



Journaling Worksheet: Uncovering Your Money Stress Triggers

This worksheet is designed to help you explore your money stress triggers with curiosity and compassion. Set aside 10–15 minutes. Breathe. Be honest. There are no wrong answers.

1. What does money stress feel like in your body?

Close your eyes. Think of the last time money stress flared up.

Where did you feel it? _____

What was happening in your body? _____

Example: My jaw tightened, I felt heat in my chest, I wanted to run or shut down.

Your reflections:

2. What typically triggers that stress response?

Think of 1–3 real examples—recent or recurring.

Your money stress moments:

- _____
- _____
- _____

3. What stories or thoughts come up in those moments?

Write down the thoughts that loop through your mind when you're stressed about money.

Example: "I should be further ahead by now." "I'll never figure this out."



Your thoughts:

4. What's your typical reaction?

How do you tend to respond to money stress? What do you *do*, or avoid doing?

Example: I check out. I shop. I pick a fight. I avoid the numbers.

Your patterns:

5. What might your body truly need instead?

Go deeper than "fix the money." What helps you calm and return to yourself?

Examples: A walk, deep breath, supportive voice, cup of tea, asking for help.

Your grounding actions:

- _____
- _____
- _____

6. What's one small action that brings clarity?

Pick something simple, doable, and non-shaming.

Examples: Check my bank balance. Write down my income. Cancel one thing I don't need.



My next step:

7. How can I return to alignment, clarity, and empowerment today?

Complete the sentence:

Today, I choose to...

Reminder: Money stress doesn't mean you're doing something wrong. It's your nervous system asking for support. And you're allowed to give it.

Come back to this practice any time you need to feel grounded in your money journey.