

# Financial Decision-Maker Reflection Worksheet

## How the Activity Works

 Take **10–15 minutes of quiet time** to respond to the journaling prompt below.

 Write continuously without editing or overthinking. Let your thoughts flow naturally there are no right or wrong answers.

## Core Journaling Prompt

“Who am I as a financial decision-maker?”

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## Guided Reflection Prompts

Use these questions if you get stuck or want to go deeper:

### Emotions & Reactions

- How do I usually feel when making financial decisions? (e.g., confident, anxious, curious, overwhelmed)

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### Strengths

- What strengths do I bring to my financial life?

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### Influences

- Which past experiences have shaped how I approach money today?

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### Decision Style

- How do I balance logic and emotion when making decisions?
- Do I act quickly, take time, avoid decisions, or seek advice first?

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### Growth Areas

- What areas do I want to improve or feel more confident about?

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### Background & Beliefs

- How does my upbringing or culture influence my financial choices?
- Do I trust myself with money? Why or why not?

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### Reflection & Optional Sharing

After writing, choose what feels right for you:

 **Keep it private** – Your reflections are for you alone.

 **Share (optional)** – Discuss key insights with a partner or small group.

This can help: - Normalise financial thoughts and emotions - Build connection with others - Offer new perspectives

 *Reminder: Awareness is the first step toward change. Be honest, not perfect.*