The Calm Comeback

Workbook

Your space to do the work

Name

Date started

How to Use This Workbook

A book you only read changes how you think for an afternoon. A book you work changes how you live. This section is where the two meet.

There's one worksheet for every chapter, built around that chapter's core exercise — so the questions here are the same ones the chapter walked you through, gathered in one place with room to answer.

Type your answers straight into the boxes, or print the pages and write by hand. Don't rush them, and don't grade what comes out. The point isn't to perform. It's to see clearly.

Come back to these pages as you go. The answers you write this month won't be the answers you write six months from now — and watching them change is its own kind of progress. Start wherever you are.

WORKSHEET · CHAPTER 1

The Silent Stress of Financial Struggle

Before strategy comes clarity. Sit with these honestly — there are no wrong answers.

What comes up in my body when I think about money?

Do I avoid looking at my finances — and what am I afraid I'll find?

What story have I been telling myself about my ability with money, and when did I first start believing it?

What am I most afraid of right now?

WORKSHEET · CHAPTER 2

You Are Not Your Debt

Separating what happened from who you are.

What beliefs have I attached to my debt — what does it whisper about me on the worst days?

What financial decision do I regret most, and what was actually happening in my life when I made it?

What did I need, emotionally, in that moment?

What is the truer, more accurate belief I can put in its place?

WORKSHEET · CHAPTER 3

Scarcity Trauma

The patterns underneath the numbers.

What did I learn about money as a child? Was it tied to stress, silence, or conflict at home?

When do I feel most anxious about money now — and do I tend to avoid it, over-control it, or overspend?

What would financial safety actually feel like in my body? (Not look like on a statement — feel like.)

Which patterns do I recognize in myself? (Check all that apply.)

- [ ] Fear of spending
- [ ] Overspending
- [ ] Avoidance
- [ ] Over-saving

WORKSHEET · CHAPTER 4

Facing the Numbers Without Panic

The Money Reality Check. Facts, not judgment — write the real numbers, not the hopeful ones.

Total monthly income (after tax)

Fixed monthly expenses (rent/mortgage, utilities, insurance, minimums, subscriptions)

Variable expenses (groceries, gas, dining, personal)

All debts — for each: who I owe, balance, interest rate, minimum payment

Cash flow: income minus total monthly expenses =

Total debt: every balance added into one number =

WORKSHEET · CHAPTER 5

The Calm Debt Plan

Your plan, in writing — because a plan you can see is a plan you'll follow.

List your debts (smallest-to-largest, or highest-interest first)

Which method did I choose — snowball or avalanche?

My first target debt:

How much extra can I honestly commit each month?

My starter-buffer goal:

The day each month I'll sit down and review progress:

WORKSHEET · CHAPTER 6

The 30-Day Control Reset

Design the month you can actually keep.

What habit will I track daily?

What's my weekly focus?

My daily five-minute check-in will happen at (time of day):

My starter-buffer goal for these 30 days:

One spending trigger I'll shut off this week:

WORKSHEET · CHAPTER 7

From Scarcity to Stewardship

From reacting to directing.

Where do I still hear scarcity talking — the phrases I catch myself using?

What would the stewardship version of that sentence sound like?

One financial standard I'm making non-negotiable:

What can I control right now? (Name three things.)

WORKSHEET · CHAPTER 8

Emotional Spending & Self-Sabotage

Catch the pattern in the act.

Map a recent emotional purchase — Trigger, Behavior, Result:

What was I actually feeling underneath the urge?

My replacement action — “When I feel the trigger, I will …”

This week's tracker: each time an urge hits, note what happened, what I felt, whether I bought, and how I felt after.

WORKSHEET · CHAPTER 9

Building Quiet Financial Confidence

Measure the progress that never shows up on a balance.

Three financial wins from this month (however small):

Where has my anxiety genuinely eased?

Which system has helped me most?

What boundary do I still need to reinforce?

WORKSHEET · CHAPTER 10

Designing Your Financial Identity

Decide who you're becoming — on purpose.

Who am I becoming financially? (Describe that person.)

My identity statement — “I am someone who …”

The one question for the hard moments (write it where you'll see it): does this align with who I'm becoming?

One change to my environment that makes the right choice the easy one:

WORKSHEET · CHAPTER 11

Income Expansion Without Burnout

Grow your capacity without the crash.

The simplest way I could increase my income this year:

One skill I already have that I could rent out or monetize:

What fear has been holding me back from earning more?

When extra money comes in, where does it go — and in what order?

The boundary that protects me from burning out to chase it:

WORKSHEET · CHAPTER 12

Financial Peace Is a Lifestyle

Peace isn't a feeling you wait for. It's a rhythm you schedule.

What day of the month is my money meeting?

What does my weekly check-in look like — how long, and when?

The first move in my relapse plan, the moment things start to wobble:

One small stability I'll celebrate the next time I hit it:

WORKSHEET · CHAPTER 13

From Stability to Legacy

What steady makes possible.

What cycle am I breaking?

What am I building that could outlast me?

What habits do I want to pass on to the people watching?

What does financial freedom mean to me now, compared to when I started?

WORKSHEET · CHAPTER 14

The Calm Comeback

Everything, on one page.

Income plan

Spending structure

Debt strategy

Weekly check-in

And, before you close the book — finish this honestly: I'm proud of myself for …