

Chapter 1: Find Your Why

Notes:

Find what is important to you:

1. What brings you joy?

2. If you had all the money in the world, what would you spend your time doing?

3. What activities do you love doing?

List the five most important things to you:

(Ex. Family, love, trust, sports, work, writing, reading, pets, people, etc.)

1.

2.

3.

4.

5.

3. Write a few sentences on what you want out of life:

What do you want out of life? Do you want a family? A job you love? Do you want to travel the world? Do you want financial freedom?

4. Define your WHY:

Look at all of your answers and find common ground. What is your purpose in life? What would make you happy and get you up in the morning? Then write your WHY below.

Chapter 2: Getting Started

Notes:

Create a SMART goal for something you want to accomplish this month (short-term goal):

Write the goal in one sentence:

■ Write how your goal will meet each category

- S - Specific:
- M- Measurable:
- A- Achievable:
- R-Realistic:
- T- Time:

Next, create a SMART goal for something you want to accomplish in five years (Long-term goal):

■ Now, write the goal in one sentence:

■ Write how your goal will meet each category

- S - Specific:
- M- Measurable:
- A- Achievable:
- R-Realistic:
- T- Time:

Chapter 3: Health Matters

Notes:



Chapter 4: Social Health

Notes:

Write down three social activities you can go and do for fun:

1.
2.
3.

Relationship Exercise

After learning about the foundations of relationships and their importance to success. I want you to list three things you can do to improve your relationships. You will do this exercise for both personal and professional relationships.

Personal Relationship:

1.
2.
3.

Professional Relationship:

1.
2.
3.

Chapter 5: Frame Your Mind

Notes:

Write down three things you are thankful for right now:

1.
2.
3.

Pick three activities you can try to help combat your stress:

1.
2.
3.

Chapter 6: Get Physical

Notes:

Health Check In

Now that we are at the end of Section 2, I want you to list three small steps you can take to better each section of health.

Social health:

1.
2.
3.

Mental health:

1.
2.
3.

Physical health:

1.
2.
3.

Chapter 7: Get Schooled

Notes:

Do I need college?

Do this exercise to try and decide if college is right for you.

1. What are three jobs I would like to do?

- a.
- b.
- c.

2. Do they need a degree or any school? If so, What type?

- a.
- b.
- c.

3. How much will a degree or schooling cost? (Skip this if you do not need schooling)

- a.
- b.
- c.

4. What will my salary be?

- a.
- b.
- c.

5. Is the degree worth getting for this job?

- a.
- b.
- c.

6. What are two types of schooling you are interested in?

- 1.
- 2.

Chapter 8: Learn From Resources

Notes:

Use your resources!

List 1 thing you want to be more knowledgeable about:

List 3 different resources you can use to gain knowledge about that subject:

Example: a certain podcast, YouTube channel, book, website, or person.

