

SkimmU



theSkimm on
Psychology of Money

Worksheets to help you live your smartest financial life



Presented by  **Fidelity**
INVESTMENTS

PSYCHOLOGY OF MONEY

Aligning Your Values and Financial Decisions



What's theSkimm of this exercise?

To help you spend your money on things you care about. And vice versa.

Here's how this is gonna go:

Write down one of your values in the left column and one way you can change your spending or saving habits to honor it on the right.

| Value | Money Move |
|-----------------------------------|------------------------------------|
| Ex: Closing the gender wealth gap | Buying from women-owned businesses |
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PSYCHOLOGY OF MONEY

Who’s in Your Inner (Money) Circle?



What's theSkimm of this exercise?

To help you create your money squad. Having financial accountability partners is key to helping you maintain focus and motivation to hit big goals.

Here's how this is gonna go:

List people who can help you stay accountable. And then how you'll ask them to help you.

| Name | Accountability Ask |
|-------------------------|---|
| Ex: My best friend Dani | Encourages me to say 'bye' to Seamless so I can buy a car |
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PSYCHOLOGY OF MONEY

Taking Stock, With Fidelity



What's theSkimm of this exercise?

To help you understand where you currently stand, so you can make a realistic plan about where you want to go. And feel confident about your finances.

Here's how this is gonna go:

Write down all of your accounts, assets, and debts in the left column, whether it adds to or subtracts from your net worth in the middle column, and how much \$\$\$ we're talking in the right column. Do a quick calculation at the bottom to get your final number.

| Account or Item | Asset or Debt? | Total |
|-----------------|----------------|-------------|
| Ex: Savings | Asset | + \$8,435 |
| Ex: Home value | Asset | + \$300,000 |
| Ex: Mortgage | Debt | - \$185,000 |
| | | |
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| | | |
| | | |
| | | |
| | | |
| Net worth | | |

One Last Thing...

Remember when we said finances are wrapped up in emotions? Since big life moments are often big money moments, your feelings can majorly impact your financial situation. Example: making a major purchase makes you so anxious you avoid researching ways to save, getting engaged gets you so excited that you start wedding planning without a budget, and the grief of losing a parent causes you to make knee-jerk decisions...without connecting with your siblings.

No matter what you're going through, Fidelity can provide practical and emotional support. They can help you connect the financial and non-financial aspects of life. Head to www.fidelity.com/LifeEvents to learn more.†

†Fidelity Brokerage Services, Member NYSE, SIPC 970464.2.0