



Michele Nosari

Financial Feedback West

Successful Money Intentions



*Using mindsets and values
to know your plan*



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In modern astronomy, the New Moon is when the Sun and Moon are aligned, with the Sun and Earth on opposite sides of the Moon. A New Moon starts the lunar cycle, and it is best for beginnings, planning the future, and setting intentions. While a full moon is ideal to celebrate your achievements, a new moon is the time set intentions. It is believed that as the moon grows, that your intention will grow too.

This workbook will help you lean into these forces to examine your values about how you are currently spending your time and money.

Clarify your intentions and identify what actions and mindsets you want to take with you into the new lunar cycle and what to leave behind that is no longer serving your current values.

- *Do you want to pay down debt? It's possible to have a plan.*
- *Want to confirm spending is intentional and in-line with your values? These exercises will help give you confidence in day to day choices.*
- *Plant some saving seeds for future needs and dreams? Learn saving strategies that still allow you to live your life fully today.*

This custom workbook invites you to reflect on your history, values, mindsets and intentions surrounding your money, your time, and how choices support or detract from your day to day values.

The workbook exercises will guide you to identify realistic actions you can take immediately to move closer to your intention. Gain tools and resources to help you define your values and intentions for both your time and your money. Learn specific actions you can deploy to guide you to manifest your intention.



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Know Your Mindset

Define your Values

Declare your Intentions



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Know Your Mindset
What do you believe about money?



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What is your Money Mindset?

Money Mindset is the overriding attitude that you have about your finances.

Your mindset drives how you make key financial decisions every day.



Money mindset is your unique and individual set of core beliefs about money and how money works in the world. It is your attitude about money.



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What was your personal experience in forming your money mindsets

Recall as many details as you can remember from an early money memory.

Who was there? How did you feel? How were you impacted?

Why do you think you still carry that memory with you?

Why do you think that situation is important to the way you have treated money up to now?

What was the belief that you were "taught" that you have carried with you in the future? Was it something that you learned to do.....learned NOT to do?

Has that learning served you well in the past when it comes to your approach towards money?
Or has it limited you? Or both?

Looking ahead, what part of that story will not serve you in achieving your goals?
What part of that story is important to hang onto and will assist you in achieving your goals?



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Examples of Money Mindsets

What is your mindset on HOW MUCH money you have?

I'll never have enough money.

I'll have enough money once I get a promotion/ start earning more.

I have enough money but I could be better at managing it.

What is your mindset MAKING A PLAN for you money?

Some people are inheritantly better at managing money than others. They are born with that trait.

It's too complicated to track where my money goes each month. I am not good at that sort of thing.

Anyone can learn to be better with money

Budgeting my money feels rigid and stressful. If everything is planned out, I will feel trapped .

Life will be less stressful if I learn how to practice managing and budgeting money

Most people know more than me about how to manage money are doing it better than me.

Other people worry too much about money. I like to go with the flow.

What is your mindset on what you CAN AFFORD?

I can't afford what some of my friends can, they must make more money than me.

I make a choice to not spend my money on things.... even If I want them and I can afford it.

Comparing myself to others is important step to benchmark how I am doing financially.

What is your mindset on the FUTURE?

My car is fine, I won't have any maintenance this year so I don't have to plan for it.

Saving money takes too long. It is easier to put big ticket items on a credit card and deal with it later.

Other people don't save enough money. I am better at it than most.

It is never Ok to put vacations on a credit card. I will never do that.

Regular people like me will always have debt.



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What are your current Money Mindsets?

Write down **your** beliefs about debt, budgeting, saving, spending, giving, emergency fund, money habits, credit cards, retirement, emergency funds, vacations, car loans, saving, planning, about things you can or can't afford, how family or biology impacts your beliefs or any other topic you hold a belief or philosophy about when it comes to money.

A large, empty light blue rectangular area intended for writing answers to the question above.



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Your Values

Identify
Categorize
Analyze
Compare



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What do you VALUE?

Values are: a person's principles or standards of behavior; one's judgment of what is important in life.

Circle all the words that represent what is **most important** to you **today**.

Focus on what your top priorities are **right now**

Just because something has been important in the past, or will be in the future, does not mean it is what needs the most attention today. If you don't circle something, it does not mean it is not important to you. Values change **in priority** over time. Focus on the ones that FEEL top priority right now.

- | | | | | |
|--------------------|------------------------|-----------------|--------------------|------------------|
| Adventure | Decisiveness | Happiness | Parenting | Self-awareness |
| Ambition | Development | Health | Passion | Self-discipline |
| Appearance | Discipline | Helping Others | Patience | Self-esteem |
| Authenticity | Duty | Home | Peace | Self-expression |
| Autonomy | Education | Honesty | Personal Growth | Self-reliance |
| Balance | Empathy | Humility | Pets | Selfless |
| Beauty | Energy | Humor | Physical Challenge | Simplicity |
| Belonging | Enlightenment | Imagination | Planning | Social |
| Brave | Entrepreneurship | Impact | Play | Softness |
| Calm | Environment | Income | Pleasure | Solitude |
| Career achievement | Equality | Independence | Power | Spiritual Growth |
| Caring | Ethics | Individuality | Present | Spirituality |
| Challenge | Experience | Joy | Privacy | Spontaneity |
| Change | Faith | Justice | Progress | Sportsmanship |
| Charity | Fame | Kindness | Prosperity | Stability |
| Choice | Family | Knowledge | Purpose | Status |
| Clarity | Financial Dependence | Learning | Quantity | Strength |
| Comfort | Financial Freedom | Legacy | Receiving | Success |
| Commitment | Financial Gain | Leisure | Recognition | Sustainability |
| Community | Financial Independence | Life | Recreation | Time Freedom |
| Compassion | Financial Security | Love | Relationships | Time Management |
| Competence | Financial stability | Loyalty | Religion | Timeliness |
| Confidence | Fitness | Mental exertion | Respect | Tradition |
| Consistency | Focus | Minimalism | Rest | tranquility |
| Contributing | Forgiveness | Modern | Responsibility | Travel |
| Control | Freedom | Music | Safety | Wealth |
| Courage | Friendship | Nature | Satisfaction | Wellness |
| Creativity | Generosity | Neighborhood | Security | Wildlife |
| Curiosity | Giving | Nourishment | Self - Awareness | Wisdom |
| | Grace | Organization | Self - Respect | Worth |
| | Gratitude | Outdoors | Self Care | |
| | Growth | | Self Development | |