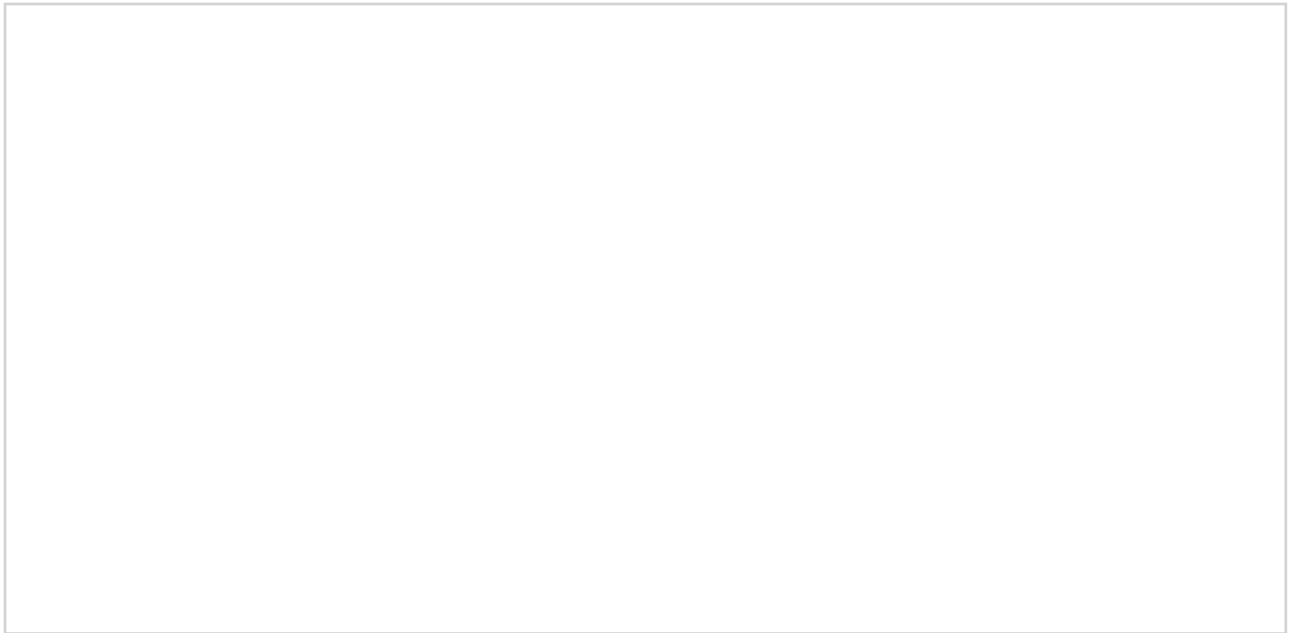
- a.
- b.
- c.

Take action! Choose one of your resource options and make it a goal to start learning about that subject today!

What resources are you going to use today?

Chapter 9: Understanding Wealth

Notes:



Chapter 10: Make Money

Notes:

Find a job you will love

What are some things you enjoy doing?

1.
2.
3.

What is one line of work for each of your loves?

1.
2.
3.

What is the pay for each of these jobs?

1.
2.
3.

Which job will you enjoy the most but will provide you with enough income to be able to save money?

Chapter 11: Money Management

You can download a google spreadsheet money management form at www.joceyj.com/breakfreereader

Notes:

Track your Spending

Month 1:

Food Total:

- Restaurants:
- Groceries:
- Fast food:

Bills Total:

- Rent/mortgage:
- Home insurance/ Taxes:
- Phone bill:
- Gym membership:
- Student Loans:
- Other bills:

Auto Total:

- Auto Payment:
- Gas:
- Car repairs:
- Auto Loans:
- Car Insurance:

Health Total:

- Doctor visits:
- Medicine:
- Supplements/Vitamins:
- Health insurance:
- Child support:

Essential Items Total:

- Toiletries:
- Cleaning supplies:
- Work supplies:
- Other:

Non-essential items Total:

- Shopping:
- Events:
- Travel:
- Entertainment:
- Other:

Total essential expenses:

Total non-essential expenses:

Total expenses for the month:

Month 2:

Food Total:

- Restaurants:
- Groceries:
- Fast food:

Bills Total:

- Rent/mortgage:
- Home insurance/ Taxes:
- Phone bill:
- Gym membership:
- Student Loans:
- Other bills:

Auto Total:

- Auto Payment:
- Gas:
- Car repairs:
- Auto Loans:
- Car Insurance:

Health Total:

- Doctor visits:
- Medicine:
- Supplements/Vitamins:
- Health insurance:
- Child support:

Essential Items Total:

- Toiletries:
- Cleaning supplies:
- Work supplies:
- Other:

Non-essential items Total:

- Shopping:
- Events:
- Travel:
- Entertainment:
- Other:

Total essential expenses:

Total non-essential expenses:

Total expenses for the month:

Budgeting:

○ Food Budget: \$

■ Include: groceries, restaurants, fast food, etc.

- If you meal plan each week, you will save a lot of money.
- Only allow yourself to eat out at a restaurant once a week.

○ Bills Budget: \$

■ Include: rent/mortgage, phone bill, gym membership, credit card, student loans, etc.

- Are there any bills you can cut out?
- Are there any bills that have cheaper options?
- Could you get a roommate or find a cheaper place to live?
- Could you join someone's phone plan for a cheaper phone bill?
- Is your interest rate on your student loans high? Should you try and pay extra on it each month?

