

Mapping Our Cycle: Money and Finances

Read the article first. This worksheet accompanies *What Is Cycle Work in Couples Therapy?* at ThoughtsFromATherapist.com, which explains the four stages, walks through full examples, and shows how cycles move toward conflict or connection. Search “cycle work” on the site to find it.

A cycle is the circle two people create when each person's response becomes the other's next stimulus. Inside every turn, each partner moves through four stages. Choose a conversation that felt like a three or a four out of ten, not a nine. Each partner fills in their own turn. A few words per space is enough.

STAGE ONE Activation	Start here. Name what arrived in the body, usually more than one feeling at once. Stage one is the easiest place to begin and the best evidence for stage two.
STAGE TWO Interpretation	Mostly unconscious. We rarely notice ourselves interpreting, so we work backward from the feelings in stage one. <i>Given what I felt, what must I have believed was happening?</i> <i>What does this moment resemble, and when have I felt this before?</i> <i>What was I afraid would happen next?</i> <i>If it were true, what would it mean about me, or about us?</i>
STAGE THREE Conscious thought and behavior	What we told ourselves once part of the moment reached awareness, and what we did. The thought and the action belong to the same stage. Whatever the behavior was protecting also points back to stage two.
STAGE FOUR Return and recataloging	How the body settled, how the moment resolved, and what each of us learned to expect the next time.
THEN A repair	A repair names what was underneath, owns a part, or asks for what matters. It can be offered at any turn.

A WORKED EXAMPLE

THE STIMULUS	A charge on the card that was never discussed.
ACTIVATION	Panic, anger, a drop in the stomach.
INTERPRETATION	Worked backward: we are not safe, and I am the only one watching. It resembles a childhood where money ran out without warning.
THOUGHT	“If I do not say something now, this will keep happening.”
BEHAVIOR	An interrogation about the purchase, then a cold evening.
RECATALOGING	The charge stays, the tension stays, and money talks get recorded as trials for both of us.
A REPAIR	“I got scared when I saw it. Can we look at the month together, without blame?”

First turn

THE STIMULUS

The moment that started it:

An unexpected charge, a bill that went late, a purchase that was not discussed.

How hard did it feel? 0 1 2 3 4 5 6 7 8 9 10

STAGE ONE**Activation**

What arrived in my body first? More than one feeling is common.

*For example: panic, anger, resentment, fear.***STAGE TWO****Interpretation**

Working backward from stage one: what must I have believed was happening? What does this resemble?

*For example: we are not safe. I am the only responsible one.***STAGE THREE****Conscious
thought and
behavior**

What did I tell myself, and what did I do?

*For example: interrogating the purchase, a lecture, a cold silence.***THE THOUGHT****THE BEHAVIOR****STAGE FOUR****Return and
recataloging**

How did it settle, or not? What did I learn to expect from us next time?

*For example: money conversations turn into trials.***A REPAIR I COULD HAVE OFFERED***For example: I got scared when I saw the charge. Can we look at the month together, without blame?*

Second turn

The first partner's stage three is now the second partner's stimulus.

What my partner said or did that I responded to:

STAGE ONE Activation

What arrived in my body first? More than one feeling is common.

For example: shame, defensiveness, feeling controlled.

STAGE TWO Interpretation

Working backward from stage one: what must I have believed was happening? What does this resemble?

For example: I am being treated like a child. I cannot enjoy anything.

STAGE THREE Conscious thought and behavior

What did I tell myself, and what did I do?

For example: counterattacking, minimizing, hiding the next purchase.

THE THOUGHT

THE BEHAVIOR

STAGE FOUR Return and recataloging

How did it settle, or not? What did I learn to expect from us next time?

For example: it is easier to keep spending private.

A REPAIR I COULD HAVE OFFERED

For example: I should have told you before I bought it. What would help you feel safe with our money?

TOGETHER

What each of us found in stage two, said out loud to the other:

What we want the next cycle to catalog: