

The long game journal 10 quick questions and 100 detailed questions:

10 Quick Questions:

Question	What It Reveals
Where did your last \$1,000 go?	Spending awareness
Do you currently run a written monthly budget?	Discipline
What debt bothers you the most?	Emotional pressure point
How many months could you live without income?	Risk level
What purchase do you regret most recently?	Impulse habits
What were you taught about money growing up?	Money beliefs
If nothing changed financially, what happens in 5 years?	Urgency
What do you want your money to do for your life?	Motivation
What expense could disappear and barely affect your happiness?	Budget opportunity
What's the first financial change you know you should make?	Self-awareness

Financial Coaching Questions (Emotional / Behavioral)

#	Question	Type	Baby Step
1	How confident do you feel about your financial situation?	Emotional	General
2	What money stress keeps you up at night?	Emotional	General
3	What does financial peace look like to you?	Emotional	General
4	What money lessons did you learn growing up?	Emotional	General
5	How did your parents handle money?	Emotional	General
6	What is your biggest financial mistake so far?	Emotional	General
7	What financial decision are you most proud of?	Emotional	General
8	Do you feel in control of your money?	Emotional	General
9	How aligned are you and your partner on finances?	Emotional	General
10	What financial goals matter most this year?	Emotional	General
11	What would you like life to look like in 10 years?	Emotional	General
12	If nothing changed financially, what happens?	Emotional	General
13	What motivated you to seek coaching now?	Emotional	General
14	How urgent does change feel?	Emotional	General
15	How do you usually handle financial emergencies emotionally?	Emotional	BS1
16	Does having savings change how you feel about life?	Emotional	BS1
17	What tends to derail your savings efforts?	Emotional	BS1

#	Question	Type	Baby Step
18	What would make saving easier?	Emotional	BS1
19	How committed are you to protecting savings?	Emotional	BS1
20	How do you feel when thinking about debt?	Emotional	BS2
21	Which debt bothers you the most emotionally?	Emotional	BS2
22	Have you tried getting out of debt before?	Emotional	BS2
23	What stopped that attempt?	Emotional	BS2
24	Are there debts others don't know about?	Emotional	BS2
25	What habits contributed most to debt?	Emotional	BS2
26	How motivated are you to become debt-free?	Emotional	BS2
27	What sacrifices are you willing to make?	Emotional	BS2
28	What sacrifices are you unwilling to make?	Emotional	BS2
29	Does budgeting feel restrictive or freeing?	Emotional	General
30	What purchases tend to be emotional?	Emotional	General
31	How often do money arguments occur?	Emotional	General
32	What habit would change your finances the most?	Emotional	General
33	How disciplined do you feel with money?	Emotional	General
34	How much security do you need to feel safe financially?	Emotional	BS3
35	Are you naturally a saver or spender?	Emotional	BS3
36	Does having extra money tempt you to spend it?	Emotional	BS3
37	How did past financial stress affect you emotionally?	Emotional	BS3
38	What level of savings helps you sleep at night?	Emotional	BS3
39	How comfortable are you with investing risk?	Emotional	BS4
40	What does retirement mean to you personally?	Emotional	BS4
41	What fears do you have about investing?	Emotional	BS4
42	Do market drops make you anxious?	Emotional	BS4
43	What expectations do you have about helping children financially?	Emotional	BS5
44	How were your education expenses handled growing up?	Emotional	BS5
45	How important is debt-free education to you?	Emotional	BS5
46	How would it feel to have your home paid off?	Emotional	BS6
47	Would you prioritize investing or paying off the house?	Emotional	BS6
48	What does wealth mean to you personally?	Emotional	BS7
49	What legacy would you like to leave?	Emotional	BS7
50	What decision would improve your finances the most right now?	Emotional	General

Financial Coaching Questions (Financial)

#	Question	Type	Baby Step
1	What is your current monthly take-home income?	Financial	General
2	How stable is your income month to month?	Financial	General
3	Do you have multiple income sources?	Financial	General
4	What does a typical month of spending look like?	Financial	General
5	Do you follow a written budget every month?	Financial	General
6	Are you married or combining finances with someone?	Financial	General
7	Do you currently have an emergency fund?	Financial	BS1
8	How much is saved right now?	Financial	BS1
9	Where is your emergency fund kept?	Financial	BS1
10	How quickly could you access that money?	Financial	BS1
11	What unexpected expenses hit you recently?	Financial	BS1
12	What debts do you currently have?	Financial	BS2
13	What are the balances on each debt?	Financial	BS2
14	What are the interest rates?	Financial	BS2
15	What are the minimum payments?	Financial	BS2
16	Do you regularly use credit cards?	Financial	BS2
17	What percentage of your income goes to housing?	Financial	General
18	What are your biggest monthly expenses?	Financial	General
19	Where do you think you overspend most?	Financial	General
20	Do you track spending during the month?	Financial	General
21	What budgeting tools or apps have you tried?	Financial	General
22	How many months of expenses do you currently have saved?	Financial	BS3
23	What is your monthly cost of living?	Financial	BS3
24	How secure is your job or income source?	Financial	BS3
25	What would happen financially if income stopped tomorrow?	Financial	BS3
26	Are you currently investing for retirement?	Financial	BS4
27	What percentage of income are you investing?	Financial	BS4
28	Do you have a 401(k), IRA, or brokerage account?	Financial	BS4
29	What funds or investments are you in?	Financial	BS4
30	Do you receive an employer match?	Financial	BS4
31	Do you plan to help your children with college?	Financial	BS5

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32	Do you have a college savings account?	Financial	BS5
33	How much is currently saved for education?	Financial	BS5
34	How old are your children?	Financial	BS5
35	Do you rent or own your home?	Financial	BS6
36	What is your mortgage balance?	Financial	BS6
37	What is the mortgage interest rate?	Financial	BS6
38	How many years remain on the loan?	Financial	BS6
39	What is your current net worth estimate?	Financial	BS7
40	Do you have a will or estate plan?	Financial	BS7
41	How much are you saving monthly?	Financial	General
42	Do you keep track of your net worth?	Financial	General
43	What insurance coverage do you currently have?	Financial	General
44	How much do you spend on lifestyle upgrades yearly?	Financial	General
45	What large purchases are coming in the next 5 years?	Financial	General
46	How much cash cushion makes you comfortable?	Financial	BS3
47	What financial risks worry you most?	Financial	General
48	Do you carry any high-interest debt?	Financial	BS2
49	Are there assets you could sell to improve finances?	Financial	BS2
50	What financial step do you believe should happen next?	Financial	General

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