



# MY MONEY WORKBOOK

REFLECTION PROMPTS, ACTION  
STEPS, AND TOOLS TO GO WITH  
**THE MONEY SKILLS GUIDE**

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# TABLE OF CONTENTS

This workbook follows the same flow as *The Money Skills Guide for Those Without Good Money Role Models*. Each part builds on the last, so it works best if you go in order.

But life happens. If you're in the middle of a job offer, skip to Part 5. Need to tackle debt? Jump to Part 6. Use what's most helpful now, then circle back to the rest when you're ready.

Introduction: How to Use This Workbook

Part 1: Money Mindset

Part 2: Budgeting Basics

Part 3: Saving Smarter

Part 4: Credit Confidence

Part 5: Earn & Negotiate

Part 6: Debt Management

Part 7: Emergency Ready

Part 8: Investing Basics

Part 9: Avoiding Traps

Part 10: Building Business

Part 11: Building Independence

Part 12: Your Future Starts Now

Resources & Next Steps







# INTRODUCTION: HOW TO USE THIS WORKBOOK

Welcome! I'm so glad you picked up *My Money Workbook*. This is your space to take the lessons from *The Money Skills Guide for Those Without Good Money Role Models* and make them real in your own life.

Here's the deal: this workbook isn't about perfect deadlines or getting everything "right." Money skills take practice, not pressure. The pages you'll find here are designed to help you think, reflect, and take small, practical steps that add up over time.

## What to Expect Inside

Throughout this workbook, you'll find:

-  Reflections to connect money lessons to your own life
-  Action Steps so you walk away with progress
-  Affirmations to build confidence and shift your mindset
-  Exercises that involve a worksheet, template, or tracker to practice what you've learned and help you see your growth in real time

Along with this workbook, you'll have access to a Google Sheet I've created as your Money Command Center. This is where you'll find the core trackers and templates — like your budget, savings milestones, debt payoff tracker, and investing challenge. Think of it as your digital dashboard: the place where you can see your money progress in real time.

Don't worry — it's a "make a copy" link, so you'll have your own private version. My original stays safe, and you'll be free to edit and customize it however you want.

Most sections can be completed in about 30–45 minutes, but you don't have to do it all at once. Go at your own pace, one part a day, one a week, or whenever you're ready. What matters isn't how fast you go. What matters is that you keep moving forward.

If you didn't grow up with strong money role models, that doesn't mean you can't become one, for yourself and for others. This workbook is here to guide you step by step as you build clarity, confidence, and a money story that works for you.

✨ Small steps create big wins. You've got this. Let's get started.

## **Reflection: What Do I Hope to Get From This Workbook?**

Take a few minutes to write out your hopes. Do you want to feel less stressed about money? Learn how to budget without giving up everything you enjoy? Save for something important? There are no wrong answers here. This is your chance to be honest with yourself about what you want.

## **Affirmations: Starter Money Mindset Phrases**

Read these out loud or copy them into your notes. Repeat them often, especially on tough days. They'll help you build a money mindset that's confident and forward-looking.

- I am capable of learning money skills, step by step.
- I deserve financial stability and freedom.
- Every small step I take adds up to big progress.
- I can change my money story, starting now.
- I will become a strong money role model for myself and for others.
- I give myself grace. If I make a mistake, I won't beat myself up.
- Even if I stumble, I'll pick up and keep going.

## **Action Step: Set Aside a Notebook or Folder For My Money Journey**

Create a place to keep all your notes, worksheets, and reflections together. It could be a folder on your laptop, a notebook, or even a binder where you add printed pages.

The goal isn't perfection, but consistency. Having one spot for everything makes it easier to see your progress and remind yourself how far you've come.

[ ] Done


# PART 1: MONEY MINDSET

## **Reflection: What's My Money Story?**

Think back to your earliest memory of money. Who was involved, what happened, and how did it make you feel? What message, spoken or unspoken, did you receive about it? How does that message show up in your current financial decisions?

## **Action Step: My Money Experiences**

Write down 2–3 pivotal experiences you've had with money (good or bad). For each one, ask yourself: *What lesson did I take away from that experience? Does that lesson still serve me or do I need to reframe it?*

 **Example:** “I once overdrafted my account and felt ashamed. I believed I was ‘bad with money’.” Reframing: “That mistake taught me to track my spending and use alerts. I am capable of learning and improving.”

## **Action Step: Gratitude & Abundance Check-In**

Whether you realize it or not, there are signs of abundance already present in your life. List 5 things you're grateful for right now (they don't have to be money-related).

### Examples of abundance:

- A full fridge or pantry
- A friend who always supports you
- Access to free resources (library, podcasts, courses)
- Time to rest or learn something new

Reflection Prompt: How does noticing what's already abundant shift the way you feel about your financial situation?

## **Action Steps: Money Wins & Truths**

Write down 3 money wins you're proud of (no matter how small).

### Example:

- Saying "no" to an impulse buy
- Cooking at home instead of ordering takeout
- Paying a bill on time

Choose one money myth you used to believe. Rewrite it into a truth that supports your goals. (see Chapter 2 or 3 of *The Money Skills Guide* for common myths)

### ★ Affirmations

Pick 1–2 affirmations each week and repeat them out loud daily. Here are several to get you started, but you should add your own as well.

- I am capable. I am learning. I am growing.
- I can recover from mistakes and move forward.
- Money is a tool I can learn to manage with confidence.
- I celebrate small wins because they build big change.
- My financial past does not define my financial future.

### 💡 Tip Box: Reframe Negative Money Thoughts

Did you notice a negative money thought this week? Write it down, then reframe it into an empowering truth.

➡ Example:

- Negative Thought: “I’ll never get out of debt.”
- Reframe: “Every payment I make brings me closer to freedom.”

# PART 2: BUDGETING BASICS

## **Reflection: What Do I Value Most in My Spending?**

What has budgeting meant to you in the past? How do you want that to change going forward?

