

General Thought Barriers

Below is a list of categories and examples of general thought barriers. Read through this list and check the ones that may relate to you. Try not to over think each example. Some of these may fit well, somewhat, or not fit at all. This exercise is meant to identify thoughts we may have that are not immediately apparent to us. If we know which thoughts may be limiting us, we have an opportunity to change them.

Thought Category	Thought Examples
<input type="radio"/> All-or-nothing thinking	"I don't do any type of investing. I'm not a financial expert and would only mess things up."
<input type="radio"/> Disqualify the positive	"So what if I saved some money, I still haven't saved enough."
<input type="radio"/> Emotional reasoning	"I feel uncertain about my financial knowledge. I probably won't ever be able to actually 'retire.'"
<input type="radio"/> Labeling	"They don't have much money saved so I bet they are irresponsible with other important things too."
<input type="radio"/> Magnify or minimize	"It will take me forever to pay off my debt. This is simply impossible and I don't have time to deal with it right now."
<input type="radio"/> Mind reading	"I know that he thinks that I am not good with my personal finances. I can tell by the look on his face."
<input type="radio"/> Negative predictions	"I probably won't be included again. I doubt I did this the way they wanted me to."
<input type="radio"/> Overgeneralize (never, always)	"I'm never going to understand stock markets so why bother investing."
<input type="radio"/> Personalization	"She is angry because she doesn't like that I haven't saved more money by now."
<input type="radio"/> "Should" thinking	"I should have more money saved before I speak with a financial professional."