



CHAPTER 3: **RESPONSIBILITY**



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Therapy Session Number 3

Welcome back to my office! This time, we are working on taking responsibility for your life. Write your responses to this session's questions below:

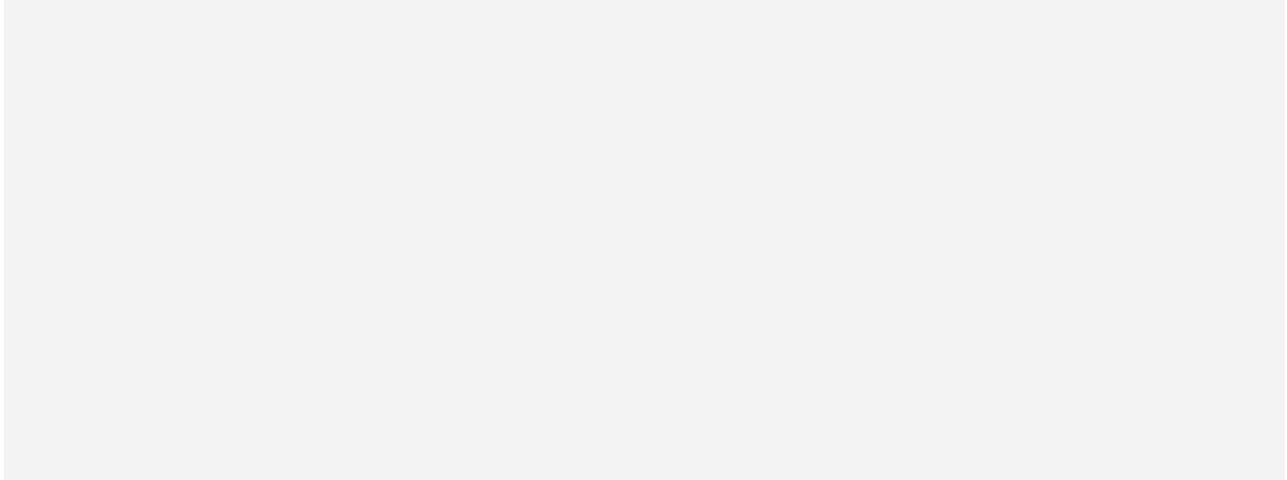
In what ways do you already take responsibility for improving your financial success?

In what ways do you feel irresponsible when it comes to improving your financial success?

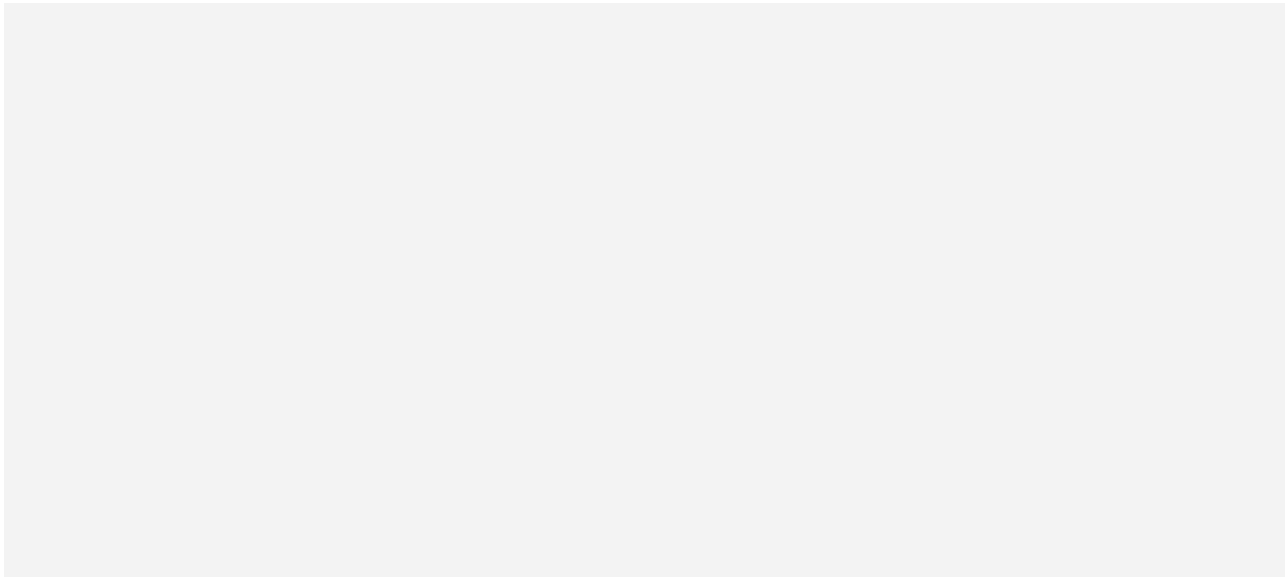
Do you think you err on the side of shying away from responsibility or taking too much responsibility? What are the effects of these tendencies?

20 MINUTES

In the past, who have you blamed when you were unhappy, underwent challenges, or experienced setbacks?



How would you feel if you took greater responsibility for yourself, your circumstances, and your finances? What is the hard part about doing that? What are the potential positives?



Review your responses. Instead of taking responsibility for your own life, are you blaming others or making excuses? If so, it's time to call yourself out and take responsibility going forward.



Author Your Best Future

Answer the following questions:

Write down the ten primary challenges life has dealt you, including financial challenges.

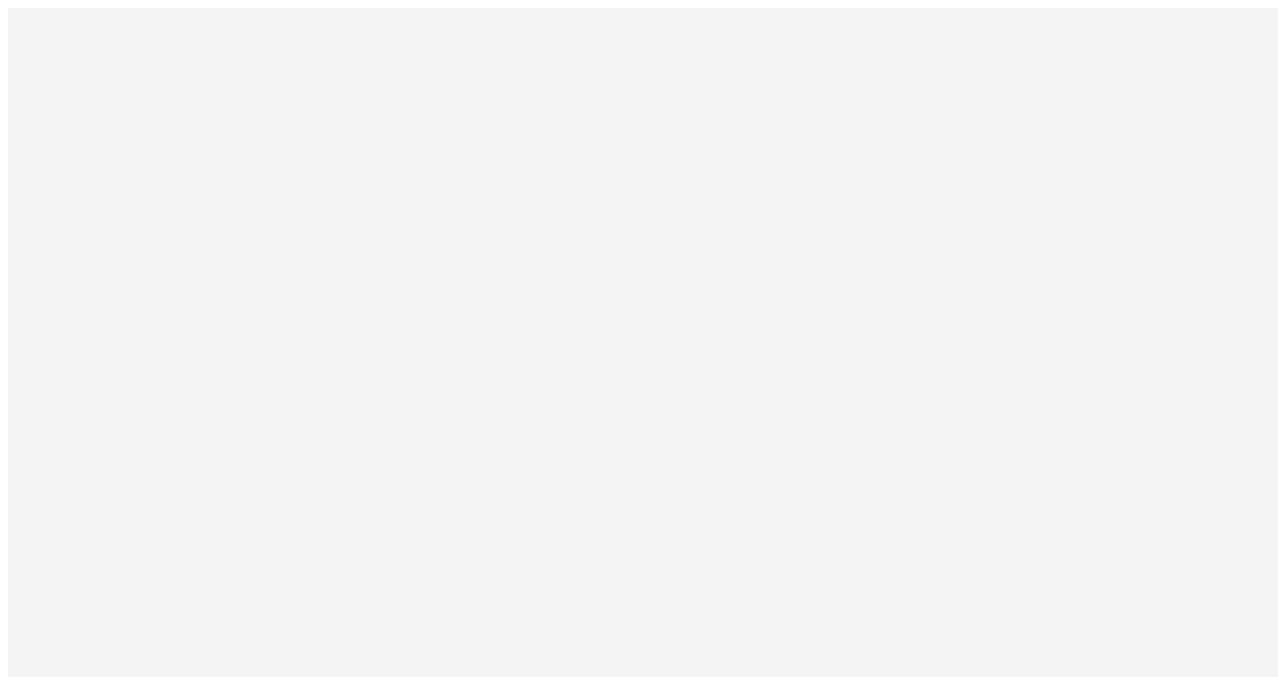
Blank writing area for the first question.

Write down the ten primary blessings life has provided you, including talents, gifts, support, or resources. Highlight any blessings which may have stemmed from your challenges. For example, you are hardworking because you had to be to survive. How could you utilize your blessings to create a happier and more prosperous life?

