

*Ahoy, Money!*  
*How to Chart Your Course to Genuine Financial Freedom*

**Worksheet 1**  
**“Money: Your One Voice or a Thousand Others?”**

**Part One**

What do I Really Want? This seems like such an innocuous question – but it really is one that is a frontal attack on your status quo – your system of survival - your way of being in the world. So expect some resistance as you sit down to ponder this pivotal question – your courage will pay off!

If you were completely content with your current life and relationship with money, you most likely would not have purchased this book. To embark upon this risky Sea of Money crossing for a new land, there must be something unsettling about where you’ve been living. What does your longing say about where you would like to live? Spend some time reflecting about...

***WHAT DO I REALLY WANT?***

Time is precious. Is the picture you are painting – your life – reflective of what you want? What is it you really want?

While no one question can trigger your mind to determine what you really want, the following are a few questions that may help get you started.

**What in your current life “picture” do you like? (Your job, where you live, your relationships with family/friends...)** What do you like might be stated “What makes you feel happy and alive?”

**Did you expect your life to be different than it is? What would you change, if you could? What do you regret? What sadness lurks just beneath all of your busy-ness?**

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**What is your “gut feeling” around money and financial matters? List any conflicts, stresses, or worries around money which you would like to eliminate.**

Your gut feeling – what you feel from believing what you were” told” or” sold”.

**What changes, if any, would you like to experience in the way you deal with money in your relationships? Money and relationships – the most common cause of divorce in marriages, the unspoken barrier even between best of friends, the Achilles heel between siblings upon inheritance, the way we protect ourselves from others...**

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Financial concern – your need, the event that finally brought you to face this daunting Sea of Money.

What financial concerns are there in your life right now that you would like to address? If possible, prioritize these items (i.e., #1 getting out of debt, #2 saving for retirement, #3 a good investment plan).

Priority	Financial Concern

**What are your expectations of retirement?**

Expectations of retirement – Your definition of the ‘good life’. When do you feel you can ‘have it’?

**When do you want to retire? Do you want to work at all in retirement?**

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**What is it you are really passionate about? Passion – the activity or part of your life that you love. Time seems to ‘stand still’ when you’re doing this. It doesn’t necessarily have to be productive or what others think you are ‘good at’. If you don’t have much passion, just say so – you are definitely not alone.**

**Are there changes you would like to make in your life that would allow you to give more of yourself to this passion?**

**Has anything prevented you from fulfilling this passion?**

**Time summary – don’t agonize over the exact hours – just a reasonable approximation that is as honest as possible.**

**Sit down and add up how you usually spend the 24 hours in a day. Do your best to average your weekly hours into a daily summary. For example: If you work 50 hours a week that represents a daily 7 hour average. Hours spent:**

Sleeping\_\_\_\_\_ Exercising\_\_\_\_\_ Eating/Interacting\_\_\_\_\_ Working\_\_\_\_\_ Playing\_\_ Watching  
TV\_\_\_\_\_ Reading\_\_\_\_\_ Driving\_\_\_\_\_ Doing Household Chores\_\_\_\_\_  
Time with the Kids\_\_\_\_\_ Time with Friends\_\_\_\_\_ Time to do Nothing\_\_\_\_\_ Your Passion\_\_\_\_\_

**Other: \_\_\_\_\_; \_\_\_\_\_; \_\_\_\_\_**

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Re: Time Summary

As you review your current time/energy investment, what would you change, if anything, to obtain what you really want?  
(i.e., “I’d work 10 hours less/week to develop my passion for writing.....”)

Imagine you are entering an art gallery featuring your current life picture on display. As you gaze at your current life picture, what do you notice?

Fill in the following by comparing your actual life picture to what you want and complete the sentence for each category:

“When I compare my actual life picture with regard to \_\_\_\_\_ (area of my life) what I notice is.....and I’d like to.....”

**Start by circling the ‘area of my life’ that feels most imbalanced or ‘out of whack’ right now. What could you change within yourself without looking for a drastic external change?**

**If you notice you work more than you like, for example, think of what attitude in you may be perpetuating this pattern, rather than focusing on changing jobs or convincing a manager to work you less.**

Example:

Area of My Life	What I Notice.....	I’d Like to.....
<b>Work</b>	<p>I come home exhausted at the end of each day with no energy for exercise or my family.</p> <p>I love the work I do.</p>	<p>I’d like to leave work each day by 5:00 pm and leave work early two days a week so that I have time for family and/or exercise.</p> <p>Ask my manager for more training.</p>
<b>Things to Have</b>	<p>Our house is too large for just the two of us to spend time maintaining it and cleaning it.</p> <p>I want to put more money into upgrading my equipment for my recreational pursuits.</p>	<p>Free up my time as far as the house care is concerned. Consider a smaller house that still has room for company.</p> <p>Buy quality equipment for backpacking, biking, and skiing.</p>

