, backing down to avoid conflict, feeling like it's your job to fix the situation, wondering whether you are unreasonable, and worrying that the client might leave)

What do these patterns link back to? You may find it helpful to refer to the diagram you completed earlier.



Anchoring Statements

When you notice an old pattern showing up, a brief self-reminder can help you move towards a grounded response.

What could you say to yourself in these moments?

Examples:

- “This is my people-pleaser showing up. I can hold the boundary anyway.”
- “I’m noticing the urge to back down. My policy is fair and clear.”
- “This discomfort is familiar. It doesn’t mean I’m doing something wrong.”

Write down one or two anchoring statements that feel true for you:



RESPOND: Clear and Kind Communication

Choose a recent example to work with. This could be:

- a late cancellation with a difficult story attached
- a DNA with no explanation
- chasing payment for a cancellation fee
- an organisation cancelling at short notice

Briefly describe the situation:

Use the prompts below to draft what you might say or write in response.

Acknowledge (Recognise the situation)



State the policy clearly (Short, factual)

Confirm next steps (What happens now: fee, invoice, rescheduling, practicalities)

Close warmly (Keep the relationship intact)

Anything else

Aim for: warm, brief, clear, consistent.



When there is pushback

Not every client will respond with understanding. Some may push back and this can activate old patterns again.

What kind of pushback do you find most activating?

Guilt-inducing: "I thought you cared about me"

Objections: "This isn't fair, I gave you notice!"

Anger or hostility: "If that's how you run things, I won't come back"

Justifications: "It wasn't my fault, everything went wrong at once"

Bargaining: "Can we do half this time?"

Refusal to pay: "I'm not paying that"

Feel free to add your own ideas in the spaces below

What gets in the way of holding the boundary when this happens?

(For example fear of being perceived as uncaring, fear of conflict, worry about harming the relationship, doubt about fairness, discomfort about chasing payment, tendency to minimise your own needs)



What patterns might this connect to?

(Again, you can look back to your earlier work on this, if that's helpful)

What tends to happen next?

(Your usual response, even if you later regret it)

What is this costing you (short-term and long-term)?



Navigating Pushback: A Practice Example

Choose a recent example of pushback about a cancellation fee or payment that felt difficult to manage. You can work through it on your own, or practise it as a role play with a partner.

Briefly describe the situation:

Remember:

- Their reaction doesn't mean you've done something wrong
- You can be empathic and hold the boundary
- Clear message, calm tone, consistent follow-through

Before you respond, remember to ground yourself using the strategies you outlined above.

(1) Prepare

What do you need to remind yourself of before the conversation?



(2) State the facts

State the behaviour clearly and specifically. Remind them of what had been agreed

(3) Share impact (briefly, if appropriate)

How has this affected you, your work, or the frame?

(4) Stay empathic

How might you acknowledge their perspective without collapsing the boundary?



(5) Check understanding

How will you check they have understood (without reopening the agreement)? In therapy contexts, you might explore what this brings up, while keeping the agreement intact.

(6) Reaffirm the boundary

What is your clear, respectful closing line?



When Boundaries Are Repeatedly Breached

Sometimes the issue is not a one-off late cancellation, but a pattern. This section helps you think through where you may need clearer limits, and what follow-through looks like in your context.

Advance Planning

What patterns or scenarios might require stronger limits?

(For example, repeated late cancellations, repeated DNAs, repeated disputes about fees, repeated non-payment dismissing or ignoring the policy entirely, hostile responses when the boundary is held)

What limit might you need to set that feels proportionate and workable?



At what point will you apply it (your threshold)?

(For example, next occurrence, after one reminder, after two breaches within X weeks, if unpaid within X days.)

What is your final limit (your bottom line)?

If the pattern continues, what is the final limit you are going to set (For example, pause sessions until fees are settled, move to prepayment only, end the piece of work, refer on)?



Limit-Setting in Action

Think about what you would actually say. You can work through this on your own or practise it as a role play with a partner.

(1) Restate the boundary and required behaviour

What needs to change? Be specific.

(2) State the consequence (clearly and briefly)

(3) Apply the consequence (follow-through)

What will you actually do at that point?



(4) Communicate escalation (if the pattern continues)

If pushback continues even after follow-through, what are you going to say?

(5) End the working relationship (final limit), if needed

Optional notes:



Seeking Support

Holding financial boundaries can be emotionally and relationally demanding. Support helps you stay consistent, reduces isolation, and gives you somewhere to think through difficult situations.

Supervision / consultation: _____

Peer support: _____

Mentoring / coaching: _____

Personal therapy or reflective support: _____

Professional networks or bodies: _____

Other:

One support step I could take in the next month:



Taking It Forward

Late cancellations and no-shows are among the most common financially related challenges for helping professionals working independently. They can feel emotionally loaded and difficult to manage, because they activate complex patterns linked to money, care, responsibility, and relationships.

I hope this workshop has given you a clearer understanding of what gets activated for you in these situations, and practical ways of holding boundaries that feel both compassionate and firm. Over time, this can reduce stress, protect financial wellbeing, and support clearer and more consistent working agreements.

If you would like to continue exploring your relationship with money in your work, you can find more resources, workshops, and reflective tools at:

www.themoneypsychologist.com

You are also welcome to connect with me on **LinkedIn** (www.linkedin.com/in/dr-katja-windheim) and join my mailing list via my website to receive my newsletter, updates and upcoming events.

Thank you for joining this workshop.