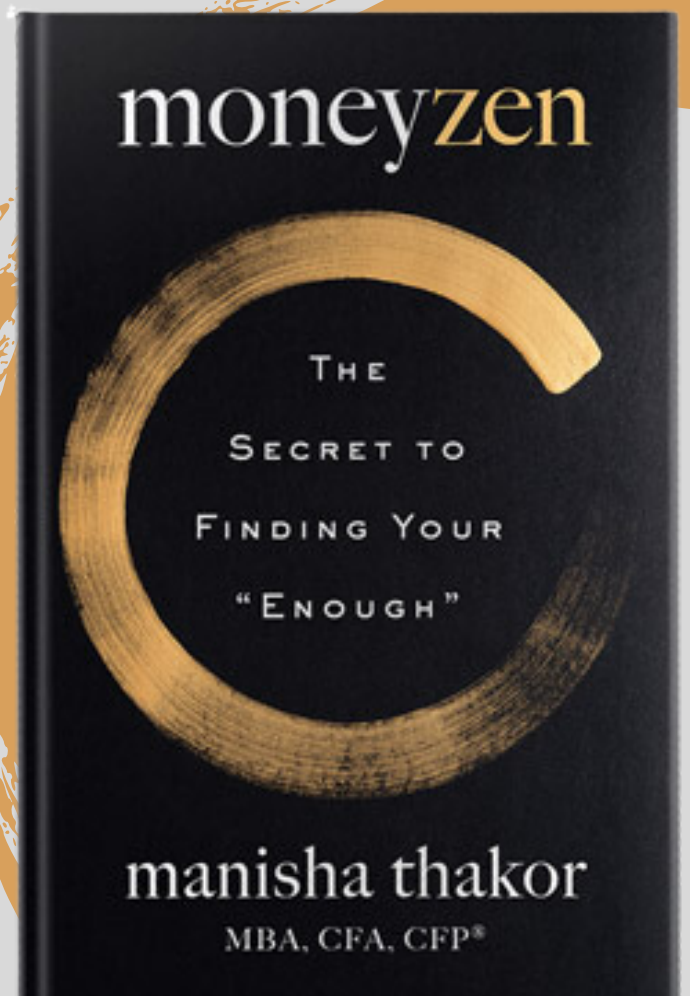



# moneyzen

THE SECRET TO FINDING  
YOUR "ENOUGH"

REFLECTION JOURNAL





For anyone who has ever felt like they needed to earn more, do more, or be more in order to prove their worth, *MoneyZen* was written for you. The stories and guidance in *MoneyZen* are meant to help you to absorb and embrace a crucial fact: *You Are Enough*.

As you read along, it may help to sit with each chapter and reflect on the questions that come up for you. There may be key memories or observations that merit taking a pause to think about more. This journal gives you the space to do just that. Each entry focuses on one or more ideas from the corresponding chapter, with a journaling prompt to get you writing. You'll also find additional questions, which arose in each chapter, that may spark ideas or points you want to think about. You can use these questions as launching points for your writing, or you can write whatever is on your mind as you read. It's up to you how you would like to use this reflection journal.

**You know best. You are enough.**

# chapter 1: never enough

“No matter how early I started or how late I finished work, there was never enough time. No matter how much money I made, it wasn’t enough to feel like I could take my foot off the gas pedal. No matter how many accolades and awards I received, it was never enough to keep me from feeling empty afterward, like—*okay, how can I top that?*”

In Chapter 1 of *MoneyZen*, Manisha describes in the above passage some of the toxic, life-draining behaviors she experienced around work, money, and achievements. Here, we examine one of the classic signs that you may be trapped in the Cult of Never Enough: You are a diehard workaholic. Very often, feelings like this are simply the result of living in a society that's led us to falsely believe that the answer to our collective angst is to pursue more work, more money, and more prestige. Have there been times in your life when you felt like whatever you did, was not enough?

