

The background of the entire page is a soft-focus photograph of a woman's hands in a professional setting. One hand is holding a silver pen, and the other is positioned over a white calculator on a light-colored desk. A pair of glasses and a laptop are also visible in the background, creating a professional and financial atmosphere.

every  
woman  
WORKBOOK

# FINANCIAL WELLBEING

Learning how to manage your money is one of the most important things you'll ever do.

Being in a good spot financially can open up many doors. Being in a bad spot can slam them in your face.”

SOPHIA AMORUSO, FOUNDER, NASTY GIRL |

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# About this workbook

Established in 1999, everywoman advances women in business. Our aim is to ensure women from all over the world fulfil their potential. We produce workbooks on topics that matter most to our members, and we're constantly listening to your views to give you the tools you need to kick-start your career, at a time and place that suits you.

Financial wellbeing is about a great deal more than simply balancing the budget every month. It can have a huge impact on our personal lives, as well as physical health, and is often tied up with our self-esteem – or lack of it.

In this workbook, we examine how our financial wellbeing is often shaped in ways you might not expect. Beliefs and stories picked up in childhood can frame our adult selves and the sense, conscious or subconscious, that money is something we should feel embarrassed to talk about or ask for itself plays a role in our financial wellbeing. Changing these stories can neutralise a negative – and even turn one into a positive.

We outline the importance of setting financial goals – realistic, but stretching; enough to motivate, but not so much as to be unattainable. Perhaps more important than knowing what you want, though, is knowing why you want it. What would that new salary level pay for? A detached house, saving for retirement or simply the chance to make ends meet? We take you through the techniques needed, from visualisation to reframing, to help you get there.

By undertaking this workbook, you will gain a greater understanding of financial wellbeing, how to boost yours and the role it plays in your personal and professional development. We'd love to know how you get on - email us at [karenmax@everywoman.com](mailto:karenmax@everywoman.com) or tweet us @everywomanuk.

*Maxine & Karen*  
and the everywoman team

# The importance of financial wellbeing

It's seldom spoken about but powerful enough to affect our health, relationships and mood, as well as our personal and professional development. It's important to value the role financial wellbeing plays in our lives.

Financial wellbeing is very often the elephant in the room. It's a very personal topic, as many people aren't good at talking money – at least, not the fears, worries, doubts or even successes it brings. And financial pressure, whether real or perceived, can impact people in different ways when not addressed.

Financial wellbeing isn't about money in the bank so much as it is about our relationship and perception of self-worth, value, potential and possibility. How you react to, feel and think about money is a reflection of your inner world and relationship with yourself.

Low self-worth and belief, stories about having little or limited value, can give you a sense of there being nowhere else to go, that you've hit your ceiling. That will, in turn, diminish your life, career and personal ambitions and aspirations.

Relationships can suffer as financial stress (whether vocalised or hidden), adds pressure and creates

resentment for those who feel they are financially stuck; or the main earner – 31 per cent of British women are now the main financial breadwinner in their families.

## Empowerment

Debt, too, can lead to a restricted life – so a sense of adventure, joy or purpose can be diminished.

Financial wellbeing is about having an empowered relationship with money. It incorporates a healthy mindset and balanced emotions to support you in achieving your financial goals for life, including your career. Think of it as a journey, not a destination.

If you have an unhealthy relationship with money, you'll always feel as if you never have 'enough' and as if life is a game of 'survival'. This has an impact on other areas of life too. You may feel as if your value isn't being recognised or met, and that can impact on your overall sense of wellbeing about what you do and how you live.



*FINANCIAL FITNESS IS NOT A PIPE DREAM OR A STATE OF MIND. IT'S A REALITY IF YOU ARE WILLING TO PURSUE IT AND EMBRACE IT."*

WILL ROBINSON, FINANCIAL ADVISER <sup>ii</sup>

## INVISIBLE IMPACT

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Most of us have an unhealthy relationship with money, to varying degrees. This can create patterns and behaviours that impact on you in your workplace.

