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MY FINANCE  
JOURNAL

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A FINANCIAL MINDSHIFT

## Colophon

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# CONTENT

INTRODUCTION

HOW TO USE THIS JOURNAL

ENCOURAGEMENT

PERSONAL FINANCE AWARENESS QUIZ

DAY 1: RELEASING MONEY SHAME

DAY 2: BUILDING A NEW MONEY STORY

DAY 3: THE POWER OF GRATITUDE

DAY 4: CLARIFYING FINANCIAL GOALS

DAY 5: SHIFTING FROM SCARCITY TO ABUNDANCE

DAY 6: CREATING A SPENDING PLAN

DAY 7: VISUALIZING DEBT FREEDOM

DAY 8: REFRAMING MONEY MISTAKES

DAY 9: ABUNDANCE MINDSET AND VISUALIZATION

DAY 10: BUILDING FINANCIAL CONFIDENCE

DAY 11: RELEASING FEAR AROUND MONEY

DAY 12: CREATING STREAMS OF INCOME

DAY 13: ALIGNING SPENDING WITH VALUES

DAY 14: MANIFESTING WEALTH THROUGH

GENEROSITY

DAY 15: CELEBRATING PROGRESS

DAY 16: OVERCOMING FINANCIAL SETBACKS

DAY 17: THE ENERGY OF MONEY

DAY 18: CREATING A VISION BOARD FOR WEALTH

DAY 19: DAILY WEALTH RITUALS

DAY 20: FINANCIAL INDEPENDENCE PLANNING

DAY 21: STEPPING INTO YOUR WEALTHIEST SELF

EXTRA PAGES TO USE

THE MIRROR COACHING

FOR YOUR COLLECTION

## Introduction: Why This Journal Matters

Money is more than numbers in your bank account; it's deeply tied to your emotions, beliefs, and mindset. For many, growing up with scarcity or struggling with debt creates limiting beliefs around money that keep us stuck in a cycle of lack. But here's the truth: Your financial reality is a reflection of your internal beliefs.

This journal is designed to help you break free from poverty thinking and embrace a wealth-building mindset. Over the next 21 days, you'll transform the way you think about and manage money, taking practical steps toward financial freedom while creating a powerful, positive emotional connection to abundance.

**Meditations:** Calm your mind and create space for new beliefs.

**Writing Prompts:** Uncover and release old money stories.

**Speaking Prompts & Affirmations:** Reprogram Your Subconscious Mind with Empowering Truths.

**Visualization Exercises:** Use the power of imagination to manifest abundance.

**Daily Assignments:** Take actionable steps to improve your finances and reframe your relationship with money.

Whether you're overcoming debt, working toward savings goals, or seeking to build wealth, this journal will guide you through playful self-reflection and profound mindset shifts.

## HOW TO USE THIS JOURNAL

**Commit to Consistency:** Dedicate 10–20 minutes daily to this journal. Consistency is key to transformation.

**Find Your Space:** Choose a calm and uplifting environment to do the exercises.

**Embrace Reflection and Action:** Balance your inner work (meditations, writing, affirmations) with practical actions (assignments, financial restructuring).

**Track Progress:** At the end of each day, reflect on your wins, no matter how small.

If you are in need of more Monthly budget pages or grocery list pages in the back you will find extra pages to use just in case you need it.

# THIS JOURNAL BELONGS TO:



## Encouragement

Once, I found myself so ill that I couldn't work and, as a result, was unable to provide for my children. There was a time when I was at work, struggling with a high fever and intense pain, but I felt I had no choice but to push through because I needed my job to keep the bills paid. Eventually, the pain became unbearable, and I doubled over in agony. I still remember the words of my manager echoing in my head: "You better go rest, because I need you." Sadly, I never returned because it turned out to be more serious than I had imagined. The doctors diagnosed me with a growing tumor, and I was fortunate to catch it just in time, before it could spread throughout my body.

While I was in the hospital, I received only 70% of my paycheck because I had agreed to a cut in hours in order to keep my job. The amount was far too little to cover even the rent, and debt began to pile up. I fell behind on payments, and this marked the beginning of a financial crisis.

In my desperation, I turned to YouTube, searching for wisdom that could guide me through this difficult time. That's when I discovered experts like Dave Ramsey, T. Harv Eker, Robert Kiyosaki, and others.

One lesson that profoundly impacted me came from Dave Ramsey, who advised tackling the smallest debt first. I took that advice to heart and started paying off my smallest debts, one by one. Robert Kiyosaki and T. Harv Eker helped me realize that I had been trapped in a poverty mindset, and I began implementing changes in my life to shift my perspective. Every month, I would list out my bills, track the amount of money coming in, and keep tabs on what I had already paid off and what remained. Gradually, I became debt-free.

