

W O R K B O O K 1

# FINANCIAL WELLNESS & MORNING MONEY RESET

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*A Lavender Life Planner Experience*

Your 30-Day Journey to Financial Clarity & Abundance

[www.lavenderlifeplanner.com](http://www.lavenderlifeplanner.com)

*your wealth begins with intention.*

# YOU DESERVE FINANCIAL PEACE.

Welcome to your Financial Wellness & Morning Money Reset workbook. If you're reading this, you've already made a powerful decision: you're choosing to take ownership of your financial life. That alone deserves a moment of recognition.

I created the Lavender Life Planner because I got tired of buying a new financial journal every January, taping vision board cutouts to my wall, and scattering affirmations across three different notebooks. I'm a project manager by trade — I know the power of having everything in one place. So I built an all-in-one digital hub where your finances, wellness goals, daily planning, vision board, and affirmations all live together, beautifully organized.

The Lavender Life Planner is a standalone app — a one-time purchase of \$30 gives you lifetime access to every feature: the Financial Hub, Wellness Tracker, Planner, Vision Board, 30-Day Reset challenges, Reflections, and more. If you want AI-powered insights like personalized weekly financial priorities, smart budget suggestions, and custom affirmations, that's available as an optional add-on for \$5.99/month.

This workbook is your companion for the first 30 days. It's designed to help you build a morning money practice — a short, intentional ritual where you check in with your finances, set your intentions, and start each day feeling grounded and in control. The more honestly you engage with these pages, the deeper the transformation.

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**What brought you to this moment? What's driving you to take control of your financial wellness right now? Be completely honest — this is your private space to get real with yourself.**

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BUILD YOUR WEALTH FROM WITHIN

# FINANCIAL SELF-ASSESSMENT

Before we build forward, we need to understand where you stand today. This isn't about judgment — it's about awareness. Rate yourself honestly on each area. You'll revisit this at Day 30 to measure your growth.

Financial Area	1	2	3	4	5
I know my exact monthly income after taxes	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can name every recurring subscription I pay for	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have a written budget that I review weekly	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have at least one month of expenses saved	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I am actively working on paying down debt	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I set aside money for savings each paycheck	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel calm (not anxious) when I think about money	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I can talk about money openly without shame	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I have specific financial goals with target dates	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
My daily spending reflects my actual priorities	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

Look at your lowest-rated areas. Pick the ONE that, if improved, would create the biggest ripple effect across all the others. Why that one?

# YOUR MONEY STORY

Every person carries beliefs about money that were formed long before they earned their first dollar. These beliefs came from family, culture, and personal experiences. Some serve you well. Others quietly hold you back. This exercise brings those hidden scripts into the light.

**What phrases did you hear about money growing up? Write down at least three. Think about what parents, relatives, teachers, or friends said about money, wealth, or rich people.**

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**Which of those messages still lives in your head today? How does it show up in your financial behavior?**

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## Rewrite Your Money Narrative

Take your most limiting money belief and transform it. This becomes the first affirmation you'll add to your Lavender Life Planner.

*The old story I'm releasing:*

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*The new truth I'm claiming:*

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**Paint the picture: what does your ideal financial life look like in 3 years? Be specific — include numbers, lifestyle details, and how you feel day to day.**

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# SET YOUR FINANCIAL GOALS

Strong goals have three ingredients: a specific number, a deadline, and a reason that matters deeply. These will become the goals you track inside the Financial Hub of your Lavender Life Planner.

**What is your single most important financial goal for the next 90 days? Include the dollar amount and your target date.**

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**Why does this goal matter to you? Connect it to something bigger than the number itself.**

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**List 3–4 supporting goals in order of priority. These might include debt payoff targets, savings milestones, subscription cancellations, or income goals.**

**Goal 1:** \_\_\_\_\_  
Target: \$ \_\_\_\_\_ By: \_\_\_\_\_ Strategy: \_\_\_\_\_

**Goal 2:** \_\_\_\_\_  
Target: \$ \_\_\_\_\_ By: \_\_\_\_\_ Strategy: \_\_\_\_\_

**Goal 3:** \_\_\_\_\_  
Target: \$ \_\_\_\_\_ By: \_\_\_\_\_ Strategy: \_\_\_\_\_

**Goal 4:** \_\_\_\_\_  
Target: \$ \_\_\_\_\_ By: \_\_\_\_\_ Strategy: \_\_\_\_\_

✨ **Pro Tip:** Enter these goals in your Lavender Life Planner's Financial Hub right after completing this page. The Debt Payoff Tracker will calculate your timeline, and the AI module can suggest whether avalanche or snowball strategy works best for you.

# YOUR CURRENT MONEY HABITS

Transformation starts with truth. Let's take an honest snapshot of your current financial habits and daily routines.

