A FREE WORKBOOK · FROM THE TALK LOVE IS NOT A FINANCIAL PLAN

# The Know Your Numbers Workbook

A few pages to help you see where you stand, set your own rules, and find your people. Fill it in, scribble on it, make it yours.

*Love is beautiful. But love is not a financial plan.*

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START HERE

# Hi. I’m so glad you’re here.

I’m not a financial advisor. I’m just a person who learned some hard lessons about money and trust, including losing $95,000 to someone I loved. These are the pages I wish someone had handed me before I signed. Take what helps, and leave the rest.

## Four steps back to control

**1**

**See the red flags**

In love and in business. **Page 3**

**2**

**Know your numbers**

Where you stand and what you can access. **Pages 4–6**

**3**

**Set your Goldilocks rules**

Decide your line before you need it. **Page 7**

**4**

**Find your women**

Learn, find the experts, talk to each other. **Page 8**

## How to use this workbook

- [ ] Print it, or fill it in on screen. Keep it somewhere private.
- [ ] Start with the red-flag check on page 3. It takes about five minutes.
- [ ] Block an hour this week for your first money date with yourself. After that, it’s more like 20–30 minutes, once or twice a month.
- [ ] Write down at least one Goldilocks rule before the week is out.
- [ ] Tell one woman you trust what you’re working on.

**Important:** This workbook is for education only. It is not financial, legal, or tax advice. Laws differ by country and state, so take these ideas to a qualified professional where you live.

STEP 1 · SEE THE RED FLAGS

# A quick red-flag check

Think about a partner, a business partner, or a family member you share money with. Be honest. Nobody sees this but you.

1. I've been asked to sign something or approve money moves in a rush ("there's no time"). ☐ Yes ☐ No
2. I don't know the current balance of every account my name is on. ☐ Yes ☐ No
3. Someone else holds the passwords, the statements, or the relationship with our advisor or accountant. ☐ Yes ☐ No
4. I get vague answers about where money went ("it's just a transfer," "it's handled"). ☐ Yes ☐ No
5. I've been discouraged from working, or from spending on my own career or training. ☐ Yes ☐ No
6. Every money decision I make gets controlled or criticized, or I get an "allowance." ☐ Yes ☐ No
7. I don't know which of our accounts are joint and which are individual. ☐ Yes ☐ No
8. I don't have an account or a credit card in my name only. ☐ Yes ☐ No
9. I work in a family or partner's business for little or no pay. ☐ Yes ☐ No
10. I get a knot in my stomach when I think about opening a statement. ☐ Yes ☐ No

## Count your "yes" answers

**0–2**
You're in good shape. Keep the money date going.

**3–5**
Some blind spots. Start with pages 4 and 7 this week.

**6 or more**
Work through the whole workbook, and talk to an advisor who works for you.

If questions 5, 6 or 9 hit close to home, or you feel afraid, please see page 9. You deserve support.

STEP 2 · KNOW YOUR NUMBERS

# Every account, in one place

List every account with your name on it or your money in it: checking, savings, investments, retirement, credit cards, loans, business accounts, PayPal or Venmo, that old 401(k). Put an X if you don’t know the balance and a ★ if someone can move money without you.

| Bank/Company | Account | Balance | Joint or mine? | Who can move money? | Signing limit | Alerts on? | X / ★ |
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## Your number

Everything you own

_____

Everything you owe

_____

**Own minus owe = your number**

_____

It might be scary. Write it down anyway. You can’t change a number you won’t look at.

STEP 2 · KNOW YOUR NUMBERS

# Your money date

Once or twice a month, a date with yourself. Put it on the calendar, pour yourself a drink, put on some music, and make it a little ritual instead of a punishment. What does your money date look like?

Date: _____

| | |
|---|---|
| **5–10 min** | **Every account.** Open your list from page 4. Anything new? Anything closed? Any names or access changed? |
| **5–10 min** | **Balances.** Write today's balance next to last time you did it. Anything surprising, up or down? |
| **5–10 min** | **Movement.** Look through the transactions. Flag anything big, new, unfamiliar, or moved between accounts. |
| **3 min** | **Your number.** Last time: _____ Today: _____ |
| **2 min** | **One thing.** What's the one thing you'll fix, ask about, or set up before your next date? |

## Notes and questions

### For my fellow creatives and freelancers

Our income comes in waves, and it's tempting to only look when a wave crashes. Do your money date anyway, especially in the dry months. And keep your project money and your personal money in separate accounts.

*The first one might take an hour and some tears. It took me two sessions! By the third, it's 20–30 minutes and you feel like a boss.*

STEP 2 · KNOW YOUR NUMBERS

# Know what you have access to

Once you know where you stand and what you can actually reach, you can change your life. Check off what you know, and circle what you need to find out.

