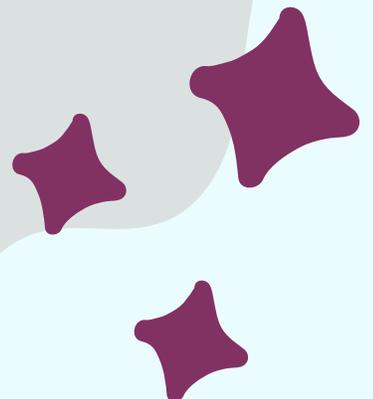


INTERRUPT THE

!!!
Overspend

A 5-DAY, NO SHAME
FINANCIAL WELLNESS
CHALLENGE

YOURWORTHCOACH.COM



If shame, judgment, or guilt worked to “get your shit together” financially, we’d all be fine right now.

This 5- day challenge is meant to begin the work of understanding your overspending without judgment, shame, or pressure.

Be well!

-Hanna Morrell

Day 1:

You don't have to change your habits yet. Just notice them.

Prompt: Think of a recent moment you felt broke, panicked, or guilty around money. What triggered it? Was it a bill, a purchase, a conversation, or just waking up?

Optional Reflection:

- What story did you start telling yourself?
- Was there a familiar phrase ("I'm so bad with money," "I knew this would happen")?

Today's Micro-Action: Jot it down or voice-note yourself describing what happened and how you felt. That's it. You're building awareness, not a case against yourself.

Day 2:

“What Was I Hoping For?”

Overspending isn't just about the item. It's about what you were hoping it would do.

Prompt: Pick one thing you bought this week. What were you hoping it would solve, soothe, or symbolize?

Examples:

- The \$28 candle = hoping for peace.
- The \$200 impulse flight = needing an escape.
- The \$9 app = hoping to finally get organized.

Today's Micro-Action: Choose one purchase and ask: What was I hoping for when I bought this? No judgment, just curiosity.

Day 3:

Introduce a Pause Phrase

You can pause without canceling the whole thing.

Prompt: Try using one of these when you're about to make a purchase:

- "What's the purpose of this?"
- "What is one additional way I could achieve this purpose?"

Today's Micro-Action: Use one pause phrase today. Even if you still make the purchase, you're starting to rewire the reflex. That's a win.

This isn't about changing or correcting your behavior, but understanding it.

Day 4:

Track One Alignment Win

Let's notice what is working.

Prompt: Think of one moment recently where your spending felt aligned with your values or priorities. Doesn't have to be noble or frugal, just true.

Examples:

- Spent \$75 on dance classes because you want joy in your body.
- Ordered takeout on a chaotic day instead of melting down.
- Bought flowers for your desk because beauty matters to you.

Today's Micro-Action: Write down one Alignment Win. If it helps, add a sticky note that says, "My spending can reflect who I am."

Day 5:

Try One Micro-choice and Ask... Why?

We're not here to eliminate joy. We're just expanding on what your values are. Pretend you have to make a choice between grocery items, or two events this evening. IF you could only choose one, which would you choose and why?

By teaching your brain to evaluate and compare the choices you are making (not yourself), your values will naturally begin to bubble up.

Prompt:

What kinds of patterns do you notice as you make even hypothetical choices between options?

Closing thoughts:

You don't have to change everything right now, and you don't have to restrict yourself at all.

Wanting to reduce overspending is fine, but not if it costs you your self-worth in the process.

Focus on evaluating the choices you're making, not yourself.

That gentle reframe may sound easy, but it may take practice, and that's ok too.

Be well,
Hanna Morrell