The impact may be subtle in some cases. It could stem from an inner resentment with yourself for not asking for a promotion or pay rise; or not putting yourself forward for a project, because you didn't believe you would be selected. This is why good businesses know that rewarding their teams is motivating and increases emotional wellbeing through financial wellbeing.

It is also essential to remember that career choices can also flow sideways rather than vertically. While it's true, however, that money isn't everything, stress in general doesn't discriminate, and this is really about the relationship with yourself and your overall wellbeing, as much as it's about achieving your dreams.

### Symptoms that a lack of wellbeing can trigger





## EXERCISE

Please go through the list below and tick which of the statements most describes your regular thoughts and attitudes. Count up the scores for each column, LEFT and RIGHT. The left-hand column is a healthy mindset response.

	1	2
1	Expecting best to happen <input type="checkbox"/>	Expecting worst to happen <input type="checkbox"/>
2	Wanting everyone to succeed <input type="checkbox"/>	Competing with others <input type="checkbox"/>
3	Telling yourself you can <input type="checkbox"/>	Telling yourself you can't <input type="checkbox"/>
4	Saying YES to what you want <input type="checkbox"/>	Saying NO to what you want <input type="checkbox"/>
5	Going for what you want <input type="checkbox"/>	Using the money excuse <input type="checkbox"/>
6	Following your joy <input type="checkbox"/>	Feeling like everything is a burden <input type="checkbox"/>
7	Believing in 'enough' for everyone <input type="checkbox"/>	Believing there isn't enough for you <input type="checkbox"/>
8	Celebrating your success <input type="checkbox"/>	Telling yourself you must work harder <input type="checkbox"/>
9	Taking responsibility for your life <input type="checkbox"/>	Blaming others <input type="checkbox"/>
10	Creating your life as a masterpiece <input type="checkbox"/>	Feeling like life happens to you <input type="checkbox"/>
11	Allowing yourself to 'have' <input type="checkbox"/>	Feeling you don't deserve <input type="checkbox"/>
12	Focusing on what you want <input type="checkbox"/>	Thinking about what you need <input type="checkbox"/>
13	Having a clear career direction <input type="checkbox"/>	Being unclear about your career <input type="checkbox"/>
14	Speaking to yourself with love <input type="checkbox"/>	Criticising yourself <input type="checkbox"/>
15	Respecting and valuing your time <input type="checkbox"/>	Having no time for yourself <input type="checkbox"/>
16	Being able to ask for money if owed <input type="checkbox"/>	Feeling shame talking about money <input type="checkbox"/>
17	Treating yourself like a VIP <input type="checkbox"/>	Making do and cutting corners <input type="checkbox"/>
18	You are your own authority <input type="checkbox"/>	Worrying what other people will think <input type="checkbox"/>
19	Focusing on personal strengths <input type="checkbox"/>	Thinking about what you can't do <input type="checkbox"/>
20	Feeling joy in any moment <input type="checkbox"/>	Joy is always in the future, after... <input type="checkbox"/>
21	Appreciating yourself <input type="checkbox"/>	Believing other people are 'better' <input type="checkbox"/>
	TOTAL <input type="checkbox"/>	TOTAL <input type="checkbox"/>

## Key stats and facts about the financial wellbeing landscape

According to the Office of National Statistics, almost eight in 10 British companies, including several fashion firms, are paying their male employees a higher salary – with a pay gap of over 20 per cent. <sup>iii</sup>

Women are more likely to have career breaks if they have children and this adds to the collective consciousness that we shouldn't be too ambitious financially. A study shows that women who take extended maternity breaks find they are paid less than female colleagues who stay on the career ladder. <sup>iv</sup>

According to a 2018 report cited by the *Harvard Business Review*, women who asked for a pay rise obtained one 15 per cent of the time, while for men the figure was 20 per cent. <sup>v</sup>



*A BUDGET IS MORE THAN JUST A SERIES OF NUMBERS ON A PAGE. IT IS AN EMBODIMENT OF OUR VALUES."*

BARACK OBAMA, AUTHOR AND FORMER PRESIDENT <sup>vi</sup>



### TAKE AWAY

Having an unhealthy relationship with money can lead to all manner of personal problems, from health to relationships to low motivation at work. But it's not just about controlling costs – poor financial wellbeing can also mean underestimating yourself at work and not asking for your true worth.



# Defining your financial vision

Having a financial vision is different to the sort of financial planning we may do with a financial adviser. It's about our aspirations, not only with money but with life – what we wish for and dream of in our career, our lifestyle, and our ambition for life.

Where money is concerned, we can get bogged down in everyday detail or ignore it until there is a crisis. When you have a vision, you can focus on the bigger picture.

A financial wellbeing vision enables you to write a new 'money story', which will be partly aspirational. That's necessary, as you can't achieve sustained growth without a vision.

## BLURRED VISION

Many of us struggle to define our financial vision because we base what is possible on other people's perceptions, or on a self-imposed financial ceiling. We may feel 'silly' for having dream goals, dismissing them as lofty and unrealistic, and instead fall back on 'logic' about what is possible.

We also struggle because we aren't taught about financial wellbeing and the impact it can have on us both positively and negatively. We may feel that money happens to us, not *because* of us.

### The risks of not having a financial vision

- If you don't have a vision how will you know where you want to be heading?
- How will you know whether your reality is in alignment with your goals?
- How will your ambitions be realised?

### Why aren't we good at defining a financial vision?

It is also a fact that women are not fully equal financially, often being paid less for the same work and accepting it

as the norm. There is still a journey to make. When we take on financial wellbeing as a consideration we can make a difference to such inequality. When a vision is strong we can speak and take action from a place that upholds that vision.

### The financial audit

It is important to know where you are before deciding where you want to be or would like to be financially. Looking forensically at our financial situation can reveal things we didn't know, whether better or worse than expected.



## EXERCISE

### FINANCIAL GOAL SETTING

**Look at these questions and write down the answers in the spaces provided. Please do this without using a calculator or looking at bank statements!**

Over the next 12 months, how much money do you believe you could realistically earn, whether from salary or investments?

Over the next 12 months, how much money would you LOVE to make in your wildest dreams? (Choose a figure not so unbelievable that you lose the magic of the exercise or so realistic that it's boring!)

What is the figure slap-bang in the middle of these two numbers?

Do you think it's possible for you to make that sum over the next 12 months?

Would you commit yourself to giving it a go and raising your current financial ceiling – and doing whatever it takes to make it happen?



## EXERCISE

### YOUR FINANCIAL SNAPSHOT

Consider the following questions and write down your answers on a separate piece of paper.

\_\_\_\_\_

What does your current financial situation look like?

\_\_\_\_\_

How much money do you have in the bank?

\_\_\_\_\_

How much money do you have in investments?

\_\_\_\_\_

How much money are you earning each month?

\_\_\_\_\_

My main source of income each month is from...?

\_\_\_\_\_

What is your monthly 'fixed' expenditure (include food, nights out – everything you regularly spend money on)?

\_\_\_\_\_

If you save, how much money are you saving every month?

\_\_\_\_\_

Based on the above, how much money would you/do you have left each month?

\_\_\_\_\_

Is this figure what you expected or does it surprise you? Do you feel you have 'disappearing money'?

\_\_\_\_\_

# HOW TO CREATE A VISION AND SET GOALS

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When we set ourselves a money goal, the immediate response can be elation – shortly followed by the feeling that it is impossible. Despite the fact that we need it and want it, we lose our vision. It feels nebulous and out of our control. We believe it is something that happens to us, sometimes because of us and sometimes through luck. And yet financial wellbeing is about creating a sustainable foundation from which to build a structure. We all have dreams – wanting to achieve them isn't silly or wrong!

## STEP 1 Your Goal

Looking at your answer for financial goal setting (p10), how does it make you feel?



## STEP 2 The why

Are you willing to accept that goal? Yes  no

If you have accepted and set your financial goal, you need to think about why you want to achieve it (if you haven't please go back to the previous exercise and work through again until your goal is one you can accept).

Money is simply a tool, an exchange for value. It isn't a motivational force in itself. It needs to be anchored in WHY, as it makes the inner desire and hunger for improving your financial wellbeing more powerful. Think of a goal as a target and the why as an arrow to help you get there.

