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FINANCIAL PLANNER

AN ACCELERATOR FOR YOUR
FINANCIAL WELLBEING

YOUR *Aha!*TM LIFE
More Joy. More Purpose. More Fulfillment.

MONEY MINDSET CHECKLIST

What is Your Money Mindset?

We all have a way of thinking about money that has been shaped by our life experiences and the messages that we heard from an early age. Some of what we learned has not been helpful in our relationship with money. You can change that starting today. With this **Money Mindset Checklist**, you can improve how you think about money and develop a positive relationship with money.

Place a checkmark next to your current mindset and actions. Circle the mindset or actions you will start so that you improve your relationship with money.

- | | |
|---|---|
| <ul style="list-style-type: none"><input type="checkbox"/> Money is neutral; it is neither bad nor good. What I do with my money determines its effect in my life.<input type="checkbox"/> I control my money. It does not control me.<input type="checkbox"/> Money is a means by which I can accomplish my goals.<input type="checkbox"/> I am disciplined when it comes to my finances.<input type="checkbox"/> I grow my wealth by making the right investments.<input type="checkbox"/> I know the difference between income and wealth. I use my resources to build wealth.<input type="checkbox"/> My spending reflects my core values.<input type="checkbox"/> I am good with money.<input type="checkbox"/> I am careful to speak positively about my money situation. My words matter.<input type="checkbox"/> I can accept money from others.<input type="checkbox"/> I am a saver.<input type="checkbox"/> My happiness is not dependent on money; however, I use my money on the people, things, and experiences that do make me happy.<input type="checkbox"/> I can reach my financial goals through discipline and good decisions.<input type="checkbox"/> Building wealth is not just for others. It's for me.<input type="checkbox"/> I pause and weigh the impact before making big purchase decisions.<input type="checkbox"/> My income to debt ratio is at a manageable level. | <ul style="list-style-type: none"><input type="checkbox"/> Money gives me an opportunity to contribute to others and causes I believe in.<input type="checkbox"/> I put my money into my retirement fund, emergency fund, and savings account on a regular basis.<input type="checkbox"/> I invest in long-term savings and a diversified portfolio of investments.<input type="checkbox"/> I have a budget, and I stick to it.<input type="checkbox"/> I pay all my debts on time.<input type="checkbox"/> I am responsible with credit cards. I pay them off on time.<input type="checkbox"/> I have a 401k, IRA, etc., and I take advantage of employer matching.<input type="checkbox"/> I review my spending monthly and determine where I can save or get better deals.<input type="checkbox"/> I review my debts and understand where I am and have been making progress to reach full payoff.<input type="checkbox"/> I have a financial advisor, and I review my portfolio often to keep track of my investments.<input type="checkbox"/> I read books and listen to podcasts to learn about money and wealth building.<input type="checkbox"/> I know how to say "no" to frivolous or impulsive spending.<input type="checkbox"/> I don't use my money to impress others.<input type="checkbox"/> I am a money magnet.<input type="checkbox"/> I know where I spend my money. I take inventory each month of my spending.<input type="checkbox"/> Money is a tool. I am in charge of my money. |
|---|---|

LONG-TERM FINANCIAL GOALS

MY LONG-TERM GOALS AND WHEN I WANT TO ACHIEVE THEM

1.

2.

3.

4.

5.

WHY IS/ARE THE GOALS IMPORTANT TO ME?

NOTES

SHORT-TERM FINANCIAL GOALS

MY SHORT-TERM GOALS AND WHEN I WANT TO ACHIEVE THEM

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

WHY IS/ARE THE GOALS IMPORTANT TO ME?

HOW DO THESE GOALS SUPPORT MY LONG-TERM FINANCIAL GOALS?

MY MONTHLY PLAN

MY GOAL

MY STRATEGY

STEPS TO TAKE

-

-

-

-

-

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NOTES

INCOME TRACKER

MONTH OF

DESCRIPTION	AMOUNT	DATE

EXPENSE TRACKER

MONTH OF

DATE	DESCRIPTION	CATEGORY	AMOUNT

DEBT SNOWBALL TRACKER

MONTH OF _____

CREDITOR _____

ACCOUNT # _____

AMOUNT _____

DUE DATE _____

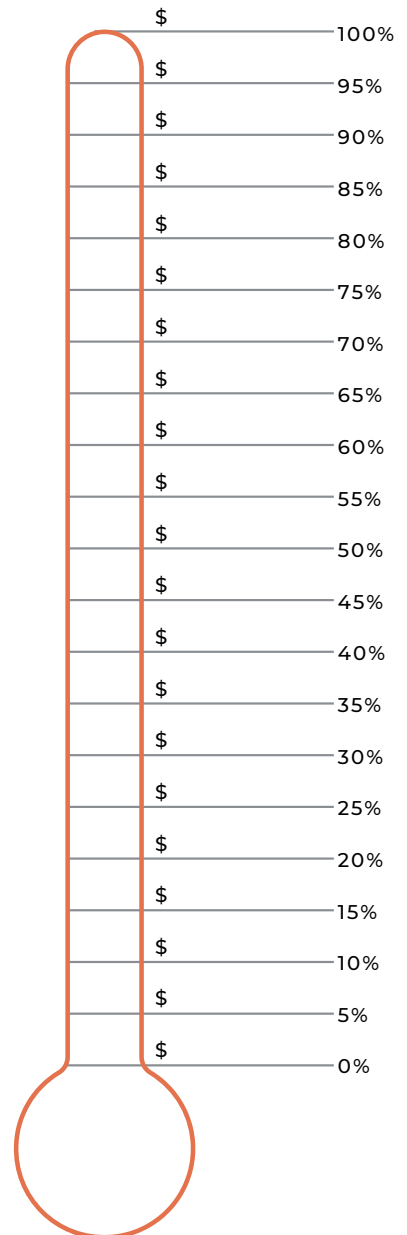
INTEREST RATE _____

GOAL PAYOFF DATE _____

MINIMUM PAYMENT _____

DATE	ACCOUNT	BALANCE	NOTES

VISUAL PAYOFF PROGRESS



DEBT TRACKERS

DEBT:
BALANCE:
MIN. PAYMENT:

DATE	PAYMENT	BALANCE

DEBT:
BALANCE:
MIN. PAYMENT:

DATE	PAYMENT	BALANCE

DEBT:
BALANCE:
MIN. PAYMENT:

DATE	PAYMENT	BALANCE

DEBT:
BALANCE:
MIN. PAYMENT:

DATE	PAYMENT	BALANCE

MONTHLY BUDGET

MONTH OF

DATE	INCOME	BUDGETED	ACTUAL
TOTAL INCOME:			

FIXED EXPENSES	BUDGETED	ACTUAL	VARIABLE EXPENSES	BUDGETED	ACTUAL
TOTAL INCOME:			TOTAL INCOME:		

	BUDGET	ACTUAL	DIFFERENCE
TOTAL INCOME			
TOTAL EXPENSES			
TOTAL SAVINGS			