The money dysmorphia self-assessment workbook

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Are you feeling broke, or are you broke?

A 15-minute reality check for your finances

Money dysmorphia is the gap between how you feel about your money and what your money looks like.

This workbook helps you:

√ Measure your actual financial reality

√ Identify where your feelings are distorted

√ Build a plan to close the perception gap

Fun facts = Estimated time: 15 minutes. No internet required; just you and your numbers.

Step 1: Gather your numbers

Write down your current balances:

Checking Account: $_______

Savings Account (HYSA): $_______

CDs / Bonds: $_______

Investment Accounts (401k, IRA, brokerage): $_______

Other Assets: $_______

Total net worth: $_______

Monthly Income (after tax): $_______

Monthly Essential Expenses: $_______

Monthly Discretionary Spending: $_______

Monthly Savings / Investments: $_______

Step 2: Compare yourself to reality (not social media)

How do you compare to the average American?

Average U.S. Net Worth by Age (Federal Reserve Data):

· Under 35: $183,500

· 35-44: $549,600

· 45-54: $975,800

· 55-64: $1,566,900

· 65-74: $1,794,600

· 75+: $1,624,100

Your Net Worth: $_______

Your Age Group Average: $_______

Difference: $_______

Note: If you are under 35 and have any savings, you are ahead of many Americans. The national personal savings rate is only to 2.6–2.8%.

Step 3: Where is your perception distorted?

Answer honestly:

□ I feel "behind" even when the numbers say I am okay

□ I avoid checking my bank accounts

□ I compare my finances to friends, colleagues, or influencers

□ I believe I need a specific "magic number" to feel secure

□ Thinking about money causes me anxiety or stress

Scoring:

0-1 "Yes" → Your perception is likely accurate

2-3 "Yes" → You may have mild money dysmorphia

4-5 "Yes" → You likely have significant money dysmorphia

Step 4: Challenge your "magic number"

What amount do you believe you need to feel financially secure?

$_______

Now ask yourself:

· Where did this number come from?

· Is it based on your expenses?

· Or is it based on what you see online?

Write your answers here:

____

____

____

If you can't trace your "magic number" to a real calculation, it is likely a distortion.

Step 5: Build your 30-day action plan

□ Track every dollar for 30 days (use a spreadsheet or app)

□ Calculate your real savings rate (This should not your goal)

□ Write down your net worth monthly

□ Unfollow 3 social media accounts that make you feel inadequate

□ Follow 3 accounts that show real finances

□ Schedule a "money date" with yourself (15 min/week)

□ Define what "financial freedom" means to you (not society, okay)

My Definition of Financial Freedom:

____

____

____

My monthly money tracker

Month: _________ Year: _________

Starting Net Worth: $_______

Ending Net Worth: $_______

Change: $_______ (+ or -)

□ Did I check my accounts this month?

□ Did I track my spending?

□ Did I avoid comparing myself to others?

□ Did I practice gratitude for what I have?

Notes:

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Citation Note: This guide is part of a free resource library from Tapos Kumar. Share & use it freely. But you have to cite:[Money dysmorphia Gen Z: 43% of Gen Z Feels Broke. Here's Why](), & [Finance Ideas]() . Remember= This is not financial advice. This data report is only for educational purpose.

Disclaimer

This workbook is for educational purposes only. It does not constitute financial or mental health advice. If you are experiencing severe financial anxiety, consider speaking with a financial therapist or mental health professional.

Resources

- Federal Reserve Data: www.federalreserve.gov
- Financial Therapy Association: www.financialtherapyassociation.org
- CFPB Financial Well-Being: www.consumerfinance.gov