You don't have to have every penny in your goal accounted for. But thinking about what you want to do with your money once the goal is set is better than thinking about the money itself.

Perhaps you want to buy a house? Or go on holiday? Maybe you want to give to charities? Often people really want to send their children to private schools, and so their desire to

make that happen helps to drive them on, as well as giving them a very clear figure to aim for.

In his book, *The Power to Shape Your Destiny*, business coach Anthony Robbins explains how he went from earning \$38,000 a year to over \$1,000,000 the very next year – all because he fancied living in a castle. The problem was the rent was \$4,000 a month – and he couldn't afford it.

So he had to start believing he could earn enough to make that rent. One of the hurdles he had to overcome, he said, was his need for people to love him. He thought that if he was rich, people would not love him, but resent him. He realised he had to let that fear go.

He stayed focused on his goal. He visualised having it, feeling it happen, he was certain that it would happen – and the next year he went from making \$38,000 to \$1,000,000. <sup>vii</sup>

The amount you want to earn is important to know, but knowing WHY you want to earn it helps to give it a strong anchor, and influences your financial wellbeing to strengthen, increase and obtain the results.

You've got to have complete conviction that you can make it happen – a certainty that you can get there. You must believe that it's a done deal, and in order to do that you have to practise seeing it, feeling it and believing it.



# Nurturing a healthy financial mindset

Mindset is where we hold beliefs and stories, where we think and where we criticise or motivate ourselves to achieve our ambitions. Not everything we think about ourselves is true or even kind.

The difference between a healthy and unhealthy mindset is best described as:

HEALTHY	VS	UNHEALTHY
Can do		Just impossible
Could be		Never going to happen
Willing to hold that possibility and make it happen as best as possible		I couldn't possibly achieve that

There's a myth that healthy or positive mindsets can veer towards the delusional and that positivity is bad for you.

This is simply not true. Of course we will get knockbacks in our career – we will get unwelcome surprises, leftfield balls that we didn't want. It is how we respond to them that matters.

You can either let it feed and trigger a mindset that says 'it never works, you were silly to imagine you could'; or you can say, 'I accept this has happened – what can I learn from it, how do I move on and stay on track with my vision?'

Both options move you forward but one moves you closer to your vision and ambitions. A healthy mindset is, in truth, realism, as your potential to be financially healthy is untapped no matter what you earn and what your current career prospects are.

## The risks of an unhealthy mindset

- The emergence of a financial ceiling can become restrictive – which means you could stop growing your career. A financial ceiling is a limit on what, and how, you could earn, made by beliefs and stories; for example, if you're looking to progress your career, whether from CEO or junior consultant, to another level and you are hesitating, even though you know you both want and need the move.
- It can impact how you show up at work, how you meet targets and succeed as you can start to believe you aren't as good as others.
- You expect not to do well so you don't, so you miss out on promotions.
- It causes stress – the hidden killer – and personal impact is huge, not just because you could end up in debt with finances spiralling out of control – and the attendant risks of ill health, anxiety, sleeplessness, bad diet etc. Stress is stress, whatever the cause, and if you can address it in one area it positively impacts other areas where stress might have crept in.
- You start to get fixed on 'this is it' and create financial conditions which can begin to feel restrictive and limiting.
- It changes how you believe in yourself and your potential.



*IF YOU'RE NOT STAYING ON TOP OF YOUR MONEY, YOU ARE PUTTING YOUR FINANCIAL WELLBEING AT RISK."*

SUZE ORMAN, AUTHOR, SPEAKER, FINANCIAL ADVISER <sup>viii</sup>

## YOUR PERSONAL MONEY STORY

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We all have a personal money story comprising our beliefs, experiences – from when we were growing up to the things significant people like parents, schools, friends etc told us – that made us formulate a story about money and how easy or hard it is, how well we could do financially (and career wise). This story runs both consciously and unconsciously and can be a helpful or unhelpful navigator.

