MONEY MINDSET JOURNAL

Heal your money story — one honest, judgment-free prompt at a time

NAME ____________ DATE ____________

Answer one prompt a day, or a few on a quiet Sunday — there are no wrong answers here.

30 MONEY JOURNAL PROMPTS

1	What is my earliest memory about money?	16	Who do I compare my finances to? Why them?
2	How did my family talk about money growing up?	17	What would future me thank me for doing now?
3	What money belief am I ready to let go of?	18	What does generosity mean to me and my budget?
4	What does "enough" actually look like for me?	19	What emotion drives my impulse buys?
5	When do I feel most anxious about money, and why?	20	If I lost my income tomorrow, what's my first move?
6	What would I do if money weren't a worry?	21	What money habit do I want my kids to learn?
7	What am I most proud of financially?	22	What's one bill I could lower this month?
8	What does financial freedom mean to me?	23	What am I grateful for that money can't buy?
9	How do I feel right after I spend money?	24	What does "wealthy" actually look like to me?
10	What purchase brought me lasting joy? Why?	25	What scares me about checking my balance?
11	What am I saving for that truly excites me?	26	What small luxury is truly worth it to me?
12	Where do I feel "behind" — is that comparison fair?	27	How do I want to feel about money in one year?
13	What money advice do I keep ignoring, and why?	28	What boundary do I need around lending money?
14	How would I treat money if I fully trusted myself?	29	What did my biggest money mistake teach me?
15	What money win can I celebrate today?	30	What kind thing can I tell myself about money?

✂ Money Affirmation Cards — cut out & keep one in your wallet or on your mirror

"I am learning to manage money with confidence."

"Every dollar I save is a gift to my future self."

"I release shame and choose steady progress."

"I am allowed to start exactly where I am."

"My worth is not measured by my bank balance."

"I make calm, intentional money choices."

REFLECT & RESET

Separate the facts from the feelings, then plan your monthly money date

MONTH ____________ YEAR ____________

Money stress often comes from the story, not the numbers. Name both — then choose your next step.

The Facts

The actual numbers — balances, bills, income.

The Feelings

The story I'm telling myself about those numbers.

MONTHLY MONEY-DATE CHECKLIST

- [ ] Review last month's spending
- [ ] Check all account balances
- [ ] Pay or schedule upcoming bills
- [ ] Move money to savings
- [ ] Top up your sinking funds
- [ ] Review one financial goal
- [ ] Cancel any unused subscriptions
- [ ] Celebrate one money win
- [ ] Plan next month's top 3 priorities
- [ ] Book your next money date

My Values & Goals — what I want my money to make possible

"Progress over perfection — I am building a kinder relationship with money, one choice at a time."