
WORKBOOK

A 90-Day Blueprint to Break the Paycheck-to-Paycheck Cycle and Build Unshakable Financial Confidence

Companion Exercises & Worksheets

How to Use This Workbook

This workbook is designed to be completed alongside the book.

Don't rush.

The goal is not perfection.

The goal is progress.

Complete one chapter's exercises before moving to the next. The more honest you are with your answers, the more valuable this workbook becomes.

Remember:

This is not a test.

There are no grades.

There is only growth.

PART 1

Financial Awareness

Chapter 1 Workbook

The Hidden Cost of Living Paycheck to Paycheck

FINANCIAL REALITY CHECK

Monthly Household Income: \$ _____

Monthly Household Expenses: \$ _____

Current Savings: \$ _____

Current Debt: \$ _____

REFLECTION QUESTIONS

What causes you the most financial stress?

What would financial confidence look like in your life?

What would improve if money became less stressful?

YOUR STARTING POINT

Rate yourself from 1-10:

Financial Awareness: _____ / 10

Financial Confidence: _____ / 10

Financial Stress: _____ / 10

Savings Habits: _____ / 10

Debt Management: _____ / 10

Chapter 2 Workbook

The Money Mirror

SPENDING AWARENESS EXERCISE

Review the last 30 days of spending.

Category Totals:

Housing: \$ _____

Utilities: \$ _____

Transportation: \$ _____

Groceries: \$ _____

Restaurants: \$ _____

Entertainment: \$ _____

Subscriptions: \$ _____

Shopping: \$ _____

Debt Payments: \$ _____

Savings: \$ _____

Other: \$ _____

SPENDING REFLECTION

What surprised you most?

Which category deserves the most attention?

FINANCIAL LEAK FINDER

List at least five expenses you may be able to reduce:

1. _____
2. _____
3. _____
4. _____
5. _____

Estimated Monthly Savings: \$ _____

Chapter 3 Workbook

Building Your Financial Foundation

EMERGENCY FUND ASSESSMENT

Current Emergency Fund: \$ _____

Starter Goal:

- \$500
- \$1,000
- \$2,500
- Other _____

FINANCIAL FOUNDATION CHECKLIST

- I know my monthly expenses.
- I have a savings account.
- I am tracking spending.
- I have a debt reduction plan.
- I review finances regularly.

FOUNDATION REFLECTION

What is one financial habit that would make the biggest difference in your life?

PART 2

Taking Control

Chapter 4 Workbook

Your Spending Plan

MONTHLY INCOME

Income Source #1: \$ _____

Income Source #2: \$ _____

Income Source #3: \$ _____

Total Monthly Income: \$ _____

ZERO-BASED SPENDING PLAN

Housing: \$ _____

Utilities: \$ _____

Transportation: \$ _____

Groceries: \$ _____

Insurance: \$ _____

Debt Payments: \$ _____

Savings: \$ _____

Investments: \$ _____

Entertainment: \$ _____

Miscellaneous: \$ _____

TOTAL: \$ _____

SPENDING PLAN REFLECTION

What adjustments need to be made?

Chapter 5 Workbook

Building Your Emergency Fund

SAVINGS GOAL TRACKER

Goal Amount: \$ _____

Current Amount: \$ _____

Amount Remaining: \$ _____

MILESTONE TRACKER

\$100

\$250

\$500

\$750

\$1,000

\$2,500

\$5,000

AUTOMATIC CHECKLIST

Open savings account

Set automatic transfer

Choose transfer date

Review monthly

Chapter 6 Workbook

Breaking Up With Bad Debt

DEBT INVENTORY WORKSHEET

Creditor: _____ Balance: \$ _____ Rate: _____% Min Payment: \$ _____

Creditor: _____ Balance: \$ _____ Rate: _____% Min Payment: \$ _____

Creditor: _____ Balance: \$ _____ Rate: _____% Min Payment: \$ _____

Creditor: _____ Balance: \$ _____ Rate: _____% Min Payment: \$ _____

DEBT SNOWBALL PLAN

Smallest Debt: _____

Target Payoff Date: _____

Extra Monthly Payment: \$ _____

DEBT-FREE MOTIVATION

Why is becoming debt-free important to you?

PART 3

Acceleration

Chapter 7 Workbook

Increasing Income

INCOME OPPORTUNITY BRAINSTORM

Idea #1: _____

Expected Monthly Income: \$ _____

Idea #2: _____

Expected Monthly Income: \$ _____

Idea #3: _____

Expected Monthly Income: \$ _____

SKILLS ASSESSMENT

What skills do you currently have that could generate income?

