

What's Your Money Story?

A guided reflection for high-earning women who are ready to look.

FROM THE FIVE QUESTIONS WEBINAR · YOUR NEXT STEP

The five questions named the pattern. This guide goes underneath it. Work through the four parts in order. The reflection boxes are for you—there are no right answers. The pause you felt during the webinar is where this guide begins.

What's Your Money Story?

Before you knew anything about money, you were already learning something about it. Not in a classroom. In a kitchen, at a dinner table, in the way the adults around you moved through financial decisions.

You watched who handled the money and who didn't ask questions. Who explained herself and who didn't. What contribution looked like when it came with a paycheck—and how differently it landed when it didn't.

Nobody said any of this out loud. It just became normal. Those observations became a story. Researchers call it financial socialization. I call it the money story.



"The money story is the narrative someone has built about their financial life that lets them feel okay about it."

– Jennifer Kirby, Talisman Wealth Advisors

Sometimes the story is protective. More often, it's covering something—a retirement timeline that doesn't actually work, a concentration risk nobody's looked at, a pattern of deferring that has quietly compounded over years.

Every woman has one. The question is not where it came from. The question is whether it's still serving you.



HOW TO USE THIS GUIDE

Work through the four sections in order. There are no right answers. The reflection boxes are for you.

■ PART ONE

Where Your Story Came From

The money story doesn't start with you. It starts with what you watched. These questions are about the raw material—the observations that became assumptions before you ever made a financial decision of your own.

REFLECT

Growing up, who handled the money in your household—and what did that look like?

Was money talked about openly, or was it treated as private, stressful, or off-limits?

What did you absorb about what women do—or don't do—with money?

Was there a moment—a decision, a dynamic, a conversation—that shaped how you think about money today?

■ PART TWO

What Your Story Sounds Like Now

The money story lives in the things you say to yourself when you avoid looking at something. It hides in the explanations that feel completely reasonable—until you say them out loud.

Below are the most common versions.

Check any that have been yours—even if just for a season.

- | | |
|--|--|
| <input type="checkbox"/> “I’ll deal with it when things settle down.” | <input type="checkbox"/> “I should know more than I do.” |
| <input type="checkbox"/> “I’m not really a numbers person.” | <input type="checkbox"/> “Things are complicated right now.” |
| <input type="checkbox"/> “I trust him—that’s enough.” | <input type="checkbox"/> “This isn’t really my area.” |
| <input type="checkbox"/> “I’ll focus on this once I hit a certain number.” | <input type="checkbox"/> “I don’t want to make it weird.” |
| <input type="checkbox"/> “I’ve always been fine.” | <input type="checkbox"/> “I’ll deal with it after [the next thing].” |

REFLECT

Which of these have been loudest for you—and when do they tend to show up?



“I had access. I chose not to look.”

– Belle Burden, *Strangers: A Memoir of Marriage*

NOT: I didn’t know. NOT: he hid it from me. *I had access. I chose not to look.*

In some version, at some scale, most women have been here. The reflection below is about your version.

Is there a version of “I had access. I chose not to look” that has been true for you? What did you choose not to see—and why did not looking feel okay?

■ PART THREE

What Your Story Is Costing You

The gaps are almost always manageable. Rarely emergencies. But every year the story runs unchallenged is a year of quiet cost—compounding you don't get back, documents that drift further from your real life, positions nobody has looked at.

The delay is what turns a manageable thing into a harder one. And the delay almost always comes from the same place: the story that makes not looking feel okay.

REFLECT

Where has your financial life been parked while everything else ran in the center? What has that cost you—in time, in compounding, in clarity?

Is there something you've been telling yourself is 'fine' that you actually don't know enough about to say that? Name it.

What would it mean to you—not your household, not your family, you—to have a clear picture?

THE SPECIFIC THINGS I FIND MOST OFTEN

Concentrated equity risk. A large position in a single stock—from RSUs, a business, or a long-held investment—that nobody has looked at with fresh eyes in years.

Beneficiary designations that don't match your actual life. The name on your retirement account or life insurance policy that still says an ex-spouse, a deceased parent, or doesn't account for children born after the document was signed.

Estate documents written for a life that ended years ago. A will or healthcare proxy that reflects a marriage, a family structure, or financial circumstances that no longer exist.

Planning asymmetry. An accountant, an attorney, an investment advisor—and no one whose job it is to look at the whole picture at once.

These are almost always manageable when they're caught. The ones that become hard are the ones nobody was looking at.

■ PART FOUR

The Other Side

Knowing what you have is not an act of suspicion. It is not a threat to a partnership or a judgment of how you've been living. It is simply this:

You have built something. Real things deserve to be seen clearly.

The other side of the money story looks like knowing—clearly, without asking someone else—what you have and where it is. It looks like having one person whose specific job is caring about your financial picture, not the household's.

It looks like documents that reflect your life as it actually is today, a structure that would hold if everything changed tomorrow, and a financial life that functions without requiring your constant attention to keep it alive.

REFLECT

Which of the above feels most out of reach right now—and which would change the most for you if you had it?

The First Look

One conversation. We look at what's there – clearly, honestly, without judgment. You leave knowing more than you walked in with. What you do with it is entirely up to you.

No pitch. No portfolio review. Just clarity.



[Book Your First Look](#)