



GIRLS FLY!

30-DAY FINANÇÉ

DEVELOPING A STRONG AND LASTING
RELATIONSHIP WITH MONEY—ALL WITHIN 30 DAYS

Workbook and Travel Journal



Praise for 30-Day Finance





GIRLS FLY!

[girlsfly.org](https://www.girlsfly.org)

 [@girlsflyofficial](https://www.instagram.com/girlsflyofficial)

The information contained in this workbook is not intended as, and shall not be understood or construed as, financial advice. It is not a substitute for financial advice from a professional who is aware of the facts and circumstances of your individual situations.

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Welcome to 30-Day Finance!

1 BASIC FINANCE STARTER PURSE

BACK TO THE BASICS. This is a starter purse with key basic finance knowledge you'll need, from positive spending habits to opening your first bank account.

2 PREP YOUR PURSE

STOP SWIPING. Prepare your purse with everything you need to know about credit—where to start, how to build/improve it.

3 MONEY MOVES

GRAB YOUR PASSPORT. We want to see your money grow, but first we need to clear those mental roadblocks out of the way. See how far your money moves.

Have you ever found yourself saying:

“I have a high level education, yet I’m ashamed to say, I don’t know how to budget.”

“Why should I care about retirement? I’m so young.”

“I really want to learn about money but have no one to talk to.”

Finances are very personal and can be an intimidating topic of discussion. We at Girls Fly! have made a safe place for you to believe.

IT’S THE G.E. YOU WISH YOU HAD!

- From making a budget to executing a budget
- From opening your first credit account to managing your debt

Watch the welcome video.



We know that talking about finances can be challenging, so we've added some JOY.

Throughout this travel journal you can find a hidden Girls Fly! logo traveling with you. We believe in helping you get to your dream destination by flying alongside you. We can't wait to see you fly! Count how many logos you can find, and remember to have fun along the way! See you there!

hint!



hint!

hint!



THIS JOURNAL IS INTERACTIVE!

Use a smartphone or smart device to watch the videos that we created especially for you.

How to scan the QR Codes in this journal

Step 1: On your smart device, tap your camera app to open it, as if you were going to take a picture.

Step 2: Point your camera at the QR Code you wish to scan. You do not need to take a picture of the QR Code. The camera will automatically scan it and direct your phone to the appropriate web page that contains each video.

The pages within this book are meant to be written on (so go wild!) We encourage you to use the blank "Reflections" pages to journal or draw or however you like to express your notes and ideas!

While we can't find you a fiancé, we can help you with your relationship with money. Remember relationships take time and effort. So make a date with yourself and take the time to go through the lessons. A question a day or 30-60 minutes a day can go a long way!

See you in the next 30 days!



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1

BASIC FINANCE STARTER PURSE



GIRLS FLY!

Question of the Day

**WHY AM I ONLY RICH
ON PAYCHECK DAY AND
BROKE THE NEXT DAY?**





LESSON OBJECTIVE

- Find your behavior types when it comes to money! (Yes, just like the Enneagram!)

THE WHY

- Our emotions tend to dictate our spending habits. What emotions typically drive your spending?
- Finance isn't just head knowledge. It's about your heart and emotions too.

THE HOW

- Have an open mind! Get ready to learn about yourself. You get out what you put in.

ACTION PLAN

- Get ready!
- Read the rest of the book to find ways to better your behavior types.
- Keep a journal as you go through the travel workbook.
- _____
- _____
- _____



Watch the video.

WHY AM I ONLY RICH ON PAYCHECK DAY AND BROKE THE NEXT DAY?

