



CHAPTER 12: **RESILIENCE**



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Therapy Session Number 12

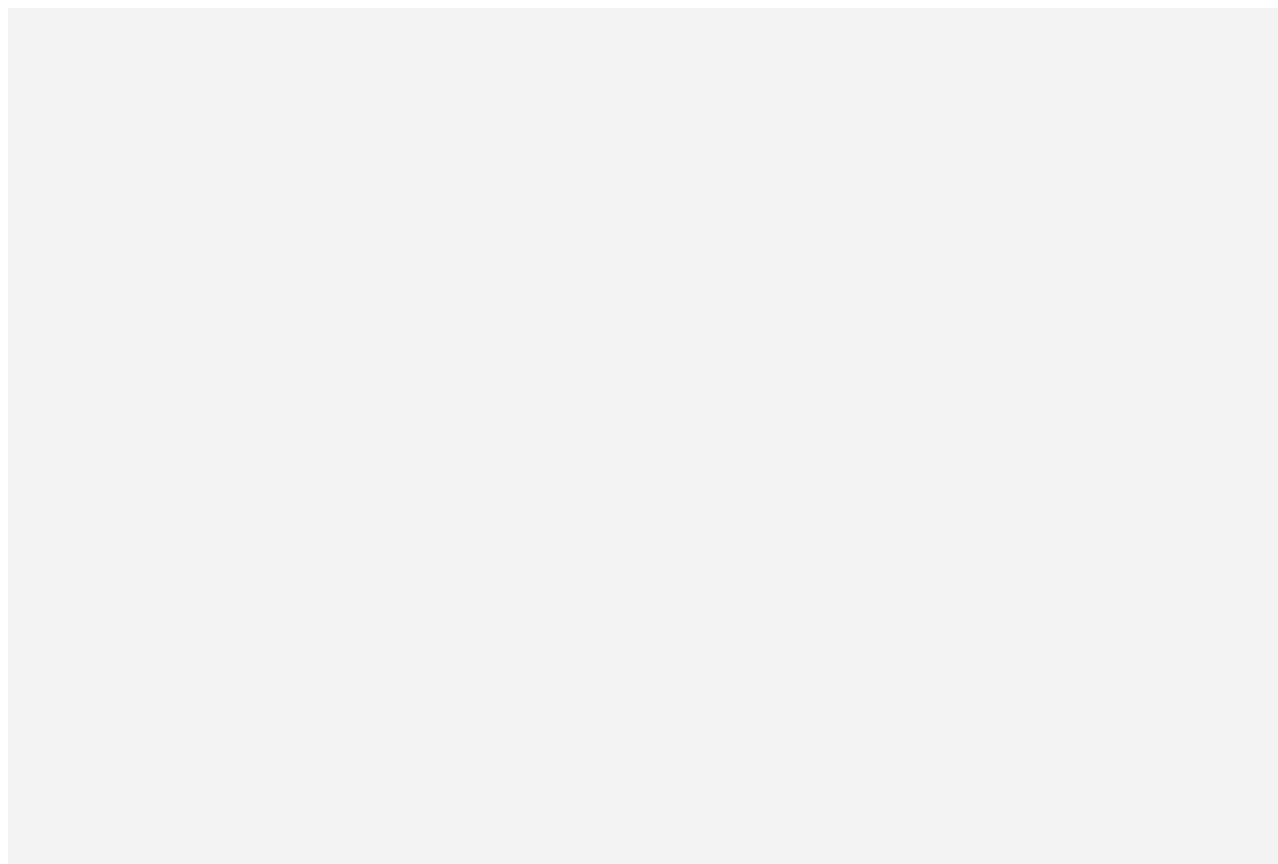
This is our final session! All the skills you have learned in our work together foster resilience. Today, I'd like you to think of a significant challenge from the past that you overcame, and then answer the following questions:

How did you get through it?

What lessons did you learn?

20 MINUTES

How might these lessons help you develop financial resilience?



You're doing such important self-reflection! Wonderful work.



Flagging the Minefield

To get started, consider a time when you faced a big challenge and were able to manage it successfully because you planned for it. You used a technique used in solution-focused brief therapy called Flagging the Minefield.