**Describe your current relationship with checking your finances. Do you look at your bank account daily? Weekly? Only when something feels wrong? How does it make you feel?**

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**Have you tried budgeting tools, financial journals, or money trackers before? What worked? What didn't? What made you stop?**

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**Describe your current morning routine. What's the first thing you do when you wake up? Do you have any structure, or does each day feel different?**

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**How do you feel when you start your day? Energized? Stressed? Rushed? How would you LIKE to feel instead?**

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# DESIGN YOUR MORNING MONEY RITUAL

A morning money ritual is 10–20 minutes of intentional financial and personal check-in before the world pulls your attention elsewhere. It's not about spreadsheets — it's about starting your day with financial awareness and abundance thinking.

## Sample Morning Money Ritual

*Here's an example to inspire your own. Adjust to fit your life:*

6:30 AM	Wake up, hydrate, stretch
6:40 AM	Open Lavender Life Planner — read your daily affirmation
6:45 AM	Review your weekly financial priorities checklist
6:50 AM	Log any spending from yesterday in the Financial Hub
6:55 AM	Spend 5 minutes with your Vision Board — visualize your goals
7:00 AM	Journal one thing you're grateful for financially
7:05 AM	Set your top 3 priorities for the day in Daily To-Do
7:10 AM	Movement — walk, gym, yoga, or a quick stretch
7:40 AM	Get ready for your day

*On weekends, expand your ritual: deep-dive into your budget, update your vision board, try the 30-Day Reset challenge, or write in your Reflections journal.*

**Now design YOUR morning money ritual. Be realistic — consistency matters more than duration.**

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## MAKE IT REAL

The difference between a wish and a plan is the commitment behind it. Let's lock in the logistics so your morning money ritual actually sticks.

**How many minutes is your ritual? Can you commit to it at least 5 days per week? If it's longer than 20 minutes, consider a shorter weekday version and a longer weekend version.**

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**What time do you need to wake up? What time do you need to go to bed to get enough sleep?**

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**What could derail you? Name your top 2–3 obstacles and write a plan for each.**

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## Your App Setup Checklist

Complete these steps in your Lavender Life Planner today:

- ☐ Download the app and create your account
- ☐ Set your current year to 2026
- ☐ Enter your monthly income in the Financial Hub
- ☐ Add your fixed expenses (rent, insurance, subscriptions)
- ☐ Set up variable budget categories (groceries, dining, entertainment)
- ☐ Add any debts to the Debt Payoff Tracker
- ☐ Set at least one savings goal with a target amount and date

- ☐ Add your first custom affirmation from the Money Story exercise
- ☐ Upload at least one image to your Vision Board
- ☐ Start Day 1 of the 30-Day Reset challenge

✨ **Optional:** *Activate the AI module (\$5.99/mo) to receive personalized weekly financial priorities, smart budget adjustments, and AI-generated affirmations tailored to your goals. Try it for a month and cancel anytime.*

# SET YOUR INTENTIONS

Intentions are the compass that keeps you oriented when life gets noisy. Choose two that will guide your next 30 days. These aren't goals with numbers — they're the energy and mindset you want to carry.

*Examples: cultivate financial confidence, release money shame, build consistency, trust the process, practice abundance thinking, prioritize my peace, invest in myself, create financial boundaries.*

## Intention #1:

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## Why this matters to you right now:

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## Intention #2:

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## Why this matters to you right now:

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## Your Life & Work Context

Understanding your daily structure helps you design a financial wellness practice that fits your life seamlessly.

**What do you do for work? Is your schedule structured or flexible? What parts of your career energize you, and where does financial stress creep in?**

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**How does your work schedule affect your spending habits? Think: stress spending, convenience purchases, social pressure from colleagues.**

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## YOUR 30-DAY FINANCIAL SNAPSHOT

Fill this out today, then revisit it on Day 30. Seeing the numbers side by side is one of the most motivating things you'll experience.

	Day 1	Day 30
Monthly income		
Total monthly expenses		
Total debt balance		
Total savings		
Emergency fund amount		
Number of subscriptions		
Credit score (if known)		
Financial confidence (1–10)		
Morning routine consistency		

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*remember this always:*

## YOUR NET WORTH DOES NOT DEFINE YOUR SELF-WORTH.

This workbook is your starting line, not your finish line. Every morning you show up for your finances is a deposit into your future self. Use the Lavender Life Planner daily. Trust the process. Celebrate the small wins.

*You don't need to be perfect. You just need to be intentional.*

**See you inside the app.**

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### Lavender Life Planner

One-time purchase: \$30 • AI Features: \$5.99/mo (optional)

[www.lavenderlifeplanner.com](http://www.lavenderlifeplanner.com)