

14 Days to Check It & Chill™

WORKBOOK



Where Did It All Begin?

Sis, there's no point in blaming yourself. Most of us weren't taught how to feel safe with money, because our parents or those who raised us most likely didn't feel safe with money. What was passed down to many of us was generational financial trauma. So when fear, shame, or regret start to rise, our nervous system steps in to protect us by avoiding what feels too heavy to face. Avoiding our finances is a sign that something deeper inside you is asking for compassion, not criticism.

This part of the journey invites you to pause, breathe, and look beneath the surface. You'll begin to notice what you're avoiding and why it feels uncomfortable. Maybe it's checking your bank balance, opening bills, or reviewing your credit card statements. You'll also learn to recognize your body's cues when it's in that "avoidance mode," and how awareness can bring you back to calm action.

As you move through the worksheets you'll reflect on when money started to feel unsafe, emotions around feeling unsafe and what specific things with money that activate your trauma response. Remember: avoidance helps you survive, but awareness will help you thrive. This is where healing begins. And it's not by blaming yourself, but by honoring how far you've already come.



What Are My Signals?

When did looking at my finances start to feel unsafe?

What emotions arise when I think about my financial situation?

What are clues for me to know that my emotions are dysregulated?

How have these uncomfortable feelings affected me?
(Relationships, health, performance, etc).

The Power of Seeing What's Real



There's something sacred about telling the truth, not to others, but to yourself. The moment you stop hiding from what's real, the energy you've spent protecting the lie starts to return to you. The truth doesn't judge; it liberates. It gives you back your breath, your awareness, it raises your field of consciousness and your ability to choose what comes next.

Revealing the truth about your financial life isn't about shame or blame. It's about acknowledging what's been difficult to admit and allowing yourself to see it clearly for the first time. When you meet that truth with love instead of putting yourself down, it transforms from a burden into a guide.

Every truth you uncover becomes a stepping stone toward peace. You don't have to fix it all right now, you just have to be willing to see it. That's where freedom begins.

**"The truth will set you free,
but you have to endure the labor
pains of birthing your awareness."**

Iyanla Vanzant



The Truth Will Set You Free

What financial things am I avoiding? How long have I been avoiding them?

What has it cost me? (Emotionally, spiritually, physically, financially)

How has this avoidance shown up in my life?

What might start to change if I faced this, even a little bit?



Your Emotional Safety Plan

Before you sit down to start your financial tasks or make a financial decisions, your body needs to feel safe. Emotional safety is what allows your nervous system to relax enough to see clearly, make choices, and take action. When you're feeling financial distress, your body may tighten, your heart may race, or you may suddenly want to do anything but look at your accounts or move forward with financial task. This is a sign that your body is trying to keep you from feeling pain it once experienced around money, not having enough, or failure.

This practice is about creating a sense of calm and control before you engage with your finances. Notice what feels unsafe or overwhelming. Is it checking balances, reading bills, or logging into a portal? Pay attention to your body's cues. When you sense that stress response kicking in, pause and do whatever helps you return to a state of peace. You must learn to be intentional about this practice.

As you create your safety plan, remember: you're not just building better habits, you're teaching your body that it's safe to feel what once felt threatening. Choose a peaceful space, set time and emotional boundaries, and allow yourself to pause when needed. You deserve to feel calm, grounded, and in control as you make decisions that honor your well-being and your future.

Creating Emotional Safety Before Working On Money Tasks



Before you face your finances, help your body feel safe.
You can get better at avoiding money related tasks, it
takes practice.

What money related tasks make me feel uncomfortable emotions?

What helps me feel safe and grounded before I look at my finances?

Is there anything in my space that adds stress that I can remove?



Protecting Your Energy

Protecting your energy while working on your finances means honoring your limits and giving yourself permission to pause or stop to support your well-being.

What feelings will help you with knowing it's time to pause or stop?