Want to give it a try? You can practice this by identifying any upcoming stressful situations and proactively thinking about which coping strategies you can use to move through them successfully.

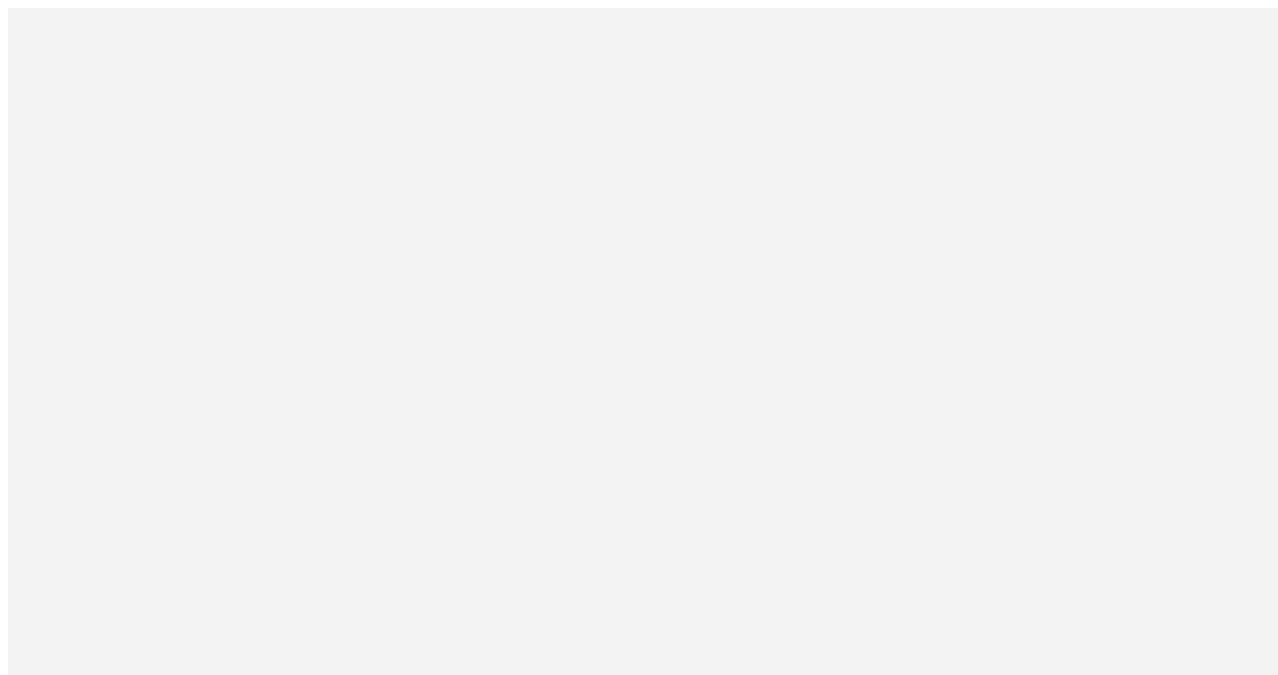
I've done this by going as far as to flag certain times of the year that may be more stressful for me. For example, as a mom, September, December, and May seem to be the busiest times of year, so I plan to not overextend myself with work and to build in extra time for self-care. From a financial perspective, my therapy practice is the slowest during December and August, which used to cause me financial anxiety until I flagged it and planned for it, by using that time of year for my own vacations as my clients weren't coming in then anyway.

Answer the following questions:

