

MONEY TALKS,

*what does yours
say about you?*



DISCOVER YOUR EMOTIONAL
SPENDING TRIGGERS

WORKBOOK

CREATED BY

Monique | MONEYTALKSWMO



Understand.
Heal.
Spend
Intentionally.

REFLECT.
REALIGN.
RISE.



KNOWLEDGE IS POWER. AWARENESS IS WEALTH.



Discover Your Emotional Money Triggers

Money Archetype Workbook



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The content provided is intended to increase awareness around emotional triggers, financial behaviors, and decision-making patterns. It is not a psychological diagnosis, therapeutic tool, financial advice, or professional counseling service.

The Financial Archetypes presented in this workbook are descriptive models meant to help you recognize tendencies and patterns. They are not labels, identities, or fixed personality types. Your responses, behaviors, and emotional triggers may shift depending on season, stress level, life events, or personal growth.

You are not confined to a single archetype, and your results do not define who you are.

This workbook does not replace professional financial, legal, medical, or mental health advice. If you are experiencing significant financial distress, emotional hardship, or psychological challenges, please seek guidance from a qualified professional.

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By using this workbook, you acknowledge that:

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The intention of this workbook is empowerment through awareness. Not labeling, diagnosing, or limiting you.

Your patterns can evolve.

Your responses can change.

Your growth is always in motion.

But it is ultimately your decision.

Emotional Triggers Workbook: Version #1
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Introduction

Hey Friend,

You're about to step into a guide that will help you regain control over your finances. Not only is it simple to follow but it will also prepare you for unavoidable changes that often occur in our lives.

This guide/workbook will deliver and give you the insight needed to know how you're emotionally triggered and how it affects your finances, however, bear in mind that it doesn't work unless you do!

There is no one size fits all and there definitely isn't a magic cure to your financial woes. Managing your finances is just that, **management**. And as much as many of us would wish a million dollars would fall out of the sky to fix all of our financial issues, such miracles are uncommon.

This guide/workbook will provide realistic approaches, various strategies and options to fixing your money problems.

With the economy in the state that it's in today and the direction it seems to be headed, it's imperative that you take control of your finances. And I'm so glad you chose today to be that day of realignment for you, it's high time you're taking the next step.

Whether you care to admit it or not, your financial position has a direct effect on your mental health.

Let's grow together and get your life back on purpose!

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My Story

My name is Monique and I am no stranger to mismanaged finances. I have a bachelors degree in Accounting with 10+ years of experience under my belt in managing companies with million dollar budgets. I'm also currently sitting for my CPA exam.

You'd think that would've prepared me to do better with my own money, unfortunately it didn't. I quickly realized the one thing I'll be sharing with you. That is the fact that emotions matter, especially in finances.

I have over spent, paid bills late, robbed Peter to Paul, you name it. Not only did I get through it, I never went back to making the same mistakes.

Combining my personal experience with my professional training I've created the Money Talks System to help others learn to get out of financial chaos and never look back.

Getting your finances right is definitely a healing journey. And while it may never be that deep to some, it is absolutely that deep for others.

I don't want to make this too much about me, but I wanted to provide a little bit of background into who I am and the things I've experienced to bring clarity to who is actually helping you and why.

I can be found on Instagram, Facebook and TikTok all @MoneytalkswMo

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This Workbook Belongs to:

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The 4 Money Archetypes

Understanding your money archetype is the first step in understanding and identifying your current mental and emotional state.

Before we dive into the specific archetypes, it's important to understand something.

Your financial behaviors are not random. They are patterned. And patterns form as a means of protection.

Every spending habit, avoidance cycle, budgeting system, or financial overextension started as a solution, not a flaw.

Your archetype represents the emotional strategy you use to feel safe, capable, or in control when money is involved.

This is not a label. This is not a diagnosis. This is awareness.

You may see yourself clearly in one archetype. You may resonate with parts of two. And your response may shift depending on stress levels, life seasons, or responsibility load.

The goal is not to eliminate your pattern. The goal is to regulate it.

When your archetype operates unconsciously, it creates stress. When it operates consciously, it becomes a strength.

As you read through your results, pay attention to what feels familiar, what feels uncomfortable and what feels relieving.

Discomfort doesn't mean something is wrong. It usually means something is right.

This framework is designed to help you reduce shame, increase self awareness, build financial systems that match your nervous system, and create stability without sacrificing identity.

Your money habits are not a reflection of your intelligence. They are a reflection of your emotional conditioning.

And conditioning can be rewired.

Let's begin.

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Archetype 1: The Peace Protector

Snapshot:

Money feels emotionally heavy

You don't ignore money because you're careless, you avoid it because it can quickly become overwhelming. When finances feel uncertain, your nervous system chooses peace over pressure.

Anxiety causes stress and makes it hard to focus, so you may delay checking accounts, avoid difficult conversations, or distract yourself when stress rises. In the moment, this protects you, but long term, it increases shame and anxiety around money.

You crave:

- Stability
- Simplicity
- Peace of mind

What Drives This Pattern:

Your relationship with money is shaped by your desire for emotional safety, however, financial uncertainty can trigger a sense of vulnerability. Making avoidance feel like the only way to protect yourself. You may have learned consciously or unconsciously that stepping back from stressful situations helps you regulate your nervous system, even if it means you miss important details or you experience a setback.

Growth for you means building gentle structure, not harsh discipline, so money stops feeling like a threat to your mental health.