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Categorize Your Values

Categorize your values into the **Eisenhower Decision Matrix** based on their urgency and their importance.

Quadrant 1 (high urgency, high importance). We often tend to spend most of our time here. This works from a productivity perspective.

Quadrant 2 (low urgency, high importance): Carving out time (and money) for values here whenever possible. Items in quadrant 2 tend to be the ones that contribute to our longterm goals and life values.

It is possible that there could be ways we are spending our time and money in Q3-4 that if we "delete" those choices it will open up time and money for Q2

		URGENCY	
		HIGH	LOW
I M P O R T A N C E	H I G H	1 Do it Now	2 Schedule
	L O W	3 Delegate	4 Delete



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Analyze your values in your current spending

Of the values you highlighted which feel **Underfunded? Unsatisfied?**

You feel like you are not spending enough time or money on this value. What activity or spending would make you feel like you are supporting this value more appropriately

Of the values you highlighted, which, feel **right sized** and that they are getting the satisfactory amount of time and funding? Write down examples of how you are currently supporting this value with your time or money that feel right in alignment with their worth

What values feel **over funded**? IE: This value is important but feels like it might be overshadowing other top priorities? While still important, what actions or spending are currently doing that might be excess of what the value needs from you right now?



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Compare Competing Values

We can feel lost when some of our desires are in direct conflict with one another. When thinking about how you are supporting ,or want to support, your values with actions.... use this step to address such desirable actions (wishes) that feel in direct opposition to each other (competing wish)

Wish

Competing Wish

vs.

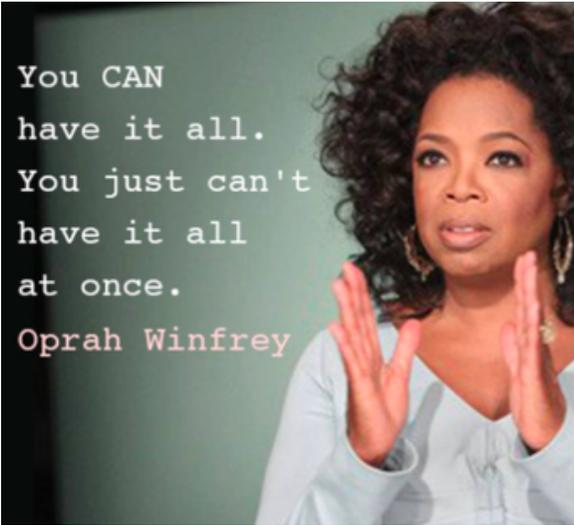
vs.

vs.

Pro tips

When you're feeling uncertain about which direction to follow, **see if either wish aligns more closely with any of the values chosen .**

If this doesn't help in making a decision, remember that it's okay to **let one desire go for a moment.** It's very likely that you will be able to focus on it at some later stage. When we feel like we have to (or want to) do it all, it can feel like we have a mountain to climb.



You CAN
have it all.
You just can't
have it all
at once.
Oprah Winfrey



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*Declare Your Intentions
in Alignment
with your Values*



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Declaring your intentions in alignment with your Values

Value:

Why is this value important to you? What does it mean to you? What do you get or feel when you spend time or money on this value?

Light blue rectangular area for writing the answer to the first question.

What behaviors, actions and spending do you already demonstrate, that you want to keep to support this value?

Light blue rectangular area for writing the answer to the second question.

What new behaviors, actions or spending will you start doing to demonstrate this value more fully. Even for a short time

Light blue rectangular area for writing the answer to the third question.

What competing behaviors, actions and spending should you reduce or eliminate to better support this value? Even for a short time

Light blue rectangular area for writing the answer to the fourth question.



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Strategies to Success:
Rephrase your Mindset
The Modern Vision Board



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What do you now want to believe?

Example:

Instead of saying... "I can't afford that".

You said... "I want something else...".

What mindset do you want to change in order to bring something new into your life?

What will you say instead?

How and when will you remind yourself of your new belief?



I am only going to say what I want to put out into the Universe



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Modern Day Vision Board

Songs



Key chains



Magnets



Screen Saver



Custom Photo Gifts





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Thanks for downloading this workbook

If you have questions on how to use this workbook or any other money topic , you are invited to a FREE Private 1:1 Coaching: Just grab some time on my calendar for a free Q&A and I will help you answer your questions confidently

Seriously, I want you to be successful so I am happy to answer ***your*** specific questions.