

1. How often did you catch yourself buying things that were not aligned to your values yesterday?

2. What did you notice about your breath and sensations in your body when handling money?

3. What was the predominant emotion you felt every time you had to spend money or make a payment?

Close your eyes and ask yourself: Who would I be if I never felt this emotion when spending money?

4. What are your takeaways from yesterday’s exercise?

4. Now that you understand what your current spending habits and values are, it’s time to draw up a budget that fits your life and that you feel comfortable sticking to.

Go back to worksheet 2 and look at the table in question 1.

Go through each expense and ask yourself – does this expense reflect my values? (Observe the sensations in your body as you ask this question – your body will tell you if you’re being true to yourself)

If no – cross it off or find a way to decrease the monthly expenditure.

If yes – then ask yourself – how much do I need to spend on this and is there a creative way to still spend on this and still save money?

Write the new figures for your budget in the table below.

|  |
| --- |
| Monthly Budget |
| ITEMS | **AMOUNT** |
| *Income* |  |
| *Extra Income* |  |
| *Total Income* |  |
| Pay yourself first (Savings and investments) |  |
| Less Expenses: |  |
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| Total Monthly Expenses |  |

5. Look at the budget above. Spend a minute focusing on your breath. How does your body feel when you look at the budget?

6. What would your life look like if you lived according to this budget?