

JOURNEY TO FINANCIAL WELLNESS



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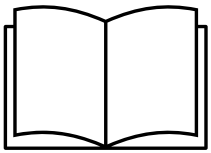
GLOSSARY OF TERMS

Words throughout the workbook in *red, italicized font* can be found in the glossary.

WHY START YOUR JOURNEY?



Read



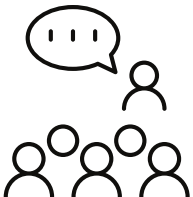
This book is a resource for learning about your personal finances, focusing on the four pillars of **financial health**: spending, **saving**, borrowing, and planning. It offers practical tips and strategies to help you manage your money, set and achieve financial goals, and build a secure future. By diving into these key areas, you'll learn how to create a balanced **budget**, save for emergencies and retirement, make smart borrowing decisions, and develop a solid financial plan.

Reflect



At the conclusion of each section in this workbook, you'll find a dedicated space to reflect on your financial journey through a SWOT analysis. This tool will help you celebrate your financial successes and uncover areas for improvement. Take this opportunity to recognize your strengths, identify weaknesses, explore opportunities, and be aware of any threats to achieving your financial goals. (Refer to the example on the next page).

Repeat



As you work through this workbook and gain valuable insights, remember that this knowledge isn't just for you. Use what you've learned to help others on their financial journey. Share your tips and strategies with friends, family, and colleagues who might benefit from your experience. By spreading financial wisdom, you can empower others to make informed decisions, achieve their goals, and build a secure future. Together, we can create a community of financially savvy individuals who support and uplift each other.

SWOT ANALYSIS

At the end of each section, there's a page similar to this for you to reflect on your experiences, goals, and challenges. Here are some example questions you might consider for each of the four SWOT categories.

<div>Strengths</div> <div>S What is going well?</div> <div><ul style="list-style-type: none">• What's going well with your personal finances?• What are your strengths in spending, saving, borrowing, planning, or managing money?• What resources do you have available?</div>	<div>Weaknesses</div> <div>W Where do you struggle?</div> <div><ul style="list-style-type: none">• What are some areas that really need your attention financially?• What skills would you like to develop?• What resources do you currently lack?</div>
<div>Opportunities</div> <div>O What can you improve?</div> <div><ul style="list-style-type: none">• What goals would you like to achieve in the next 3-6 months?• What systems do you have available to help you reach these goals?• What is the likelihood you will succeed?</div>	<div>Threats</div> <div>T What may get in the way?</div> <div><ul style="list-style-type: none">• What are some things that may get in the way of accomplishing your goals?• How likely are you to make the changes necessary to gain confidence in your finances?</div>

YOUR RELATIONSHIP WITH **MONEY**

WHAT YOU WILL LEARN:

1. IDENTIFY YOUR FINANCIAL TYPE
2. SCORE YOUR FINANCIAL HEALTH
3. UNDERSTAND EMOTIONS AND SPENDING INFLUENCES