With any story, even if it is a new one today, tomorrow it's old. So while financial wellbeing isn't a changing landscape, our financial wellbeing can deepen and become more healthy if we are willing to explore and let go of what is no longer fit for purpose and what is outdated and outgrown. A bit like a favourite outfit from last year, this year you may cringe or wonder how you ever wore it!



## EXERCISE

# CHANGING NEGATIVE BELIEFS

### STEP 1

Look at your new financial goal – what beliefs about how it is ‘impossible’ or ‘improbable’ come up? List them below. Now do a mindset dump! It is important that you don’t justify or validate the belief that it’s impossible or improbable, so this means no ‘because’ – that would risk confirming that it isn’t possible and get you entrenched in an unhealthy financial mindset.





## EXERCISE

### STEP 2

Now choose up to five beliefs/stories that you just 'mindset dumped' and rewrite them – eg if you said it would be impossible to make X money in one year, write a statement that negates that. It could be as simple as 'it is possible for me to make X money in one year'. And then say why.

The 'why' here could be ambitious, dreamy or anything real and tangible. It is about giving your mind something other than limitations and impossibility to explore and think about.

BELIEF/STORY 1



## EXERCISE

BELIEF/STORY 2

BELIEF/STORY 3



## EXERCISE

BELIEF/STORY 4

Blank space for writing Belief/Story 4.

BELIEF/STORY 5

Blank space for writing Belief/Story 5.

## REFRAMING YOUR STORIES

A lot of beliefs that we hold about money come from when we were growing up or from life experiences. Losing a job or business, being told money doesn't grow on trees, seeing parents work so hard and go without... it leads us to make unconscious and conscious decisions that we don't want that story to be our story.



### EXERCISE

## BREAKING FREE

Take three major stories, ideally one or two from your childhood – it could be something you heard or were told (such as “people like us don’t have things like that...”) – and the other from your adult life experience. For each story, write why it doesn’t have to be true, and how it is something that can now aid your financial wellbeing. You may not get to write much but every ‘change’ in the old story weakens its power and allows you to break free from what holds back your true financial wellbeing.

### **For example**

Seeing your parents having to work hard and sacrifice: of course, you don't want that for yourself, but is it holding you back from setting financial and career goals? Think now how you can turn that story around to enhance your financial wellbeing.



## EXERCISE

### Story 1

Why might this not be true?

How can it now aid my financial wellbeing?

### Story 2

Why might this not be true?

How can it now aid my financial wellbeing?



## EXERCISE

### Story 3

Why might this not be true?

How can it now aid my financial wellbeing?

### Story 4

Why might this not be true?

How can it now aid my financial wellbeing?



## EXERCISE

### Story 5

Why might this not be true?

How can it now aid my financial wellbeing?

## EMOTIONS AND FINANCIAL WELLBEING

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We are more than our mind. We feel too. Gut reaction is our feeling centre. We can feel many emotions in a short space of time, from excitement and enthusiasm to anxiety and fear. They can be fleeting or they can stick and we can feel stuck with them.

Emotions that limit you are effectively your fears forming part of your current money story. This can also trigger you into creating unhealthy beliefs and stories. They can both feed on each other.

When you feel afraid, feel you aren't good enough and start comparing yourself with others, this hurts your financial vision and goals. It starts to become a limiter and contributes to your financial ceiling becoming restrictive, leaving you with a sense of hopelessness and a feeling that you aren't really in control of your life, your career or your finances.



