

EVERYDAY

→ *Courage* →

WITH JILLIAN JOHNSRUD

GOOD WITH MONEY

Season Two



WELCOME

Welcome to season 2 of Everyday Courage with Jillian Johnsrud! I've created this companion workbook as a resource to help you take the big ideas and conversations from the show and turn them into real action and change in your life.

Feel free to share them with a friend or do them with a partner. You can print them out or use them as a template. Do them all over a weekend or spread it out over the full two months.

There's no wrong way. If you get stuck, just move on to the next exercise. Remember, you don't have to be perfect, just a little more courageous everyday. And doing this kind of internal work and life planning takes a whole lot of courage! So congrats on getting this far.

Inside you'll find some exercises, conversation starters, journal prompts, quotes, links to every episode of this season, plus lots of recommendations or tools that might be helpful.

Thanks for being a part of the Everyday Courage community! I'm so glad you're here.

*Adventure Awaits,
Jillian Johnsrud*



CREATE YOUR *Financial Plan*



LISTEN NOW

STEP 1- FIND YOUR GAP NUMBER

INCOMES — EXPENSES = GAP \$

\$ _____ W-2	\$ _____ Rent/Mortgage
\$ _____ W-2	\$ _____ Food
\$ _____ Bonus	\$ _____ Entertainment
\$ _____ Gifts	\$ _____ Transportation
\$ _____ Other	\$ _____ Health
\$ _____ Other	\$ _____ Cell Phone
\$ _____ Other	\$ _____ Household Bills
	\$ _____ Insurance
	\$ _____ Gifts
	\$ _____ Kids
	\$ _____ Travel
	\$ _____ Donation

Total Incomes

Total Expenses

Your Gap \$

Current Gap \$ _____



You are going to

Grow this

Every. Single. Month

Helpful Tools: [Tiller](#), [Personal Capital](#), and [Budget Book](#)

STEP 2-GROW THE GAP

Look for opportunities to grow your gap.

Rate each option on a scale of 1-10.

1 = low return/too difficult/not possible

10= high return/ possible/you're willing to give up

1 - 10 Grow Income

- _____ Get a raise
- _____ Change companies for pay increase
- _____ Take a second job
- _____ Work more hours (For more pay!)
- _____ Earn a promotion
- _____ Start contributing to 401 K for match
- _____ Start a side business
- _____ Find a roommate/ house hacking
- _____ Buy/Flip a rental

1 -10 Reduce Expenses

- The Big 3
- _____ Reduce housing costs (room mate, move, sell)
 - _____ Reduce transportation (sell car, take bus, lower car cost)
 - _____ Lower food budget
 - _____ Eating Out
 - _____ Entertainment/Vacations
 - _____ Subscriptions
 - _____ Clothes/personal care
 - _____ Reduce bills (cell phone, internet, cable)
 - _____ Call for better rates (insurance, bills)
 - _____ Hobbies

You don't need to do it all right away!

You'll take this one step at a time.

-Jillian



STEP 3-GUARD THE GAP

Circle your major money goals or write in your own:

Pay off student debt

Invest for the future

Pay off a car loan

Save for a large purchase

Save for a trip

Build an emergency fund

FIND YOUR FOCUS FOR THIS YEAR

Urgent

Important

Put the majority of your gap money towards what is urgent.
Set action items and track your gap \$ to guard it.

	<u>Gap \$ Goes Towards</u>	<u>Action Items</u>
<i>Q1</i> Gap \$ _____	>	>
	>	>
	>	>
<i>Q2</i> Gap \$ _____	>	>
	>	>
	>	>
<i>Q3</i> Gap \$ _____	>	>
	>	>
	>	>
<i>Q4</i> Gap \$ _____	>	>
	>	>
	>	>

FUN MONEY

 LISTEN NOW

Funding

Fun money needs to be a part of your financial plan. The first step is to figure out how you'll fund this fun money account.

- Monthly Budget Holiday or Birthday Money Bonus Other _____

Fun Money is For

You set the rules for what you use fun money for!

- | | |
|---|---|
| <input type="checkbox"/> Hobbies | <input type="checkbox"/> Donations |
| <input type="checkbox"/> Coffee | <input type="checkbox"/> Entertainment |
| <input type="checkbox"/> Eating out | <input type="checkbox"/> Personal development |
| <input type="checkbox"/> Books | <input type="checkbox"/> Education |
| <input type="checkbox"/> Subscriptions | <input type="checkbox"/> Home decor |
| <input type="checkbox"/> Clothes | <input type="checkbox"/> Transportation |
| <input type="checkbox"/> Hair cuts | <input type="checkbox"/> Professional costs |
| <input type="checkbox"/> Phones | <input type="checkbox"/> Sports |
| <input type="checkbox"/> Tech | <input type="checkbox"/> Alcohol |
| <input type="checkbox"/> Vacations | <input type="checkbox"/> _____ |
| <input type="checkbox"/> Personal care | <input type="checkbox"/> _____ |
| <input type="checkbox"/> Gifts for others | <input type="checkbox"/> _____ |

“Without leaps of imagination or dreaming, we lose the excitement of possibilities. Dreaming, after all is a form of planning.”

- Gloria Steinem

MONEY DATE

Spend some time with your money!

Below are some options of things you can review and discuss solo or with a partner or friend. Pick 1 or tackle a few of them. Try to schedule a money date 1-2 times per month.



LISTEN NOW

1. Gap Number

What was your 'gap number' this month and last month? How were you able to grow the gap number? What can you focus on next to grow your gap number?

2. Monthly Expenses

Where did you spend money? What was unexpected? Is there anything you want to adjust for your future goals?

3. Monthly Budget

What is the plan for your money next month? How can your money work harder for you? How can you work harder for your money?

