

# Workbook

Where Am I Now?







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**Credit Score:** What is your current credit score?

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**Monthly Income:** What is your total after-tax income each month from all sources (job, side hustle, etc.)?

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**Monthly Expenses:** What are your total monthly expenses? Categorise them (housing, food, transportation, etc.).

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**Spending Habits:** Do you have a budget? If so, are you sticking to it? If not, where does your money go each month? (A good way to do this is to track all spending for at least 30 days.)

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**Savings Rate:** How much are you saving each month? Is it a consistent amount?

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**Emergency Fund:** Do you have an emergency fund? If so, how many months of essential living expenses would it cover?

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**Retirement Savings:** How much do you have saved in your retirement accounts (401k, IRA, etc.)?

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**Bad Habits:** What are your worst financial habits? (e.g., impulse spending, not tracking expenses, paying bills late, ignoring bank statements).

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**Spending Triggers:** What situations or emotions cause you to overspend? (e.g., stress, boredom, social media, wanting to "keep up with the Joneses").

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# Where Am I Now?

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**Financial Knowledge:** Do you feel confident in your understanding of personal finance? What topics do you feel you need to learn more about?

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**Financial Stress:** How often do you feel stressed about money? What specifically causes this stress?

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**Debt Mentality:** How do you feel about your debt? Do you feel overwhelmed by it, or do you have a plan to pay it off?

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# Where Am I Now?

**Relationship with Money:** Do you see money as a tool, a source of stress, a status symbol, or something else entirely?

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**Financial Communication:** Do you feel comfortable talking about money with your partner, family, or a financial professional?

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**Self-Worth and Money:** Do you ever tie your sense of self-worth to your income or how much money you have?

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