- Auto Budget: \$
 - Include: Auto payment, gas, auto repairs, etc.
 - Do you have a big car payment? Is this something you NEED?
 - Make sure to budget for gas you may need.
- Health Budget: \$
 - Include: health insurance, doctor bills, medicine, supplements, etc.
 - Only include health insurance if it is not taken out of your paycheck
 - Decide a budget that works for you for the doctor. If you have \$0 medical expenses, then start with \$100, allowing you to go to the doctors if needed.
- Essential items Budget: \$
 - Include: Toiletries, cleaning supplies, work supplies, etc.
 - You need these things in your house or for work, so create a budget for them.
- Non-essential items budget: \$
 - Include: shopping, presents for others, travel, vacations, etc.
 - Look at how much you have spent in this category in the last two months and determine a budget. Allow yourself some spending money but not too much.

Total monthly budget amount: \$

Savings

**Go back to your budget and find out how much money you should save each month.
Then answer the following questions:**

Total budget amount: \$

Total income: \$

Total savings (Subtract your total budget from your income): \$

75% of your total savings (goes into your off-limits savings account): \$

25% of your total savings (goes into your dip into savings account): \$

Chapter 12: Work Easier

Notes:

A large, empty rectangular box with a thin black border, intended for the user to write their notes for this chapter.

Chapter 13: Become an Entrepreneur

Notes:

Your turn to think of a business idea:

1. What are three topics you are knowledgeable about and or interested in?
 - a.
 - b.
 - c.

2. What is a problem or need each one of these topics presents? Try and think outside the box and find a need for each topic.
 - a.
 - b.
 - c.

3. What business category does each topic fit into? Online service, creating a product, creating content, etc.
 - a.
 - b.
 - c.

4. How will you make money off of each topic?
 - a.
 - b.
 - c.

Chapter 14: Dive into Real Estate

Notes:

How can you get started in real estate?

1. What option works best for you right now?

- ☐ a. Buy a primary residence and rent out extra rooms and units
- ☐ b. Buy an investment property with 25% down
- ☐ c. Neither I need to first save up some money and chat with a lender

2. What is 1 small action you can take to start toward this step?

Ex: Get pre-qualified with a lender, chat with a realtor, go look at properties, etc.

3. Make a game plan. Write 5 steps you can take to complete the option your chose.

1.
2.
3.
4.
5.

Chapter 15: Build Wealth with Investing

Notes:

Get started in investing

Pick 3 types of Investments to learn more about

1.
2.
3.

Research each type of investment and pick two that you want to open.

1.
2.

Do you want to contribute to the account on a monthly basis or yearly basis?

1.
2.

How much do you want to contribute each month or year?

1.
2.

Chapter 16: Your Turn

You can download a google spreadsheet 5-year plan at www.joceyj.com/breakfreereader

Create a five-year plan

1. Identify what step are you at now.

2. Is there anything you want to be better at? Example: social health, reading, making money, money management, etc.

3. Where do you want to be in 5 years? Example: I want to create \$1,000 monthly passive income in 5 years, I want to be able to retire in 5 years, or I want to have my master's degree in 5 years.

4. Now create a five-year plan outline to help guide you in your journey.

You will list where you want to be in each category for that year.

- Health will include social, mental, and physical health. Health is where you can put fitness/nutrition goals, family goals, friend goals, etc.
- Knowledge is where you will put degree goals, reading goals, learning goals, etc.
- Money/work is where you will put what you want to be doing for work, how much money you want to save, different money strategies, etc.
- Money-making creations is where you will put things you have created, how much passive income they are bringing in, or even things you might want to start on even if they are not bringing in money.

Year 1 (The end of this year):

- Health:
- Knowledge:
- Money/Work:
- Money making creation:

Year 2:

- Health:
- Knowledge:
- Money/Work:
- Money making creation:

Year 3:

- Health:
- Knowledge:
- Money/Work:
- Money making creation:

Year 4:

- Health:
- Knowledge:
- Money/Work:
- Money making creation:

Year 5:

- Health:
- Knowledge:
- Money/Work:
- Money making creation: