WORKSHEET

“Forging a Financial Future, Together” with Ericka Young and Bjorn Larson

Use this worksheet to capture reflections, note what stands out to you, and identify one or two actions you want to take after the session. There are no right or wrong answers – this is for your personal reflection. If you'd like to watch the video again, scan the QR code.

Pause 1 (05:28): Alignment is more than numbers

What does financial alignment mean to you beyond budgets and bills?

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What are 1–2 values you want reflected in how you handle money?

1. ____
2. ____

How could money conversations help reduce stress in your life or relationships?

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What is one way two people can be different with money and still move toward the same goals?

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What money language or habits would you like to practice more often?

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Pause 2 (08:14): Asking better questions

Rewrite one money question in a way that feels more curious and less defensive.

Examples:

- Why did you buy that?
  - Help me understand what made that purchase feel important right now.
- Why didn't you tell me about this expense?
  - Can you walk me through your thinking on this expense and how you were approaching it?
- How are we spending so much and still not saving?
  - Can we take a look together at where our money is going and what might be getting in the way of saving?

Instead of: ______________________________

Try: ______________________________

Instead of: ______________________________

Try: ______________________________

How could changing your tone change the outcome of a money conversation?

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Pause 3 (22:20): Create safety and build transparency for money conversations

What ground rule would most improve your money conversations?

My ground rule: ______________________________

Why it matters: ______________________________

What check-in or transparency threshold could help build trust?

We will pause and talk when: ______________________________

What's one small, practical way to share financial responsibility without feeling pressured to combine everything at once

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Write down one transparency threshold (dollar amount, type of purchase) that would help you build trust

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Pause 4 (36:22): Money personalities with shared purpose

How did the idea of combining finances make you feel?

What insights did you have that can help you move from conflict over spending and saving to finding shared goals?

Debt can be very difficult for couples. What steps or ideas did you take away from the conversation that can help you?

What's one conflict or shared goal you want to focus on?

Pause 5 (47:48): Dream building without numbers

My dream or goal (5–10 years out):

One barrier that is in the way:

One first step I can take now:

Pause 6 (53:24): Prioritize and make progress

What is one goal that is important but not urgent in your life right now?

Put that goal on the chart

	Not urgent	Urgent
Important		
Not Important		

What obstacle is in your way? (doubt, fear, it'll take too long, something else)

What is one bite-sized win you could aim for this week?

My next step

Based on this session, one conversation, action, or habit I want to start is:

When will I do it?

Who could support me?

Questions?

Speak with your financial advisor to learn more about creating a personalized plan that reflects your values, priorities and long-term goals.

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