Money Boundaries Worksheet

“Boundaries aren’t restrictions. They’re how you protect what matters most.”

NAME ______________________ **DATE** ______________________

Setting money boundaries is one of the most loving things you can do for yourself. This worksheet helps you get honest about where your money is going — and why — so you can make intentional choices that reflect your values. No judgment here. Just clarity, compassion, and a path forward that’s entirely yours.

SECTION 1 — Your Money Values

Before setting boundaries, get clear on what actually matters to you.

What do I want my money to do for me in the next 12 months?

What are my top 3 financial priorities right now?

1.
2.
3.

What does financial peace of mind look and feel like for me?

SECTION 2 — Identify Your Spending Triggers

Emotional spending isn’t a flaw — it’s information. Let’s get curious about it.

I tend to spend more when I feel:

- ☐ Stressed or overwhelmed
- ☐ Sad or lonely
- ☐ Bored
- ☐ Excited or celebratory
- ☐ Guilty (especially toward family or friends)
- ☐ Pressured by others
- ☐ Rewarding myself after a hard week
- ☐ Other: ________________________________

When I overspend, what’s usually going on emotionally?

What do I tell myself in the moment to justify the spending?

SECTION 3 — Your Boundary Blind Spots

These are the areas where most women find it hardest to hold their financial boundaries.

I struggle to say no when:

- ☐ Family asks me for financial help
- ☐ Friends suggest activities I can't afford
- ☐ I'm shopping online late at night
- ☐ A sale or discount makes me feel like I'll miss out
- ☐ I want to avoid conflict about money
- ☐ I feel guilty for having more (or less) than others
- ☐ I'm trying to keep up with what others have
- ☐ Other: ___________________________________

Which of these feels most true for me — and why?

SECTION 4 — Set Your Money Boundaries

Now let's turn your values and triggers into clear, compassionate boundaries.

Complete each statement in your own words. You get to decide what fits your life.

1. I will protect $________ each month for ________ (savings goal / debt payoff / emergency fund) — no matter what.
2. When I feel ________, instead of spending, I will ________.
3. When someone asks me for money I can't spare, I will say: "________."
4. I will limit my spending on ________ to $________ per month.
5. One financial habit I'm committing to protect this month: ________.

SECTION 5 — Your Accountability Plan

A boundary without a plan is just a wish. Let's make it real.

Who can I share these boundaries with for support?

How will I celebrate when I honor my boundaries this month?

If I slip up, what will I say to myself?

I will check in with myself on: ________ (date)

Reminder: Slipping up doesn't mean you failed. It means you're human. Speak to yourself the way you'd speak to a dear friend. Progress, not perfection.

Setting these boundaries is an act of self-respect.

You are worth protecting.

— Sandra

Want support staying accountable to your financial boundaries?

Book your free 30-minute consultation at

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Compassionate financial counseling for women.