How This Shows Up In Real Life:

- Lets bills pile up unopened or opened and stacked in a corner
- Avoids calls from debt collectors
- Says "I'll deal with it later" when numbers feel tight
- Avoids looking at account balances after spending
- Feels relief when ignoring it "What I don't know won't hurt" until dread hits later
- Avoids negotiating payments or having money conversations

The Emotional Cost:

- Builds quiet resentment towards money



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- Start feeling behind compared to peers, which increases shame
- Experiences rollercoaster of “calm -> panic -> avoidance”
- Loses trust in yourself

Your Edge When Regulated:

- Awareness of emotional cues and know when you need a break
- High empathy makes you great at collaborative financial planning
- You value harmony and avoid unnecessary conflict
- You thrive with visual systems instead of aggressive tracking
- You're capable of creating peaceful environments for yourself
- You respond well to habitual based money habits (same day, same time, etc.)

Challenges:

- Extreme avoidance until it's too late to fix
- Important decisions are postponed, causing more stress and anxiety
- You feel disconnected from your financial goals

When money feels threatening, your body shifts into freeze or flight mode. The goal isn't to force discipline, it's to lower the threat response.

Alignment Shift:

Remember that clarity reduces anxiety. Avoidance increases it.

Start with a 10-minute weekly “money check-in.” No fixing. Just observing. Awareness first, adjustment second.

1. Choose the same day/time weekly
2. Make your space calm and clean (play instrumentals, light a candle)
3. Only look at balances and upcoming bills
4. No problem solving allowed, this is for awareness.
5. [Identify the emotions](#) you faced, find it in the workbook and give details.

PSA:

You may also resonate with elements of [The Security Architect](#), who wants stability and predictability in their finances as well. They just maintain it with structure.

Remember that money behavior is situational. Stress, life changes, income shifts, family and even relationships can activate different responses at different times.

What You're Not:

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Archetype 2: The Dream Builder

Snapshot:

Money equals freedom and possibilities.

Money is seen as a tool for growth. Opportunities excite you. Ideas and possibilities energize you. You think big and invest in experiences, businesses, and personal development; oftentimes moving too quickly before building solid foundations.

Restriction feels suffocating so you tend to rely on future income to balance present day overspending.

You crave:

- Structure to help contain not control
- Creative expression/freedom to pursue your visions
- Progress trackers
- A visible “idea fund”
- An interchangeable “dream map” to show timelines

What Drives This Pattern:

Your relationship with money is shaped by your desire for freedom, a way out and a way forward. You learned early on that hoarding only causes stress and you enjoy the thrill of risk and reward.

Impulses have become second nature since you believe you’ll always figure it out and taking risks and pursuing opportunities often lead to success. Causing structure to feel like restriction, even when it’s needed for stability.

Growth for you looks like grounding your vision in systems so expansion doesn’t create chaos and shaky footing. Learning to separate idea energy from operating cash, tolerate slow compounding and finishing before expanding.

How This Shows Up In Real Life:

- Launches a new idea before finishing the last one
- Impulsively spends on items
- Upgrades lifestyle based on projected income
- Invests in branding before stabilizing cash flow
- Books trips as "motivation"

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The Emotional Cost:

- Underlying fear of being stuck
- Spends from FOMO (Fear of missing out)
- Identity ties to momentum
- Discomfort with slow progress

The Hidden Cost:

- Burnout from constant starting
- Loss of trust from family, friends or partners
- Cycles of big wins followed by financial dips
- Feeling embarrassed after overcommitting

Your Edge When Regulated:

- Calculated visionary thinker and creator
- Willingness to take risks and try new things
- You build sustainable wealth, not chaotic spikes
- Ability to inspire others through results, not just ideas

Challenges:

- Difficulty sticking to routines or budgets
- Risk of instability from rapid expansion
- Impulses cause financial disappointment

Alignment Shift:

Remember that vision needs structure to survive.

Before expanding, build a “Stability Base” of fixed expenses, savings buffer, and runway for your ideas. Ask yourself: “Is this aligned with the vision or am I chasing instant gratification?”

Actionable Steps:

1. Know 3-6 months of fixed expenses
2. Create a debt plan
3. Separate everyday expenses from your dream expenses (savings)
4. Set clear financial goals and review them regularly
5. Implement a 24-hour pause rule before new purchases

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Archetype 3: The Security Architect

Snapshot:

Money equals safety.

You feel calmer when there's structure. Spreadsheets, tracking, and organizing aren't just habits, they're safety mechanisms. When something unexpected happens, you tighten control.

When you feel uncertain, you research more before making decisions. Unexpected expenses trigger stress and cause extreme financial restrictions. Oftentimes too afraid to indulge for fear of losing control or messing up.

You crave:

- Order and predictability
- A financial plan that accounts for every scenario
- Permission to enjoy money without guilt
- Freedom to spend, while still protecting stability
- Planning over spontaneity

What Drives This Pattern:

Your relationship with money is shaped by your need for security and predictability. Growing up money was never consistent and often caused embarrassment due to lack of it.

You may have learned that careful planning and control helps you avoid unpleasant surprises and saves you from the shame of not having enough. This can make flexibility feel risky, even when it's necessary.

Growth for you looks like allowing flexibility without feeling unsafe and trusting yourself beyond the numbers.

How This Shows Up In Real Life:

- Checks bank accounts multiple times per day
- Recalculated projections after small expenses
- Avoids delegating financial tasks
- Feels irritated when you have to spend "off plan"
- Struggles to enjoy vacations because of cost tracking

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The Emotional Cost:

- Fear of regression
- Fear of public humiliation
- Fear of depending on others
- Fear of losing control and spiraling

Security Architects are rarely just “organized”. They’re protecting something and the other side of not being able to shield themselves is fear.

