FREE WORKSHEET · ZOYA MUBARAK



Your Money Story

Reflection prompts to trace the money rules you absorbed growing up, and to rewrite the ones that keep you small.

MONEY | 25 MINUTES | PRINTABLE

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BEFORE YOU BEGIN

You learned about money long before you earned any.

Every family teaches money, even the ones that never talk about it. What you heard, saw and felt around money as a child quietly became your rules as an adult: how you spend, save, charge, ask and receive. This worksheet helps you trace those rules so you can keep the useful ones and rewrite the rest.

HOW TO USE THIS WORKSHEET

Write fast and don't edit. The first answer that comes up is usually the most honest one. Take about 25 minutes. Come back to Part 4 again next month.

PART 1

What you absorbed growing up

When I was a child, money in our home felt:

Something an adult said about money that I still remember:

What happened when someone spent money on themselves:

Who controlled money in our home, and how did that feel?

PART 2

Finish the sentence

Don't think too hard. Write the first thing that comes to mind.

Money is…

Rich people are…

People like me usually…

If I earned double, I would worry that…

Asking for more money makes me feel…

Spending on myself feels…

The amount that would make me feel safe is…

PART 3

Which money story sounds like you?

Most people lean towards one or two of these. Circle the ones you recognise.

STORY	SOUNDS LIKE	OFTEN SHOWS UP AS
The Avoider	"I don't like looking at my account."	Unopened bills, no budget, vague numbers
The Rescuer	"Everyone else comes first."	Lending, overgiving, never saving for yourself
The Worrier	"It could all disappear tomorrow."	Hoarding, guilt when spending, never enjoying money
The Performer	"People judge you by what you have."	Spending to be seen, debt for image
The Underearner	"I can't charge that much."	Undercharging, not asking for raises

PART 4

Rewrite your rules

Take your three most limiting beliefs from Parts 1 to 3. Look for evidence against them, then write a belief you choose on purpose.

OLD BELIEF	EVIDENCE IT ISN'T FULLY TRUE	NEW BELIEF I CHOOSE

PART 5

Three actions for this week

Beliefs change fastest when your behaviour gives them proof.

- [ ] Track every rupee you spend for 7 days.
  No judgement, just data. Notes app or paper is fine.
- [ ] Have one honest money conversation.
  With a partner, parent, friend, or yourself on paper.
- [ ] Move a small, fixed amount into savings the day you get paid.
  Even PKR 500. The habit matters more than the amount.
- [ ] Write down one skill you could charge more for.
  Then write what is stopping you from asking.

REFLECTION

Which money rule from your childhood are you most ready to leave behind? Write it once more, then cross it out.

This worksheet is for personal reflection and is not financial advice.

YOU HAVE DONE THE FIRST PART. DON'T STOP HERE.

Free resources start the thinking. Programs finish it.

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