*BEING FINANCIALLY LITERATE IS A POWERFUL THING, ESPECIALLY FOR WOMEN.”*

OTEGHA UWAGBA , FOUNDER, WOMEN WHO <sup>ix</sup>





## EXERCISE

### WORD ASSOCIATION

**How to transform your financial outlook, one adjective at a time.**

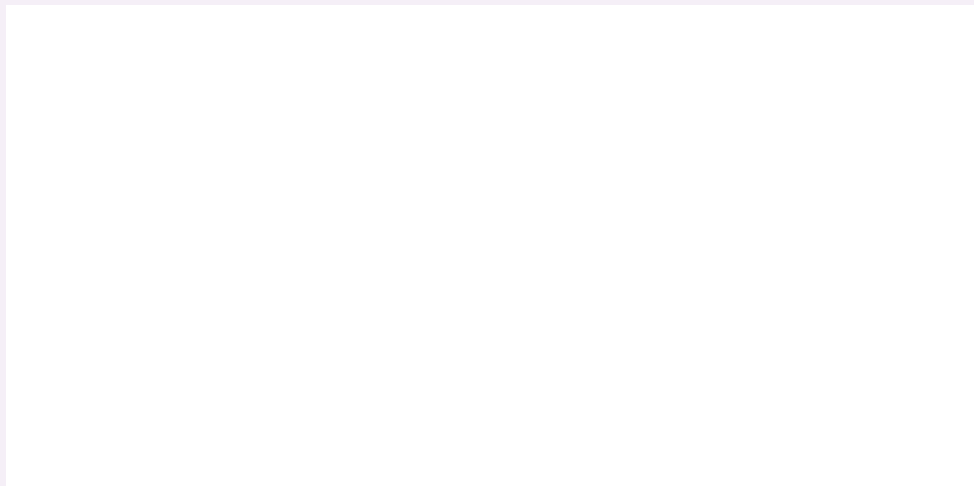
Using 'feeling words', such as happy, bored, scared, anxious, delighted, frozen etc, how do you feel about your current financial position?

How would you like to feel about money one year on from today? Again use feeling words to engage your emotional self.

How can you introduce those feelings into your life now? Explore what else might help you experience those feelings and start allocating time for those activities.



As with the mind, when you encourage your emotions to feel those feelings you associate with financial wellbeing and achieving your goals, they start being supportive. Soon, emotions become more of an assistance to your financial wellbeing than a hindrance or voice of uncertainty.



## TAKE AWAY

Often the thing that most holds you back from financial wellbeing is yourself – and in particular, your mindset. Beware of limiting beliefs and emotions: try to confront those you have picked up, either in childhood or as an adult, and see if you can turn them into positives. Just as you can think positively, you can also *feel* positively.

# Looking ahead

Now it's time to write your new money story which will support your financial wellbeing.

This is something for you to refer to at times of doubt and uncertainty, when you feel things aren't moving in a way you would like. This statement can become an anchor for your new money story and financial wellbeing.



## EXERCISE

**Complete these statements to write yourself a new money story. Work out how you will reach your financial goal and how you will recognise it when you do.**

In 12 months, my financial goal is

supported by my new beliefs

and this will make me feel

## THE POWER OF VISUALISATION

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Now you have your new money story. You understand financial wellbeing, and how it is important for you to give yourself permission to dream about earning more; to allow yourself to believe in your ambitions and have a healthy mindset and an emotional pulse for money. It is important you don't detach from the vision and goals.

“

*VISUALISATION IS THE HUMAN BEINGS' VEHICLE TO THE FUTURE – GOOD, BAD OR INDIFFERENT. IT'S STRICTLY IN OUR CONTROL.”*

EARL NIGHTINGALE, SPEAKER, AUTHOR \*

**W**ith the stigma, the shame, the privacy and intimacy that money triggers, we don't like to talk about it openly. We feel guarded and want to protect ourselves from the judgement of others, the raised eyebrow. Financial wellbeing, and the huge positive impact it can have, is easily downplayed.

Many people believe they can't or don't visualise. Yet we all do. When you are thinking of a work meeting and what you want to say, or preparing for an interview, you project an image. In the image you see yourself, and whether that image makes you happy or not, you are still projecting what you would

like and what you imagine the outcome might be.

Visualising is a form of imagination projection for your future and it also can change brain chemistry. When you visualise something as happening your brain can't tell the difference between you actually doing it and visualising it, so the brain's chemicals behave the same in either case.

This changes neural pathways and is a technique stroke victims are taught when their stroke leaves them with restricted movement. Studies have shown sports people often improve their technique if they first visualise and practise imagining what is possible.



## EXERCISE

# VISUALISE FOR BETTER FINANCIAL WELLBEING

Set time aside to do this weekly - and allow up to 10 minutes.