[illegible]

# chapter 1 questions

**Here are some additional questions that were raised in Chapter 1:**

**1.** On page 19, Manisha writes: “When you focus on any one thing at the expense of your personal health and relationships in an attempt to feel I am enough, you are allowing the Hungry Ghost — no matter what form it takes — to suck the joy out of your life.” Are there activities you focus on at the expense of other parts of your life?

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**2.** On page 21, you will find the 7-question test for the Bergen Work Addiction Scale, developed by Psychologist Dr. Cecilie Shou Andreassen and her team at the University of Bergen in Norway. What feelings came up for you when you answered the 7 questions?

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**3.** Dr. Melissa Clark and her team at the University of Georgia found 3 common traits among workaholics, which you'll find on page 22 of the book. Which if any of these traits do you identify with? When did you last experience the traits described? Describe what you felt at that time.

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4. Have you taken "The Twenty Questions" test from Workaholics Anonymous? What was your score? Did any of your answers surprise you?

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## chapter 2: shame and fortune

“The power of a Busy Badge is that it can cover up all sorts of bumps, bruises, and unhealed wounds—and I suspect that many other workaholics got their badges as adolescents, just like me.”

In Chapter 2, we shift gears in a subtle but vital way. We dive into the first of four factors that can lead to a Never-Enough mindset: early personal experiences, and “small-t” traumas in particular. Manisha describes in this passage how early, small-t traumas led her to wear a “Busy Badge.” When you think about the painful or emotional events that you experienced before the age of 25, whether small-t or big-T traumas, can you identify ways in which those experiences still impact your behavior today? If one side effect means you often wear a Busy Badge, is it possible that your badge has outworn its usefulness?

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## chapter 2 questions

Here are some additional questions that were raised in Chapter 2:

1. What does money represent to you?

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2. What would happen if you said “no” to the next commitment that came up? How would you feel?

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3. If you replace “I can’t say no” with “I *won’t* say no because...” what comes up for you?

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4. On page 43, psychotherapist Dr. Bryan E. Robinson tells us that many workaholics share a similar “emotional blueprint: isolation, pain, loss, fear, and sometimes embarrassment. We are comrades of the soul bound together by common childhood wounds.” Is there anything in this passage that resonates for you?

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5. What are the first words and feelings that come to mind when you hear the phrase "Never Enough"?

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6. When was the last time you made a quick "yes" decision and committed to something you didn't really want to do? What prompted you to say yes?

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7. Wealth psychology expert Kathleen Burns Kingsbury suggests on page 50 that the next time someone asks you to take on a new project, that you slow down your decision-making process long enough to ask yourself "What is going to make me happiest and healthiest in this situation?" What would happen if you tried this strategy? What if you said "maybe," and gave yourself time to think about it?

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## chapter 3: striving ourselves crazy

“From a very early age, we are bombarded by deceptive messaging that draws our attention toward what we have and what we do. As we move through our social and professional circles, comparing our lot to our neighbors’, we begin to believe that what we have is not enough, what we earn is not enough, and therefore we are not enough. But this messaging is an illusion; it’s based on a set of beliefs and trends that I refer to as Counterfeit Financial Culture.”

In Chapter 3, we explore what Manisha describes above, the pervasive illusion of Counterfeit Financial Culture. This phrase refers to the societal forces that are constantly telling us we should earn more, so we can buy more, in order to be more. In particular, we learn how the Flawed Self-worth Anchors and False Financial Comparisons of the modern world can lead us to strive ourselves crazy. Have you ever derived a sense of worth from something you purchased or from a title or credential you earned? Did that experience make you feel as if you'd arrived at your "enough"? Or did it fade and make you feel that you needed more to recapture the feeling?

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## chapter 3 questions

**Here are some additional questions that were raised in Chapter 3:**

1. When was the last time you made a major purchase that didn't bring you the satisfaction you were hoping for? Are there situations in which you might pause first and ask: *Does this extra cost make sense for us, financially? Does this object or experience truly nourish my authentic self?*

[illegible]

2. The last time you were at a party or event where you were meeting new people, did you ask someone you were just meeting for the first time, "What do you do"?

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### 3. What do you say (and how do you feel) when people ask you this question?

[illegible]

4. When you think about someone being “successful,” how do you define their success?

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5. How do you define success for yourself?

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6. Have you ever experienced FOMO from social media, and if so, how?

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## chapter 4: ~~do~~ *be* what you love

“Productivity is not a measure of my self-worth. I recognize this now. But at the height of my embrace of Hustle Culture, I had so thoroughly internalized the idea deep in the nooks and crannies of my brain that it felt too difficult to detach my very worth as a person from the progress I made (or did not make) on my daily, weekly, monthly, and annual to-do lists. As a result, I missed out on countless beautiful sunsets, hours of invigorating river kayaking, several special occasions with family, and a multitude of delightful conversations with friends and strangers because I was too focused on hustling.”

In Chapter 4, we learn how Hustle Culture perpetuates the myth that giving everything to your job is a virtuous trait. We also examine the roots of our obsession with productivity. Reflecting on Manisha's observations, above, regarding her own experiences with Hustle Culture, are there times in your life when you behaved more like a "human doing" rather than a human being? If so, what do you think were the root causes driving your behavior? If society did not reward and idolize productivity, what would a truly "successful life" look like to you, personally?

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## chapter 4 questions

**Here are some additional questions that were raised in Chapter 4:**

1. In this chapter Dr. Eili Cook, author of *The Pricing of Progress*, explains how decades of internalizing economic ideas around progress and productivity have led many of us to measure our very success as human beings by way of numbers and titles. How are you currently defining success in your life? Will you reach “success” when your bank account reaches a certain number? When you achieve a specific title? What does authentic success look like for you?

[illegible]

2. "What do you want to be when you grow up" and "What do you do?" are two questions that have become socially acceptable ways to identify ourselves by what we DO (or hope to one day DO) for a living. But what if we instead focused on who we want to BE as human beings? How would you describe yourself if someone asked you what kind of person you are or hope to BE?

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[illegible]

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## chapter 5: hardwired to hustle

“If we are to understand anything so complex and troubling as addiction, we need to gaze directly at the point where experience and biology meet.”

Chapter 5 opens with this quote from neuroscientist and addiction expert Dr. Mark Lewis. In this chapter, we learn about the biological and evolutionary underpinnings that can lead to an addiction to *gettin' it done*. How did it feel to learn more about the biological mechanisms of your current behaviors? Can you think of ways to turn down the noise and refocus on activities that bring you small joys? Are there any adjustments you can make in the way you live your life to ensure you have the time and space to routinely experience greater emotional wealth?

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## chapter 5 questions

**Here are some additional questions that were raised in Chapter 5:**

1. In Chapter 5, evolutionary biologist Dr. Rebecca Heiss suggests that workaholics reflect on our behavior from a place our brain understands, by identifying the triggering events that cause us **fear and pain** (and, thus, drive us to overwork to prove our worth); as well as the behaviors that bring us **pleasure and rewards** (and a release of dopamine that makes us want to do the actions over and over again, even at our peril). Can you think of any pain and pleasure triggers that drive your own propensity to overwork?

[illegible]

2. What would happen if you walked away from activities you think you “should” do and walked toward the things that you “want” to do because they make you happy?

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3. When was the last time you said “yes” to doing something that your heart really wanted to say “no” to? What prompted you to say yes?

[illegible]

4. What are some examples of things in your daily life that bring you small joys?

[illegible]

5. What adjustments can you make in the way you live your life to ensure you have the time and space to routinely experience greater emotional wealth?

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chapter 6:  
financial health + emotional wealth = moneyzen

“If you struggle with ‘enough,’ more money won’t solve that problem. It’s the wrong tool. We’ve given money a job that it was not intended to do... That’s because ‘enough’ is not a money problem, it’s an emotional problem. It’s a problem of loneliness, it’s a problem of connection, it’s a problem of abandonment. These are deeper problems.”