Your Edge When Regulated:

- Excellent organizational skills
- Proactive in planning and preparation
- Ability to stick to secure financial systems

Challenges:

- Risk of anxiety spirals when control feels threatened
- Struggle to enjoy spontaneous opportunities
- Over structuring leads to rigidity
- Difficulty adapting when plans change
- Financial peace depends on numbers behaving perfectly

The Hidden Cost:

- Significant others and children feel restricted
- Money becomes a source of tension instead of freedom
- Self-Worth becomes tied to financial performance
- Burnout from constant vigilance
- Looks “successful” externally, but internally exhausted.

Alignment Shift:

Remember that while control creates safety, flexibility builds resilience.

Put aside money for one (1) “planned flexibility” buffer. This prevents surprises from feeling like total chaos. Allowing you to emotionally practice tolerating minor unpredictability without over correcting.

1. Pre-decide the amount
2. Label it clearly (Entertainment, Vacation, Self-Care Etc)
3. Once spent, no recalculating the entire budget

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Archetype 4: The Devoted Provider

Snapshot:

Money is tied to worth and providing.

Money, for you, is deeply connected to responsibilities like family, stability, or not doing “enough.” You may overextend yourself financially to prove love, competence, or reliability.

When something falls short, it can feel personal as if you’re disappointing people. You feel pressure to provide yet struggle to do so effectively. While also struggling to prioritize yourself, tying self-worth to productivity.

You crave:

- Security for loved ones
- Permission to receive, not just give
- Recognition for your efforts
- Financial breathing room that’s truly yours
- A sense of accomplishment

What Drives This Pattern:

Your relationship with money is shaped by your desire to provide and care for others. You carry responsibility deeply. Money isn’t just numbers, its love, protection, and proof that you’re good enough.

You may have learned that dependability and generosity are measures of your worth. This can lead to self-sacrifice, especially when you feel responsible for the well-being of those around you.

Growth for you means separating identity from income and learning that being responsible doesn’t mean being overburdened.

Start allowing shared responsibility while setting boundaries and defining worth outside of productivity. Remember not to feel guilty or obligated if others don’t show up.

How This Shows Up In Real Life:

- Say’s “I’m Fine” while financially stressed
- Covers costs to avoid others feeling lack
- Works overtime instead of adjusting spending



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- Avoids asking for help even when overwhelmed
- Feels resentful but guilty for feeling resentful

The Emotional Cost:

- Fear of failing your family
- Fear of being seen as inadequate
- Fear of becoming dependent on others
- Fear of being received as selfish

The Devoted Provider is driven by a deep sense of identity and pride, not just responsibility.

Strengths:

- Deep sense of responsibility and commitment
- Generosity and willingness to support others
- Strong work ethic and perseverance

Challenges:

- Difficulty prioritizing your own needs
- Guilt when saving or spending on yourself
- Risk of burnout from overextending financially

The Hidden Cost:

- Quiet resentment builds over time
- Children learn over-functioning as love
- Dynamic with significant other becomes unbalanced
- Self-neglect impacts long-term stability
- Health suffers due to overwork

Alignment Shift:

Remember that providing does not require self-sacrifice.

Start allocating money for you, no matter how small. This rewires guilt and reinforces that self-sustainability is strength.

1. Create a “Provider Replenishment Fund”
2. Non-negotiable percentage or dollar amount
3. Spend it without explanation
4. No tracking it as “waste”

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5. Do not under any circumstances spend more once this fund is gone for the month

Start allowing shared responsibility while setting boundaries and defining worth outside of productivity. Remember not to feel guilty or obligated if others don't show up.

A Devoted Provider in alignment still gives generously, but from overflow, not depletion. They contribute to the family and still have a savings account in their own name. They help without hemorrhaging.

PSA:

You may also resonate with elements of [The Dream Builder](#), who have big visions for the future and want more for their family. But lacks the system to build it.

Remember that money behavior is situational. Stress, life changes, income shifts, family and even relationships can activate different responses at different times.

What You're Not:

- You're not failing, you're carrying too much
- You're not selfish for wanting rest and putting yourself first
- You're not weak for needing support
- You're not only valuable when you're producing or taking care of others

Your worth was never meant to be measured in dollars.

This result reflects your most consistent pattern right now, **NOT** a permanent identity. Awareness gives you the power to shift and change.

How do you align with the Devoted Provider?



Finding Your Emotional Triggers

Whether we like it or not, we all have triggers that cause us to be impulsive. The way we spend money has a direct correlation with our emotions. Many times, those impulses wreak havoc on our finances, because we like to fix our issues with things that money **CAN** buy i.e. food, clothing, vacations, hobbies, collections etc.

I'm not here to tell you that your habits or hobbies are wrong. In fact, I think we need them. However, I do believe we should be practical and do things in moderation and in accordance with our budget.

Our emotions play a big part in how we spend our money. Different emotions are responsible for why we spend the way we do. Sadness, guilt, pain, even pleasure can all lead to reckless spending.

Regardless of the emotion, if you lack discipline to not give in and don't know what sets you off. You're in danger of creating financial habits that will drain your bank faster than you can keep up with.

If you've been struggling with impulsive spending and want to identify what's actually triggering you, then this workbook is for you.

My hope is that once you complete this workbook not only will you be able to identify the triggers that set the stage for uncontrollable spending but, you'll also be able to now face it and find more productive and cost-efficient ways to cope.

We will explore 4 different money archetypes created by me that will help you identify where you are at any given moment in your life.

