

# 101

## Journal Prompts

— for a —

## Better Money

## Mindset in 2023

# Introduction

The start of a new year is when many people evaluate their habits, goals, and mindset. Topics often include fitness, family time, career changes, travel, and money. As you evaluate what you want to get from 2023, journaling can help you explore your thoughts, remember information, and plan for your future.

This guide includes 101 journal prompts to help you improve your money mindset:

- [Section 1: Money mindset basics](#)
- [Section 2: Planning & budgeting](#)
- [Section 3: Financial literacy](#)
- [Section 4: Credit cards & debt](#)
- [Section 5: Career & money](#)
- [Section 6: Investments & the stock market](#)
- [Section 7: Earning money from side hustles](#)
- [Section 8: Financial fun stuff](#)

Let's dive in!

## SECTION 1

# Money mindset basics

1. What does wealth mean to you?
2. Why is money important to you?
3. What role did money (or lack of it) play in your upbringing?
4. Who earned money in your family when you were a child?
5. How do you define “rich” or “poor” people? What do you associate with them?
6. What amount of money (annual salary) would you be satisfied with? Why?
7. How do you feel about sharing your financial status with loved ones? Why?
8. How do you balance the need to save money with the desire to enjoy life?
9. Make two lists: one of traditionally important things you want to do/own/experience and one of traditionally important things you wouldn't want to do/own/experience.

10. How do you feel about retirement? Do you plan to retire? If so, is it important to you to retire early? Why or why not?
11. What are you always happy to spend money on? List 5 things.
12. What are you always unhappy to spend money on? List 5 things.
13. List 10 words you associate with the phrase “financially independent.”
14. What is your favorite thing that you have ever bought for yourself?
15. What is your favorite thing that someone else has bought for you?
16. What’s the most expensive thing you’ve ever bought for yourself? What’s the least expensive? How were these things different from each other, other than the price tags?
17. What cultural expectations do you experience around money? How have these contributed to your past behaviors?
18. Do you have any financial heroes? If so, who?
19. Do you use coupons or discount codes (paper or digital)? What were the last 3 coupons you used?
20. Do you agree with the phrase: “Find a job you love and you’ll never work a day in your life”? Why or why not?



21. Describe your money mindset using 5 adjectives. Why do you want to improve it?
22. How do your emotions influence your spending and saving habits? Can you identify any patterns or triggers that lead you to make financial decisions that you later regret?
23. What will a good money mindset mean for other areas of your life?



## SECTION 2

# Planning & budgeting

24. Are you currently earning money? How much do you have saved and/or invested?
25. How much money do you make in a month? How do you budget it?
26. What are your financial goals for the next year? How do you plan to achieve them?
27. What would you like to be different about your budgeting and planning this year compared to last year?
28. What are your biggest expenses? How do you prioritize them in your budget?
29. What are your strategies for saving money? How do you stay motivated to stick to them?
30. Have you ever experienced financial hardship? How did you overcome it?
31. How do you handle unexpected expenses? How do you plan for them in your budget?

32. Do you have a retirement plan in place? How do you contribute to it and track your progress?
33. Do you use online money management tools or apps? Why or why not?
34. How has your budget changed over time?
35. Describe your ideal budgeting structure.
36. Do you feel that you could be more “in charge” of your finances? If so, what are 3 ways you could be more financially responsible?
37. Describe how you envision your finances 5 years from now.
38. What do you spend money on that you probably shouldn't? Whose voice is in your head telling you that you “shouldn't” spend money on these things? Why?
39. When you purchase things for yourself, your family, or your home, how long is it on average before those things are replaced by something newer, better, or different? Do you feel that you get a long life out of the things you buy? Why or why not?
40. Would you enjoy having a money accountability buddy? Who in your life would you trust to be this person? How could they help you achieve your financial goals?
41. How can you set better boundaries around money, such as around financial decisions or impulse spending?

## SECTION 3

# Financial literacy

42. What does financial literacy mean to you? What areas of your life does it cover (saving, spending, investing, understanding where your money goes, etc.)? How can you expand your definition?
43. Where do you fall on the spectrum of attention to your own finances? Do you prefer to “stick your head in the sand”, keep track daily, or are you somewhere in the middle?
44. When did you first learn about managing your own finances? Do you think the information you learned is still accurate and relevant to your life? How has it changed?
45. Where do you learn about new financial concepts?
46. What new resources could you use to stay informed and on track with your financial goals?
47. Would you feel more comfortable learning about finances in a community or group setting?



48. List 3 areas of financial literacy where you could improve your understanding.
49. Describe how being financially literate would empower other areas of your life.



## SECTION 4

# Credit cards & debt

50. In your own words, what is a credit card for? List 5 things you might pay for with a credit card.
51. Do you use credit cards? How many credit cards do you currently have? Are you happy with this number? Why or why not?
52. How do credit cards help you reach your goals? How do they slow you down?
53. List the top 5 rewards you would love to get from credit card purchases. (Think point systems, cash back, banking privileges, etc. – if you could choose, what would you get?)
54. Describe your history (or your family's history) with debt. How do you feel about the role debt has played in your life?
55. How do you handle debt? What steps do you take to pay it off and avoid taking on new debt?
56. What are you willing to go into debt for? How much debt are you willing to go into?

57. Does getting paid quickly make a difference in your ability to pay your monthly expenses? How has that changed over the course of your life?
58. If all your existing debt disappeared overnight, how would your life change?
59. List 5 financial lessons you've learned from past experiences.



