Where Do You Stand?

A 5-Minute Money Mindset Check-In

Read each set of statements below and check the ones that sound like you. Whichever group has the most checks is likely your dominant pattern right now; however, most people see a bit of themselves in more than one.

THE AVOIDER

- ☐ I put off checking my accounts because it feels overwhelming
- ☐ I let bills or notifications sit unopened longer than I should
- ☐ I tell myself "I'll deal with it later" more often than I'd like
- ☐ I've avoided knowing my full account balance or total debt

THE ANXIOUS SAVER

- ☐ I feel uneasy spending money even when I can afford something
- ☐ I hold onto money "just in case," even when it creates stress
- ☐ I have a hard time relaxing about finances, even in stable seasons
- ☐ I calculate worst-case scenarios even when things are financially fine

THE EMOTIONAL SPENDER

- ☐ I shop or spend to cope with stress, boredom, or a hard day
- ☐ I've felt regret after a purchase that was more about my mood than the item
- ☐ Convenience spending (delivery, subscriptions, one-click buys) adds up faster than I realize
- ☐ I've made an unplanned purchase after a stressful or emotional day this month

THE OVERGIVER

- ☐ I often say yes financially when I want to say no
- ☐ I feel guilty prioritizing my own financial wellbeing
- ☐ I lend or give more than is comfortable to avoid disappointing someone
- ☐ I've covered a bill or expense for someone else even when it strained my own budget

A QUICK REFLECTION: Which pattern did you check the most and does that feel accurate?

This isn't a diagnosis, it's a mirror. Most people carry a blend of these patterns, and they can shift depending on stress, season, or what's going on in life. Find the pattern you checked most below for one tip you can put into practice this month.

THE AVOIDER

Avoidance is usually a stress response, not a character flaw. Looking away can feel safer than facing hard numbers.

Try this week: look at one account for just 60 seconds. No action needed yet, just look.

THE ANXIOUS SAVER

This pattern often comes from a genuine desire for safety but when saving is driven by fear instead of choice, it rarely feels like relief.

Try this week: make one small, guilt-free purchase and notice how it actually feels.

THE EMOTIONAL SPENDER

Emotional spending is rarely about the item itself it's often a quick way to soothe a feeling that hasn't been named yet.

Try this week: before your next unplanned purchase, pause for 10 minutes and name what you're actually feeling.

THE OVERGIVER

Generosity is a strength but when it consistently costs you your own stability, it's worth asking who that pattern is really protecting.

Try this week: practice saying "let me think about it" before any financial ask.

WANT SUPPORT PUTTING THIS INTO PRACTICE?

Contact me to learn more about our financial wellness workshops

www.twelvetwelvewellness.com

www.leadwelltd.com