

# The Language of Financial Wellness

Reframe for Access and Action

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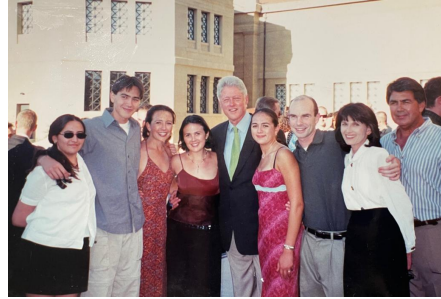
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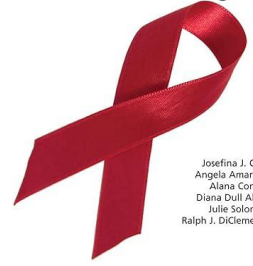
*HEFWA 2024 7.16.24*





With  
CD-ROM

## The Complete HIV/AIDS Teaching Kit



Josefina J. Card  
Angela Amarillas  
Alana Conner  
Diana Dull Akers  
Julie Solomon  
Ralph J. DiClemente

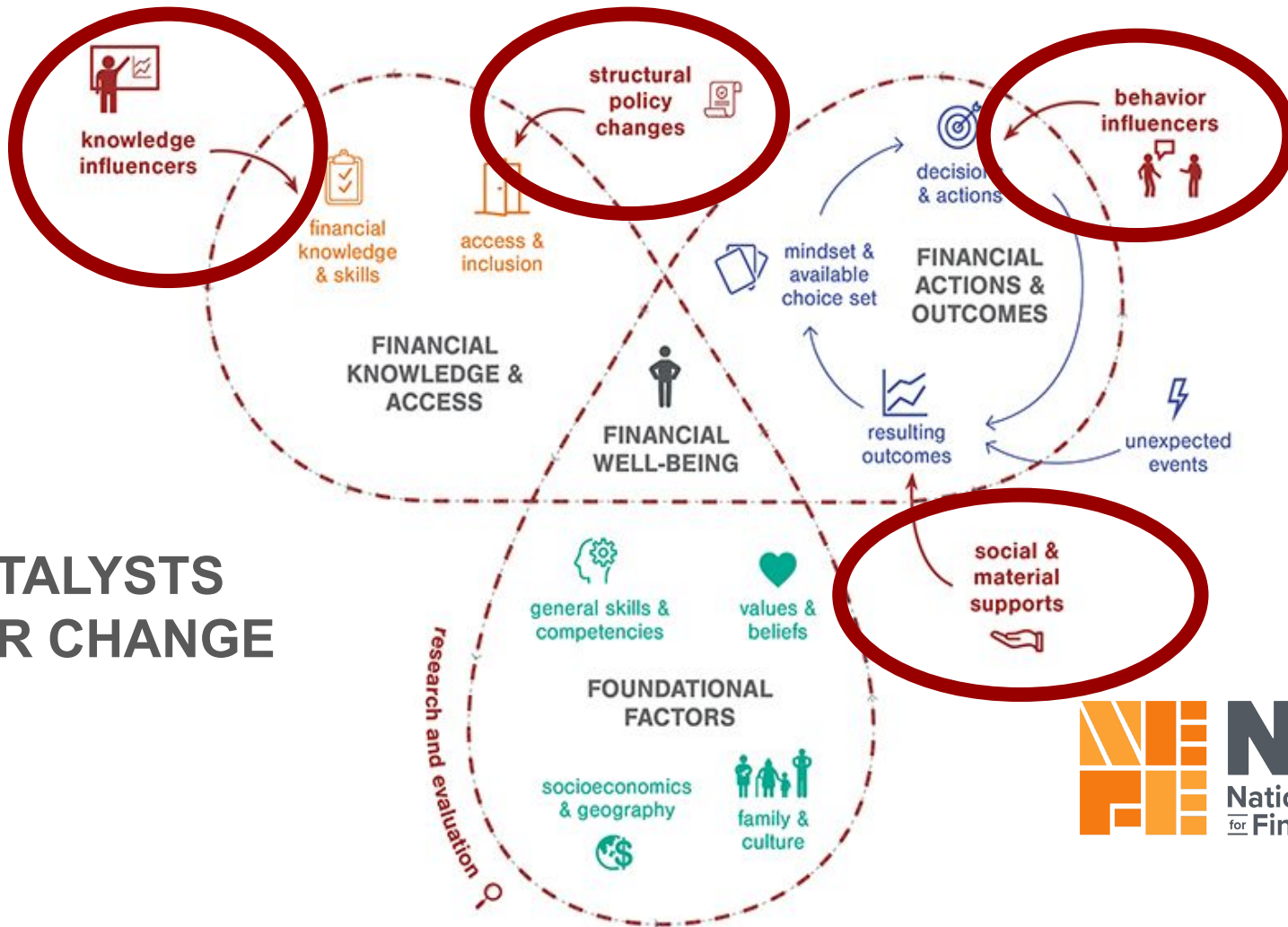


CALIFORNIA  
**Healthy Kids**  
RESOURCE CENTER



**MIND**  
OVER  
**MONEY**

# CATALYSTS FOR CHANGE





# LITERACY

competence or knowledge in a  
specified area

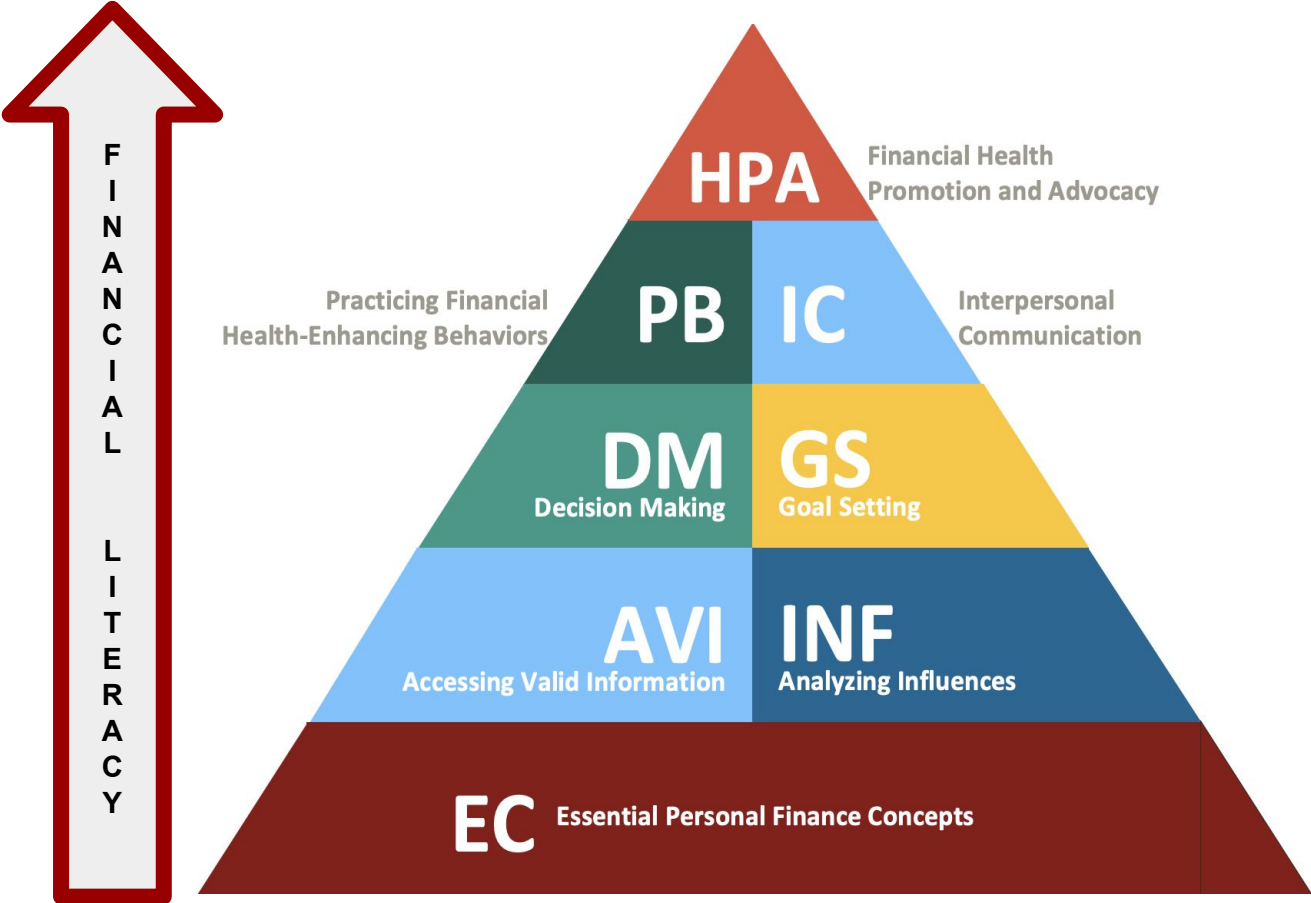
# CAPABILITY

the power of ability to do  
something

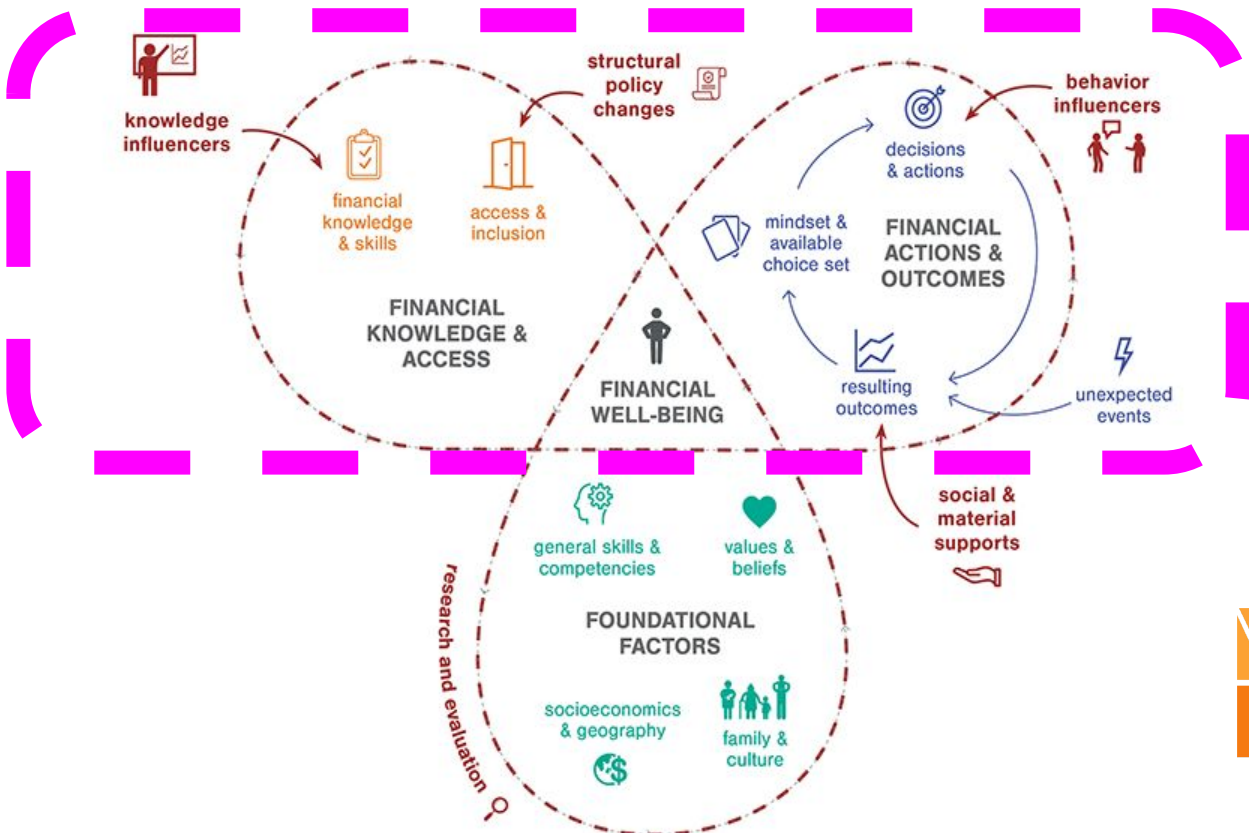
# WELLNESS

*the quality or state of being in good health  
especially as an actively sought goal*

# Financial Literacy: Knowledge and Skills



# Financial Capability: Knowledge and Skills in Action

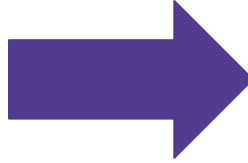




We support our students and their communities to flourish by providing opportunities for them to build knowledge and skills that cultivate motivation and confidence to develop healthy financial behaviors.

We aim to equip them with what they need to create and maintain security and freedom of choice to engage fully in their current lives, and to courageously look forward to their lives after Stanford.

**Earning**  
**Consuming**  
**Saving**  
**Investing**  
**Borrowing**  
**Insuring**  
**Comprehending Risk**  
**Getting Help**



<https://tinyurl.com/Reframe4Action>



# KNOWLEDGE + SKILLS → BEHAVIORS



**Spend Mindfully**

**Earn Enough**

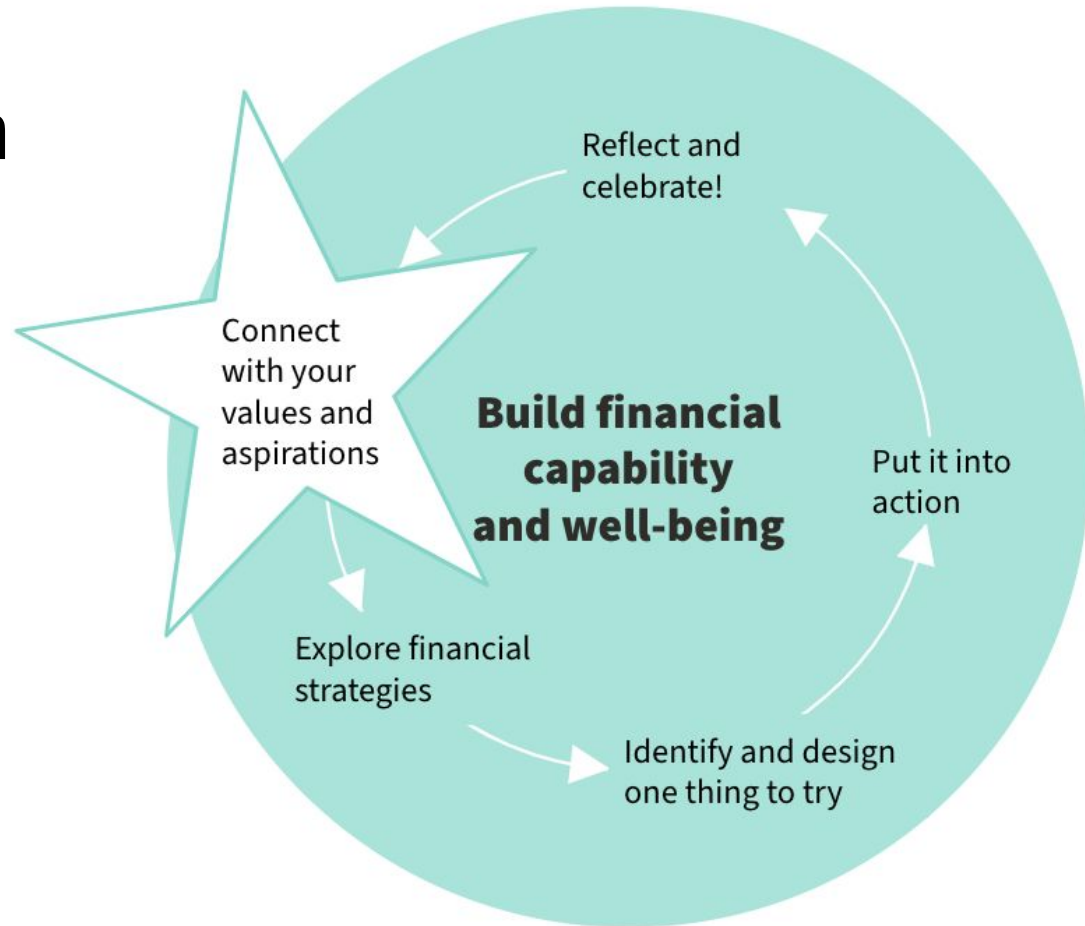
**Borrow with Intention**

**Grow Your Money**

**Protect Your Financial Life**

**Develop Your Financial  
Wellness Supports**

# Aspiration to Action



# Transform an Action into a Behavior

BJ Fogg's P.A.C. Model

**B = P A C**

**Behavior**

*is defined  
as a*

**Person**

**x**

**Action**

**x**

**Context**

person doing an action within a context

WHO - IS DOING WHAT - WHEN - WHERE - FOR HOW LONG - WITH WHAT RESOURCES

# BEHAVIOR GRID: 15 WAYS BEHAVIORS CAN CHANGE

	New	Familiar	↑ Intensity	↓ Intensity	Stop
One Time	Do a new behavior 1 time	Do a familiar behavior 1 time	Increase the intensity or duration of a behavior 1 time	Decrease the intensity or duration of a behavior 1 time	Stop an occurring behavior one time
Span of Time	Do a new behavior for a period of time like 1 week	Do a familiar behavior for a period of time like 1 week	Increase the intensity or duration for a period of time like 1 week	Decrease the intensity or duration for a period of time like 1 week	Stop an occurring behavior for a period of time like 1 week
From Now On	Do a new behavior from now on	Do a familiar behavior from now on	Increase the intensity or duration of a behavior from now on	Decrease the intensity or duration of a behavior from now on	Stop an occurring behavior from now on

