

# MONEY TIMELINE & JOURNAL

We all have past experiences, feelings, and beliefs that influence our financial behaviors. Gaining insight into these connections can better equip you to make positive changes that align with your financial values and goals and break unhelpful patterns. We recommend using the money timeline and money journal to gain more insight into your financial patterns, both past and present. Plus, these insights can provide valuable context for any financial or mental health professionals you may work with.

## MONEY TIMELINE

Completing the money timeline can help you gain insight into your relationship with money by exploring significant financial memories throughout your life.

### *1. Divide Your Life into Periods*

Separate your life into developmental periods: e.g., infancy and childhood (0-6 years), late childhood (7-11 years), adolescence (12-17 years), early adulthood (18-24; 25-30 years), and so on, continuing in decades. Feel free to **use our template on the following pages or create your own** and adjust time periods as needed.

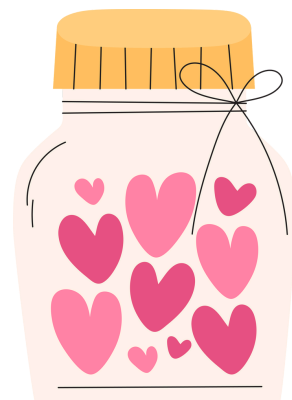
### *2. Identify and Map Out Financial Memories*

For each period, **write down any memories** related to money that still carry emotional weight (aka financial flashpoints). These memories could be specific events or general feelings you had about money during that time. Place these memories on the page based on whether they were positive, neutral, or negative (see example on next page).

Include **what you felt during the event and how you feel about it now**. Don't dismiss memories that might seem insignificant; if you feel something when you think about them now, write them down.

### *3. Use Prompts if Needed*

If you're struggling to recall memories, ask yourself: What's the most recent financial event that caused me stress? When have I felt this same feeling before? When was the first time I remember feeling fear, shame, sadness, pride, joy, or hope around money?



# MONEY TIMELINE & JOURNAL

Positive

Here's an example of what a completed money timeline might look like. The goal isn't to do this perfectly, the goal is to explore your feelings and memories. Feel free to adjust and be creative to make this work for you!



Mom got new job and took whole family to Olive Garden to celebrate

- Past feeling: Hopeful, happy
- Current feeling: Happy, sad



Got my first job out of college with a real salary and benefits!

- Past feeling: Safe, happy, hopeful, free
- Current feeling: Proud



Got a big promotion at work!

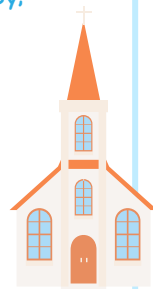
- Past feeling: Proud, excited, hopeful
- Current feeling: Proud, stressed, tired

Neutral



Parents were teenagers when they had me, money was really tight

- Past feeling: Too young to remember
- Current feeling: Some sadness



Attended church that taught me I would only be financially safe if I was righteous

- Past feeling: Scared, shame
- Current feeling: Sad, angry



Parents had big fight over dad spending too much money on my brother's birthday party. I didn't get a party on my birthday.

- Past feeling: Sad, angry, jealous, shame, scared
- Current feeling: Sad, angry



Started college, was more expensive than I expected and I didn't always know where my next meal was coming from

- Past feeling: Scared, frustrated, jealous
- Current feeling: Grateful, sad



Bought my first car!

- Past feeling: Excited, scared
- Current feeling: Proud



Joined an MLM and didn't recoup my investment. Big fight with husband over this.

- Past feeling: Shame, angry, defensive, embarrassed
- Current feeling: Frustrated, hurt, betrayed



Mom got sick, currently paying a ton for her in-home care

- Current feeling: Stressed, angry, overwhelmed

Negative

0-6 years old

7-11 years old

12-17 years old

18-24 years old

25-30 years old

31-40 years old

41-50 years old

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Positive							
Neutral							
Negative							
	0-6 years old	7-11 years old	12-17 years old	18-24 years old	25-30 years old	31-40 years old	41-50 years old

# MONEY TIMELINE & JOURNAL

## 4. Look for Emotional Patterns and Beliefs

Once you've completed your timeline, review it to identify recurring emotions. Are there **emotions**, such as shame or fear, that you see consistently throughout your timeline?

