

Financial Self Discovery Journal

This Financial Self-Discovery Journal was created to help you gain a deeper understanding of your financial behaviors, attitudes, and goals.

By reflecting on past experiences, identifying current habits, and setting future objectives, you can develop a more mindful and proactive approach to managing your finances.

Identifying Your Money Story.

1. **Early Memories:**

- What are your earliest memories related to money? Were they positive or negative?

2. **Parental Influence:**

- What did your parents or caregivers teach you about money? How did they handle finances?

3. **Childhood Experiences:**

- How did money (or lack of it) affect your childhood experiences?

4. **Emotional Impact:**

- How does thinking about money make you feel (e.g., anxious, excited, overwhelmed)?

5. **Financial Role Models:**

- Who were your financial role models growing up, and what did you learn from them?

6. **Defining Moments:**

- Describe a defining moment(s) in your life that shaped your views on money.

7. **Cultural Influence:**

- How has your cultural background influenced your attitude toward money?

8. **Money Messages:**

- What messages about money did you receive from society, friends, or media?

Becoming Aware

Full Transparency, this is for you.

1. **Current Financial Situation:**

- How would you describe your current financial situation?

2. **Spending Habits:**

- What are your typical spending habits? Do you tend to save or spend impulsively?

3. **Income and Expenses:**

- Are you aware of your monthly income and expenses? Do you budget & track actual spending regularly?

4. **Debt and Savings:**

- How do you feel about debt? Do you have any savings? If so, how much and for what purpose?

5. **Financial Goals:**

- What are your short-term and long-term financial goals?

6. **Money Management:**

- How do you currently manage your money? Do you use any tools or systems?

7. **Emotional Spending:**

- Do you spend money based on emotions? If so, when and why?

Moving Forward

1. Financial Education:

- What steps can you take to educate yourself more about personal finance?

2. Action Plan:

- What specific actions can you take to improve your financial situation?

3. Setting Boundaries:

- How can you set financial boundaries to help you achieve your goals (with yourself, family, friends, etc.?)

4. Support System:

- Who can support you on your journey to financial awareness and stability?

5. Reflection and Adjustment:

- How often will you reflect on your financial progress and make necessary adjustments? (our suggestion is at least monthly)

Quick Note:

After completing the journal, consider taking the insights gained and creating a comprehensive financial plan. This could involve setting specific, measurable financial goals, seeking professional advice, and continuing to educate yourself about personal finance.

Use your newfound awareness to make informed decisions and stay committed to your financial journey. You deserve to live a fulfilled life!