Think about the last 3–5 purchases you made. Which ones felt worth it? Which ones felt like a waste? Write about what those choices say about your values.

What do I value most in my spending? (Ex: experiences, security, giving, freedom, convenience)

✨ *Reminder: There are no “wrong” answers. Awareness is the first step.*

## **Exercise: Track My Spending**

Use the **7-Day Spending Tracker** in the **MyMoneyCommandCenter** to track your spending for the next 7 days. Write down EVERY purchase no matter how small.

Review your purchases and note any that don't align with your values or goals. Ask yourself:



- Was this purchase a need, a want, or just convenience?
- Did it bring me joy or was it out of habit?
- What could I redirect this money toward instead?

➡ Example: “\$25 on food delivery three times this week. Reframe: I can limit to once a week and redirect \$50 toward my emergency fund.”

### **Exercise: My Budget Method**

Go to the **50/30/20 Planner** tab in the **MyMoneyCommandCenter**. Once you enter your monthly net income into cell C3, this tab will show how much to aim for in each category using the 50/30/20 method. If necessary, adjust the percentages to find the method that fits your lifestyle.

### **Exercise: My Budget Blueprint**

Use the **Budget Blueprint** template in the **MyMoneyCommandCenter** to create your budget. Feel free to copy the tab if you need more space depending on how often you get paid.

- Update the numbers across the top to reflect your pay periods (months, weeks, etc.)
- In the income section, enter your net income per pay period. Use a separate line for each source. For example, if you have a full-time job and also earn money mowing lawns, list them individually. This helps you see exactly where your income is coming from.
- Enter and categorize (needs, wants, goals) all of your expenses in the expenses sections.

Note: Net income is what shows up in your bank account. Think of it this way: gross income is the whole pizza and net income is the number of slices you actually take home after taxes, insurance, and other deductions.

### **Action Step: Celebrate the Wins**

Celebrate the small wins that lay the foundation for long-term success. Check off what you’ve already done.

- ☐ I know my monthly net income.
- ☐ I’ve tracked my spending/expenses for at least 7 days.
- ☐ My spending is categorized into needs, wants, and goals.
- ☐ I’ve chosen a budgeting tool or method that works for me.
- ☐ I feel more in control and less anxious about my money.

# PART 3: SAVING HABITS

## **Reflection: What Am I Really Saving For?**

What has your relationship with saving looked like in the past? What habits or tricks have worked in the past? What's held you back from saving?

What type of things would you like to save for?

What would financial peace of mind feel like for you? What would it look like to feel proud, peaceful, or empowered every time you check your savings account?

## **Exercise: My Savings Strategy**

Use the **My Savings Strategy** tab in the **MyMoneyCommandCenter** to have a clear strategy that turns saving from a vague goal into a habit you can track and grow over time. Write at least 2 goals here and identify the first small step toward each.

### **Example:**

- *Short-Term (1 year or less):* Emergency fund starter (\$500), concert tickets, new laptop.
- *Mid-Term (1–5 years):* Car down payment, vacation, paying off debt faster.
- *Long-Term (5+ years):* Home down payment, financial freedom fund, retirement.

# PART 4: CREDIT CONFIDENCE

## **Reflection: What Does Credit Mean to Me?**

What does having good credit mean to you, and how might it change the way you live, spend, or plan for the future? Would it mean less stress? More freedom (buying a car, renting an apartment, getting lower interest rates)? A sense of security? Write freely and connect credit to the bigger picture of your goals.

## **Action Step: Know What My Credit Says About Me**

Knowing what's on your credit report is the first step to strong credit.

1. Request your free credit report at [AnnualCreditReport.com](https://AnnualCreditReport.com).
2. Review it line by line.
3. Highlight anything unfamiliar.
4. Double-check your current balances and payment history.

## **Action Step: How Does a Credit Decision Affect Me?**

Explore how credit decisions affect your score with a credit simulator. Try out scenarios like:

- Paying a bill late
- Maxing out your credit card
- Paying off a loan early
- Opening a new line of credit

Tools to Try:

- [Experian Credit Score Simulator](#)
- [NGPF's Interactive Credit Tools](#)

## **Exercise: Map Out My Current Credit/Debt Accounts**

Use the **Credit-Debt Payoff** tab in the **MyMoneyCommandCenter** to have a clear picture of your debt.

1. List each credit account you have and its key details.
2. Note your total balance and the highest interest rate debt.
3. Decide on your repayment plan method. Will I pay off highest interest first (avalanche) or smallest balance first (snowball)?

## **Action Step: Credit Errors on My Credit Report**

If you notice errors on your report, file a dispute with the credit bureau(s). You can typically file a dispute online or by mail. Here is a dispute letter template.

To Whom It May Concern,

*I am writing to dispute the following information on my credit report. The item(s) I am disputing are:*

*[Creditor Name, Account Number, and Details of Error]*

*I believe this information is inaccurate because [reason]. Please investigate and remove this incorrect information from my credit report.*

*Enclosed are copies of [documents/statements] supporting my position.*


*Sincerely,  
[Your Signature]*

## **Exercise: Track My Credit Score**

Your credit score is like a financial report card and tracking it regularly helps you see the impact of your money habits over time. Use the **Credit Score Tracker** tab in the **MyMoneyCommandCenter** to have a clear picture of your debt.

How to do it:

1. Gather your scores for Equifax, Experian, and TransUnion.
2. Update your Credit Score Tracker each month.
3. Review the line chart to see your progress over time.

 **Tip:** Check your bank or credit card(s) to see if they offer your credit score for free and/or use a credit app such as Experian, Credit Karma, etc.

# PART 5: EARN & NEGOTIATE

## **Reflection: What Am I Worth at Work?**

*What would getting paid what I'm worth allow me to do or change in my life right now?*

*When have I chosen something for the money, even if it didn't feel good? How did that decision impact me? Would I make the same choice again?*

*How do I define success for myself? How does work culture fit into that definition?*

## **Action Step: Research My Role**

Step 1: Research the average salary for your current role and experience level.