Reflect on the **beliefs** that may have developed over time due to these memories. Can you identify any current beliefs about money or yourself connected to these memories?

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### From Our Timeline Example

Consistent feelings: Fear, shame

Money beliefs: Money causes problems

(e.g., parents' fight, fight with husband)

I'm bad with money (e.g., MLM, couldn't "hack it" in college when peers could)

Money will solve my problems (e.g., life got better when mom and I got new jobs)

### Common Money Beliefs

Money isn't safe

Money causes problems

I'll never have enough money

I can't trust myself with money

I can't trust others with money

I'm powerless with money

I'm bad with money

I deserve good things

I have choices with how I use my money

I can succeed with money

Money makes things better

You can never have enough money

Money is power

Poor people are lazy

People should work for their money

Money is private and shouldn't be talked about

It's extravagant to spend money on me

My money is a reflection of me

I don't deserve money

Good people shouldn't care about money

Money corrupts people

## 5. Connect to Your Present:

Consider how these past emotions and beliefs influence your current relationship with money.

Do the same emotions or beliefs come up in your present-day financial behaviors? Are there financial behaviors in your present that are motivated by these emotions or beliefs?

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# MONEY TIMELINE & JOURNAL

## 6. Plan for the Future

When you think about your future timeline, what changes to these emotions and beliefs would you like to see? What actions could you take now to start shifting these patterns (e.g., see a financial therapist, keep a money journal, use mindfulness when shopping)?

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## MONEY JOURNAL

Keeping a money journal can help you gain insights into the emotions and triggers that influence your spending habits. By keeping track of your feelings and behaviors around money, you can begin to recognize the feelings that lead you to act outside of your budget and values.



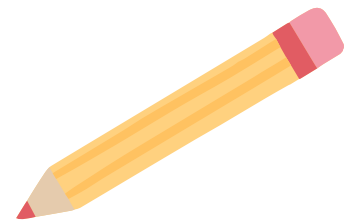
### 1. Set Up Your Journal

Choose a method to record your entries, whether it's a physical notebook, a note-taking app on your phone, or a dedicated document on your computer.

### 2. Record Each Spending Event

For each time you spend money, note the following:

- **Setting:** Where were you? (e.g., Target, scrolling TikTok in bed)
- **Planned Purchase:** What did you intend to buy? (e.g., toilet paper, groceries, a dress for an upcoming wedding)
- **Pre-Spending Emotion:** How were you feeling before you made the purchase?
- **Post-Spending Emotion:** How did you feel after buying it?
- **Planned vs. Actual:** Did you buy what you planned? How much did you plan to spend vs. how much you actually spent?
- **Company:** Was anyone with you when you made the purchase?



# MONEY TIMELINE & JOURNAL

## 3. Continue for 2-3 weeks

Keep this journal for at least 2-3 weeks, recording every time you spend money.

## 4. Analyze for Patterns

After a few weeks, review your journal to identify patterns in:

- **Triggers for Unplanned Spending:** Are there certain settings or situations that lead to unplanned purchases?
- **Emotional Triggers:** Do specific emotions, like stress or sadness, tend to result in unplanned spending?
- **Beliefs:** Do any negative money beliefs surface frequently (see light blue box 2 pages prior for list of money beliefs)?



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## 5. Relate to Past Experiences

Reflect on how these patterns might connect to past financial experiences you identified in your Money Timeline. **Are the emotion or belief patterns showing up in your present similar to those from your past?**

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## 6. Consider Next Steps

Based on what you've learned from your journal, think about any changes you'd like to make. **What strategies can you implement to align your spending more closely with your values and goals?**

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