So, as you hold this journal in your hands, know that it's not just for fun. It comes from someone who truly understands the stress that comes with financial struggles, whether it's due to debt or not having enough income. But I also know that this journal is a powerful tool, a step toward freeing yourself from that financial turmoil. You can overcome it, just as I did.

# Personal Finance Awareness Quiz

## Instructions:

Answer the following questions honestly. Each question will have options, and each option has a point value. At the end of the quiz, total your points to determine your financial health.

### 1. How do you feel about your current financial situation?

- A) I'm stressed out and overwhelmed with debt. (0 points)
- B) I'm okay, but I'm just getting by and could use more control over my finances. (3 points)
- C) I'm comfortable and able to manage my expenses and debt, but I'd like to do better. (5 points)
- D) I'm financially secure, and my money is growing in a way that fits my future goals. (10 points)

**2. How much do you currently owe in total (credit cards, loans, etc.)?**

- A) I have more debt than I can handle, and it's growing. (0 points)
- B) I have some manageable debt, but I can't seem to make progress. (3 points)
- C) I have some debt, but I'm actively working on paying it off. (5 points)
- D) I have little to no debt, and I pay off everything as soon as I can. (10 points)

**3. Do you have an emergency fund (savings for unexpected expenses)?**

- A) No, I don't have an emergency fund at all. (0 points)
- B) I have a small emergency fund, but it won't cover much. (3 points)
- C) I have a decent emergency fund that can cover a few months of expenses. (5 points)
- D) Yes, I have a fully-funded emergency fund that covers 6 months or more. (10 points)

#### 4. How often do you budget or track your spending?

- A) I never budget or track my spending. (0 points)
- B) I track my spending occasionally but don't have a formal budget. (3 points)
- C) I have a monthly budget and generally stick to it. (5 points)
- D) I have a detailed budget and track all my expenses regularly. (10 points)

#### 5. How much do you save or invest each month?

- A) I'm unable to save or invest due to my debt and expenses. (0 points)
- B) I save a little, but it's not consistent. (3 points)
- C) I save regularly and occasionally invest. (5 points)
- D) I save and invest a significant portion of my income every month. (10 points)

## 6. How well do you understand your credit score and credit reports?

- A) I don't know my credit score or how it works. (0 points)
- B) I know my score, but I don't fully understand how it affects my finances. (3 points)
- C) I understand my credit score and try to maintain a good one. (5 points)
- D) I regularly monitor my credit score and manage it to get the best financial opportunities. (10 points)

## 7. How do you feel about your ability to pay off debt

- A) I don't think I'll ever be able to pay it off. (0 points)
- B) I am struggling, but I'm working on it. (3 points)
- C) I'm on track to pay it off, but I'm still working hard to get there. (5 points)
- D) I have a clear plan and am actively paying down my debt. (10 points)

## 8. Do you have any retirement savings?

- A) No, I haven't started saving for retirement. (0 points)
- B) I've started saving, but I'm not contributing regularly. (3 points)
- C) I contribute to retirement savings, but it could be more. (5 points)
- D) I actively contribute to retirement and have a good plan for the future. (10 points)

## 9. How often do you review your financial goals?

- A) I rarely think about my financial goals. (0 points)
- B) I have goals, but I don't review them regularly. (3 points)
- C) I review my goals occasionally to make sure I'm on track. (5 points)
- D) I have clear financial goals, and I review and adjust them regularly. (10 points)

10. How would you describe your knowledge of personal finance (budgeting, debt repayment, investing)?

- A) I'm not knowledgeable at all. (0 points)
- B) I know a bit, but I'm not confident in my financial decisions. (3 points)
- C) I have a good understanding and make informed decisions. (5 points)
- D) I'm well-versed in personal finance and feel confident in my decisions. (10 points)

## Scoring Guide:

### 0–25 points: Financial Overhaul Needed

- You're in a tough spot financially, but it's not too late! Focus on building a budget, eliminating debt, and building an emergency fund. Start small and get educated about money management.

### 26–50 points: Improvement Area

- You have a basic understanding, but there's room for improvement. Work on creating and sticking to a budget, reducing debt, and focusing on long-term savings. You're heading in the right direction, just keep pushing!

### 51–75 points: Solid Financial Foundation

- You're doing well, but there's always room for improvement. Make sure you're saving regularly and actively investing for your future. It's time to fine-tune your financial strategy to move toward financial freedom.

### 76–100 points: Financial Stewardship Expert

- You're on top of your finances! Continue to manage your finances wisely, invest for your future, and regularly review your goals. You've built great habits that will help you maintain financial security.

—QUOTE

"IF YOU WANT TO BE FINANCIALLY  
FREE, YOU NEED TO BECOME A  
DIFFERENT PERSON THAN YOU ARE  
TODAY AND LET GO OF WHATEVER  
HAS HELD YOU BACK IN THE PAST."

—ROBERT KIYOSAKI