

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	

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### **Financial Coaching Questions (Financial)**

<b># Question</b>	<b>Type</b>	<b>Baby Step</b>
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

# Question	Type	Baby Step
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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10 What financial goals matter most this year?	Emotional	General
11 What would you like life to look like in 10 years?	Emotional	General

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50	What decision would improve your finances the most right now?	Emotional	General