This quote from certified financial planner Carl Richards reminds us that the secret to finding our “enough” is not simply to earn more money. In Chapter 6, we shift gears and learn about two essential core concepts that will enable you to find your enough and build a life that feels true to you: Financial Health and Emotional Wealth. As you unpack the lessons in Chapter 6, I invite you to reflect on the question I’ve asked audiences for years: If you won \$10 million in the lottery and, on the same day, were told you had only ten years left to live, what would you start doing and what would you stop? Said differently, what are the changes you would make in your life if you no longer had any financial constraints — but had a very stark time constraint?

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## chapter 6 questions

**Here are some additional questions that were raised in Chapter 6:**

1. We live in a society that places an inordinate amount of focus on accumulating vast “financial wealth.” If you decided to strive for “financial health” instead, while also focusing more of your attention on investing in your “emotional wealth,” how would that change your life? How would you spend your time differently?

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2. When Manisha describes how she spent decades trying to optimize her life around the equation self-worth = net worth, did any equations come up for you? Are there any false beliefs that drive your current behaviors?

[illegible]

3. What would change in your life if you viewed money as a tool to focus on enhancing emotional wealth. How would your spending change?

[illegible]

[illegible]

- When in my life was I the happiest? Where was I? What was I doing?
- What one step can I take toward happiness right now?
- What creative activities did I once do that brought me joy?
- Where would I live if I could be anywhere in the world?
- Who are the people in my life who most get me and I want to reconnect with?
- What are three places on earth I want to explore before I dies?
- If I could change one thing about my relationship with my parents, siblings, partner, children or other relatives, would that be?
- If I could spend a week with one of my closest friends, where would we go and what would we do?

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## chapter 7: the liberation of enough

“Imagine, for a moment, what it might be like to roam the wide terrain of life—to seek greater social connections, spend time in nature, find your creative gifts, and explore all the things that bring you greater emotional wealth. How would it feel to silence the voice in your head that constantly orders you to be more, do more, *have* more? If you could escape the confines of the Never Enough mindset for a day and roam free with no repercussions, where would you go? What would you do?”



Chapter 7 is where all of the lessons and guidance from the previous chapters come together and crystalize into a blue-print for creating a life that makes your heart sing. Here is where you start to find your enough. You'll also learn about **Joy-Based Spending**, a tool that will help you to sustain your journey toward MoneyZen. As you begin to envision a new way of life, you will recognize that you are free to set your own path, untethered to old ideas and beliefs that no longer serve you. Like the baby elephant we meet at the start of the chapter, is there an invisible chain holding you in place? What's stopping you from exploring a life of greater emotional wealth?

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## chapter 7 questions

**Here are some additional questions that were raised in Chapter 7:**

**1.** Who or what is telling you that you cannot explore the world beyond your current routine?

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**2.** How would it feel to turn the volume on those voices down and explore the wide world of connection and joy that awaits you just beyond the four corners of your desk?

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**3.** In Chapter 7, author Mary LoVerde tells us: "Connection creates balance." She advises that whenever you feel off-kilter, you as yourself, "With whom or what do I need to connect to move one step closer to feeling happy in this moment? In this moment, is there someone or something you could connect with to enhance your joy?"

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4. Certified financial planner Georgia Lee Hussey's (trademarked) company motto is "Believe in Plenty. Believe in enough." How does that sentiment sit with you? What would "enough" or even "plenty" look like?

[illegible]

**5.** Author April Rinne reminds us that the things we truly can't get enough of — like love, connection, trust, compassion — cost us nothing. When was a time you experienced pleasure in something that cost next to nothing? How can you get more of those micro-blisses in your life? How can you move toward the elements of life that bring you greater emotional wealth?

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conclusion: permission to achieve less

**“To live a rich, joyful, and connected life, Achieve Less.”**

“Permission to Achieve Less” is Manisha’s counterintuitive prescription for anyone who feels like what they do is never enough. What is your initial cut reaction to this idea? How would it feel to give yourself this permission for... an hour. A day. A week? What changes might you make in your life if you adopted the phrase “Permission to Achieve Less” your North Star as you embark on your quest to find your enough? What would it feel like to quite literally make this your overarching life mantra?

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