1. _____

2. _____

3. _____

4. _____

5. _____

Chapter 8 Workbook

Outsmarting Lifestyle Inflation

FUTURE RAISE PLAN

If I receive additional income:

Amount: \$ _____

Percentage for Savings: _____%

Percentage for Debt: _____%

Percentage for Lifestyle: _____%

SPENDING UPGRADE TEST

Before increasing spending, ask:

- Do I really need this?
- Will I still value it next year?
- Have I increased savings first?
- Does this align with my goals?

Chapter 9 Workbook

Financial Habits

WEEKLY MONEY MEETING TEMPLATE

Date: _____

Current Savings: \$ _____

Current Debt: \$ _____

Major Expenses This Week: _____

Progress Made: _____

Adjustments Needed: _____

HABIT TRACKER

Track Spending: Mon Tue Wed Thu Fri Sat Sun

Review Budget: Mon Tue Wed Thu Fri Sat Sun

Save Money: Mon Tue Wed Thu Fri Sat Sun

PART 4

Protecting Your Progress

Chapter 10 Workbook

Smart Spending Decisions

PURCHASE DECISION WORKSHEET

Item: _____

Cost: \$ _____

Do I need it?

Yes No

Will I still want it in 30 days?

Yes No

Does it align with my values?

Yes No

Decision:

Buy Wait Skip

Chapter 11 Workbook

Financial Boundaries

BOUNDARY BUILDER

Who creates the most financial pressure in your life?

What financial boundary needs strengthening?

What will you say next time?

PRACTICE STATEMENTS

Write three boundary phrases:

- 1. -----

- 2. -----

- 3. -----

Chapter 12 Workbook

Building Financial Confidence

CONFIDENCE JOURNAL

List five financial wins you have achieved:

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____

FUTURE SELF LETTER

Dear Future Me,

PART 5

Building Wealth

Chapter 13 Workbook

Long-Term Wealth Building

10-YEAR VISION

In ten years, I want:

Savings: \$ _____

Investments: \$ _____

Income: \$ _____

Lifestyle: _____

WEALTH HABITS CHECKLIST

- Save consistently

- Invest regularly

- Avoid emotional decisions

- Stay focused on long-term goals

- Continue learning

Chapter 14 Workbook

Five-Year Financial Vision

MY FIVE-YEAR GOALS

Emergency Fund Goal: \$ _____

Debt Goal: _____

Income Goal: \$ _____

Investment Goal: \$ _____

Personal Goal: _____

REVERSE ENGINEERING WORKSHEET

Goal: _____

Amount Needed: \$ _____

Years Available: _____

Monthly Requirement: \$ _____

Chapter 15 Workbook

Defining Financial Freedom

MY DEFINITION OF FINANCIAL FREEDOM

FREEDOM VISION BOARD NOTES

What would I do with more financial freedom?

PART 6

The Final 90-Day Transformation

Chapter 16 Workbook

Protecting Wealth

FINANCIAL PROTECTION CHECKLIST

- Emergency Fund

- Insurance Coverage

- Debt Plan

- Savings Plan

- Investment Plan

- Beneficiary Review

- Financial Document Organization

Chapter 17 Workbook

Preparing for Setbacks

EMERGENCY ACTION PLAN

If I lose income:

Step 1: _____

Step 2: _____

Step 3: _____

SUPPORT NETWORK

Who can I contact for support?

1. _____

2. _____

3. _____

4. _____

5. _____

Chapter 18 Workbook

Your 90-Day Success Blueprint

MY 90-DAY GOALS

Goal #1: _____

Target Date: _____

Goal #2: _____

Target Date: _____

Goal #3: _____

Target Date: _____

WEEKLY PROGRESS TRACKER

Week 1: _____

Week 2: _____

Week 3: _____

Week 4: _____

Week 5: _____

Week 6: _____

Week 7: _____

Week 8: _____

Week 9: _____

Week 10: _____

Week 11: _____

Week 12: _____

Week 13: _____

Final Personal Commitment

I commit to improving my financial future one decision at a time.

I understand that financial confidence is built through consistency, awareness, and action.

Starting today, I will take responsibility for my money and create a future that reflects my goals and values.

Signature: _____

Date: _____

Congratulations

You have completed the workbook.

Remember:

You do not need to be perfect.

You only need to keep moving forward.

Small decisions become powerful habits.

Powerful habits create financial confidence.

And financial confidence creates freedom.