



YOUR

Financial Wellness

———— PLAN ————

RETREAT WORKBOOK



Write a thank you note to your Survivor:

Describe the vision you saw when calling in your Creator:



Dow Jones Financial Roadmap



My current spot on the roadmap is:

I am choosing to move up the roadmap at this pace:

☐ Slow

☐ Medium

☐ Fast



To move up the Roadmap, I am going to focus on:

☐ Earning More ☐ Spending Less ☐ Both

In 12 months, what I want to say is true is:

In 30 days, I'll know if I am on the right track if:



Identify Your Top 3-5 Values

Adventure	Authenticity	Balance	Contribution
Connection	Creativity	Family	Freedom
Generosity	Growth	Health	Integrity
Joy	Learning	Love	Purpose
Security	Simplicity	Spirituality	Success

My top core values are:



Example Value Deep Dive: Health

What does it look like when this value is being fully honored in your life?

—→ *I am exercising daily, eating light, sleeping through the night, not staying sedentary for long stretches of time and have energy that lasts me all day!*



Example Value Deep Dive: Health

How I Currently Honor this Value Include any on-going associated cost	Free / Low Cost Ways I Could Honor this Value	Dream Ways I could Honor this Value: Include any estimated cost
• Strength: Tonal Subscription for at home workouts - \$50/month • Cardio: Walks outside • Sleep: Go to bed early • WHOOP Fitness Tracker Membership - \$30/month • Food: Make food at home most of the time, homemade bread	• Body weight exercises & follow the 7-minute workout • Sprint up the hills near my house for more intense cardio • Do yoga / stretching before bed • Just wear the apple watch that I already have • Look up healthy recipes to make with food that is already in my pantry	• Hire a personal trainer (\$400/month) • Buy an indoor rowing machine for more intense cardio (\$1,000 one time) • Buy the CBT Sleep Course (\$99 one time) • Get a functional health test full blood panel assessment (\$499)



Example Value Deep Dive: Health

How I Currently Dishonor This Value Include any on-going associated cost	Include any on-going associated cost	Savings Potential
• Buying chinese takeout every other Friday night (\$104/month) • Long stretches of binge watching TV without moving! (\$50/month) • Eat cookies with a lot of sugar in them (\$10/month)	• Learn how to cook chinese food myself and make a healthier version • Cancel cable and just use my friend's Netflix account! • Stop buying chips ahoy cookies!	• \$70/month (assuming I can make the food myself for \$17/meal) • \$50/month • \$10/month



Core Value Deep Dive: _____

What does it look like when this value is being fully honored in your life?



Core Value Deep Dive: _____

How I Currently Honor this Value Include any on-going associated cost	Free / Low Cost Ways I Could Honor this Value	Dream Ways I could Honor this Value: Include any estimated cost



Core Value Deep Dive: _____

How I Currently Dishonor This Value Include any on-going associated cost	Include any on-going associated cost	Savings Potential



Core Value Deep Dive: _____

Action Items to live in better alignment with this value:

Next Steps:

- Repeat this exercise for your other core values

You will find additional templates for this exercise at the end of your Financial Wellness Plan workbook



Schedule Your Weekly Money Rituals

**Weekly
Money Ritual
#1**

Scheduled:

☐ Completed

**Weekly
Money Ritual
#2**

Scheduled:

☐ Completed

**Weekly
Money Ritual
#3**

Scheduled:

☐ Completed

**Weekly
Money Ritual
#4**

Scheduled:

☐ Completed

{ When obstacles happen, I will not get derailed }

If this...

then that...



Weekly Money Ritual Checklist

- ☐ Make your space pleasurable (candle, music, tea, etc.)
- ☐ Read your Creator Vision (page 2)
- ☐ Review your short-term and long-term goals (page 4)
- ☐ Add any expenses to your Financial Wellness Tracker from the last week that you missed (page 15-16)
- ☐ Take action on expenses to reduce or eliminate from your Tracker, e.g., cancel subscriptions, etc.
- ☐ Do one thing that would help you achieve your 30-day goal: _____

Complete anything else from your financial to do list, e.g., pay bills, prepare taxes, negotiate rates:

- ☐ _____
- ☐ _____
- ☐ _____



Align Your Spending

Description	Amount	Emotion	Value Honored	Reduce	Eliminate
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐



Align Your Spending

Description	Amount	Emotion	Value Honored	Reduce	Eliminate
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				☐	☐
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				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐



Align Your Spending

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				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐
				☐	☐



Aligned Actions

Actions I will take over the next 30 days:

- ☐ Complete the values deep dive for my remaining core values (use Values templates on the following pages)
- ☐ Use the financial wellness tracker for the next 30 days
- ☐ Complete 4 weekly money rituals
- ☐ _____
- ☐ _____
- ☐ _____
- ☐ _____
- ☐ _____



Core Value Deep Dive: _____

What does it look like when this value is being fully honored in your life?



Core Value Deep Dive: _____

How I Currently Honor this Value Include any on-going associated cost	Free / Low Cost Ways I Could Honor this Value	Dream Ways I could Honor this Value: Include any estimated cost



Core Value Deep Dive: _____

How I Currently <u>Dishonor</u> This Value Include any on-going associated cost	Include any on-going associated cost	Savings Potential



Core Value Deep Dive: _____

Action Items to live in better alignment with this value:

Next Steps:

- Repeat this exercise for your other core values

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Core Value Deep Dive: _____

What does it look like when this value is being fully honored in your life?



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How I Currently Dishonor This Value Include any on-going associated cost	Include any on-going associated cost	Savings Potential



Core Value Deep Dive: _____

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Core Value Deep Dive: _____

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