JAN | FEB | MAR | APR | MAY | JUN | JUL | AUG | SEPT | OCT | NOV | DEC

1 2 3 4 5 6 7 8 9 10 11 12 13 14 15 16 17 18 19 20 21 22 23 24 25 26 27 28 29 30 31

Use these journal prompts to reflect on your money thoughts

- **How did I perceive my parents' money management habits?**
  - Reflect Deeper: Were they impoverished? Working class? Middle class? Your parents' tax bracket during your upbringing could've dictated the quality of your life.
- **How does the understanding of parents' money management impact my money habits?**
  - Reflect Deeper: Do you find yourself repeating their money-deflecting phrases like "I'm broke", "I have to rob Peter to pay Paul", or "I will never be rich"?
- **What strategies do I have in place to respect how I spend my money?**
  - Reflect Deeper: Do you set up a yearly, monthly, or weekly budget? Do you have a savings or investment account? What's your commitment to sticking to these strategies?