Circle 1 or more

Hungry	Anxious	Frustrated	Argumentative	Discouraged
Agitation	Tight Stomach	Worried	Tense shoulders	Critical
Headache	Sleepy	Tight Chest	Confused	Ashamed

I can bring my focus back to the present moment by:

An affirmation that helps me come back to calm is:

What's in my space that adds stress that I can change or remove?

Clutter	Uncomfortable chair	Too cold	TV blasting
Harsh lighting	Background noise	Too warm	Kids interrupting
Unopened mail	Strong scents	Loud animals	Uncomfrotable clothes



See the Truth With Compassion

Looking at your accounts and writing down your balances takes courage. You are choosing honesty over avoidance, and that is how change begins. This step is not about fixing or controlling anything. It is about seeing what is there and remembering that you can do hard things. Showing up for even a few minutes a day matters because intention and small action build strength.

As you complete this worksheet, pay attention to how you experience the process. Notice your thoughts, your body, and your focus. If you catch yourself wanting to distract or step away, simply recognize it without criticism. These responses are your body's way of showing where safety is still needed. Meeting those moments with compassion is how you build emotional awareness and self-trust.

Use the Gottman Institute Feeling Wheel to help you name what you feel now and what you want to feel next. Expanding your emotional language brings clarity and softens judgment. Over time, this practice will make it easier to look at your accounts with calm, curiosity, and confidence. Every time you see the truth with kindness, you strengthen your relationship with money and with yourself.



