



THE SAVVY FINANCE COACH

Cognitive Behavioral Framework

A 5-part framework that drives our feelings, behaviors and results.

Circumstances: Things that happened that we can't control or change (facts).

Thoughts: Sentences that happen in your mind.

Feelings: One-word descriptions of the vibrations in your body – caused by your thoughts.

Actions: Behavior – what we do or don't do in response to our thoughts and feelings.

Results: The outcome of our behavior, originating from the original thought.

Circumstances are things that are beyond our control, but all other categories in this framework are directly influenced by us and can only be changed by us. How we think about things determines how we feel. How we feel determines what we do. What we do or don't do creates our results.

Your thoughts create your life. Change your thoughts; change your life.

What does the framework look like for you? What sentences are running through your head subconsciously or consciously? When I say to you, "Imagine your life 10 years from now and you are extraordinarily successful". Can you imagine that life? Do you believe you can be successful? Take those thoughts and run the model to see what thoughts are blocking you from your success.

EXAMPLE Circumstance: A coworker walked by me and did not say “hello”

Thought: What did I do wrong? Why is she mad at me?

Feeling: Hurt, offended

Action(s): I stopped talking to my co-worker and avoid her

Result(s): I don't enjoy work. I avoid my co-worker. I have anxiety at work and my quality of work suffers.

NEW Thought: She didn't notice me and must have something on her mind

NEW Feeling: unfazed, neutral

NEW Action(s): I don't avoid her. I say hi when I see her.

NEW Result(s): I have a good relationship with my coworker, and I enjoy going to work. I do a good job at work.

EXAMPLE Circumstance: I got a 5% pay raise at work

Thought: 5%? What a bunch of crap. I deserve 10%.

Feeling: Bitter, outraged, disgruntled

Action(s): I say snarky things about my boss. I'm not productive at work since there is no point in working hard

Result(s): I get poor performance ratings. People at work don't like working with me b/c I'm not a team player. This will impact future compensation & promotion likelihood.

NEW Thought: 5%?! That's great. I'm grateful that my employers value my work ethic. That extra money will significantly contribute to my financial goals.

NEW Feeling: optimistic, fortunate

NEW Action(s): I enjoy working hard at work and strive for positive results.

NEW Result(s): I have good performance ratings, my coworkers enjoy working with me, I continue to get raises.

Circumstance:

Thought: _____

Feeling: _____

Action(s): _____

Result(s): _____

NEW Thought: _____

NEW Feeling: _____

NEW Action(s): _____

NEW Result(s): _____

Circumstance:

Thought: _____

Feeling: _____

Action(s): _____

Result(s): _____

NEW Thought: _____

NEW Feeling: _____

NEW Action(s): _____

NEW Result(s): _____
