

# Step 2: Mindset Reset

## The Stories We Tell Ourselves About Money

The way we think about money shapes everything. How we earn it, how we spend it, how we feel about it. These thoughts aren't random. They're stories we've inherited, experiences we've lived through, and beliefs we've formed along the way.

Some of these stories serve us. Others hold us back without us even realizing it.

Think about this: when you hear the word "budget," what's your immediate reaction? Does it feel like freedom or restriction? When you think about building wealth, does it feel possible or out of reach?

These reactions aren't facts, they're stories. And stories can be rewritten.

## Money mindsets that might be shaping your journey:

Scarcity: "There's never enough," or "Money always runs out."

- Avoidance: "I'll think about money later," or "It's too complicated."
- Worthiness: "I don't deserve financial success," or "Money is for other people."
- Control: "I must manage every penny perfectly," or "One mistake ruins everything."

Each of these mindsets creates a different financial reality. When we become aware of our stories, we gain the power to choose new ones that support our growth.

### Real-World Example:

Joan tracked his expenses for the first time and realized small daily food purchases added up to nearly \$150 each month. He wasn't wasteful — he was simply unaware. By naming the pattern, he felt more in control.

He chose one day a week to bring lunch from home and used the saved \$30 for an extra debt payment.

*“I didn't feel deprived, I felt lighter.”*

### Reflection Prompt:

What phrase about money do you often think or say?

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## Try This:

When it feels right for you, create a simple two-column list:

☑ Activity: Stories I'm ready to release and new stories I'm choosing

Stories I'm Ready to Release	News stories I'm choosing

## Examples to inspire your own:

- “I’m bad with money.” → “I’m learning about money one step at a time.”
- “Financial security is out of reach.” → “Every tiny step builds my financial strength.”
- “I’ll never understand investing” → “I can learn what I need when I’m ready”

- Quick Win:

Write down just one purchase today and how it made you feel.

### Remember:

awareness isn’t about judgment. It’s about choice.

### Checkpoint Box:

- A money story I’m ready to rewrite is

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- A new story I'm choosing is

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## The PEACE Framework - Your Daily Money Compass

*Fully detailed in The Tiny Steps Planner for daily practice*

P - PAUSE: Take three breaths, name one feeling

E - EASE: "I don't have to fix everything today."

A - ALIGN: Which value does this serve? (S/G/N/J/C/F)

C - COMMIT: One small step forward

E - EVALUATE: Celebrate choosing intention

*Note: This workbook provides deep inner work and awareness. The Tiny Steps Planner gives you the practical framework to apply PEACE in real spending decisions and daily money management.*