### STEP

# 1

Sit quietly undisturbed and close your eyes.

---

### STEP

# 2

Start to imagine your financial goal having been achieved.

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### STEP

# 3

Allow yourself to feel it and see it and have fun imagining it. The more sensory and exciting you can make it, the more you will engage your brain and the more your emotions and mindset will jump on board.

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### STEP

# 4

Play in this imagination space, have some fun and let your imagination lead you.

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# HOW TO OWN YOUR OWN WORTH

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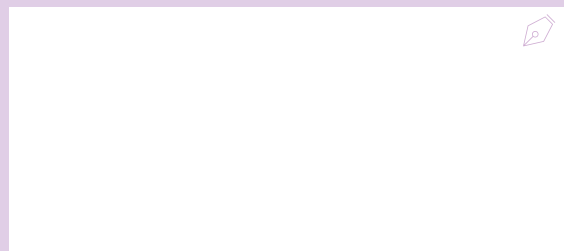
It can be difficult asking for a pay rise or seeking funding for a dream. Here are some tips.

## Having a money conversation

A good tip is to practise in front of the mirror and see yourself. The more comfortable you get talking about money, whether you are asking for a pay rise, for money owed to you or anything else, the easier you will find it. Create yourself a visual experience and practise it until it becomes second nature.

## Going deeper into financial wellbeing

Explore what financial freedom means to you and what it could look like. Jot down initial thoughts here



## Staying on track

What little reminders could you set for yourself to help you notice the little things you do (or don't do) that hold you back from making more money? Jot down three ideas here

1.

2.

3.

## Dealing with doubt

Doubts are normal and natural – it is about turning them into advantages. Sometimes we feel doubt or are resistant to something we wanted because there is something we are missing – eg we haven't prepared or we've become detached from our financial wellbeing vision. So re-read and visualise your new money story and consider what steps you need; for example, research if you are applying for a job. Then re-read your presentation.

Doubts and resistance, if seen as clues to an information deficit, help us to dig deeper and do both emotional and practical work to change the limiting experience they can lead to.

# Your personal action plan

1

How is your relationship with money? Write down if you think it's good and add some bullet points to explain your answer. How can you improve? What should you keep doing/do more of?



2

Referring to your financial vision (Section II exercise), note down what you can do on a month-to-month basis to achieve this.



3

Thinking about your own money story, what would you change and how could you improve it?



3

Make a list of things you can do in everyday life to help your financial wellbeing - eg cutting back on coffee, taking more lunches to work etc.



# Your 4 questions

Answer the questions below for the workbook to be CPD certified.



Corporate Member

The CPD Certification Service

To apply for your CPD hours, points or units from this resource, click this link and answer the questions.



1 Which physical symptom can be triggered by a lack of financial wellbeing?

- Energy boost
- A lapse in physical health
- Cortisol spike
- Skin rashes

2 What is the risk of an unhealthy mindset?

- Your financial ceiling can become restrictive
- It can affect your sleep
- You become overconfident
- You feel constantly drained

3 Which of the following can help you have a good money conversation?

- Having a goal
- Practising in front of a mirror
- Exploring what financial freedom means to you
- Setting yourself little reminders that help you notice little things you do

4 According to a *Harvard Business Review* study, what percentage of women who asked for a pay rise received it?

- 12%
- 5%
- 15%
- 36%



# everywoman Experts

everywoman creates resources on topics that matter most to our network members. We draw on member surveys and the latest thinking from the academic and business worlds, as well our own experiences as we navigate our careers. Each workbook offers practical advice, enabling tangible actions for your daily working lives.



MAXINE BENSON, MBE  
& KAREN GILL, MBE

Co-founders of everywoman, Karen and Max have spoken to thousands of women about the challenges they face at work. Through their own experiences of starting a business, they uncovered a real need for a network where female entrepreneurs and businesswomen could interact and share experiences. The everywomanNetwork, which launched in 2013, serves as a truly global tool to enable members the world over to realise their ambitions through online membership.

