

# THE FINANCIAL SAFETY INVENTORY

*Inspired by The Body Keeps the Score*

Your nervous system is the true “budget manager.” constantly scanning everything from the stock market to your billing app for danger. These prompts will help you track internal safety cues, navigate shutdown patterns, and build gentle money habits.

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## MAP YOUR SENSATIONS OF SAFETY

- Calm breathing, looser muscles, shoulders back
- I can read my statements without jumping to worst case scenarios
- A sense of groundedness, stillness, or internal space
- Able to engage or exit with flexibility

## KNOW YOUR SHUTDOWN TRIGGERS

- What money tasks feel physically depleting or “pointless”
  - Do certain contexts (e.g., financial conversations, spending decisions) reliably spike overwhelm?
  - I feel powerless when ...  
My worst case is ...
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## IDENTIFY RED FLAGS

- Heart pounding, constriction in chest or throat
- Brain fog, blank mind, internal “shutdown”
- My budget feels threatening/unteachable
- Desire for bed, escape or “checking out”

## TRY BODY-FRIENDLY BUDGET SHIFTS

- Increase predictability + limit daily tiny decisions
  - Schedule money time at low-stim. body-anchored times (e.g. after food/movement)
  - Visually + physically lay out big expenses
  - Set a soothing but direct redirect phrase. “You’re safe here, X still needs to be done.”
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## REFRAME SHAME CUES

- ☐ I am noticing a shutdown reaction—pause to tend to it
- ☐ I am learning how to partner with my body in this work.