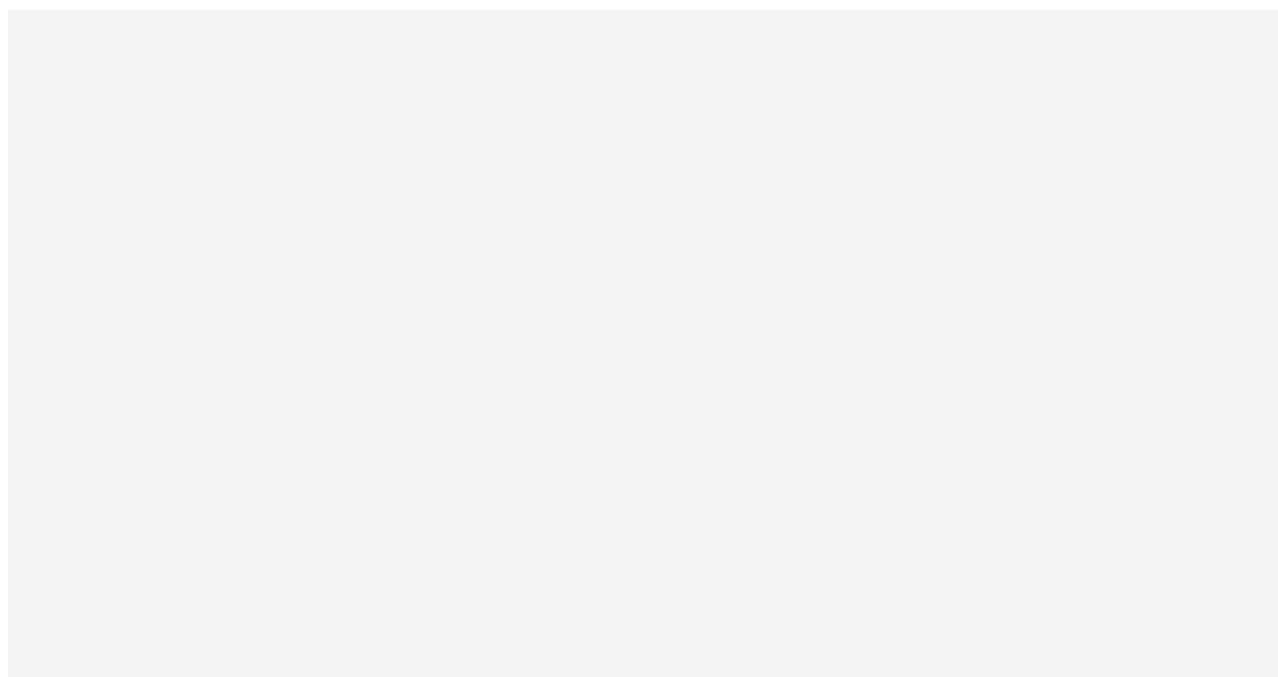
Blank writing area for the second question.

20 MINUTES

Become the author of your future. Write about the next five years and how your life will blossom, personally and financially, by building on all of your blessings and strengths.



How does taking responsibility factor into your successful future?





Take an Honest Look at Yourself

Answer the following questions:

What do you see as the challenging aspects of your personality? Why? How have they negatively impacted your relationships, career, and/or finances?

Blank response area for the first question.

How do you take ownership of these character traits? How could you do better at managing them?

Blank response area for the second question.

How might speaking in “I-Messages” help your relationships? How are you going to work on this?

Blank response area for the third question.

10 MINUTES; LIFETIME PRACTICE



Take Fiscal Responsibility

Answer the following questions:

Who or what do you feel is responsible for your current financial situation? How were you impacted?