Current pay:

Average pay:

Step 2: Identify one area you could improve (e.g., building new skills, documenting wins, updating your resume) to better position yourself for a raise, promotion, or job change.

## **Action Step: What Matters Most to Me**

Write down 3–5 non-salary perks or qualities that would make a job truly worth it for you (e.g., flexible hours, remote work, supportive management, PTO, health insurance, creative freedom).

## **Action Step: Research a Company's Culture**

Pick a company you're interested in working for (now or in the future) and Google "[Company Name] Glassdoor reviews" or check their LinkedIn posts. See what real employees say about the culture and benefits. Write down what sounds good and what sounds like a red flag.

## **Action Step: Salary Negotiation (optional)**

If you're presented with a job offer make sure to do your research to understand what pay they should be offering you. If your research shows that offer should be better, you can and should negotiate. You will find a link to **Sample Negotiation Letter Scripts** that you can personalize for your situation.

## **Exercise: My Skills/Interest Inventory**

Use the **Skills-Interest Inventory** tab in the **MyMoneyCommandCenter** to see what skills you have or could improve that you could monetize. List at least 5 skills and note how they could be used to make money.

Now that you've inventoried your skills and interest, ask yourself?

*How can I earn my first \$100 outside of a paycheck? What steps will you need to take to make it happen?*

# PART 6: DEBT MANAGEMENT

## **Reflection: How Do I Feel About Debt?**

Think about one debt (or financial decision) that weighs on you the most. What do you believe it has cost you (emotionally, financially, mentally)? What would it feel like to be free from it? What small step can you take this week to move closer to that freedom?

## **Action Step: Make One Call**


Call a lender or credit card company and ask for:

- A lower interest rate
- A payment plan
- More flexible terms

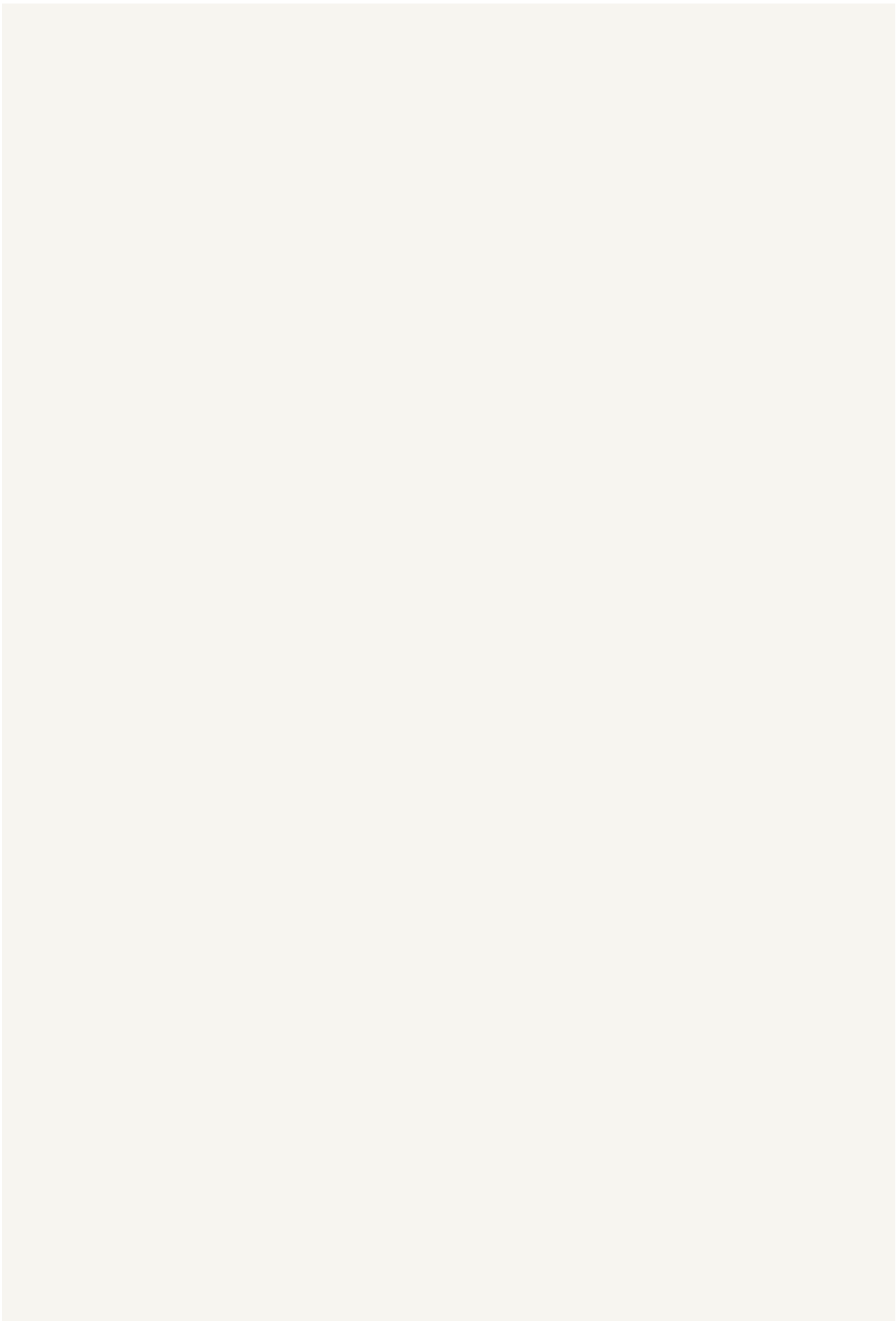
 The worst they can say is no. The best? You save hundreds.

## **Action Step: Letter to Future Me, Debt-Free**

Write a letter to yourself imagining the day you've finally paid off your debt. What does life feel like? What can you do now that you couldn't before? How proud are you of the steps you took to get here?

 Example starter: "Dear Future Me, I know today you're walking lighter because this burden is gone. I'm proud of how you stuck with your plan, even when it felt hard..."