## SECTION 5

# Career & money

60. Do you feel like you are financially “behind” your peers? Alternatively, do you feel like you are “ahead” of them? Why or why not?
61. Do you see a career path ahead of you? What feelings does this path inspire in you?
62. What steps could you take in the next 6 months to increase your market value?
63. How do you advocate for yourself at work?
64. Which of your skills and/or personality traits do you think contribute to your current pay rate?
65. List the top 5 things you believe are holding you back from earning more money.
66. Do you believe that you deserve to earn more than you currently do? Why or why not?
67. What does fair pay mean to you?

68. How comfortable are you negotiating your compensation and benefits package at work? Have you done a good job in the past? How can you improve in the future?
69. Calculate your current monthly income. How would your lifestyle change if you had that salary in a different country? Find 3 other countries and compare.
70. Is remote work important to you? If it's not currently possible in your existing job or industry, would you like to change to a field where you could work remotely?
71. How do your career mindset and money mindset work together?
72. List 5 things about your career or work life that you are thankful for.
73. Which is more important to you now: the amount of money you earn or the work you do? How has your opinion changed over time?
74. Do you hope to earn the most money of your career right before you retire? Why or why not?



## SECTION 6

# Investments & the stock market

75. Do you currently invest any money or have a 401k retirement account? If so, are these performing as well as you'd like? If not, what steps would be required for you to open an investment account or optimize your current one?
76. Could you explain the stock market to a 10-year-old? If not, does it appeal to you to have that level of understanding?
77. How has the stock market enabled people to live the lives they want? Find an example of one investor that used the stock market to change their life for the better. Does this person's journey appeal to you?
78. What role do you want investing to play in your life plan?
79. How do you feel about risky investments like crypto? What about more conservative investments? Why?
80. Would you like to reach a point with investing where you need a financial manager or stock broker? Describe how that relationship could help you.

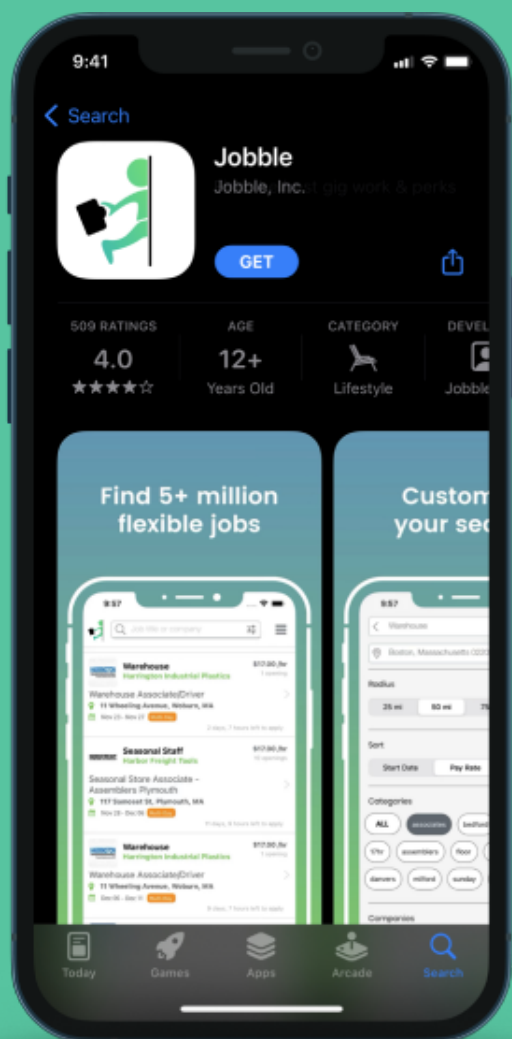


## SECTION 7

# Earning money from side hustles

81. Do you currently have a side hustle or hobby that makes you money? Do you want one?
82. Do people in your community have side hustles? How do you feel about the popularity of side hustles? Why?
83. In a perfect world, would you have a side hustle? What would it be? Why?
84. Do you feel restricted from gig work or freelance work because of “money stuff” like paying taxes, calculating your income, or managing your money on your own? Why or why not? Which of these challenges could you overcome by talking to someone with more experience in the gig or freelance space?
85. Have you ever worked a gig before? How did you feel about your experience?
86. Would you ever consider working only gigs instead of a full-time job? Why or why not?

87. Does freelance work appeal to you? What skills do you have that could enable full-time freelance work?
88. What part-time or full-time gigs would you enjoy working on?
89. How could you build community around a side hustle or gig work?
90. How could your life be different if you were working gigs instead of a full-time, salaried job? How would this change your money mindset?



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## SECTION 8

# Financial fun stuff

91. If you were gifted one million dollars tomorrow, what would you do with it?
92. Who in your life would you give money to if you could?
93. If you could travel anywhere in the world on an all-expenses-paid trip, where would you go? Would you bring anyone with you? If so, who?
94. Describe how your life would change if your salary were doubled.
95. Describe how your life would change if your salary were cut in half.
96. If someone handed you \$500 to spend on yourself, what would you buy?
97. Are you interested in owning any currency other than your primary currency?  
Why or why not?
98. What's the top cause you would support if you were a philanthropist?
99. If you had an extra \$20 per month to pay for a recurring expense, what would you spend it on? List your top 5 choices.

100. If you could choose one thing to always get for free, what would it be? How can you get closer to this in real life?

101. How can I use my money to make the world a better place?



The key to improving your money mindset is to be honest with yourself, set clear goals, and take consistent action towards achieving them. By regularly reflecting on your financial beliefs and behaviors, you can start to shift your mindset and create a more positive, healthy relationship with money. With time and effort, you can achieve your financial goals!



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