Remember these archetypes are not labels, identities, or fixed personality types. Your responses, behaviors, and emotional triggers may shift depending on season, stress level, life events, or personal growth.

As you continue through the workbook, I know some of the questions can be answered yes or no. It would be in your best interest to go beyond basic answers. This is to help you realize your financial truth, not to shame.

Answer as if no one will read it and then throw it away, burn it, shred it – whatever you want if you think someone might get ahold of it. But answer truthfully with context. Do it for your future self!

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Stress & Anxiety

Stress – Physical, mental, or emotional strain or tension caused by pressure.

Anxiety – A state of distress or uneasiness of mind caused by fear, uncertainty or anticipated misfortune.

Stress and anxiety often show up when life feels overwhelming, unpredictable, or out of control. In those moments, your nervous system wants relief.

And relief feels urgent.

For many people, that relief comes in the form of spending such as: ordering takeout, scrolling endlessly, shopping, planning trips, impulse buying, or making a “quick” Target run.

The goal isn't really the item.

The goal is the chemical shift.

Your brain releases dopamine, the “feel good” chemical, signaling temporary comfort that says: *“You’re okay. You’re safe. You’re not stressed right now.”*

But the relief is short-lived.

Because what soothes you in the moment can create new financial pressure later. And often, that pressure feels heavier than the original stress you were trying to escape.

A simple errand can quietly turn into \$200.

A girls’ night can become \$300+ on a credit card.

And sometimes, more spending follows, just to calm the guilt.

This is the cycle.

The goal of this section is awareness, not shame.

You cannot change what you do not first notice.

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What situations immediately raise your stress or anxiety levels?

When you feel overwhelmed, what is the first thing you tend to do?

What purchases do you typically make when stressed? (Food, clothes, electronics/gadgets, experiences etc.)

How does your spending during stressful times compare to other periods?

How do you feel ***before*** you spend? (Rushed, overwhelmed, numb?) What thoughts are running through your mind?

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How do you feel **during** the moment of spending (during the purchase)?

How do you feel **afterwards**? Relieved, guilty, indifferent, anxious? Is it immediate or is there an emotional delay?

Over the past month, approximately how much money have you spent during moments of stress or anxiety?

Has this spending helped stabilize your life, or added more pressure? What beliefs fuel your stress spending habits? (Ex: "I deserve a break" "I'll feel better after I get this" "I needed this")

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Think of one regretful purchase made under stress. What did it cost you financially and emotionally?

What healthier or free/low cost coping strategies could replace impulse spending?

Who can you talk to or what environment can you shift to when you feel the urge to stress-spend?

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Action Steps & Boundaries

The next time stress spending tries to take control, try one or more of these:

- Pause to think for 10-15 minutes before buying anything
- Physically step away from your phone or laptop
- Add to cart but don't check out
- Wait 24-48 hours before completing the purchase
- Create a personal "comfort list" of non-spending stress relievers (walking, the gym, Pilates, prayer, bubble baths, journaling etc.)
- Set weekly spending limits for stress related purchases
- Plan ahead for high stress seasons (holidays, birthdays etc.)

Boundaries are not punishment.

They are protection.

Personal Commitment

Next time I feel stressed or anxious, I will **"ENTER YOUR OWN WORD"** before spending money.

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Guilt & Shame

Guilt – A feeling of responsibility or remorse for something you did, didn't do, or believe you fell short in; whether real or imagined.

Shame – The deeper belief that you are flawed, unworthy, or “not enough”

Guilt and shame are heavy emotions. And heavy emotions can quietly drive overspending as a way to relieve those feelings.

It becomes easy to overspend, not because you're irresponsible, but because you care.

For many people, that relief shows up as over giving. Overspending on gifts, food, gas, loans, or covering someone else's expenses in an effort to “make up” for something.

To maintain approval.

To smooth over tension.

In real life, it looks like:

- Forgetting a birthday and overcompensating
- Canceling plans and insisting on paying for lunch because you “owe” them
- Loaning money you don't really have because you don't want to disappoint someone
- Filling someone's tank or covering a bill just to relieve the discomfort in your chest.

And I know what you're thinking.

In this economy?!?! Yes, even in this economy.

Spending isn't always about generosity.

It's about relief.

Relief from internal discomfort of guilt. Relief from rejection. Relief from being seen as selfish.

Gifting may be a love language, but overextending yourself is not an act of love. It's often an act of fear.

The unrealistic solution would be to never feel guilt or shame. But that's not human. The healthier solution is to separate your worth from your wallet.

Boundaries.

Once you start saying no, you'll notice two things:

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1. Some people will respect it
2. Some people won't

Whichever they choose is none of your business and will tell you everything you need to know about how they view you.

Tip No.1: People learn how to handle you based on what you allow.

Guilt and shame aren't always your fault, but repeating the same financial pattern is your responsibility.

Sorry. Not sorry.

What situations make you feel guilty or responsible for others?

Do the same patterns reoccur with different people?

What purchases do you make because of guilt or shame?

How do you feel ***before*** spending out of guilt?

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How do you feel **after**? Relief, resentment, regret?

Approximately how much do you spend per month on guilt based purchases?

What beliefs tie your worth to giving, rescuing, or helping? (“If I don’t help, I’m selfish”
“They won’t show up for me if I don’t”)

Which guilt driven purchase do you regret the most?

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How could you set clearer boundaries in those situations?

Who respects your “No” without making you feel bad or punishing you? Who doesn’t?

