



# Self-Fulfilling Financial Pattern Worksheet

**Exercise: Identify a self-fulfilling belief pattern you'd like to challenge and change.**

**Step 1:** Describe your self-fulfilling belief. \_\_\_\_\_

*Example: I believe I am bad at saving money. I typically spend most of what I earn which doesn't leave me with much to add to savings, further reinforcing my belief that I am bad at saving money.*

**Step 2:** Recognize the emotional triggers that fuel the pattern of behavior you want to change and write the emotions you feel. \_\_\_\_\_

*Example: Social outings trigger shopping as well as boredom.*

**Step 3:** Challenge the negative belief. Rewrite it in a way that encourages growth and change.

Old Belief: \_\_\_\_\_

*Example: I am bad at saving money.*

Reframed: \_\_\_\_\_

*Example: In the past, I have not prioritized savings, but I can start now and the new habit of saving before spending can be built over time.*

**Step 4:** Identify one small action you can take this week to break the cycle.

*Example: I will set up a direct deposit of 10% of my paycheck to go towards a target savings account.*