#### EVERYWOMAN WORKBOOK TEAM

Sarupa Shah, everywoman expert

Lysanne Currie, editor

Kate Farrow, head of partnerships

Denise McQuaid, commercial and strategy director

Any topics you'd like to see covered on the everywomanNetwork?

We'd love to hear from you: [contact@everywoman.com](mailto:contact@everywoman.com)

# Further reading

## EW resources

*6 Things to consider before asking for a pay rise*

<https://www.everywoman.com/my-development/learning-areas/articles/6-things-consider-asking-pay-rise-0>

*6 Things to consider before asking for a pay rise*

<https://www.everywoman.com/my-development/learning-areas/articles/6-things-consider-asking-pay-rise-0>

*Peak performance: defining and reaching you own best self -*

<https://www.everywoman.com/my-development/workbooks/pdf/peak-performance-defining-and-reaching-your-own-best-self>

*Smashing limiting beliefs -* <https://www.everywoman.com/my-development/workbooks/smashing-limiting-beliefs-0>

*60 minutes to wellbeing -* <https://www.everywoman.com/my-development/workbooks/60-minutes-wellbeing>

*Gender pay gap: Meaningful action plans -* <https://www.everywoman.com/my-development/webinars/gender-pay-gap-meaningful-action-plans>

*Gender pay gap - focusing on what has impact -* <https://www.everywoman.com/my-development/webinars/gender-pay-gap-focusing-what-has-impact>

*Gender pay gap - what have we learnt? -* <https://www.everywoman.com/my-development/webinars/gender-pay-gap-what-have-we-learnt>

## External resources

### Books

*Money Moments: Simple steps to financial well-being*, Jason F Butler (CreateSpace Independent Publishing Platform)

*The Financial Wellbeing Book: Creating financial peace of mind*, Chris Budd (LID Publishing)

*Good Money: Understand your choices. Boost your financial wellbeing*, Nathalie Spencer (White Lion Publishing)

*Essential Personal Finance: A practical guide for students*, Lien Luu, Jonquil Lowe, Jason Butler, Tony Byrne (Routledge)

*Think and Grow Rich!: The Original Version, Restored and Revised (TM)*, Napoleon Hill, compiled by Ross Cornwell (Mindpower Press)

## TED Talks

*Financial Wellness Use of a Financial Coach*, Mark A LoGiudice

<https://www.youtube.com/watch?v=waPb5HBAIYM>

*Know your worth, and then ask for it*, Casey Brown

[https://www.ted.com/talks/casey\\_brown\\_know\\_your\\_worth\\_and\\_then\\_ask\\_for\\_it](https://www.ted.com/talks/casey_brown_know_your_worth_and_then_ask_for_it)

*3 psychological tricks to help you save money*, Wendy De La Rosa

[https://www.ted.com/talks/wendy\\_de\\_la\\_rosa\\_3\\_psychological\\_tricks\\_to\\_help\\_you\\_save\\_money](https://www.ted.com/talks/wendy_de_la_rosa_3_psychological_tricks_to_help_you_save_money)

## Endnotes

- i <https://independentgirlscollective.com/blog/2017/12/28/11-quotes-about-money-and-business-by-inspirational-women>
- ii <https://donconnelly.com/31-motivational-quotes-drive-financial-success/>
- iii <https://www.theguardian.com/world/2019/apr/04/gender-pay-gap-figures-show-eight-in-10-uk-firms-pay-men-more-than-women>
- iv <https://www.dailymail.co.uk/news/article-189286/The-price-women-pay-taking-career-break.html>
- v <https://hbr.org/2018/06/research-women-ask-for-raises-as-often-as-men-but-are-less-likely-to-get-them>
- vi <https://wbu.gmu.edu/famous-quotes-on-financial-stability-and-well-being>
- vii <https://store.tonyrobbins.com/products/tony-classics-power-to-shape-your-destiny>
- viii <https://www.moneynuggets.co.uk/50-best-money-quotes-inspirational-women-uk>
- ix <https://independentgirlscollective.com/blog/2017/12/28/11-quotes-about-money-and-business-by-inspirational-women>
- x <https://www.azquotes.com/quote/1466380>

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