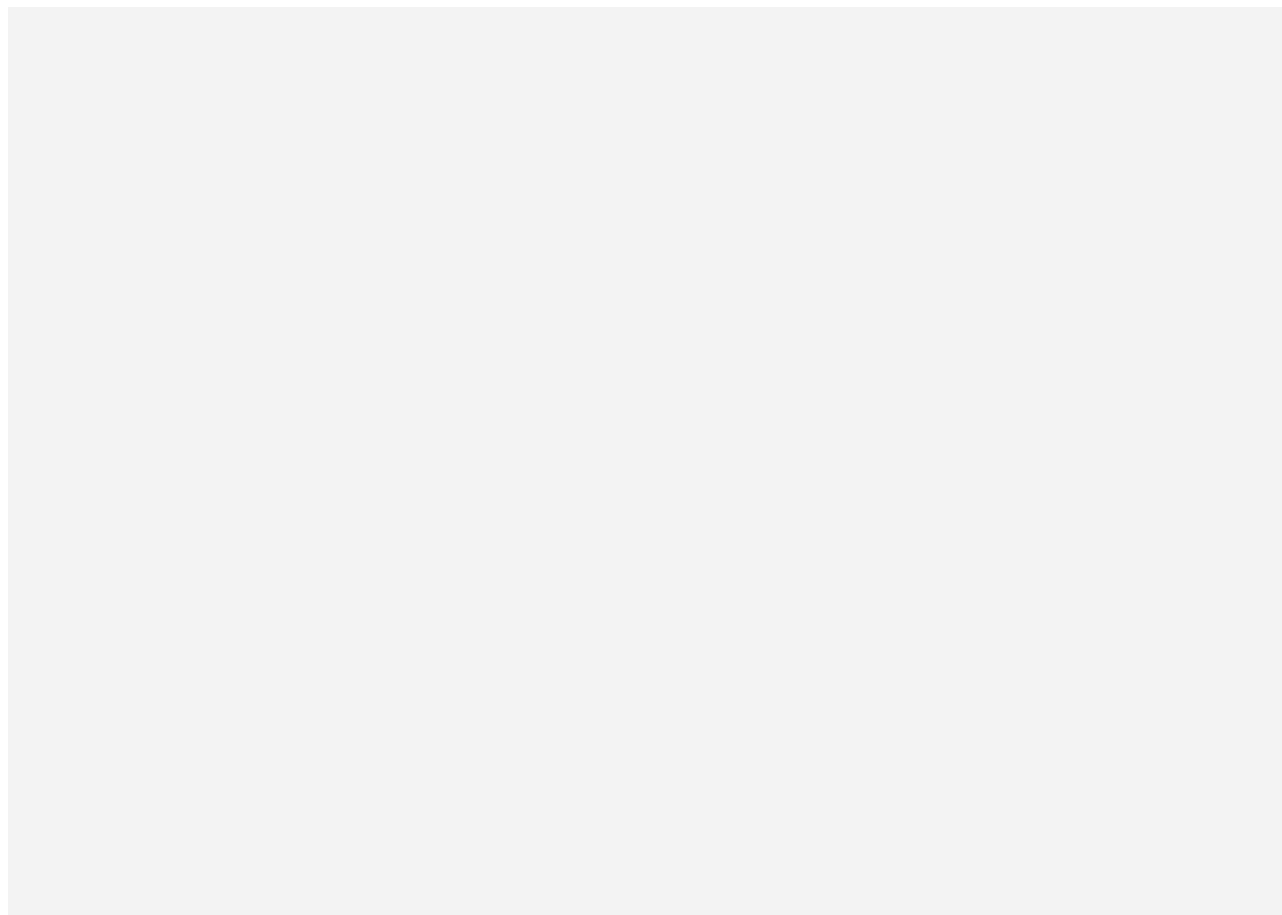
Blank writing area for the first question.

Now, write about your part in creating your current financial life. Be both honest and gentle with yourself. The goal is for you to take ownership of your role.

Blank writing area for the second question.

10 MINUTES; LIFETIME PRACTICE

You are responsible for your financial life going forward, so it's time to take the reins. How responsible are you in managing your money? Do you have a system and does it work well? Have you incurred any late fees for bill payments within the last twelve months? Write down ways you can increase your financial responsibility—consider software like QuickBooks or free money-management sites like Mint.





The Responsibility 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

Do Your Part: How willing are you to step up and do the work it takes to succeed in your relationships, work, and finances?

Acceptance: How good are you at embracing the hardships you have been dealt, including financial, and not blaming others?

Empowerment: How empowered are you to take action to determine your course in life, work, and finances?

Own Your Happiness: How good are you at taking responsibility for your attitude and happiness instead of assigning blame to others?

Forgive: How good are you at freeing yourself from resentment for any wrongdoings, financial and otherwise?

Apologize: When it comes to looking at your mistakes or less than ideal choices, how much responsibility do you take when it comes to the impact on others, work, and your finances?

Integrity: Integrity is being dependable and reliable, following through with commitments, doing what you said you would do, and so forth. How responsible are you when it comes to being honest, ethical, and truthful?