Action Steps & Boundaries

Try one or more of these steps the next time stress spending kicks in:

- Practice saying “Let me think about it” instead of an immediate yes
- Create a monthly “giving budget” and stick to it
- Delay financial decisions that are emotionally charged
- Pay attention to patterns of pressure or manipulation.
- Remind yourself: Generosity without boundaries becomes self-neglect

Personal Commitment

I will no longer use my finances to make up for guilt. Instead, I will **“WRITE IN YOUR OWN WORD”**.

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Fear

Fear – It's often called 'False Evidence Appearing Real' – A distressing emotion triggered by perceived danger, loss, or threat. Whether real or imagined.

Fear can stem from uncertainty, comparison, rejection, or the anticipation that something unpleasant might happen.

Even if the threat isn't real, the emotional response is.

The most common financial expression of fear is FOMO (fear of missing out).

FOMO creates urgency. And urgency overrides discernment.

You spend to avoid feeling left behind. You upgrade to avoid being judged. You say yes because everyone else is saying yes.

This shows up in:

- Social events
- Vacations
- Luxury purchases
- Cars
- High limit credit cards
- Major milestone investments

Sometimes spending isn't about desire, it's about belonging.

The fear of being perceived as "behind" or "less than" can quietly influence decisions. Over time, comparison can distort your timeline and create financial strain because you're trying to match someone else's roadmap.

Other people's timelines are not **YOUR** financial instructions.

Fear based spending prioritizes appearance.

Value based spending prioritizes alignment.

When you stop spending to keep up, you create room to build intentionally.

The goal isn't isolation.

The goal is alignment.

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When have you felt the pressure to keep up?

What do you do because “everyone else is doing it” consciously or subconsciously?

What purchases do you overspend on to avoid missing out?

How do you feel ***during*** a fear based spend? And ***after***? (Empowered, regretful, indifferent?)

How much did FOMO cost you this year?

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What beliefs about success or belonging influence your spending? (“If I don’t have this, I’m behind” “People will think I can’t afford it”)

What FOMO purchase do you regret most?

How can you enjoy life without overspending?

Who supports you making decisions that align with your values?

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Action Steps & Boundaries

- Pause before big purchases and ask: *“Do I truly want this, or do I want to avoid feeling left out?”*
- Create an “experience fund” so enjoyment doesn’t require debt
- Unfollow or mute comparison triggers that distort your priorities
- Define what success looks like for you, not your circle

Boundaries protect your future self from present insecurity.

Personal Commitment

I will make financial decisions based on my values, not fear.

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Happiness & Excitement

Happiness – A state of joy, pleasure, or contentment

Excitement – A heightened emotional state that stirs or energizes feelings

It's a party, it's a party, it's party!!!!

Excitement isn't always negative, however, it is powerful. And powerful emotions influence behavior.

Good times are necessary.

No one thrives working nonstop, only paying bills, never celebrating, never enjoying the fruit of their labor.

Life is meant to be lived, not observed from the sidelines.

But here's the shift, happiness lowers your guard. Excitement reduces restraint. And over spending happens most easily when you're having a good time.

A night out turns into rounds for everyone, turning you into Oprah real quick.

A small celebration becomes a full splurge.

A cheap purchase repeated 10x becomes expensive.

You don't feel reckless. You feel generous. Free. Alive.

But generosity without boundaries adds up. And when the moment ends, the math remains.

Joy isn't harmful. It's unmanaged and passive joy that creates a problem.

Ironically, the times people are the strictest: never celebrating, never budgeting for fun. Are often the same times they later blow through their money in one emotional rebound.

Deprivation leads to overcompensation. That's why the goal isn't about restriction, it's about intentional enjoyment.

Enjoy your life.

Just don't let temporary excitement make long-term decisions for you.

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What situations make you so happy that you temporarily ignore your budget?

What do you tend to overindulge in when celebrating?

Do celebration purchases feel worth it later?

How often does joy lead to overspending? What's the average amount you spend?

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What do you believe about “treating” yourself (ie self-care)? (“I deserve this” “It’s been a long week”)

What joyful overspending moment brought regret?

What are low-cost ways to celebrate?

Who helps you stay balanced during fun or high energy moments?

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Action Steps & Boundaries

- Set a clear celebration budget before the event
- Plan ahead for achievements or milestones so the money is already allocated
- Decide in advance what you will and won't cover for others
- Build "Fun money" into your monthly plan so joy doesn't cost you.

Joy is healthy.

Unplanned excess is not.

Personal Commitment

I will enjoy my life responsibly by "ENTER YOUR OWN WORDS"

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Sadness & Depression

Sadness – A state of grief, heaviness, or emotional low mood

Depression – A prolonged state of emotional emptiness or despair that may include fatigue, withdrawal, guilt, loss of focus, and difficulty functioning.

Sadness is part of being human. Depression however, is deeper and more complex.

While this workbook is not a substitute for professional support, it is important to recognize that low emotional states absolutely influence financial behavior.

When you feel empty, you look for something to fill that space.

Retail therapy becomes that relief. Packages become anticipation. Shopping becomes stimulation.

Cue Ruff Ends “No more shopping sprees, no more late-night creeps, no more V.I.P no more dough we can’t even kick it no more.”

The purchase give you something to look forward to. Something to unwrap. Something to temporarily shift your mood.

However, mood driven spending can quietly become a coping pattern. You don’t have to be a hoarder or reckless.

It can look very subtle, very “normal”.

- Shoes
- Electronics
- Late night Amazon orders
- Collectibles
- Food Delivery

They all count. The danger isn’t the occasional purchase. It’s when spending becomes emotional anesthesia, masking what needs attention.