# PART 7: EMERGENCY PREP

## **Reflection: The Scariest “What If” for Me Right Now**

If you faced an unexpected \$1,500 expense tomorrow, how would you cover it without going into debt? What changes would you need to make today to make that answer stronger?


## **Action Step: Create My Starter Emergency Fund**

Save \$100 as a starter emergency fund.

1. Open a dedicated high-yield savings account just for emergencies — even if you can only deposit \$25 to start.
2. Set up an automatic transfer to that account from your checking each payday, so saving becomes a habit instead of a decision.

## **Action Step: Plan My Cut List**

In a financial emergency, what expenses would you cut first? Write your plan below.

 **Reflection:** Which cuts would hurt the least? Which would make the biggest impact?

# PART 8: INVESTING BASICS

## **Reflection: How You Define Financial Freedom**

*What would financial freedom look like for me in 10 years, and how could starting to invest now help me get there?*

## **Exercise: Invest Where You Already Spend**

Think about the companies you already give money to each month like T-Mobile, Walmart, Amazon, Netflix, Apple, or Starbucks.

These are businesses you know well, because you're their customer. A lot of first-time investors start by looking at the companies they already trust and use.

Use the **\$100 Investing Challenge** tab in the **MyMoneyCommandCenter** to see what skills you have or could improve that you could monetize. List at least 5 skills and note how they could be used to make money.

1. Write down 3–5 companies you already spend money with.
2. Use Yahoo Finance, Google Finance, or MarketWatch to look up today's share price and enter it in the relevant section.
3. Check the price from about one year ago (most sites have a 1Y view) and enter it in the relevant section.
4. Notice the change YOY (year over year), but notice how it changes from month to month.
5. Imagine you have \$100 right now. Where would you put your imaginary \$100 and why?

## **Action Step: Explore Investment Options**

1. Research one beginner-friendly investment option (ex: robo-advisor, index fund, or micro-investing app).
2. Open an account or download the app that supports it.
3. Invest your first small amount this week — even if it's just \$5.
4. Set a reminder to check in after 30 days and write down what you learned.

## **Exercise: Investment Growth Visual**

Use the **Investment Growth Tracker** in the **MyMoneyCommandCenter** to track your investment progress over time. Fill it in monthly or quarterly.

## **Action Step: My Money Investing Starter Checklist**

Let's check your progress. Check off items as you complete them.

- ☐ I've learned the basics of investing.
- ☐ I understand the difference between stocks, bonds, and funds.
- ☐ I've picked a beginner-friendly option to try (robo-advisor, retirement acct).
- ☐ I've opened an account or downloaded the app.
- ☐ I've made my first small investment.
- ☐ I set a reminder to check in after 30 days.

# PART 9: AVOIDING TRAPS

## **Reflection: Have I Ever Been Burned by a Money Trap?**

Think back to a time when you made a financial decision from a place of desperation or high emotion. What were you feeling in that moment? If you could go back, what other options might you explore? How might you recognize those warning signs earlier next time?

## **Action Step: Spot 3 Red Flags This Week**

1. Review your last 3 months of financial activity.
2. Highlight any payments, fees, or habits that fall into the “fast cash” or “quick win” category.
3. Ask yourself: *If I redirected this money toward savings or debt payoff, how much progress could I make in a year?*
4. Commit to removing at least one trap starting this week.

## **Action Step: Scam Busters – Spot the Red Flags**

Work through these scenarios. Calculate costs and reflect on the long-term consequences:

### **The Instant Loan Temptation**

- **Scenario:** You're offered an instant \$500 loan through an app at 30% interest, repayable in one month.
- **Exercise:** Calculate the repayment amount. What happens if you can't pay it back on time? (Try [Bankrate's Loan Calculator](#))

### **Tempting Credit Card Offer**

- **Scenario:** A \$5,000 credit card with 29% APR and \$150 annual fee, and you use \$3,000 for a vacation. The minimum payment is \$233 per month.
- **Exercise:** Project how long it would take to pay off if you only make minimum payments. What's the total cost with interest and fees? (Use [Credit Karma's Debt Repayment Calculator](#))

### **High-Interest Auto Loan**

- **Scenario:** A dealer offers financing at 20% interest due to limited credit history for a \$15,000 car. It would be a 5 year loan.
- **Exercise:** Compare the total cost of this loan with a 6% loan. How would this affect your monthly budget? (Use [Credit Karma's Debt Repayment Calculator](#))

### **Multi-Level Marketing (MLM) Pitch**

- **Scenario:** A friend invites you to invest \$1,000 in an MLM promising “easy money.”
- **Exercise:** Research MLM success rates. List risks. How would losing \$1,000 impact you? (Visit the [FTC Guide on MLMs](#) or the [Truth in Advertising MLM Database](#))

