**Financial Independence Worksheet for Women**

(Companion to the article on JustThrivingInLife.com)

**✨ Introduction**

Financial freedom starts with clarity. This worksheet will help you take inventory of your finances, clarify your goals, and take small, consistent steps toward independence.

**🧾 1. Where You Are Now**

Use this section to get an honest look at your financial snapshot.

* Current Monthly Income: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Monthly Expenses: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Total Debt: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* Emergency Fund Savings: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* On a scale of 1–10, how in control of your finances do you feel?

**🎯 2. What You Want**

Define your vision of financial independence.

What does 'financial freedom' mean to you personally? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

What short-term goal can you achieve in the next 3 months? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

What long-term goal do you want to achieve in the next 3 years? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**💳 3. Debt & Spending Habits**

Awareness is the first step to change.

List your top 3 debts and their balances:

* 1. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Balance: $\_\_\_\_\_\_\_\_
* 2. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Balance: $\_\_\_\_\_\_\_\_
* 3. \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_ Balance: $\_\_\_\_\_\_\_\_

What spending habits could you adjust to free up extra money each month? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**💡 4. Action Steps**

Start small. Progress beats perfection.

* One financial habit I’ll start this week: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* One bill I can reduce or eliminate: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_
* One income stream I want to explore: \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**🌿 5. Reflection**

This journey is about empowerment, not perfection.

What motivates you to become financially independent? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

How will financial freedom change your life? \_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_\_

**🖋️ Affirmation**

*“I am capable, confident, and in control of my financial future.”*