

MONEY Joyfully

MONEY SABOTAGE BREAKTHROUGHS

Using the following scale, rate each of the situations listed according to how often you are engaging in each one.

1 = Never 2 = Sometimes 3 = Often 4 = Always

- saying "yes" to a potential client's request for a discount
- deciding in advance that someone can't afford to pay your fees
- trading services
- discounting your fees even before being asked
- charging less than others with comparable experience
- charging less because you worry you won't get the client otherwise
- going over time on your client coaching or consulting sessions
- customizing your packages
- not being paid promptly
- giving service to clients who are behind on payments
- undercharging because you feel guilty about charging more
- not asking for a non-refundable deposit
- letting your spouse, a friend or family member say "no" you can't do something
- letting yourself be passed over for a raise or promotion
- lending money to someone who is not likely to pay you back
- borrowing money from someone when you're not sure you'll pay it back
- not honoring the details of a contract
- allowing someone to not honor the details of a contract with you
- paying overdraft bank fees
- paying bills late
- delaying investing in personal growth
- delaying investing in your career or business
- not having a payoff plan for paying down debt
- paying taxes late
- spending as much as you make, even if you're income increases
- waiting to begin saving money
- hiding money from your spouse or partner
- feeling resentful about people making more money than you do
- going into debt to purchase luxury items

MONEY *Joyfully*

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Choose one of the situations you rated a 3 or a 4 and write it here:

What negative belief about money could you let go of in order to make a positive impact with this situation? _____

If this situation were to go from a 3 or 4, down to a 1, what would you be valuing?

My new boundary in this situation is:

The action I will take by _____ is:

Calculate how much money you will be making by strengthening your boundary in this situation

\$ _____