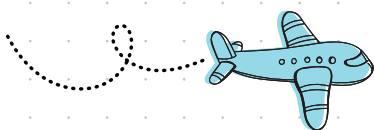
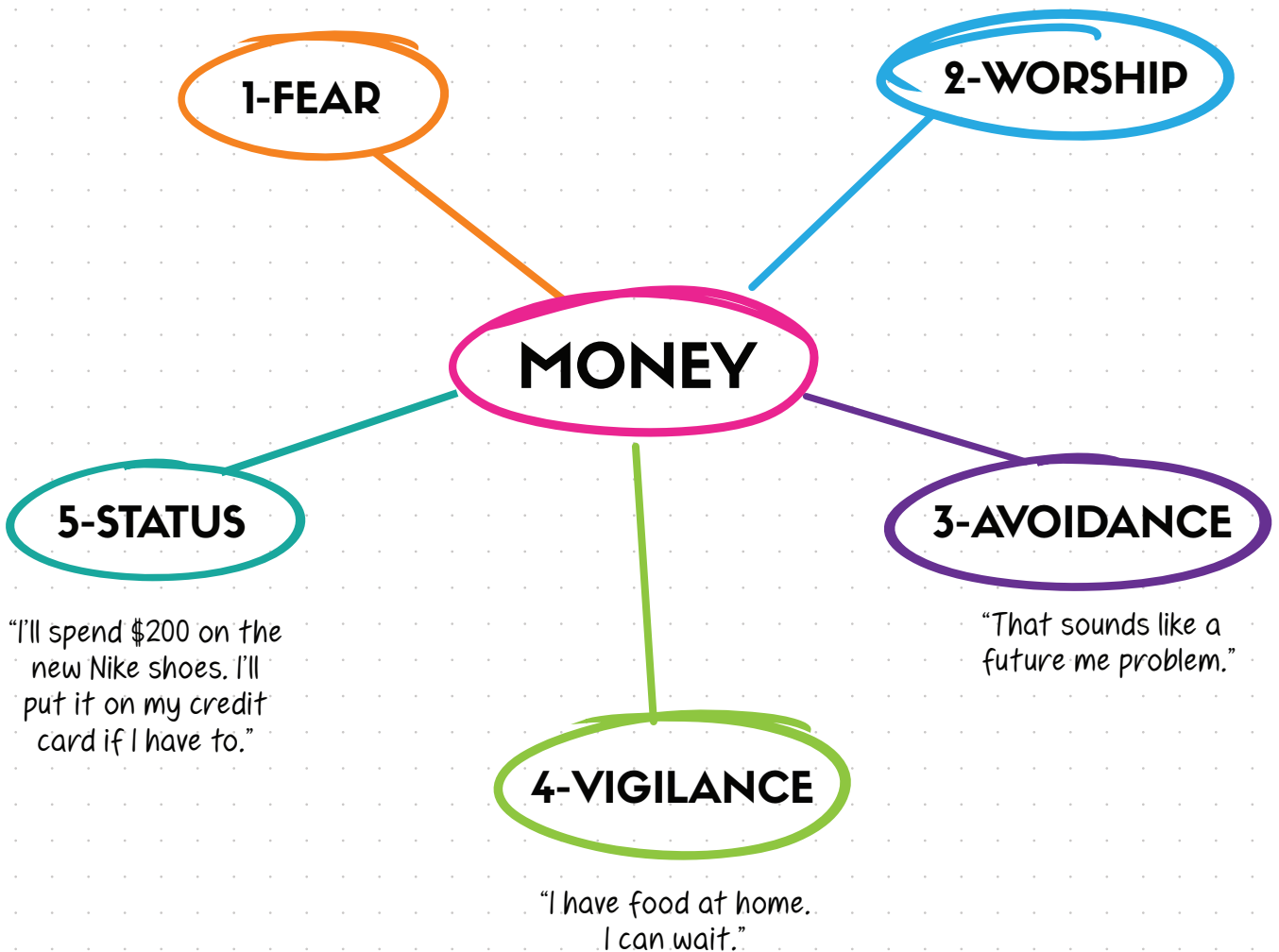
The point of this book is to help you have a healthy, successful relationship with money and the power of your purse.

There are five behavior types when it comes to money and our spending habits. Which behavior do you most relate to? You may find yourself relating to all five. Everyone's monetary voice is different.

5 Behavior Types

"I bought a car on Craigslist, and it broke down a month later. So now, I only buy from dealerships."

"I can't wait 'til my friends and I have full-time jobs. Then we can finally go out and not worry about anything."



FEAR

How our emotions can affect our bank account

Ever find yourself buying something when you know you shouldn't? This is a classic case of heart vs. head. We know we shouldn't buy another pair of shoes, but our fears about wanting to fit in overpower logic. We make our financial decisions and purchases based on our emotions rather than what we know.

Root of our fears

- Personal history
 - Community—how are the people around you influencing your decisions?
 - Family norms
- Self-identity
- Pride
- Targeted ads will try to influence you to make unnecessary purchases.

Take Action

* The hardest part of making a change is figuring out where to even start. Don't get down on yourself if you have a hard time identifying the areas that need work. It takes 21 days to build a habit but 66 days to break one. We all have a spending habit or two that needs work.

Take Flight

1. Identify where most of your spending money is going: e.g., food, travel, clothes.
2. Start by giving yourself a short achievable goal, e.g., "I will only buy one boba this week." And then make another short achievable goal. It's a snowball effect.



WORSHIP

Question:

→ When I finally have a stable income, everything will be better, right?

Belief:

→ More money = FEWER problems.
Reality: no money = no problems
(most common belief among Americans).

We tend to...

-
1. OVERSPEND on ourselves and others.
 2. Probably spend most of our paycheck on ourselves and our friends.
 3. Have credit card debt.

Take Action

* Take charge of your spending. Be in the driver's seat, not the passenger's!

Steps: }

- [] 1. Create a budget. Girl, G.E.T.* it together.
- [] 2. Make paying off your credit card debt a goal in your budget.
LITTLE BY LITTLE IT WILL BE PAID OFF.

*goals, expenses, timeline



AVOIDANCE

Belief:

Sometimes, due to insecurity or past experiences, people will try to convince you that money is taboo—out of sight, out of mind.

You avoid the topic of money based on these influences:

Money corrupts us.

Being wealthy is showing off.

It's like a floor of lava. We don't go there.

We don't talk about money.

Take Action

I'm Ready to Fly!

- [] 1. Ask yourself, *When do I avoid money?* Think of a time money was brought up and you avoided it.
- [] 2. Ask yourself, *What has influenced me to avoid money?* Journal it.
- [] 3. Automate your finances by turning on autopay so you don't always have to see your bank account.
- [] 4. Find someone you trust to start talking with about money. Even starting at 15 minutes every day will make an impact.