- [ ] I know which accounts are joint (either person can usually move the money) and which are mine alone.
- [ ] I know each account's signing limits: what needs one signature, two, or none.
- [ ] I know whose name is on the house, the car, the business, and any loans.
- [ ] I've checked the beneficiaries on my retirement accounts and insurance.
- [ ] I know what my marriage or partnership agreement, or the law where I live, says about shared property.
- [ ] I have my own advisor: not "our" advisor, mine.

## Before I sign anything financial, I ask

- [ ] Have I read all of it?
- [ ] Which account does the money come from, and where is it going?
- [ ] Is it joint or individual, and who can move it after this?
- [ ] Why does it have to be today? What happens if I wait 24 hours?

## My plan

Don't have a strategy yet? That's okay. Start here: what do you want your money to do for you in the next year?

STEP 3 · SET YOUR GOLDILOCKS RULES

# My Goldilocks rules

A Goldilocks rule is a boundary you decide ahead of time and then stick to. Not too strict, not too loose: just right for you. Make it when you're calm, so it holds when you're not.

| Personal | Business |
|---|---|
| *"Once my property taxes hit $_____, I'm selling."* | *"If a client is 60 days late, the work stops."* |
| *"If they ask for money again, it's a firm no."* | *"I don't sign a contract I haven't had time to read."* |
| *"Nothing over $_____ gets decided in under 24 hours."* | *"I don't lend money I can't afford to lose."* |
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## Rules you can set up once

- [ ] Alerts on every account, at the lowest amount your bank allows. Email or phone, whatever works for you.
- [ ] An account in my own name. Doesn't have to be a secret, just mine.
- [ ] A credit card in my own name, and I've checked my credit report.
- [ ] Two approvals required for big transfers, where my bank allows it.
- [ ] Anything big waits 24 hours.

STEP 4 · FIND YOUR WOMEN

# You don’t have to figure this out alone

So many of us were never taught about investing and finance, so it’s easy to feel ashamed about not knowing. But there is shame in silence, and that silence can be crushing. Look for the women in the room, and look for the women’s rooms.

### Educate yourself

Read, take a class, come to rooms like this summit.

### Find the experts

People do finances for a living. Look for them, and look for the women.

### Talk to each other

Ask your friends how they’re really doing with money.

## My people

Who can I talk to about money? A friend, a mentor, an advisor, a group.

## Look for some experts

What or who are some resources I have found?

## Questions I want to ask an expert

## Starting the conversation at home

*“I realized I don’t actually know where everything is. I want us both to see all of it, so we’re a team if anything ever goes wrong.”*

Pick a calm moment. Start with “we,” not “you.” And notice the reaction: it tells you something.

IF IT'S ALREADY HAPPENED

# Four things to do, in this order

The money you lost is not a measure of your intelligence. It's tuition. Expensive, painful tuition.

**1**

### Document

Download statements, screenshot transfers, write down dates and amounts.

**2**

### Protect what's left

New passwords, alerts on, an account in your own name. Ask your bank about changing access.

**3**

### Check your credit

Pull your report, look for anything you didn't open, and freeze your credit.

**4**

### Get your own people

Your own advisor, an attorney if you need one, and a friend who hears the whole truth.

### If you feel unsafe

Controlling money can be part of abuse (in the UK it's called economic abuse). If you're afraid, please reach out to a domestic violence group near you or someone you trust, and don't do anything that could put you in danger. In the US, the National Domestic Violence Hotline is 1-800-799-7233 (thehotline.org). In an emergency, call your local emergency number.

### About Lara

Lara Britton is a filmmaker, producer, and the founder of All Hats Media. She spent 27 years as a classically trained opera singer and actress and has founded three organizations. After learning about money and trust the hard way, she's passionate about women's financial freedom and about getting more women into the money conversation. Watch your inbox: I'll send a few more things to help you put this workbook to work.

**Disclaimer:** This workbook is educational and reflects the author's personal experience. It is not financial, legal, or tax advice, and it does not create an advisory relationship. Please talk to a qualified professional about your situation.

ONE MORE PAGE

# Write it down

Numbers tell you where you stand. Words tell you who you are. Pick one of these, set a timer for ten minutes, and write without editing.

### 1. “The thing I haven’t said out loud is…”

### 2. “The red flag I talked myself out of was…”

### 3. “Fade in: one year from now, my life looks like…”

**Want to keep going?**

This winter I’m leading **The Rewrite**, a six-week writing circle for women. Your first draft was written by circumstance. This one’s yours. Wednesdays, January 27 to March 3, live on Zoom.
**larabritton.com/rewrite**