HOLIDAY MONEY MINDSET

Worksheet

Know Your Holiday Money Personality

Which personality do you identify with most?

- ☐ Giving
- ☐ Security
- ☐ Status
- ☐ Avoider
- ☐ A combination of several

My Holiday Challenges

What situations tend to trigger financial stress?

- ☐ Buying gifts
- ☐ Family expectations
- ☐ Decorating
- ☐ Travel
- ☐ Hosting
- ☐ Holiday meals
- ☐ Social Media
- ☐ Sales & promotions
- ☐ Other _____

Reflection

Complete these sentences:

1. Money helps me feel...

_____

2. During the holidays I sometimes spend because...

_____

3. One spending habit I'd like to improve is...

_____

_____

_____

My Strengths

Every money personality has strengths. What strengths do you see in yourself?

_____

_____

_____

_____

Holiday Spending Pause

Before every purchase, ask yourself:

- Was this planned?
- Does this fit my holiday budget?
- Am I buying this because I want to...
  - celebrate?
  - reduce stress?
  - impress someone?
  - avoid guilt?
  - create a memory?
- Will I still feel good about this purchase next month?

GreenPath can help build a holiday budget that meets your needs.

greenpath.com/wellness



GreenPath financial wellness

A trusted national nonprofit since 1961.

My Holiday Money Game Plan

This year I want to...

- [ ] Enjoy the holidays without overspending
- [ ] Reduce financial stress
- [ ] Feel confident in my spending
- [ ] Save for future goals
- [ ] Have better money conversations
- [ ] Be more intentional

My Holiday Spending Boundaries

This year I will...

- Set a gift budget before shopping.
- Take a 24-hour pause before unexpected purchases over $_____.
- Remember that meaningful gifts don't have to be expensive.
- Focus on experiences instead of "perfect" presents.



Holiday Reminder

There is no "perfect" money personality.

Your goal isn't to change who you are.

It's to understand your habits, recognize your emotional triggers, and make financial decisions that reflect your values - not just your emotions.

Money Conversation Starters

Use these with your spouse, partner, family, or friends.

1. What did money look like growing up?

2. What stresses you most during the holidays?

3. What does financial success mean to you?

One Small Change

One thing I'm committing to this holiday season:

Want guidance on how to build a realistic budget for the holidays? Reach out to GreenPath.

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