

Workbook

A Financial Stress Protocol

A self-guided, therapy-informed protocol to help reduce financial stress and build long-term resilience.



wisemind.com
BRILLIANT MENTAL HEALTH



A Financial Stress Protocol

What to Expect:

A Financial Stress Protocol is a self-guided, therapy-informed protocol designed to help you understand your financial stress patterns, calm your nervous system, and build resilient money habits over time.

It is designed exclusively for psychological and educational awareness. Our goal is to help you understand the neurological and emotional drivers behind your financial behavior.

Please note that **wisemind.com** does not provide financial, investment, or legal advice. The insights and tools shared here are intended to foster emotional resilience and self-understanding, not to serve as a substitute for professional financial planning or regulated investment counsel.



A Word from Our Director

A Financial Stress Protocol is a self-guided, therapy-informed protocol designed to help you reduce financial stress, calm your nervous system, and build resilient money habits over time.

It is a comprehensive program designed to bridge the gap between financial literacy and the powerful neurological and emotional drivers of money-related behavior. Rather than focusing on traditional accounting, the curriculum explores the neuroscience of financial threat, explaining how the “amygdala hijack” can cause even intelligent individuals to make reactive or avoidant decisions during economic uncertainty.

Students are guided through an exploration of their own “money stories”—the inherited scripts and childhood imprinting that shape their current financial habits—while learning to use Cognitive Behavioral Therapy (CBT) tools and physiological regulation to interrupt chronic anxiety loops.

The ultimate intention of the course is to move students from a state of reactive survival to one of psychological financial resilience and values-aligned thriving. By distinguishing between short-term resistance and genuine resilience, the program teaches participants how to face financial reality without being consumed by shame or catastrophic thinking.

In my years as a psychologist, I’ve seen how financial stress can eclipse even the most resilient minds. True wealth isn’t just about the numbers in your bank account; it’s about the peace of mind you maintain when those numbers fluctuate. My hope for you is that you don’t just learn to manage your money, but that you learn to manage your nervous system. By understanding your ‘money story,’ you take the power back from your past and begin to build a future rooted in clarity rather than fear. I’m honored to support you on this journey toward a wiser, calmer relationship with your finances.

Gary Pike

Director

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Lesson 01: Companion Guide Notes

Why Smart People Make Terrible Money Decisions

Reflection exercise:

Think of one financial decision in the last year that you made quickly, under pressure, or while feeling anxious. Write down: *What triggered the feeling? What did you do? What would you do differently now, from a calm state?*

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Key concepts to remember:

- Amygdala hijack: when the threat brain overrides the thinking brain
- System 1 vs System 2 thinking (Kahneman)
- Three fear-driven patterns: catastrophising, black-and-white thinking, false urgency.
- Four interruption strategies: breath regulation, naming, deliberate delay, environment design.

My Money Story: Guided Journaling Template

How to Use This Template

This journaling template is a companion to [A Financial Stress Protocol](#) at wisemind.com.

It works best when approached slowly — one or two questions per sitting rather than all ten at once. Each question is designed to open something, and opening takes time.

There are no right answers here. There is no assessment, no scoring, no correct version of your money story. There is only your story — honest, specific, and entirely yours.

Write without editing yourself. The first thing that arrives is usually the most honest. You can always refine later. For now, just let it come.

If a question brings up something unexpectedly strong — a memory, an emotion, a realisation — pause. Breathe. You might want to listen to the “*Settling Your Nervous System Around Money*” meditation again before continuing. This material can reach places that deserve to be treated gently.

You are doing courageous work.

Before You Begin

Find a quiet place and a few minutes of uninterrupted time.

Have something to write with — pen and paper if possible. There is something about the physical act of handwriting that slows the analytical mind and allows deeper material to surface.

Take three slow breaths before you begin each question.

And remember: this is not a test. It is a conversation — between you and the part of yourself that has been carrying your money story, often alone, for a very long time.

THE TEN QUESTIONS

Question 1 – Your Earliest Memory

What is the earliest memory you have that involves money?

It might be very small — a moment at a shop, something overheard, a feeling attached to a particular occasion. It doesn't need to be dramatic. Let whatever comes up, come up.

Describe the memory in as much sensory detail as you can. Where were you? How old? Who else was there? What was happening?

And then — most importantly — how did you feel? Not what you thought. What you felt. In your body. In that moment.

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Why this question matters:
The earliest money memory is rarely random. It tends to carry the emotional seed of the money script that followed. The feeling in that moment — safety or threat, abundance or scarcity, pride or shame — often echoes through decades of financial behaviour that came after.

A Closing Note

Your money story is not finished.

It began before you had language for it, in moments you may only partially remember, shaped by people who were themselves shaped by forces largely outside their control.

But you are writing it now. Consciously. With honesty and with compassion.

That is not a small thing.

Every question you have sat with, every memory you have allowed to surface, every pattern you have named — these are acts of authorship. You are no longer simply living a story you were handed.

You are beginning to write one that is genuinely yours.

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**THIS IS A PREVIEW ONLY OF
THE FINANCIAL STRESS PROTOCOL
WORKBOOK**

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