



Building Financial Literacy

A GUIDE TO HEALING FROM FINANCIAL
TRAUMA

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Welcome to your Financial Toolkit!

*This is not a budgeting spreadsheet. It's a space to recalibrate
after years of financial struggles.*

If you've ever felt shame, fear, or confusion around money, this toolkit is for you. It's designed to help you explore your financial story with compassion, curiosity, and emotional pacing. Whether you're navigating scarcity, financial trauma, or simply trying to feel safer in your spending habits, this space honors your nervous system first. Remember-

***You don't have to fix anything today. You're allowed to move slowly.
You're allowed to feel safe here.***

Inside, you'll find reflective prompts, emotional tracking tools, and rituals to help you reconnect with your financial truth. There's no right way to use this, just YOUR way.

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Money Mood Tracker
Journaling Prompts
Boundaries
Support Mapping





Money Mood Tracker

UNDERSTANDING YOUR INTENTION

This tracker helps you notice how your spending habits and emotional states interact. It's not about judgement, it's about awareness. Use it daily, weekly, or whenever you feel emotionally activated around money.

Instructions

Before and after financial decisions, pause and reflect. What's happening in your body? What emotions are present? What need is being met, or unmet? Document it! Find your tracker on the next page.

Example

Date	Purchase or Action	Mood Before	Mood After	Need, Treat, or Investment?	Notes
08/12/2025	TENNIS SHOES	RELUCTANT TO SPEND	GUILTY	NEED	I FELT BAD FOR SPENDING ON MYSELF
08/17/2025	PHOTOGRAPHY CLASS	RELUCTANT TO SPEND	EXCITED FOR THE CLASS	INVESTMENT	I WAS RELUCTANT BUT FELT GOOD AFTER
08/19/2025	A NEW OUTFIT	UNCOMFY, AND LONELY	DIDN'T BUY	TREAT	I DON'T REALLY HAVE THE MONEY BUT I THINK IT WILL MAKE ME FEEL GOOD.

Money Mood Tracker

WHAT DOES FINANCIAL SAFETY FEEL LIKE
IN MY BODY TODAY?

Date	Purchase/Action	Mood Before	Mood After	Need, treat, or investment?	Notes



Journaling Prompts for Financial Clarity

Your relationship with money didn't begin with your first paycheck. It began with what you saw, felt, and internalized. Often long before you had words for it. These prompts are here to help you gently explore the emotional roots of your financial behaviors, without judgement or urgency.

You don't have to answer them all at once. You don't have to be "productive." You just have to be honest with yourself.

**WHAT'S MY EARLIEST MEMORY OF MONEY? HOW DID IT
MAKE ME FEEL?**

**WHEN DO I FEEL MOST UNSAFE FINANCIALLY? WHAT'S
THE STORY BEHIND THAT FEELING?**

WHAT MONEY BELIEFS DID I INHERIT FROM MY FAMILY OR CARETAKERS?

WHAT DOES "ENOUGH" FEEL LIKE IN MY BODY?

WHAT MONEY HABITS DO I REPEAT? AND WHAT ARE THEY TRYING TO PROTECT ME FROM?

WHAT DOES FINANCIAL SAFETY LOOK LIKE FOR ME TODAY, NOT JUST IN NUMBERS, BUT IN EMOTIONS?

IF MY NERVOUS SYSTEM COULD DESIGN A BUDGET, WHAT WOULD IT WANT TO PRIORITIZE?

Money is never just about money. It's about safety, power, love, and the stories we were told about what we deserve.

The Nervous System Knows



This page is for the truths your body has always known, even when your mind doubted them. It's where you name what safety actually feels like; not just what you were taught to chase.

Choose one of the prompts below and respond in the free writing area on the next page.

WHEN I FEEL SAFE, MY BODY...

THE DIFFERENCE BETWEEN SURVIVAL AND SAFETY IS...

I USED TO THINK LOVE FELT LIKE _____. NOW I KNOW IT FEELS LIKE _____.

MY NERVOUS SYSTEM DOESN'T LIE. HERE'S WHAT IT'S BEEN TRYING TO TELL ME...



Protecting Your Peace in Financial Relationships

Boundaries & Support Mapping

Financial healing isn't just about what you earn or spend. It's about how you protect your energy, your autonomy, and your emotional safety in relationships. Whether you're sharing expenses, navigating financial entanglement, or reclaiming independence after abuse, boundaries are essential.

In this section, we will name what feels safe, what feels off, and who you can turn to when things get hard.

Boundaries to Consider

- I can share money without abandoning myself
- I don't owe anyone access to my accounts.
- I get to pause before merging finances.
- I am allowed to say "not yet" or "not at all."
- I deserve financial conversations that feel calm, clear and mutual

*What boundary would protect your nervous system today?
And what type of support would help you hold it?*



Support Map

You don't have to heal alone.

A support map helps you name the people, tools, and resources that make you feel emotionally safe when money feels overwhelming. **Your support map can be found on the next page**, but first, let's make sure we understand the terms listed and when to use it. 📍

Understanding The Terms

Therapist/Coach- A qualified professional you're comfortable with that encourages, supports, and holds space for your feelings.

Financial Ally- a friend, therapist, coach, or partner, someone who understands your emotional relationship with money and can help you reflect, regulate, or make decisions without judgement.

Safe Community- a group or space (online or in-person) where you feel seen, supported, and not shamed for your financial reality. I.e. Trauma Informed Financial Group, a healing circle, or a private forum.

Emergency Contact- someone you can reach out to when you're in crisis; emotionally, financially, or relationally. This person doesn't have to fix anything. They just need to hold space and help you feel less alone.

Grounding Tool- Anything that helps you regulate your nervous system when you feel emotionally overwhelmed, or unsafe. Ex. breathwork, affirmations, music, gentle movement etc.

When to Use It

- Before checking your bank account or bills
- After a triggering financial conversation
- When you feel guilt, shame, or scarcity creeping in.
- Before making a purchase you're unsure about.
- Anytime your body says, "This feels like too much" or "I can't handle this"

What helps you feel safe enough to pause, breathe, and choose again?



My Support Map

<u>Type of Support</u>	<u>Name/Resources</u>	<u>Contact Info</u>	<u>Role in My Healing</u>
Therapist/Coach			
Financial Ally			
Safe Community			
Emergency Contact			
Grounding Tool			

You've done something brave. Be proud.

This toolkit isn't about fixing. It's about remembering. Remembering that your worth isn't tied to your income. That your nervous system deserves safety. That budgeting can be a ritual, not a punishment. That you are allowed to feel joy, comfort, and abundance; without guilt.

Whether you filled out every page or just read through with curiosity, you've already begun the work. You've shifted something today, and I'm proud of you.

Closing Meditation

Place one hand on your heart, one on your belly.

Inhale slowly.
Exhale Gently.

Repeat:

"I am safe. I am allowed to pause. I am healing."

Honor your boundaries. Build emotional wealth. Let financial health follow.

More Resources

[Grounding Resources at The Hard Peel](#)

[Financial Therapy Association](#)

[Budgeting for Emotional Safety PDF](#)

