

Your Mistake Pattern

Turning past errors into better future decisions

Everyone makes financial mistakes. The useful question is whether the same pattern keeps returning. This exercise focuses on learning rather than blame.

How to complete the exercise

Use the worksheet on the next page. Focus on ordinary decisions rather than exceptional situations. Record enough detail to notice a pattern, but never include passwords, account numbers or other confidential information.

- one financial decision you would now make differently
- what information you had at the time
- what emotion or shortcut influenced you
- what the outcome was
- what process would have improved the decision

After completing the exercise

- Was the mistake caused by fear, overconfidence or a shortcut?
- Did you judge the decision only by its outcome?
- Did luck look like skill—or bad luck look like incompetence?
- Were costs, taxes or liquidity ignored?
- What warning sign could you recognise next time?

A learning pause

Do not ask only “Was I right?” Ask “Was my process reasonable given what I knew at the time?”

My takeaway

The recurring mistake I most want to interrupt is _____

because _____

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Mistake Pattern Worksheet

Use short notes. The objective is to make your pattern visible, not to produce a perfect record.

Decision	What I knew	Bias/pressure	Outcome	Better process	Early warning sign
1.					
2.					
3.					
4.					
5.					
6.					

What did I notice?	What will I protect?	What will I change?
The pattern that surprised me most:	A strength or habit I want to preserve:	One realistic next step:

A useful resource does not tell you what decision to make. It helps you see the decision more clearly.