



THE SAVVY FINANCE COACH

The WHY Worksheet

Change is hard – even when it’s something we want. To implement change to achieve financial success (as with other areas of life), it is crucial to develop a strong sense of purpose, what I like to call our "Why." The stronger your “why”; the stronger your desire will be to win and the more resilient you will be when faced with failure. Therein lies the key to overcoming fear and resistance and winning with money.

Here's an exercise to help more clearly define your “Why”:

1. Identify the most significant problem you face regarding your finances.

2. Now envision your ideal financial situation – if you could make everything perfect with a snap of your fingers, what would you do or have that feels unattainable now?

3. For each answer to the question above, examine your reasoning behind it. Why is it important to you?

4. Repeatedly (at least twice) ask yourself, "Why is this important?" to drill down to the core reasons.

5. **Your final answer represents your Why** – a compelling and inspiring reason to undergo this transformative journey.

Having trouble? Discovering your purpose may be challenging, requiring additional exercises such as journaling and visualization. Reflect on the following questions:

- Why do you do what you do?
- What is your life's purpose?
- What inspires you?
- What is the single most important thing to you and why?
- Recall past achievements and consider what motivated you during those challenging times.
- If you had limited time left, how would you spend it, and what would you regret not doing?

Emotional engagement with your answers is key. Are you prepared to fight for what you've written down?

Identifying your Why is a process, not an event. It may take several attempts and soul-searching, but once you've unearthed your Why, the "how" becomes more manageable.

Keep this worksheet where you can see it daily as a reminder of “why” you are doing what you are doing. Better yet, create a vision board or motivational poster to help you maintain your intentionality.