Hard times happen, and spending becomes a small reprieve. So let’s not eliminate it all together, learn to moderate it. You can be emotionally spent and financially responsible at the same time. Just pay attention ***when*** shopping becomes your primary comfort.

And if your sadness/depression feels persistent, overwhelming, or dangerous; professional support is strength, not weakness.

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What situations often trigger feelings of sadness or heaviness?

What do you buy when you're feeling low (What's your vice, how do you soothe yourself?)

How much have you spent during the low periods? What's your average?

What do you believe shopping (spending) gives you emotionally? Distraction, control, comfort, excitement?

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Which sadness or depressive purchase do you regret the most?

What activities lift your mood without spending?

Who could you reach out to instead of shopping?

Action Steps & Boundaries

- Try mood boosters before spending: sunlight, music, a walk, the gym, prayer, etc.
- Create a wish list instead of purchasing immediately
- Set a small, predefined comfort allowance for difficult weeks
- Track how you feel before and after emotional purchases.

Relief that costs your stability is not relief, it's delay.

Personal Commitment

When I feel sad or emotionally low, I will **“ENTER YOUR OWN WORD”** instead of immediately shopping.

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Insecurity

Insecurity – A feeling or anxiety, fear, or self-doubt rooted in a lack or certainty or internal safety.

Insecurity doesn't always come from lacking something material. It often shows up from comparison.

From noticing how others present themselves. Observing how people respond to someone else. Quietly wondering, *Why not me?*

Perception shapes insecurity, and perception is not always reality.

When comparison goes unchecked, it can distort how you see yourself, and that distortion often leads to spending to “fix” what you feel is broken or that will bring you a certain level of attention.

You upgrade to feel adequate.

You purchase to feel included.

You invest in appearance to quiet self-doubt.

There is nothing wrong with inspiration. There is nothing wrong with investing in your appearance.

The problem begins when insecurity starts making financial decisions for you.

Money becomes a tool to fix an internal feeling. And soon you'll notice that insecurity is not solved through transactions.

Your worth is not found in brands, upgrades, or aesthetics.

It is found in your character, your integrity, and how you carry yourself; regardless of what you own.

When you separate your identity from your income, you spend differently.

Insecurity can sneak up on you quickly. And contrary to popular belief it isn't always about what you lack materially.

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What situations or environments make you compare yourself to others?

What do you buy to boost confidence or feel included?

How do you feel ***before*** and ***after*** these purchases? More confident? Still uncertain?

How much have you spent money to improve your appearance, status or perception?

What beliefs tie your self-worth to material things?

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What insecurity driven purchase do you regret?

What free or low-cost activities make you feel grounded and secure?

Who makes you feel valued without requiring performance or spending?

Action Steps & Boundaries

- Limit exposure to comparison triggers (certain social media, environments, or conversations)
- Define what “enough” looks like for you
- Stick to a style or lifestyle that fits your financial reality, not someone else’s
- Invest in skill, growth, or wellness before status symbols

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- Patience is a virtue, you will get there and how you get there is just as important and will determine your longevity.

Personal Commitment

My worth isn't tied to what I buy. Instead, I will "ENTER YOUR OWN WORD"

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Love & Relationships

Love – A loyal and benevolent concern for the well being of another; devotion, expressed through care and action.

Relationship – A meaningful connection between people bound by kinship, friendship, or partnership.

“Love don’t cost a thing” – J.Lo lied! Love may not cost a thing emotionally, but financially, relationships absolutely carry weight.

It doesn’t matter the type of relationship or even what you’re doing together:

- Friendships
- Romantic partners
- Children
- Family
- Social circles
- Vacations
- Events
- Celebrations
- Gifts
- Support

All of it costs something.

However, spending in relationships isn’t inherently negative. It’s often intentional and joyful. The problem begins when money becomes **proof** of love.

Generosity can quickly turn into obligation, pressure can make you blindly sacrifice yourself and spending/gifts can easily replace communication.

In real life it can show up as spending to show affection, avoid conflict and maintain a connection.

But reckless spending for love often leads to resentment, and financial instability strains relationships faster than it strengthens them.

Struggle love benefits no one. Healthy love respects boundaries.

You can be generous without being financially reckless. You can be devoted without being depleted.

When love is secure, it doesn’t require financial overextension to survive.

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Do you spend more on loved ones to show affection?

What financial sacrifices do you regularly make to please others?

How do you feel **after** spending for someone? Appreciated? Happy, used, resentful?

Have you ever gone into debt for a relationship?

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What beliefs tie love to financial sacrifice? (“If I love them, I’ll figure it out” “They need me”)

What relationship driven purchase do you regret most?

What non-financial ways can you express love?

What financial boundaries would protect both you and the relationship?

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Action Steps & Boundaries

- Communicate your financial limits clearly and confidently
- Create a love sinking fund
- Deciding in advance what you can reasonably contribute to shared expenses
- Separating generosity from guilt or fear of losing connection.

Love thrives in honesty, not financial strain.

Personal Commitment

I will show love in ways that do not harm my financial well being by **"ENTER YOUR OWN WORDS"**



Recovery and Moving Forward

Awareness is powerful.

But awareness alone does not create change.

Financial distress is something everyone and I mean EVERYONE goes through. However, it's not about what you go through, it's about what you do after that matters. How you handle your low valleys dictates how you handle your mountain top.

Now that you've identified your emotional triggers, the patterns, reactions, and habits tied to your finances; you're standing at a pivotal point.

This is where responsibility replaces shame. Where recovery begins. Where you decide to respond differently.

And once you come to terms with the fact that money should be used as a tool, a means to an end, instead of being a burden, crutch or oxygen to survive you'll be able manage and maintain it easier.