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<b>Area of My Life</b>	<b>What I Notice.....</b>	<b>I'd Like to.....</b>
<b>Work</b>		
<b>Soul/Spirit Work</b>		
<b>Creativity/Passion</b>		
<b>Play</b>		
<b>Relationships (Family/Friends)</b>		
<b>Philanthropy/Giving</b>		
<b>Things to Do (Travel, vacation, etc.)</b>		
<b>Things to Have</b>		
<b>Other Money Goals</b>		

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Part Two

*All the True Vows*

“All the true vows  
are secret vows  
the ones we speak out loud  
are the ones we break.

(Secret vows could be the ones we were afraid to keep – our true self)  
(Broken vows might be our common tendency to constantly change to ‘fit in’)

There is only one life  
you can call your own  
and a thousand others  
you can call by any name you want...”

“...Those who do not understand  
their destiny will never understand  
the friends they have made  
nor the work they have chosen

nor the one life that waits  
beyond all the others...”

(Without the big picture we can't make good detail choices...)  
This journey of life is one of constantly shedding the acquired self for the True Self.

David Whyte

(From House of Belonging © 1997 by David Whyte.  
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1. **Read the above excerpt from “All the True Vows” three times.**

What are some of the “thousand others” lives competing with the “one life you can call your own?”  
What are these voices saying to you about money and your life? Consider the following possible  
voices and add others you hear:

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Please complete the chart and then circle the loudest voice and what it is saying about money and your life.

**The Caregiver: Family of Origin Message** – Who you hear speaking when you remember your childhood experiences around money – your “money baggage.”

**The Doomsayer: Eternal Pessimist** – Who you hear speaking when you are filled with fear about the future.

**The Market: Business** – Who you hear speaking in the advertisements that bombard you each day.

**The Critic: Internal Judge** – Who you hear speaking from inside, scolding you to ‘do’ or ‘be’ better.

**The Child: Ignored Self** – Who you hear speaking to “live it up” and “break loose from authority.”

**The Adult: “One Voice”** – Who you hear speaking to live true to yourself and your destiny – your “money message.”

**Others:**

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<b>Voice</b>	<b>Message About Money</b>	<b>Message About Your Life</b>
<b>The Caregiver: Family of Origin</b>		
<b>The Doomsayer: Eternal Pessimist</b>		
<b>The Market: Business</b>		
<b>The Critic: Internal Judge</b>		
<b>The Child: The Ignored Self</b>		
<b>The Adult: Your “One Voice”</b>		
<b>Other Voices:</b>		

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**“Money: Your One Voice or a Thousand Others?”**

**1. Sit quietly with that “One Voice.” What is it saying about your ‘destiny’ – about what you have come into this world to be and do? Apart from judgment or some preconceived idea of what your life should be, what do you value – what gift flows naturally from your life to those around you with very little effort?**

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**2. What “Money Message” now guides you as you live out that destiny? Your conscious decision about money rather than an unconscious response rooted in your past.**

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**3. Since all these “thousand voices” have become very accustomed to speaking, how can you honor their service in helping you survive until now, and honor them by reframing this skill into an expression of your true adult?**

All these voices want is a chance to speak their mind and receive some compassionate gratitude for their valiant efforts to protect you. Rather than banishment, think of a way to reassign them to another task that can assist you in sustaining your new money message. Think of one word or phrase that each voice utters as its survival message to you and then one word or phrase that describes how you would like to reassign this Voice. For example for the following example, the survival message might be stated as “Work Hard” and the Reassignment Message might be “Help Others.”

<b>The Voice</b>	<b>How it Helped You Survive</b>	<b>Your Gratitude/Reframe</b>
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<b>Example:</b>	<b>“You can’t depend on anyone.”</b>	<b>I’m grateful for my</b>
<b>The Caregiver:</b>	<b>I learned to stand on my own</b>	<b>initiative and self-</b>
<b>Family of Origin:</b>	<b>two feet and not be a burden.</b>	<b>reliance and now I’d</b>
		<b>like to support others who</b>
		<b>really need it.</b>

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The Voice	How it Helped You Survive	Your Gratitude/Reframe
<b>The Caregiver – Family of Origin</b>		
<b>The Doomsayer – Eternal Pessimist</b>		
<b>The Market – Business</b>		
<b>The Critic – Internal Judge</b>		
<b>The Child – Ignored Self</b>		
<b>The Adult – The “One Voice”</b>		
<b>Other Voices –</b>		

