



# Financial Clarity Worksheet

A gentle starting point for understanding where you are.

## Before You Begin

If things feel unclear or overwhelming right now that's okay.

This is not about solving everything.

It's simply a space to pause, notice where you are, and take one small step forward.

You don't have to have all the answers.



# Part 1: Where I am Right Now

Take a moment and answer honestly-- no judgement.

**How do I currently feel about my financial situation?**

- Overwhelmed
- Anxious
- Uncertain
- Avoidant
- Calm
- Other: \_\_\_\_\_

**What feels most unclear right now?**



# Part 2: My Current Reality (Simple Awareness)

Without trying to fix anything yet:

**Income (monthly or approximate):**

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**Essential expenses (estimate):**

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**Savings (If any):**

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**Debt or obligations (If applicable):**

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Note: This is not about precision.

This is about **awareness without pressure.**



# Part 3: What Feels Most Pressing

**What concerns me most right now?**

- Covering monthly expenses
- Unexpected costs
- Long-term security
- Not knowing what to do next
- Other: \_\_\_\_\_



# Part 4: My Current Patterns

Gently Reflect:

**When I think about money right now, I tend to:**

- Avoid looking at it
- Feel anxious or overwhelmed
- Try to solve everything at once
- Feel stuck or unsure
- Take small steps
- Other: \_\_\_\_\_



# Part 5: A Small Shift in Perspective

Pause here:

**What is one thing I do understand about my situation?**

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**What is one small step that feels manageable?**

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# Part 6: Rebuilding Self-Trust

This is the most important part.

**One decision I can make calmly this week:**

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**One way I can support myself (not pressure myself):**

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# Closing Reflection

You do not need to solve everything today.

## Clarity begins with:

- seeing where you are
- understanding how you feel
- taking one thoughtful step

## Your thoughts...

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