



Joy of Money Worksheet

“MY WHY”

Why do you want to make a budget? What’s a concrete thing you want to do with your money that you can’t do now?

Decide your Why for now, and write it down here.

Try phrasing whatever makes sense to you positively. Something like this:

“I am going to pay off my credit card debt.” Or “I am going to save up to start a family.” Or “I am going to save to buy a house.”

You are training your brain. Say it out loud: **“I am going to”**