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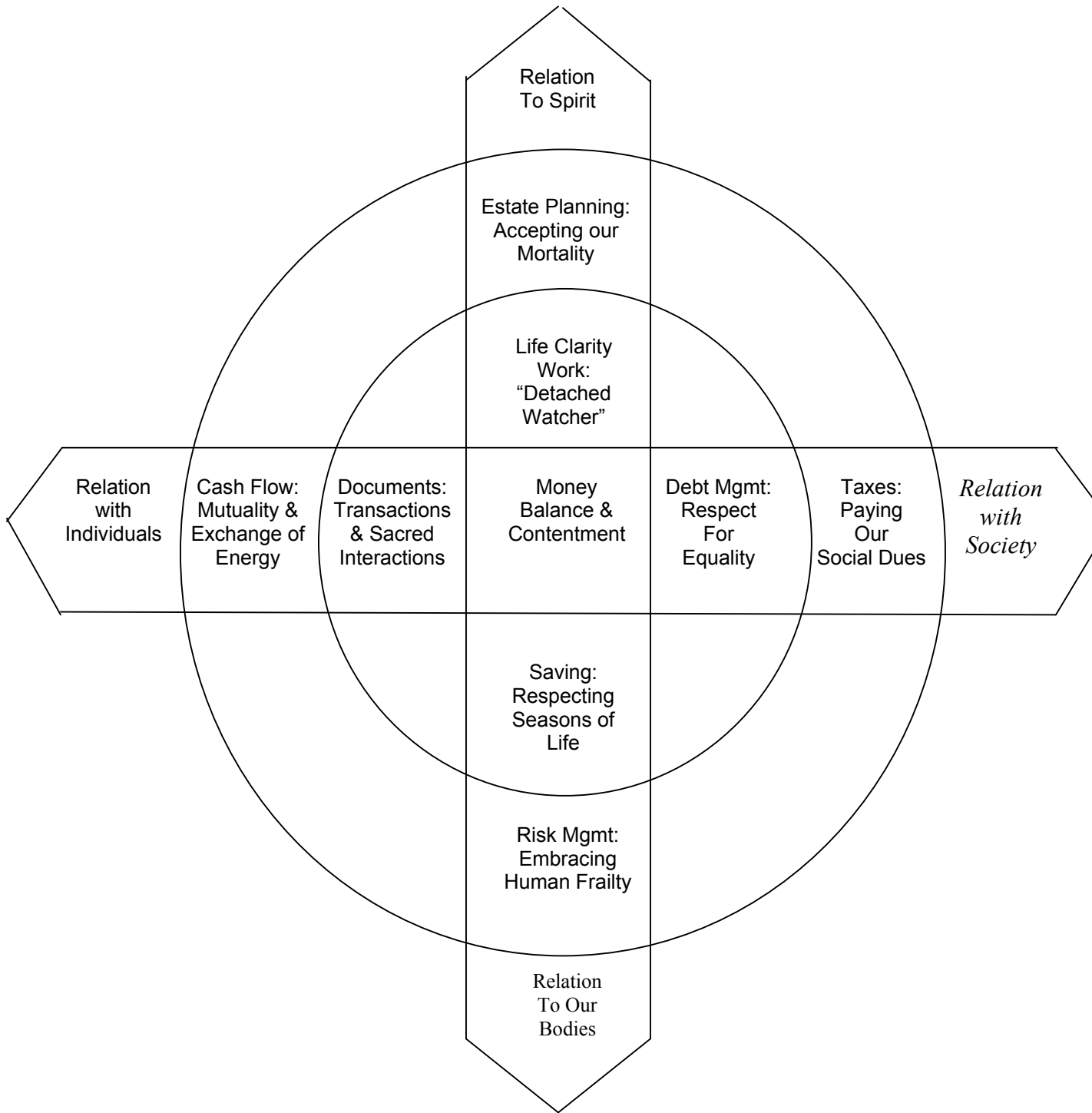
4. Review Your “I’d like to...” responses on your “What Do I Really Want?” chart and write in the right-hand margin the “Voice” that is speaking. Circle the messages spoken by your Adult Voice and allow that Voice to have input into the other non-circled responses on the back of that worksheet.

**It’s easy to fall back into society’s idea of the ‘perfect picture life’. Even if there’s only one category of intention that is hooked by another voice other than your own, it’s helpful to discern that so you can limit its harm in your life.**

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**Money Balance & Contentment Chart**

Do you feel like your life has become ‘flat’? Does it lack depth that takes you regularly into the following four dimensions?



Notice how your financial work in each of these areas brings you joy and contentment.