4. Net Worth

Track your savings, investments and debt to find your net worth. If you haven't started investing yet, then take some time to research this and listen to the episodes with JL Collins and Amanda Holden.

5. Guard the Gap

Where is your gap number going next month? Debt pay off? Investments? Savings? Give the money a purpose.

6. Reflect

What do you want to get out of life? What are your big goals and dreams? Is your money helping you get there? Are things on track? What is next?

QUOTE CARDS

Print these out or download to your phone or laptop.

“You design a good life, and then you realize that it doesn't really cost too much.”

-Mr. Money Mustache

“Is this a purchase I really want or need to make?

Or am I making up for something else?”

-The Debt Free Guys

“You have to sit in that discomfort if it means it will make you a better person. That's what true self-care is.”

-Tori Dunlap

“It's really hard for other people to see the potential in us if we legitimately don't see it in ourselves.”

-Jillian Johnsrud

“Why not you? What narrative is blocking your dream?”

-Jillian Johnsrud

“It didn't matter that I was rejected 99 times. I accomplished the goal. I had a paid gig.”

-Stefanie O'Connell

[DOWNLOAD NOW](#)

RESOURCES

Now you know where you want to lean in! Here are my best suggestions to help you get started. And for an updated list, click on any blue button.



BOOKS TO HELP YOU BECOME “GOOD WITH MONEY”

- ✓ Your Money or Your Life
- ✓ Smart Couples Finish Rich
- ✓ The Simple Path to Wealth
- ✓ Quit Like a Millionaire
- ✓ Retire Early with Real Estate
- ✓ Broke Millennial

[SEE BOOKS](#)



“GOOD WITH MONEY” TOOLS

- ✓ Policy Genius
- ✓ Free Money Course with Jillian
- ✓ Tiller
- ✓ CIT High Yield Savings Account
- ✓ Personal Capital
- ✓ YNAB

[SEE TOOLS](#)



THINGS I LOVE

- ✓ Noom
- ✓ Shark Navigator Lift-Away Deluxe NV360 Upright Vacuum
- ✓ Clever Fox Budget Notebook
- ✓ Everyday Courage Jewelry
- ✓ Get Stuff Done Planner

[VIEW THINGS I LOVE](#)

Featured in Season 2

Noom is a weight loss app that helps change your relationship with food.

CIT Bank is a great option for a high interest saving account.

LIST OF EPISODES

Episode 14

What is FIRE: The Inspiration and the Journey with Mr. Money Mustache

Episode 15

Investing for Beginners: Pick an Account and Go For It with Amanda Holden

Episode 16

Budgeting as a Couple with Fun Money Accounts

Episode 17

How to Pay Off Debt and Still Find Belonging with John and David

Episode 18

Welcome to My Hot Mess (Joy) Club #2

Episode 19

Building Financial Confidence with Tori Dunlap

Episode 20

Grow and Guard the Gap: How to Save and Invest Your Money this Year

Episode 21

How to Find Work You Love with Nick & Hanna True

Episode 22

Your Questions Answered (Round 2)

Episode 23

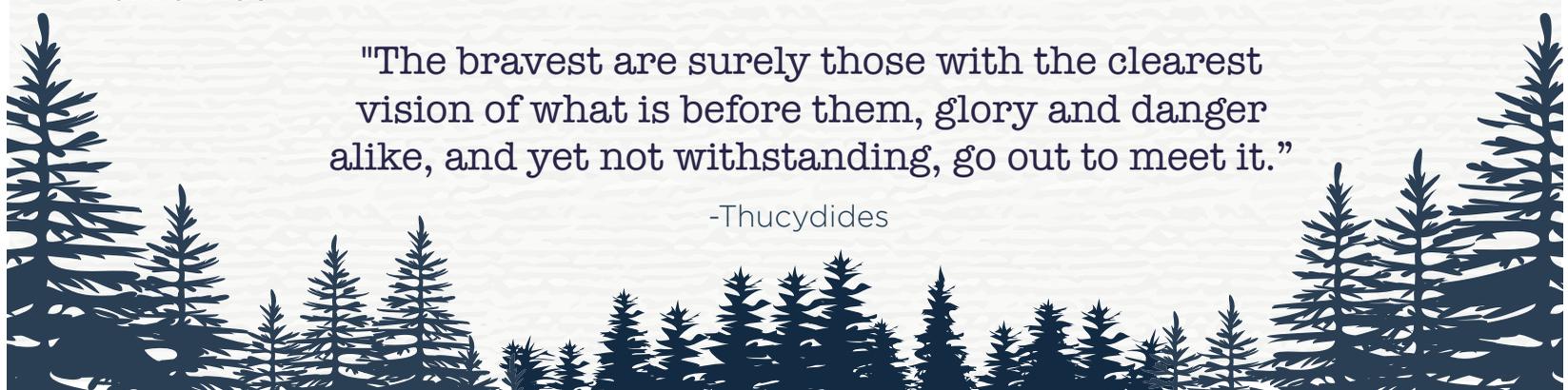
Navigating Career Changes Financially with Stefanie O'Connell

Episode 24

Demystifying Index Fund Investing with JL Collins

"The bravest are surely those with the clearest vision of what is before them, glory and danger alike, and yet not withstanding, go out to meet it."

-Thucydides



JOURNAL

You can use this page to answer each question in depth once, or as many times as you want. You can use it as a daily or weekly reflection page for a more consistent gratitude practice.

One thing that deserves my time, energy or money is:

I'm grateful for this area of my finances...

One lesson I am currently learning is...

One thing that brings me joy is...

This is what life will look like in the next 5 years:

Here's one thing I'm doing to help make that happen.

“Follow effective action with quiet reflection. From the quiet reflection will come even more effective action.”

-Peter Drucker

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