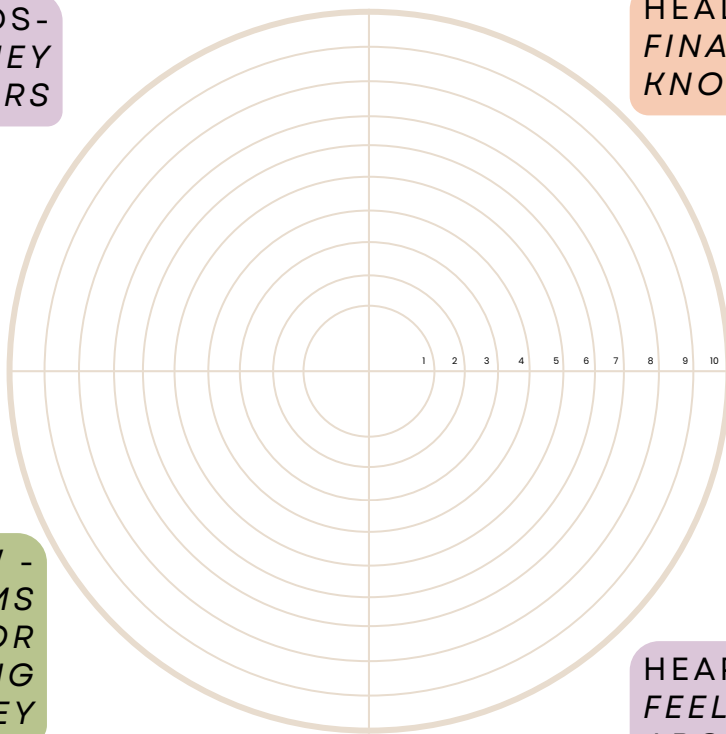


The Four H's Change Wheel

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

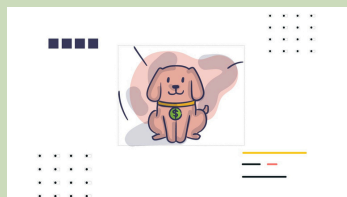
**HANDS -
MONEY
BEHAVIORS**

**HEAD -
FINANCIAL
KNOWLEDGE**



**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...