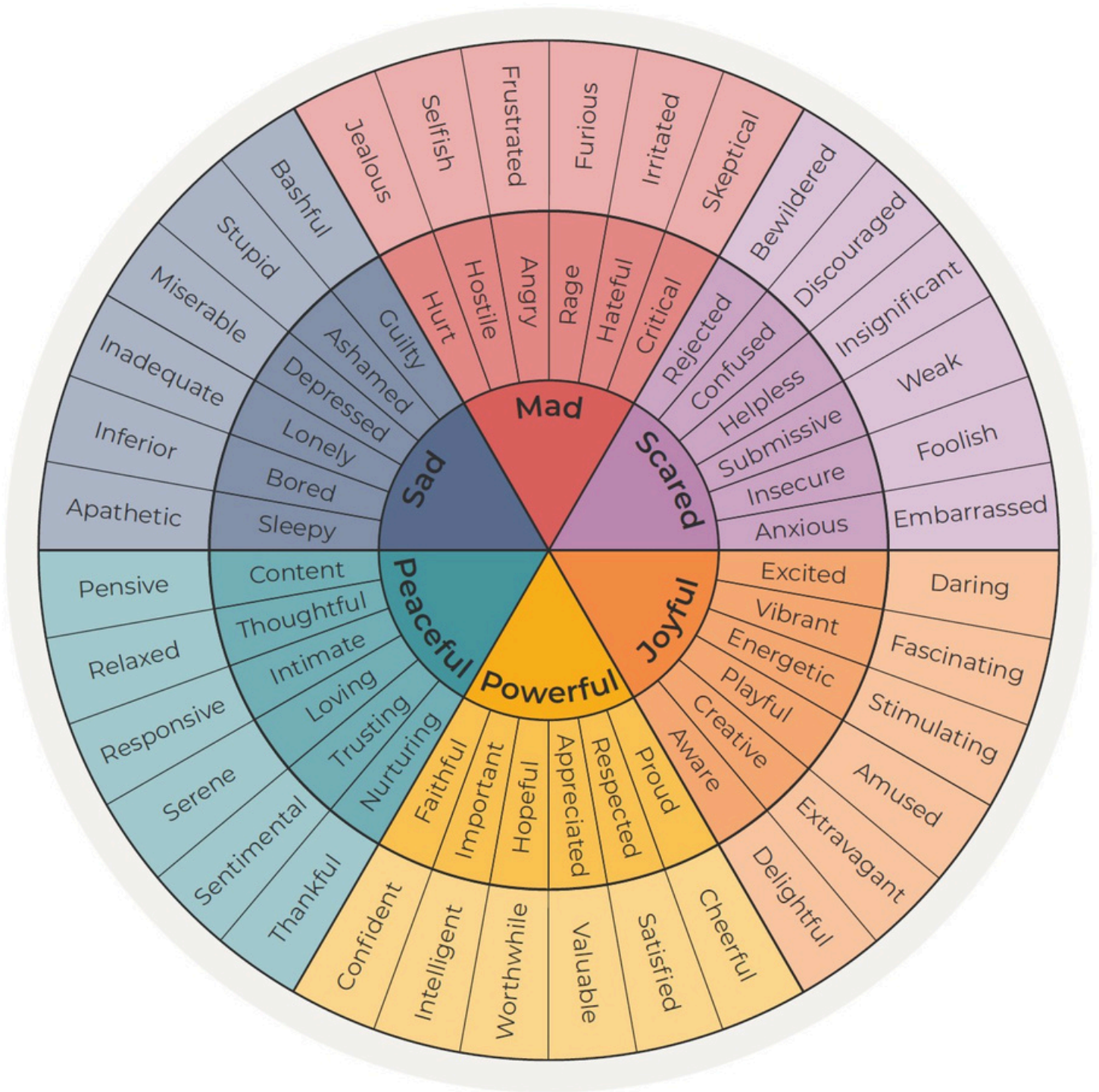
Gentle Truth Tracker

Enter all of your account balances and notice what emotions came up as you reviewed your finances. Use the Gottman Institute Feeling Wheel on the next page to help you name what you're feeling now and identify how you want to feel moving forward.

Account Name	Balance	Feelings I Noticed

What Do I Want To Feel?

The Feeling Wheel



The Gottman Institute

Developed by Dr. Gloria Willcox



Easing Into Habits

Now it's time to strengthen your consistency muscle by creating money habits that feel simple and doable. These small actions form a rhythm you can rely on, even on the hardest days. As long as you check the box on one financial task or follow through on one activity that supports your version of a successful week, you are making progress. Inch by inch still moves you forward.

Some habits may take time to build, and others may click right away. What matters most is your willingness to keep trying. If you miss a day or lose momentum, that is okay. Come back to this worksheet as your reset point, a reminder that you can always return to basics and begin again.

Think of this process like learning to walk. A baby falls many times, but each attempt strengthens balance and confidence. Give yourself that same grace. Each time you show up to build a calm money habit, you are teaching yourself a new way of being, one grounded in patience, curiosity, and self-trust.

"The task of building a good habit is like cultivating a delicate flower, it takes patience and care."

James Clear

Habits Made Easy



Choose one simple action to pair with something you already do. Then, define what a successful week looks like for you by naming a few activities that remind you of your progress.

Circle Time of Day



Before I _____ I will _____

While I _____ I will _____

After I _____ I will _____

Define Your Successful Week: Write 1–3 things to remind you that these habits are progress.

Purpose	
Spiritual Practice	
Physical Activity	
Rest + Recovery	
Community	
Connection	



A Note from My Heart to Yours

You did it. You showed up, even when it felt uncomfortable, and that means more than you know. Healing your relationship with money is not about perfection; it's about presence. You've practiced awareness, created safety, protected your energy, and learned to meet truth with compassion. That is sacred work.

As you move forward, remember that ease is something you build, not something you wait for. Continue taking small, intentional steps that remind you of your power. Even when you feel uncertain, you can return to what you've learned here, to pause, to breathe, to see, and to trust yourself again.

Know that you are never starting over; you are simply returning to yourself with more wisdom than before. Everything you've done through this process has planted seeds of confidence, peace, and faith in your own resilience. Let those seeds grow. You are safe, supported, and worthy of a life that feels abundant and free.

With love and belief in you,

Leah Davis