Regardless of how you spend, money can easily become an addiction. To heal, grow, renew and restart. You need to treat your money issues, mistakes and bad habits like an addiction.

I know the word "addiction" has a negative connotation, but it doesn't take away from the fact that money has become such an anchor that people truly have difficulty living without it.

Understand that triggers are not character flaws. They are however, emotional reflexes formed during stress, survival, or unmet needs.

But reflexes can be retrained.

The next steps are not about perfection. They are about rebuilding trust with yourself.

This is your recovery phase.

Not dramatic. Not rushed. Intentional.

Let's take another step closer to making amends to yourself and healing your relationship with money with 10 steps into recovery.

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Acceptance

Admit – To acknowledge something as true.

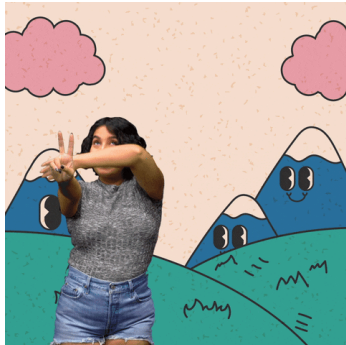
Acceptance – To recognize reality without resistance or denial.

Lasting financial change begins with honesty.

You cannot manage what you refuse to measure or refuse to face.

Many people minimize their financial situation, they round down debt, ignore statements, phone calls, emails, and pretend things are “not as bad as it seems”

But denial delays progress.



Acceptance ***is not*** shame.

Acceptance ***is*** clarity.

And clarity creates strategy.

Acknowledging your current financial reality does not mean it will always be this way. It simply means you are strong enough to face where you are...today.

Write out what you're accepting as true about your financial situation right now.

No judgement or excuses. Just facts.

“We cannot change anything unless we accept it.”

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Hope

Hope – The expectation that something better is possible; a confident anticipation of improvement.

Financial stress often produces hopeless thinking:

“It will always be this way.”

“I can’t get out.”

“I’ve never been financially stable.”

“No one in my family has done better.”

Hopelessness is heavy, and heavy thinking keeps you stagnant. Your internal dialogue shapes your financial behavior.

If you believe nothing will change, you won’t move.

If you believe progress is possible, you’ll take steps.

Hope is not delusion, it’s direction.

Instead of thinking and speaking those negative words over your finances, start to cultivate hope by replacing them with intentional statements to combat the negative thoughts and feelings.

Write down the negative financial thoughts you’ve carried.

Then rewrite each one into a constructive, forward-moving response.

Negative Thoughts	Positive Response

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“Let your hopes, not your hurts or mistakes, shape your future.”

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Faith

Faith – A firm belief in something not yet seen; trust in an outcome before proof appears.

Faith requires trust.

If you do not believe you can change your financial habits, you will not attempt to.

Faith means taking action before you see results. It means choosing long-term alignment over short-term comfort.

This looks like declining invitations, resisting triggers, and making decisions that may not be popular. Faith requires courage.

It requires choosing yourself, especially when it feels uncomfortable. And just know choosing yourself isn't selfish, it's being responsible.

Choose You! Everytime, every opportunity, Choose You!

Based on what you've learned about your emotional triggers, write statements that begin with: **"I will..."**

"Faith is taking the first step, even when you don't see the whole staircase." Martin Luther King JR.

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Courage

Courage – The mental or moral strength to act despite fear, discomfort, or uncertainty.

Awareness without action changes nothing.

You can understand your triggers, identify your patterns, and even admit the problem. But if you avoid the numbers, nothing shifts.

Courage is not the absence of fear. It is the decision to move while afraid.

Open the bank statement. Review the credit card balance. Answer the call from the collector and make sure you're prepared, not panicked.

Create a script and stick to it.

Avoidance keeps anxiety alive. Confrontation no matter how hard or embarrassing it may be, reduces it.

This is all about you versus your old habits, and no one has to see this part but you.

Courage doesn't require perfection. It requires participation.

The only thing you will regret is your lack of action.

“Courage is simply the willingness to be afraid and act anyway.”

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Honesty

Honesty – A commitment to truth, fairness, and straightforward acknowledgment of facts.

Honesty builds on acceptance and acceptance is admitting where you are. This means continuing to tell the truth, even when it's uncomfortable.

When you inflate your progress, you inflate your spending. When you downplay your debt, you downplay the seriousness of your situation.

Honesty reveals reality while teaching you to handle the truth and create discipline.

This step requires numbers.

Write out your debt. Names and amounts. No guessing.

Name	Debt Balance

Write out your common financial mistakes (which you should know by now if you went through the first section)

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Lastly, write out the realistic changes you can make to help better your situation.

“Honesty doesn’t always pay, but dishonesty always cost”

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Patience

Patient – The ability to endure difficulty or delay calmly and without complaint.

Nothing derails financial progress faster than impatience. Impatience whispers: “It’s taking too long.” “I should be further by now.” “This isn’t working.” And that frustration often leads right back to the behavior that created the problem.

It’s true what they say, patience is truly a virtue. It may have taken one weekend to spend \$1,000. It will not take one weekend to rebuild it, unless you have the resources to quickly replace what you lost.

Debt accumulated quickly rarely disappears quickly. Savings built intentionally rarely happens instantly. This is the part many people skip past because it’s not sexy. Financial recovery is not dramatic, it is repetitive small steps.

Paying off debt takes time.
Changing habits takes time.
Rebuilding confidence takes time.

Know that progress that feels slow is still progress and while impatience creates shortcuts, those same shortcuts recreate the very cycles you’re trying to escape.