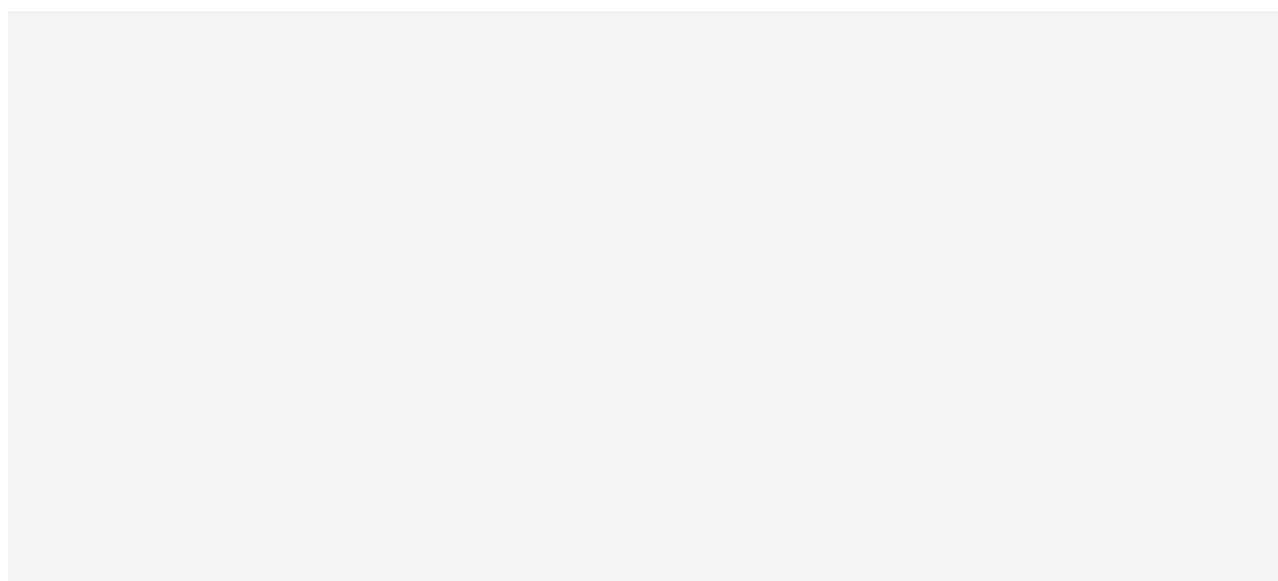
In looking at the week or month ahead, write down three upcoming events that you anticipate will be stressful. Make sure at least one is financial, such as paying your bills or reviewing your budget.

10 MINUTES; LIFETIME PRACTICE

For each upcoming event that you have flagged, write down three strategies that have helped you successfully cope with these types of situations in past. For example, you went for a run before doing your bills or rewarded yourself by meeting up with friends afterward.



Now, schedule in time for your coping strategies before or after the stressful event.



Congratulations on having prepared to be resilient!



Create a Financial Resilience Plan

Answer the following questions:

In what ways might financial resilience improve your situation?

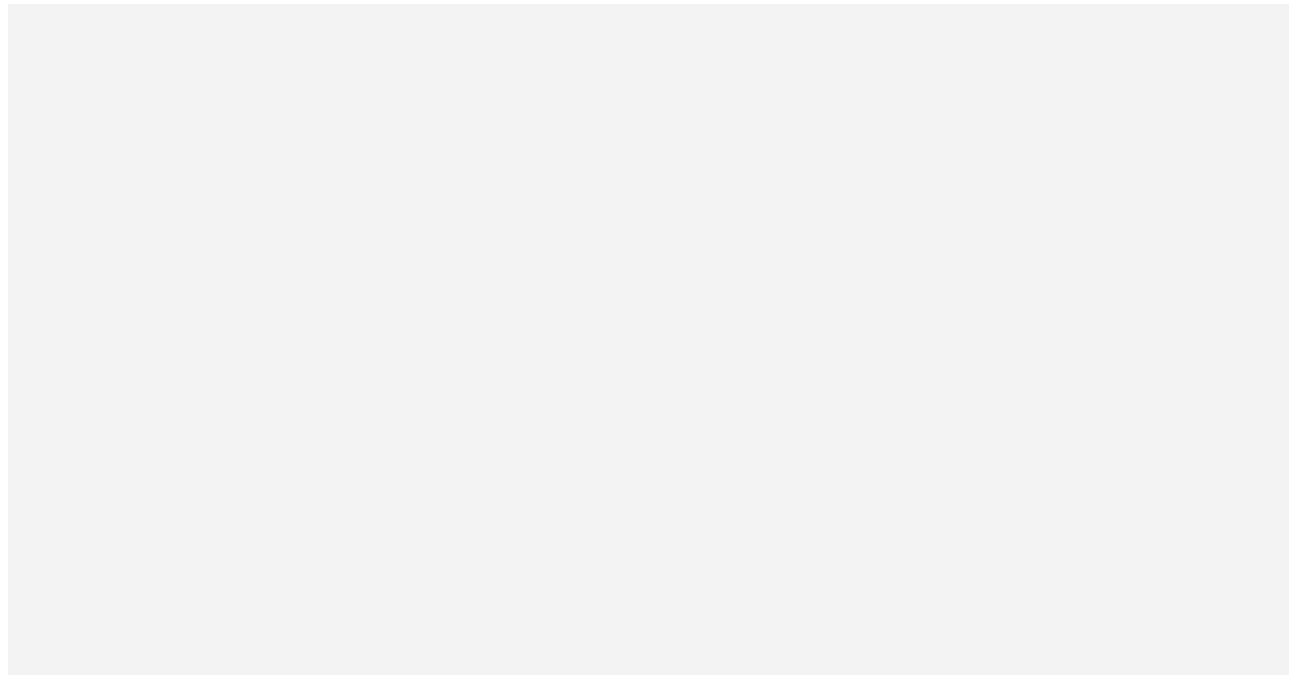
Empty response area for the question: "In what ways might financial resilience improve your situation?"

