

The Four H's Change Wheel

rate yourself 1 (least confident) to 10 (most confident)
in each area

HANDS-
MONEY
BEHAVIORS

HEAD -
FINANCIAL
KNOWLEDGE

1 2 3 4 5 6 7 8 9 10

HOW -
SYSTEMS
FOR
TRACKING
MONEY

HEART -
FEELINGS
ABOUT
MONEY



“A starting point to guide
your next steps and
measure your growth.”

I'M STARTING WITH...