# MUSHY ADVICE to CRISP ACTION



## Crispification Template

selected  
behavior



Vague behavior/action/piece of advice



Person

Who is doing it?



Action

Is doing what? [new, familiar, increase intensity, decrease intensity, stop]



Context

In what context? [physical location, time of day/week, around what people]



Duration

How long? How frequently? How consistently? [one time, span of time, from now on]



Resources

Using what channels or resources?



Reason

What is the reason the person will want to do this?

- Develop impactful financial habits
- Integrate finances with the rest of life
- Move from knowledge to action



<https://tinyurl.com/Access-Action>

I now know how to look at my financial habits as an aspect of my wellness, and to visualize what a joyful life looks like using different financial tools and skills to move towards that life.

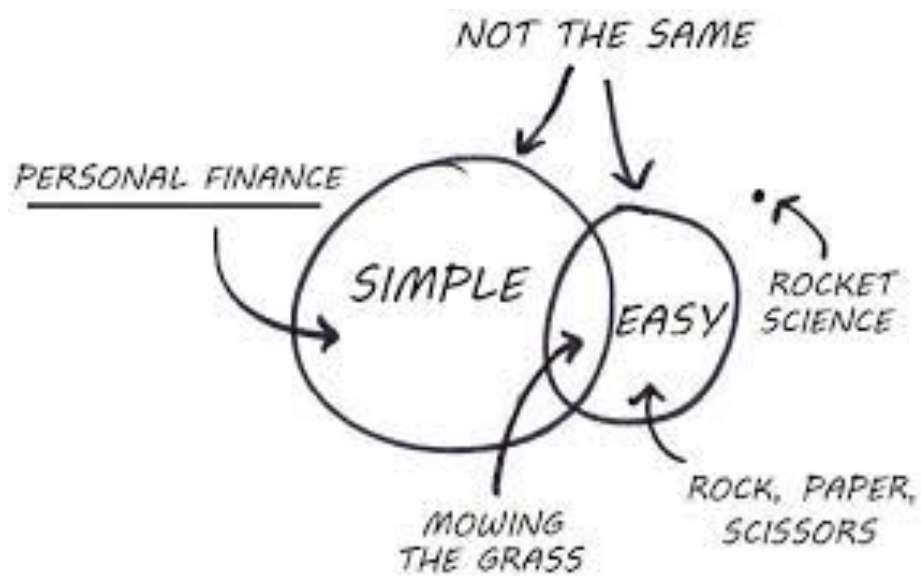
I particularly enjoyed the activity where we looked back on our expenses to think about how we spend money aligns with our values.

- ★ The Get \$tuff Done (G\$D) Hour
- ★ Self-paced activities
- ★ Scenarios and case studies
- ★ 1:1 Financial Wellness Coaching

I appreciated the space that was made for everyone to feel comfortable in sharing our financial experiences.

Meeting with a financial coach helped me make my decision to consolidate my debt and to plan for my upcoming transition from school to full-time work.

Working through the scenarios was helpful!  
When I find myself in a similar financial situation, I will know how to approach it.







**Take care of yourselves  
and each other!**

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