How well are you doing at following the budget you created in chapter 2? Are there any changes you need to make to help you live below your means so you can save more money?

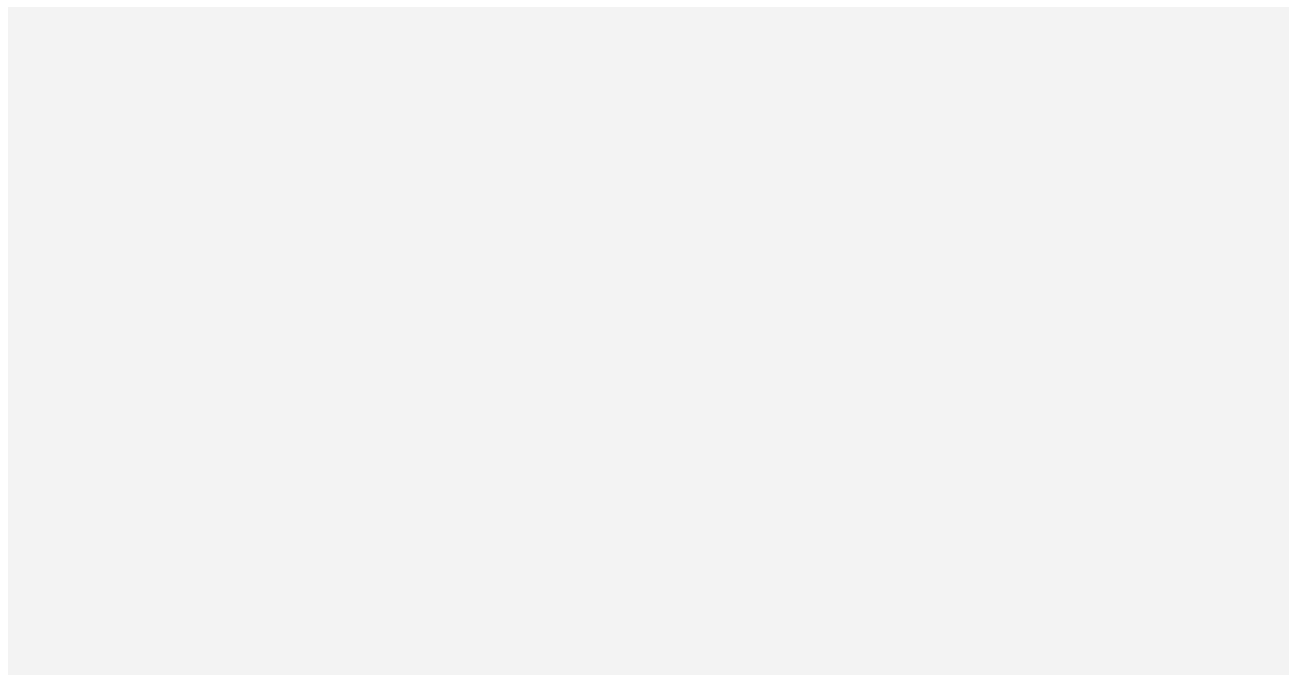
Empty response area for the question: "How well are you doing at following the budget you created in chapter 2? Are there any changes you need to make to help you live below your means so you can save more money?"

20 MINUTES; LIFETIME PRACTICE

Do you have an emergency fund? If so, is it enough to pay three to six months' worth of expenses? If not, what is a realistic goal for bolstering your emergency fund? What are two concrete steps you can take to achieve this goal?



In the event of an adverse financial event, who would you turn to for emotional, financial, or logistical support? What can you do now to strengthen your social capital to prepare for hard times?





Focus on Growth

Answer the following questions:

What are your expectations for making progress in your career, business, or finances? Do you expect your progress to be linear or do you envision many ups and downs on the road to success?

Have you ever experienced Apex of the Mountain Syndrome (i.e., self-doubt prior to a major accomplishment)?

Do you tend to frame major setbacks as a learning experience? What might be the value of developing a growth mindset in response to setbacks you may face in the future?

15 MINUTES; LIFETIME PRACTICE



Practice Affirmations for Resilience

Practice some affirmations to continue to foster resilience:

- I made it through challenges in the past and I trust that I will again.
- I am bendable and flexible like a reed in the wind. (This is my husband's favorite affirmation, which he created!)
- I am open and adaptable.
- I am growing, evolving, and thriving.
- I will persevere and prosper.
- I claim my personal power and refuse to give it away to others.
- I share my talents and gifts openly and brightly. I refuse to make myself small or less-than for the sake of not threatening others.
- I shine the unique light of my spirit with brilliance and magnificence.
- I use my voice to speak honestly and directly for my mind, my heart, and my gut.
- Because I love myself, I regularly ask for what I want, need, hope, desire, and dream.
- I trust that I will survive and manage all that comes and refuse to succumb to the fear of rejection or failure.
- I express love openly and freely with awesome vulnerability and joy.
- I set healthy boundaries personally and professionally and say no as needed.
- I actively seek work, hobbies, and relationships that are meaningful to me and nurturing to my soul, and free myself from commitments that bind my spirit.
- I welcome new experiences, relationships, and opportunities that will expand my comfort zone.
- I practice self-compassion and self-acceptance and lovingly melt away any shame, embarrassment, or insecurity to prevent me from being my highest and best self.
- I free myself from the powers of fear and doubt. I choose love, faith, and courage as my guides.

15 MINUTES; LIFETIME PRACTICE



The Resilience Wheel

Date _____

Rate your response after each question using a number from the following scale: Poor (1-3), Fair (4-5), Good (6-7), Prosperous (8-10)

20 MINUTES

Poor

Fair

Good

Prosperous

1

2

3

4

5

6

7

8

9

10

Challenges as Opportunities: How well are you able to look at the upsides and blessings that come with adversity?

Trust the Process: How well are you doing with maintaining faith in a positive outcome while navigating challenges and inevitable delays throughout the process?

Adaptable: How well are you able to internally adjust to any new conditions in your life or work so you can continue to thrive?

Flexible: How open-minded and willing to compromise with others are you while on the road to success? Are you willing to make necessary changes to your initial plan without giving up?

Strength: How strong do you feel in mind, body, and spirit? How much grit do you possess?

Motivation: How driven and determined are you in your mission to achieve your goals?

Growth Mindset: How well do you frame setbacks and failures as normal aspects of growth?

Financial Resilience: How well have you done at creating an emergency fund and diversifying investments, personal, and social capital so you can move through financial challenges and continue to thrive?

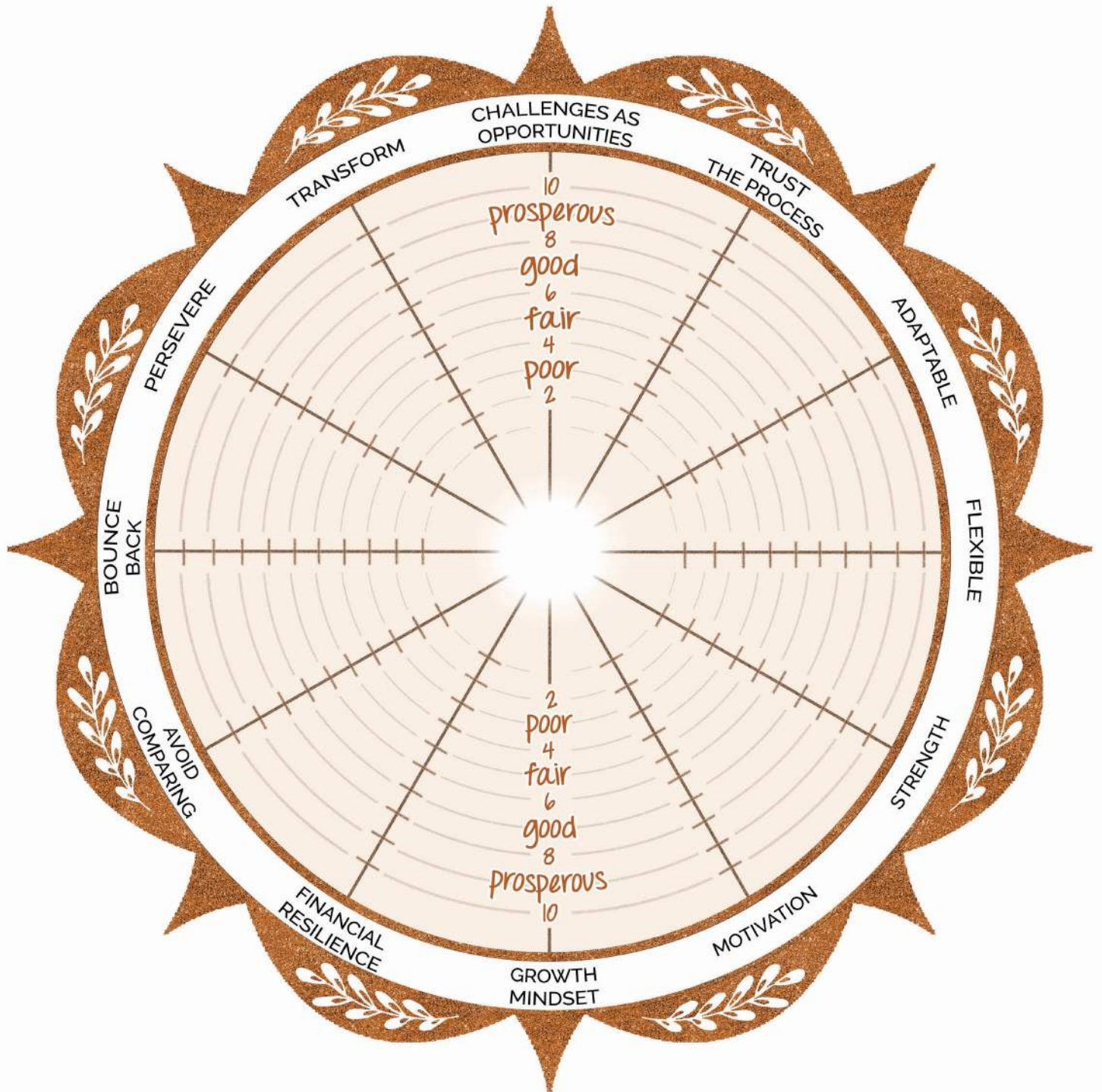
Avoid Comparing: How well do you avoid comparing yourself to others as you pursue your goals?

Bounce Back: How easily do you typically return to your usual functioning after a challenging event or experience? How well do you get back up after setbacks such as a job loss, a breakup, an illness, or other life challenge?

Persevere: Perseverance is the determination to stick to something and stay on course in spite of obstacles. How likely are you to continue to strive to achieve your goals despite difficulties or delays?

Transform: How good are you at using your resilience to create personal, professional, and financial growth and evolution in your life?

Chart your responses on The Resilience Wheel. Let's start at the top: are you Poor, Prosperous, or somewhere in between when it comes to viewing Challenges as Opportunities? Put a dot on the spoke next to the number that corresponds with your answer. Now, continue going around the wheel and after scoring yourself on every spoke, connect the dots to create a circle.

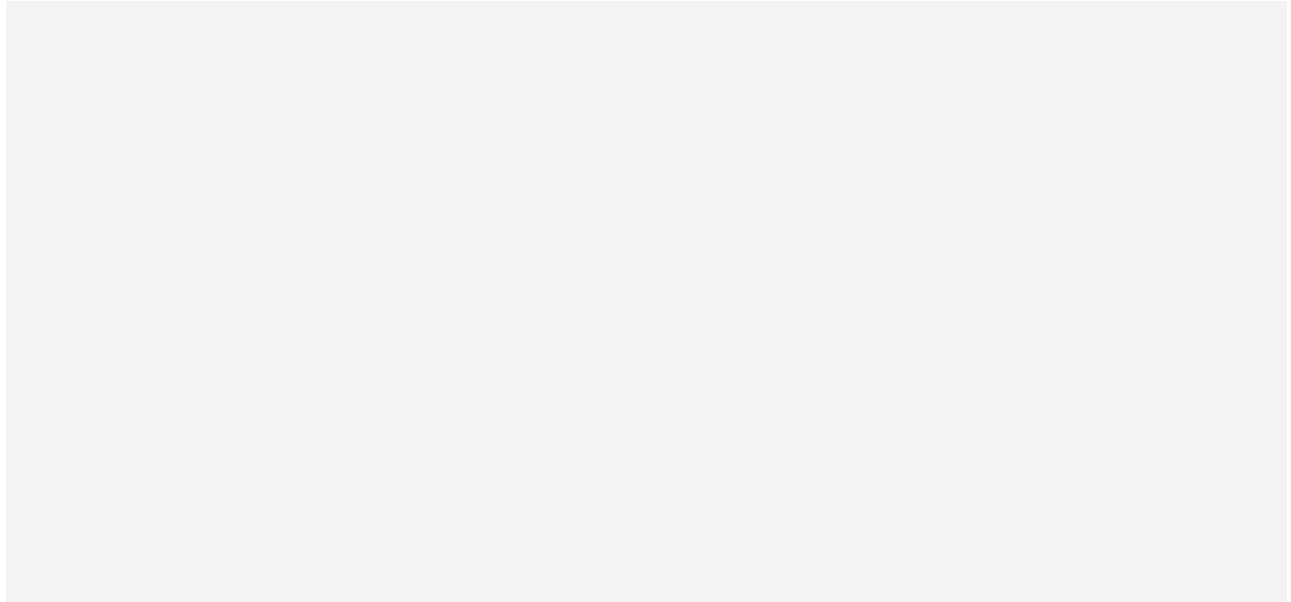


The Resilience Wheel

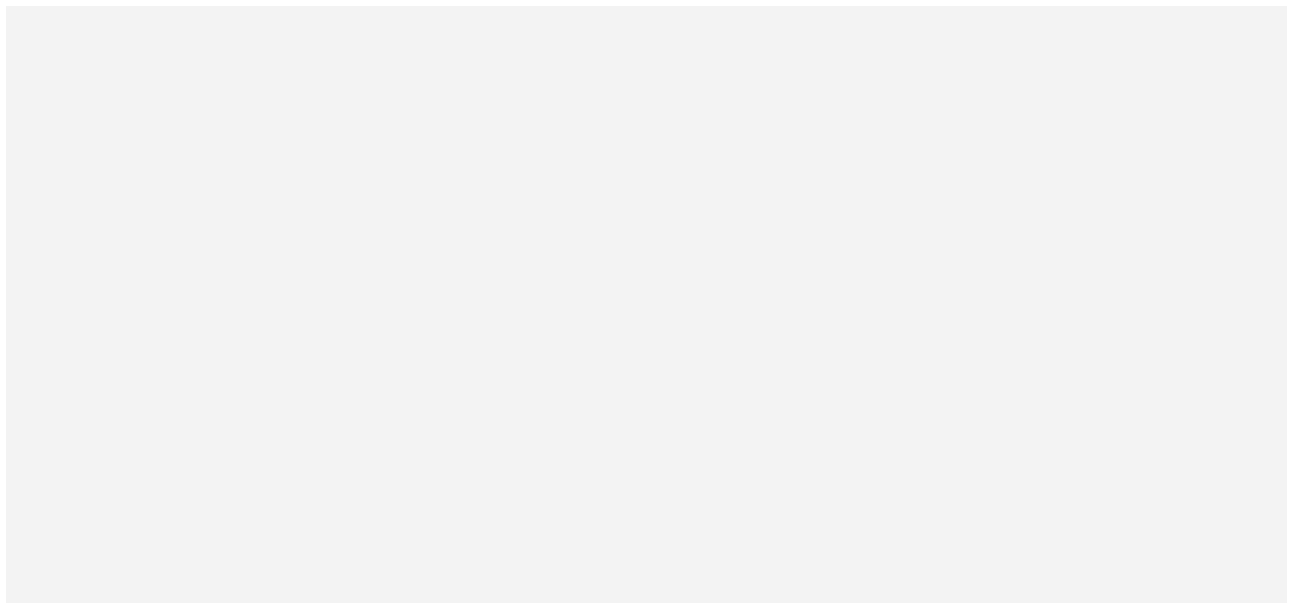
The Resilience Wheel

Answer the following questions:

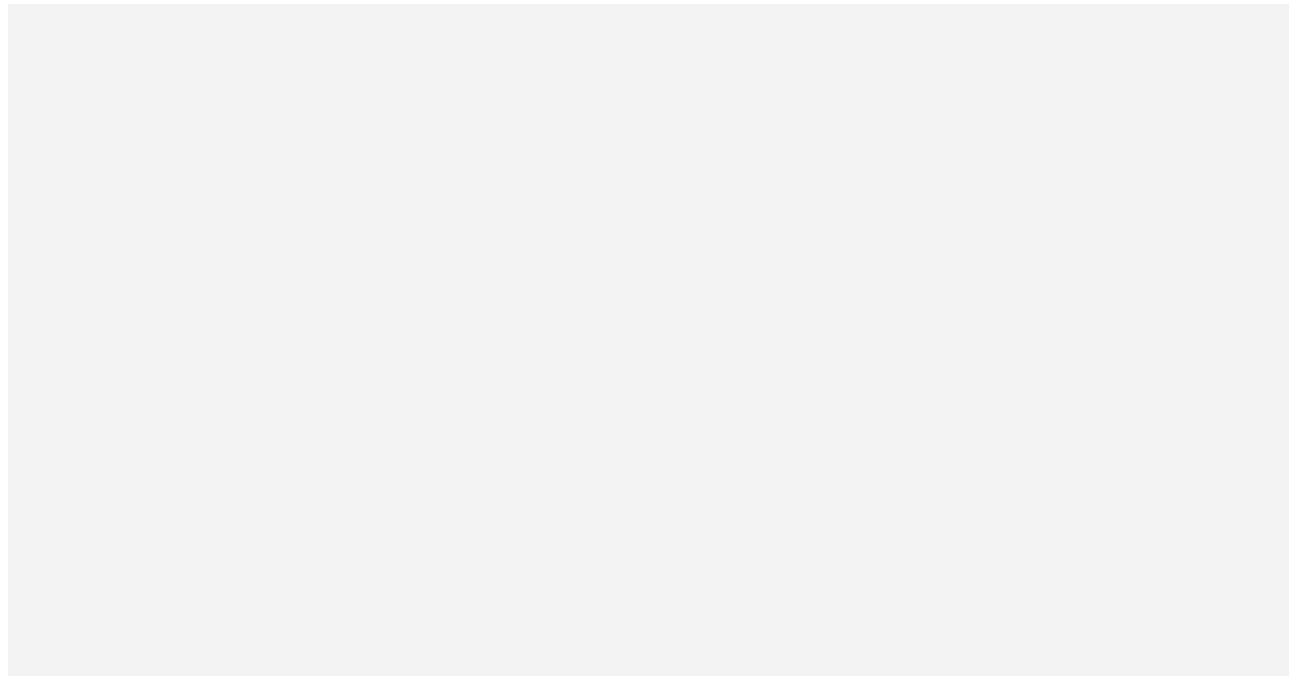
Look at the dents in your wheel and notice which three areas you need the most improvement when it comes to resilience?



How have you improved your resilience since you started this program?



In what ways do you plan to continue to foster resilience in your life?



Date your wheel and file it for later reference. Consider revisiting this exercise monthly or quarterly to keep building your resilience. Soon you will be a resilience rock star!

Congratulations on completing this program! I can't wait to see your progress as we wrap everything up in the conclusion. Let's see what you've accomplished!