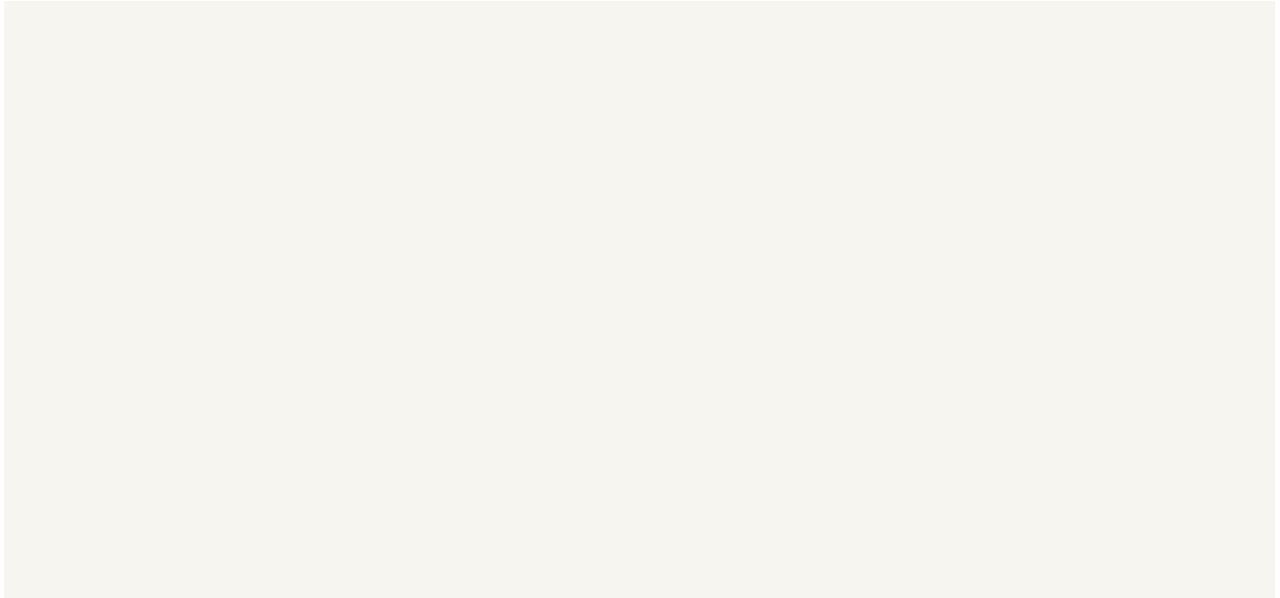
### **Get-Rich-Quick Investment**

- **Scenario:** An online scheme promises to double your \$500 in 30 days.
- **Exercise:** Research fraud warning signs. What would losing \$500 do to your finances and your trust? (Visit the [FTC's guide to investment scams](#) or the [SEC's red flags of Ponzi schemes](#))

## **Action Step: Write a Promise to Your Future Self**

Write a short letter to your future self about the traps you'll avoid.

- “I promise not to take on loans I can't afford.”
- “I promise to think twice before joining any scheme that sounds too good to be true.”
- “I promise to ask questions and research before making quick financial decisions.”



### **Tip Box: “Too Good to Be True”**

It's Okay to Say No to “Too Good to Be True.” If something feels urgent, emotional, or overly promising, pause. Real opportunities can handle your questions, scams can't.

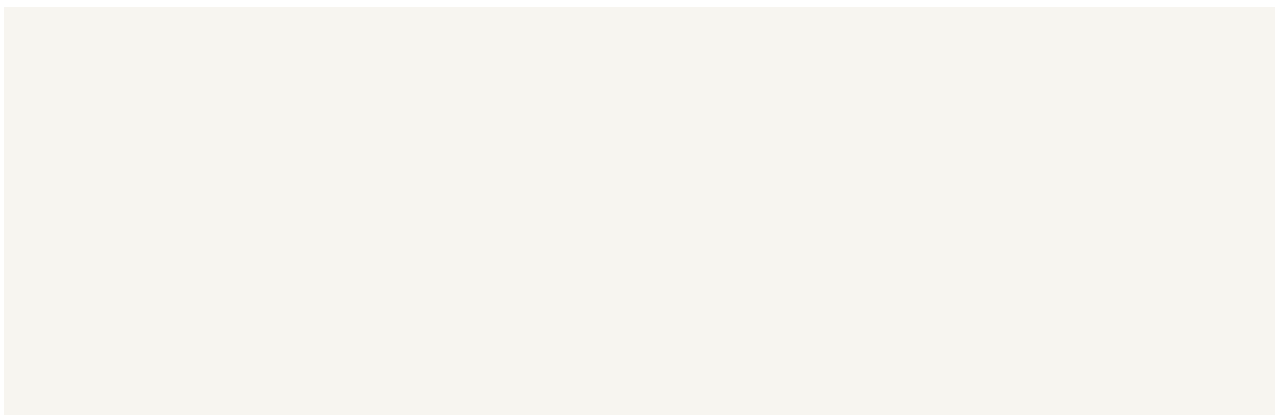
# PART 10: BUILDING BUSINESS

## **Reflection: What Problem Could I Solve for Money?**

If you had to start a business today, using the skills, talents, and resources you already have, what would it be?

Don't overthink it—just write down your first idea.

Ask yourself: Would this business solve something people don't know how to do or don't want to do?



## **Exercise: Business Idea Brainstorm**

Let's brainstorm some business ideas for you. Use the **Business Idea Brainstorm** in the [MyMoneyCommandCenter](#) to jot down some ideas for a business you can start and consider what it would take to get started.

## **Action Step: Research One Business Idea**

Pick one small step you can take this week toward your idea:

- Sketch a simple business plan on paper.
- Set up a free online store (Etsy, eBay, social media page).
- Ask one person you trust for honest feedback.
- Find a free resource (podcast, blog, video) about your business type.

 Don't focus on building the whole business right now—just take one step to prove you can start.

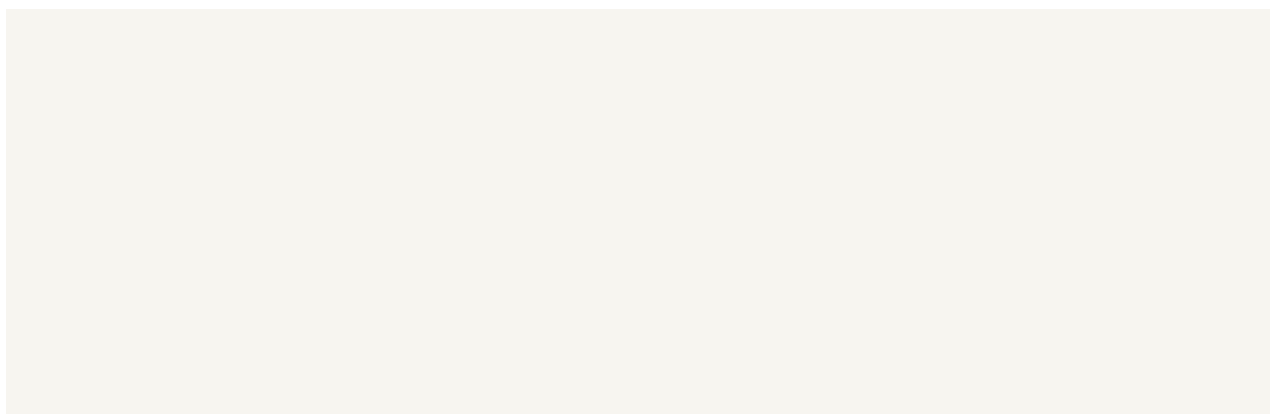


# PART 11: BUILDING INDEPENDENCE

## **Reflection: What Does My Financial Freedom Look Like?**

What would your life look like if you no longer relied on a paycheck, debt, or family support to cover your needs? Write down three specific changes you would make and why they matter to you.

➡ **Example:** “I’d move to a smaller city, spend more time traveling, and help my parents with their bills.”



## **Exercise: 1-, 5-, 10-Year Money Goals**

Use the **Freedom Goals** tab in the [MyMoneyCommandCenter](#).

1. Pick one financial goal (ex: buy a car, save for a house, pay off loans).
2. Break it down into three milestones you can achieve in the next 90 days.
3. Write those milestones down and set aside time each week to track your progress.

## **Exercise: Vision Board Page**

Navigate to the **Vision Board** tab in the [MyMoneyCommandCenter](#) and paste, draw, or write images/words that represent your financial freedom for each category.

- Travel destinations
- Home or lifestyle images
- Inspiring quotes or affirmations
- Pictures of things you want to experience (not just buy!)

## **Action Step: Letter from My Future Self**

Imagine it's 10 years from now and you're financially independent. Write a letter from future you to present you:

- Describe what your life looks like now.
- Share how you feel living debt-free and financially secure.
- Thank yourself for the habits and sacrifices you made to get here.

 Example starter:

“Dear Me, You won’t believe it, but you did it. You’re living in the home you dreamed of, working only because you want to, not because you have to...”

## **Action Step: Financial Independence Milestones**

Use this checklist to track your journey toward financial freedom. Each step builds on the last.

### **Step 0: Foundational**

- ☐ Open (or rename) a savings account to match one of your goals
- ☐ First \$25 emergency fund saved
- ☐ \$100 saved
- ☐ \$250 saved
- ☐ \$500 saved
- ☐ \$1,000 saved
- ☐ I have at least one short-term and one long-term financial goal
- ☐ I've tracked my expenses for 30 days

### **Step 1: Stability**

- ☐ \$1,000 emergency fund
- ☐ All bills paid on time for 3 months straight
- ☐ At least one debt paid off

### **Step 2: Security**

- ☐ 3 months of living expenses saved
- ☐ No payday loans or high-interest debt
- ☐ Credit score over 650

### **Step 3: Momentum**

- ☐ 6 months of living expenses saved
- ☐ Paid off all credit cards in full
- ☐ Contributing regularly to retirement account (401k, IRA, etc.)

### **Step 4: Growth**

- ☐ 1 year of living expenses saved
- ☐ No car loans or personal loans
- ☐ \$25,000 invested in retirement or other assets

### **Step 5: Freedom Path**

- ☐ Debt-free (except possibly a mortgage)
- ☐ Credit score over 750
- ☐ Consistent investing plan in place

### **Step 6: Financial Independence**

- ☐ Multiple streams of income (not just a job)
- ☐ Investments generating monthly passive income
- ☐ 25x annual expenses saved or invested (the "FIRE" benchmark)

# PART 12: YOUR FUTURE STARTS NOW


## **Reflection: What Does My Financial Freedom Look Like?**

What financial decision am I facing today that will shape my next chapter, and how can I make sure it reflects my values and goals?

## **Exercise: Act Now**

Choose one small action this week to move forward:

- Compare colleges, trade schools, or certifications with cost in mind.
- Set up an automatic savings transfer from your next paycheck.
- Research affordable housing options.
- Enroll in your company's retirement plan.

 Whatever you choose, make it concrete—the act of starting is what builds momentum.

## **Exercise: My 5-Year Future Map**

Use the **5-Year Future Map** tab in the [MyMoneyCommandCenter](#) to map out your 5-year goals.

## **Tip Box: Start Small, Start Now**

Don't wait for the “perfect moment.” Your future is shaped by the small decisions you make today.

## **Reflection: My Commitment to My Financial Future**

I know that financial freedom doesn't happen overnight.

It's built on small, consistent steps, honest reflection, and the courage to keep going when things feel hard.

By completing this workbook, I've taken the first steps toward building money skills that will serve me for life.

Today, I commit to:

- Staying true to my values as I make financial choices.
- Celebrating progress, no matter how small.
- Learning from mistakes instead of giving up.
- Taking action, one step at a time, toward my goals.

### **My Pledge:**

*"I am capable. I am learning. I am growing.  
My financial future starts now."*

Signature:

Date:

# PART 13: RESOURCES & NEXT STEPS

## Recommended Tools

### Apps (for saving, budgeting, and investing):

- Mint / Rocket Money → Budgeting & tracking
- Acorns → Micro-investing (round up purchases)
- YNAB (You Need a Budget) → Hands-on budgeting
- Credit Karma → Free credit monitoring

### Podcasts

- *How to Money* → Beginner-friendly, everyday financial tips
- *Planet Money* → Fun, easy-to-follow stories that make money simple
- *Journey to Launch* → Financial independence & wealth building

### Books

- *I Will Teach You to Be Rich* by Ramit Sethi
- *Broke Millennial* by Erin Lowry
- *Rich Dad Poor Dad* by Robert Kiyosaki
- *The Total Money Makeover* by Dave Ramsey

### Quick Links

- [Author Page](#)
- [MyMoneyCommandCenter](#)
- [Salary Negotiation Scripts](#)

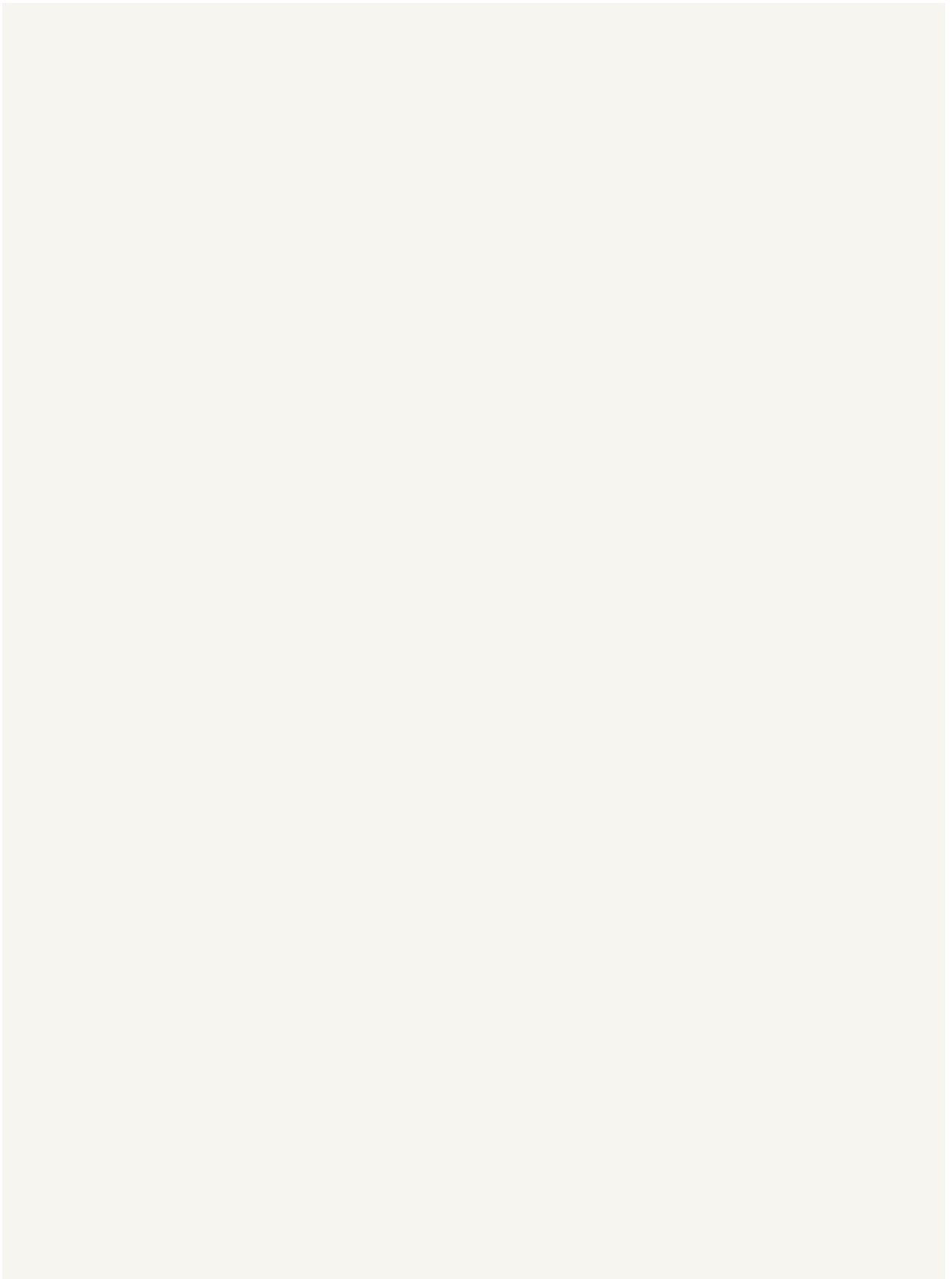
### Closing Affirmations

- I can do this.
- I'm not alone.
- My money skills grow every day.
- Every step forward counts.
- My financial past does not define my financial future.

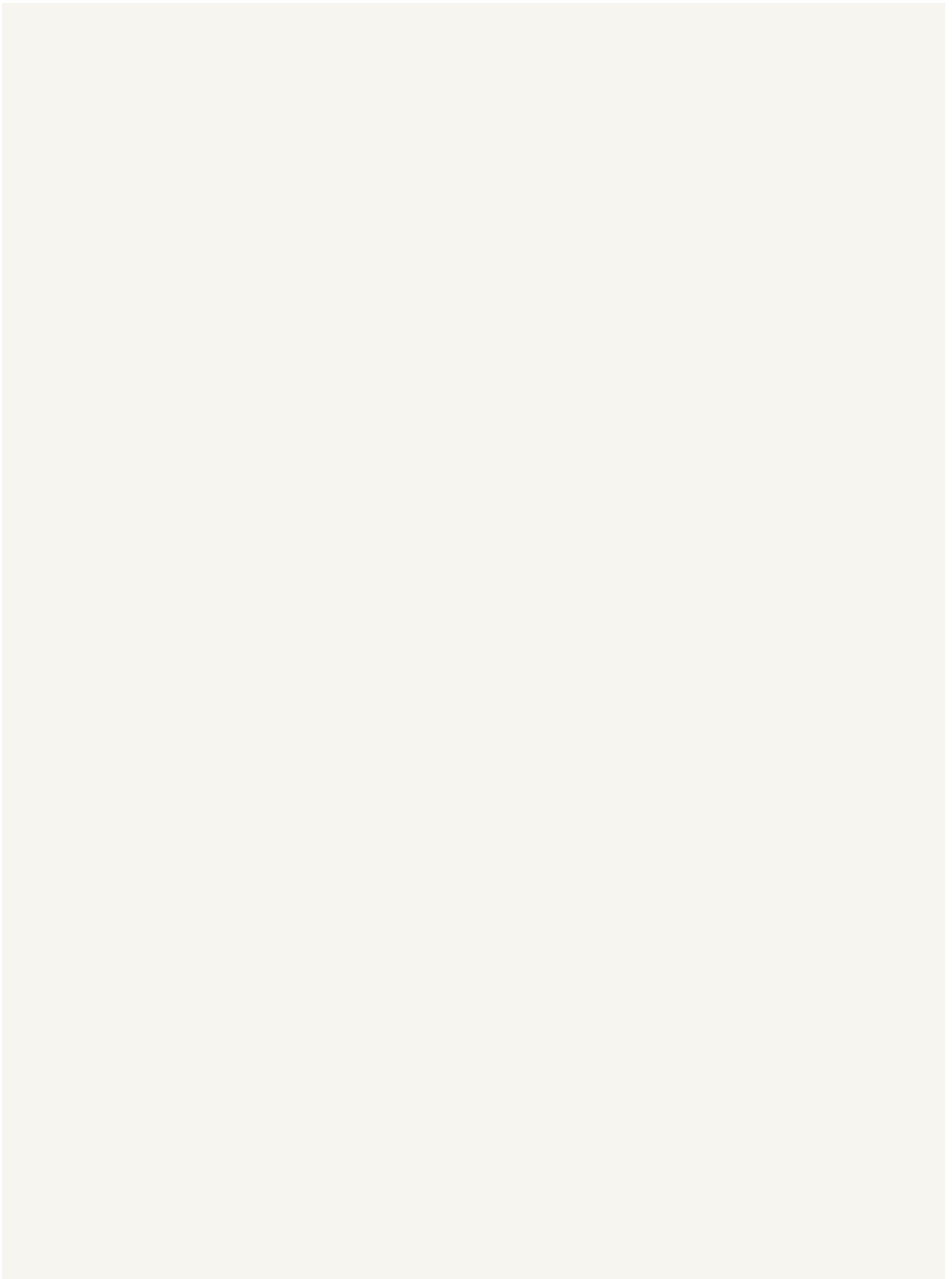
### Encouragement Note

This is the beginning, not the end. Keep going. You've got this! ✨

# NOTES

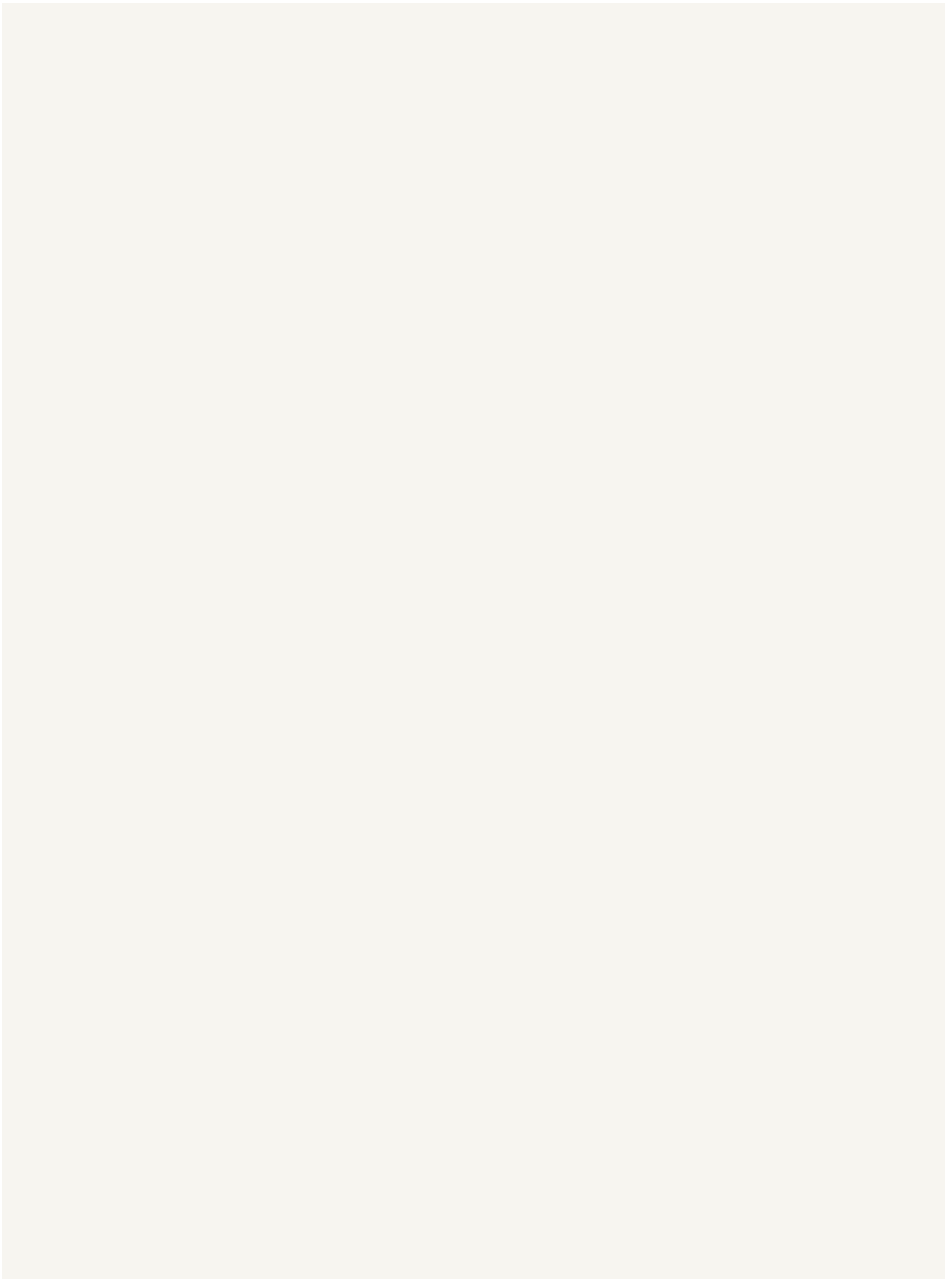


# NOTES





# NOTES



# NOTES

