

“ALL OF MY MONEY IS BUSY”

5 days to stronger financial boundaries



Hanna Morrell with yourworthcoach.com

Learning to say “no” without guilt

Money is already hard to talk about. But when it's time to set (and keep) a boundary, decline an invitation, or gently say no to a request from someone in need, talking about money can feel impossible. And then we may often end up feeling like no matter what, we're making the wrong choice.

“JUST SAY NO” sounds like an easy strategy to expect ourselves to just magically implement, but it's a strategy that will likely to fail you.

In this 5-day challenge, you'll build confidence, set clear money boundaries, and practice a compassionate to decline financial requests: from location weddings to loans, to “just a little help.”

You'll learn to understand why you give, start communicating in a gentle way, and trust yourself to set and keep financial boundaries.

Day 1: Investigate

Let's examine (in a safe way) how you feel when you're presented with a financial request.

Think of the last time you felt a high level of stress when asked to contribute, for help, a loan or asked to take part in an activity that would require a financial outlay.

Regardless of whether you said yes or no, circle all the things you were thinking or feeling at that moment.

It's ok if you find that your reactions seem to be contradictory. That ambivalence is an important thing to pay attention to!

If we missed any words, please add them in!
The messier this exercise the better it will work!

Day 1: Investigate

Pressure

Joy

Respected

“Now you owe me”

Guilt

Frivolous

Included

Pressure

Disrespected

Fear

Obligated

Needed

Resentment

Anger

“It’s just this one
time”

Excluded

Love

Excitement

Used

Panic

Conflicted

Responsible

Worthy

Anxiety

Taken advantage of

Day 2: Longing

We don't do anything without a reason. Even if we don't have great clarity on what our reasons are, there is ALWAYS a reason.

Today, I'd like you to look back at the words you circled or added yesterday and ask yourself this question:

“What am I longing for when I'm feeling/reacting this way?”

For today, please do these exercises on the next page:

1. Circle at least three things you long for
2. Add in some that I've missed
3. Draw a cartoon next to at least three of your longings of what it would look like if this longing was met
4. Draw lines and arrows between related longings

Day 2: Longing

Engagement

Novelty

Affection

Excitement

Connection

Gratitude

Peace

Hope

Connection

Security

Comfort

Passion

Relaxation

Inspiration

Happiness

Appreciated

Respect

Day 3: Worst Case Scenarios for saying NO

The last few days we've been digging further and further down into your reactions to a request.

Today let's focus on what you think might be OTHER'S reactions if you decline that request. No word cloud today, no lines even.

Set a timer for just three minutes. On the next page, write down or draw every possible negative reaction you might get from others.

Get weird. It doesn't matter if you think this outcome is unlikely, let's plumb that anxiety and just vent it all here. (Stop when your timer goes off)

Day 3: Worst Case Scenarios for saying NO

(Three minutes only)

Day 4: Worst Case Scenarios for saying YES

Somewhat predictably, today we're focusing on the possible negative outcomes of saying yes to requests. These could be negative outcomes for you, for others, for your future, etc.

Again, get weird and don't hold back! You are only going to do this for three minutes again, so really go for it.

Day 4: Worst Case Scenarios for saying YES

(Three minutes only)

Day 5: Other ways

So now you know what your reactions are (Day 1) and what you're longing for when a request is made of you (Day 2). We also know what some possible negative outcomes from others might be (Days 3 and 4).

Today we're going to do two things: Look for other ways, and develop the first version of a script you can evolve later.

(This really should have been a 7-day challenge)

So today let's ponder the question:

Are there any other ways to get what you long for without some or all of those potential negative outcomes?

Day 5: Look for other ways

(It's ok if you don't find any immediately)

Day 5: The “Script”

Of course you'll need to modify this script to make it more “you”.

The purpose of this script is first and foremost to encourage you to take a moment before responding to a request. Look back through your responses, think about past experiences and actually practice this out loud (with a friend if possible)!

Day 5: The "Script"

"When you made X request, I noticed that I felt/reacted

(response/reaction from Day 1)

(longing from Day 2)
is really important to me, but I'm also concerned about

(fear from Day 3 and/or 4)

Would you be willing to work with me to find some other ways I/we can

(longing from Day 2)

that protect me from

fear from Day 3 and/or 4) _____?

Day 5: The “Script” example 1

“When you suggested we all go away for the weekend, I noticed that I felt both stressed out and excited at the same time.

Feeling connected to our friend group and spending quality time with you is really important to me, but I’m also concerned about not being able to pay off my student loans.

Would you be willing to work with me to find some other ways we can stay connected and spend time together that protects my security?”

Day 5: The “Script” example 2

“Yesterday when you asked for help with your rent this month, I found that I felt both stressed and honored that you trusted me enough to ask.

Knowing you have a safe place to live, and being part of your life is really important to me, but I’m also concerned about not having any savings.

Would you be willing to work with me to find some other ways we can make sure your rent is paid while still protecting my reserves?”

Day 5: The “Script”

Yes, this is corny and clunky.

Yes, you will probably feel like you’re going to die the first time you try it out live.

But here is the most important, MANDATORY part of this script...

Every time you practice the script, whether it’s just pretend, or live, you must ask yourself this question:

“Did I die?”

Day 5: The “Script”

This question is important because every time you ask yourself “Did I die?”, your brain actually checks.

And every time you didn’t die it reinforces that you are resilient and can be trusted to do hard things like ask for what you need.

What kinds of patterns do you think you’ll notice as you practice understanding your reactions, needs, and the script?

Be well!

Hanna Morrell

Bonus Challenge: Reframe

Write down three situations where you've said "I'm broke" to decline something:

#1

Bonus Challenge: Reframe

#2

#3

Bonus Challenge: Reframe

Now for each of those situations, imagine you'd said "All of my money is busy right now".

How would that have felt different for you?

How do you think the person you were communicating with might have received that?

What do you think the long-term outcome might have been?

#1

Bonus Challenge: Reframe

#2

#3

You get a badge! Nice!



If you'd like a digital version of this badge, please reach out to your coach or Hanna at hanna@pacificstoa.com