Be patient with yourself, but stay committed.

Rome wasn’t built in a day, the same can be true for your financial rebrand.

Write down the areas where you need to practice more patience, financially or emotionally. (You already know how closely your emotions and money are connected.)

“To lose patience is to lose the battle” – Gandhi

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Humility

Humility – Freedom from pride or arrogance. The ability to remain grounded regardless of circumstance.

Hear me when I say this **NO ONE IS BETTER THAN ANYONE ON THIS EARTH!!!!!!!!!!**
I wish I could scream it from the mountain top but then I'd have to climb a mountain and I don't want to lol.

Life be life-ing and many people love to act holier than thou just to say they are better than someone. They may not struggle with the same issue as you but they struggle none the less.

It's taboo to talk about struggles within your finances because people tend to judge and look down on you because of your choices. Don't listen!

Financial hardship can feel isolating because money struggles are often hidden behind pride. But the fact that you are doing this work already shows humility.

But before you get the big head understand that humility in finances is a twofer.

First — putting pride aside long enough to admit you need change.

Second — staying grounded when progress begins.

When your situation improves, don't let ego replace discipline. Don't forget where you started, judge others for where they are or assume you are immune to falling back into old habits.

Financial growth without humility often turns into lifestyle inflation and subtle arrogance.

It's called a financial ***journey*** for a reason.

“A mistake that makes you humble is better than an achievement that makes you arrogant.”

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Willingness

Willingness – A readiness to act; the choice to move forward without resistance.

To succeed you have to be willing to tackle and change your spending habits.

You can identify every trigger, outline every mistake, and create the perfect budget. But if you're not willing to change your behavior, nothing shifts.

Resistance to change sounds like: "I've always done it that way" "This is just how I am" "I'll start next month"

Self-control requires adjusting habits, lifestyle changes and discomfort.

Willingness creates momentum if you keep pushing forward, even when you mess up.

List your impulsive spending habits then write a healthier alternative.

Impulsive Habits	Healthy Alternative

"Be wise enough to know that no matter how much knowledge we obtain, we will never know it all and we will never stop learning"

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Integrity

Integrity – Consistent alignment between your values and your actions.

Integrity is not about perfection. It's about congruence (harmony).

When you make excuses for financial missteps, you weaken your self-trust. And begin to rationalize impulse decisions, training yourself not to believe your own commitments.

Integrity rebuilds trust, with yourself first.

Sticking to your budget doesn't mean rigid numbers. It means showing up consistently, reviewing the plan, adjusting responsibly, and telling the truth about your progress.

Integrity says: "I may stumble, but I won't abandon the plan."

Financial integrity is consistency over intensity.

It's choosing alignment when no one is watching.

It's honoring the version of yourself you are becoming.

"Integrity is doing the right thing, even when no one is watching" – C.S Lewis

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Self-Discipline

Self-Discipline – The ability to choose long-term vision over short-term impulse.

Cue Janet Jackson “Control” because that’s what you’ll need to push through.

Discipline may feel like punishment, but it’s not it’s protection.

You don’t build a legacy through emotional spending, you build it through intentional restraint.

Every time you say “No” to an impulse, you are saying yes to stability, freedom, future options, and the life you actually want.

Self-discipline is not about restricting joy, it’s about funding it without going bankrupt.

Ask yourself:

- What kind of financial story do I want to tell five years from now?
- What kind of example am I setting for my children, family, or community?
- What would the disciplined version of me choose today?

You are not just managing money. You’re shaping yours and your family's identity, shaping habits, shaping generational patterns.

The legacy you build financially will either:

- Break cycles
or
- Repeat them.

Choose intentionally.

“Self-discipline starts with the mastery of your thoughts. If you don’t control what you think, you can’t control what you do.” – Napoleon Hill



Who am I Becoming?

This workbook was never just about money.

It was about patterns, emotion, awareness, and responsibility.

But most importantly, it was about identity.

The way you handle money is a reflection of how you handle:

- Stress
- Pressure
- Joy
- Comparison
- Love
- Fear
- Self-worth

You're not only fixing spending habits. You're becoming someone new.

Someone who faces reality without denial, speaks hope over their situation, acts with courage, tells themselves the truth, exercises patience, stays humble in growth, chooses change, lives with integrity, and practices discipline.

That version of you already exists, you're just strengthening it.

Reflection Questions

1. What emotional patterns have I broken during this process?
2. What financial behaviors am I no longer willing to tolerate from myself?
3. What boundaries have I set that protect my peace and my wallet?
4. What does financial stability mean to me now?
5. If I continue this path for the next 3–5 years, what will my life look like?
6. What legacy am I building through my financial decisions?

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In the End

Your spending, habits, boundaries and discipline all tells a story.

The question is, are you writing that story intentionally?

You've identified your emotional triggers, you've faced your patterns, you've built awareness.

Now imagine what happens when you combine that awareness with:

- A clear financial plan
- A structured budget that fits your lifestyle
- Strategic debt payoff guidance
- Accountability
- And ongoing support

Self-awareness is powerful.

But strategy plus accountability? That's transformation.

Ready to Take This Further?

If you're serious about:

- Breaking emotional spending cycles
- Creating a realistic and sustainable budget
- Paying off debt with a plan
- Building savings and long-term stability
- And aligning your finances with your values

Then financial coaching may be your next step.

You don't have to do this alone. If you're ready for structure, strategy, and measurable progress, [apply for financial coaching](#) and turn awareness into action.

Let's build the system your discipline deserves.

Money talks.

What's yours saying about you?

-Mo