Healthy Choices: When it comes to your overall wellness, how good are you at making healthy choices?

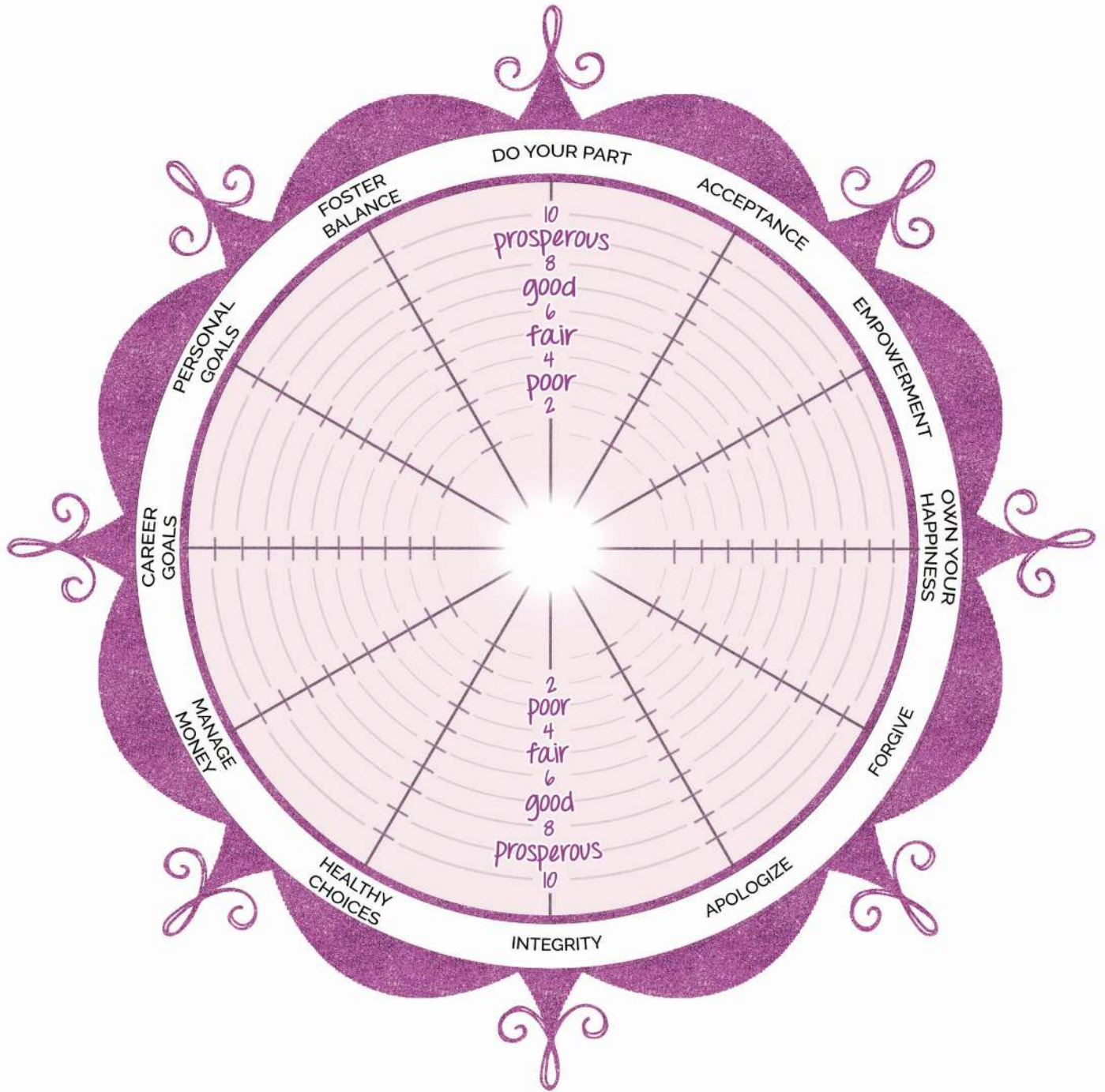
Manage Money: How responsible are you when it comes to taking ownership of your financial life, paying your debts and bills on time, and taking responsibility for the income you earn and the money you spend?

Career Goals: How would you rate yourself when it comes to tending to your professional aspirations?

Personal Goals: How would you rate yourself when it comes to tending to your personal aspirations, like health goals, relationship goals, hobbies, and travel?

Foster Balance: How would you rate yourself when it comes to balancing your responsibilities to the best of your ability?

Chart your responses on The Responsibility Wheel. Start at the top: are you Poor, Prosperous, or somewhere in between when it comes to being able to Do Your Part? 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.

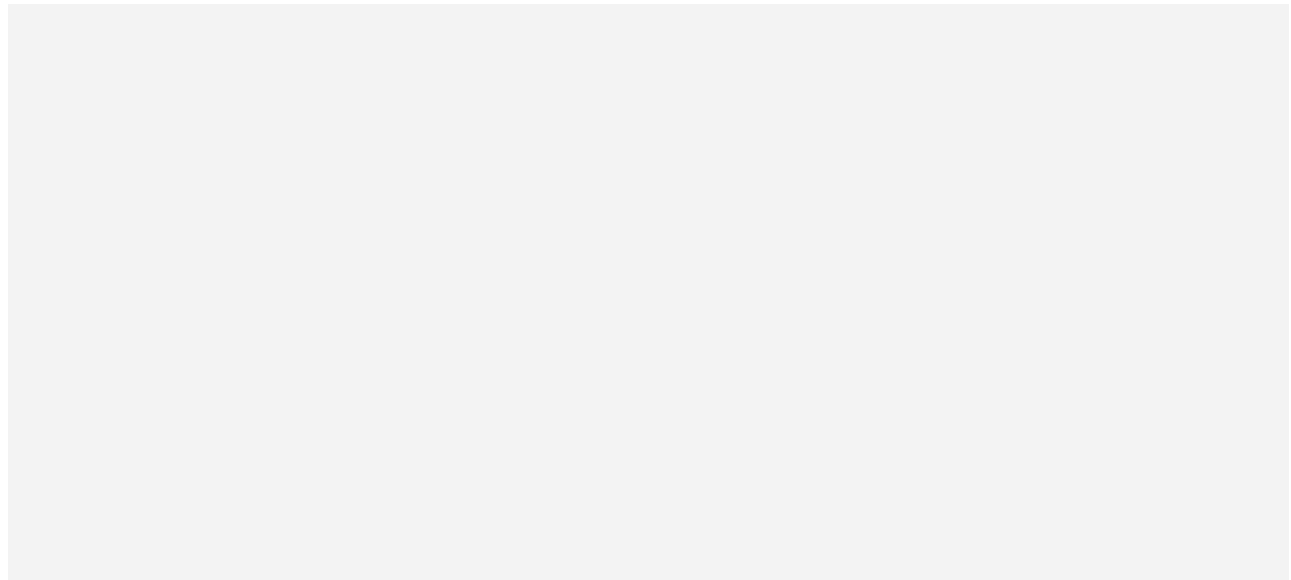


The Responsibility Wheel

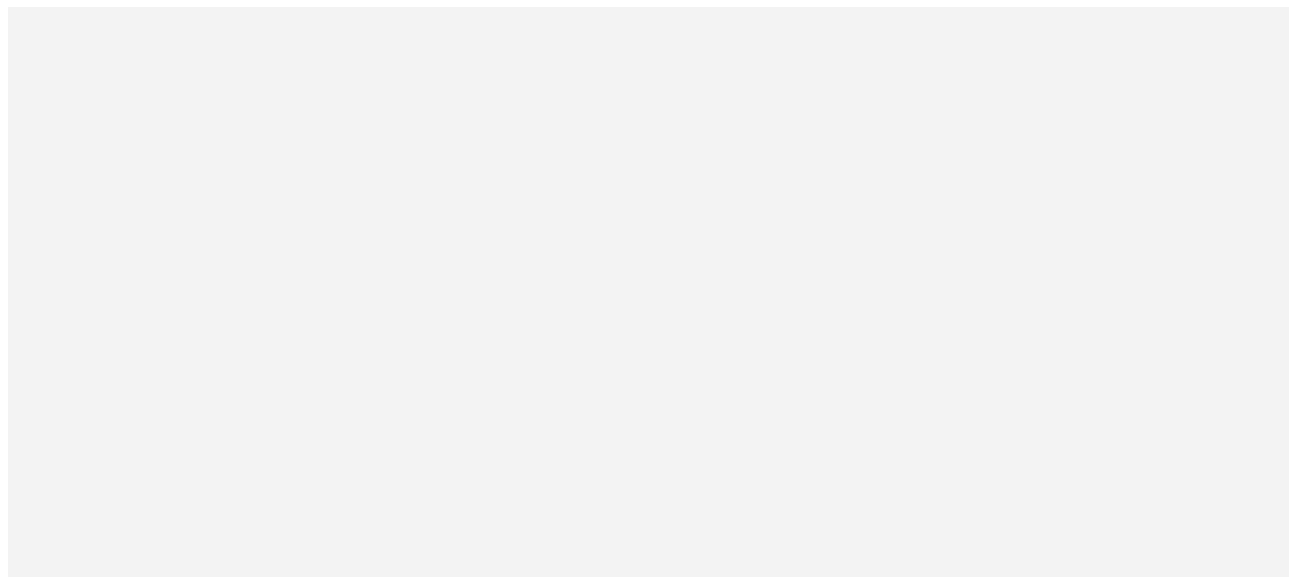
The Responsibility Wheel

Don't worry about your scores; just be honest. Continue to practice this mindset just like you would exercise to improve your fitness. Then, answer the following questions:

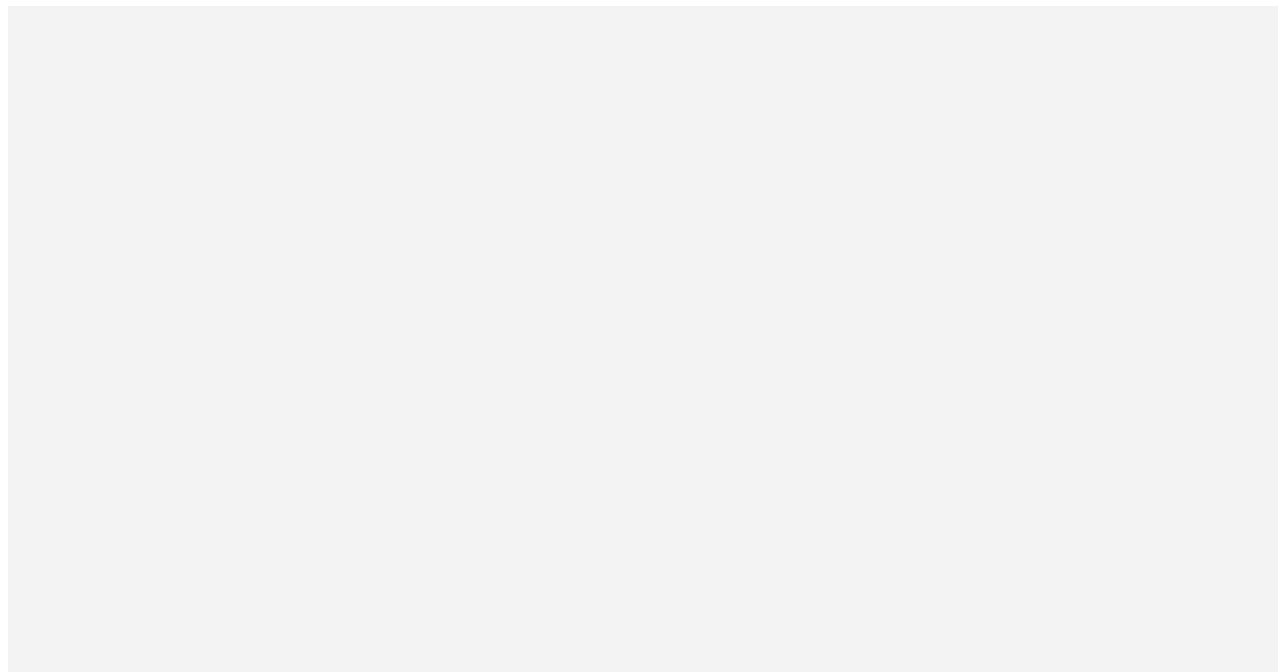
As you look at your completed wheel, where do you see the biggest dents? What do you see as your biggest challenge to improving within these areas?



How can you address that challenge? Is there anybody who could help you?



What are three small changes you can make to cultivate more responsibility in both your personal and financial life?



Consider completing this exercise once a month or quarterly so you can continue to foster responsibility for your success. Remember, aim for progress, not perfection! Date your wheel and file it for later reference so you can track your progress over time.