



THE DEBT-FREE MINDSET JOURNAL



The
DEBT-FREE
Mindset
JOURNAL



A GUIDED JOURNAL THAT HELPS YOU
OVERCOME FINANCIAL SHAME AND STAY
MOTIVATED THROUGHOUT YOUR
90-DAY JOURNEY



HEAL YOUR
MONEY MINDSET



STAY FOCUSED
ON YOUR GOALS



BUILD BETTER
MONEY HABITS



CREATE LASTING
FINANCIAL FREEDOM

CLARITY. CONFIDENCE. FREEDOM.

TABLE OF CONTENTS

WELCOME	3
WEEK 1 — FACING THE NUMBER	4
WEEK 2 — NAMING THE LEAKS	5
WEEK 3 — MAKING ROOM FOR HOME	6
WEEK 4 — THE FIRST REAL LOOK BACK	7
WEEK 5 — STAYING STEADY	8
WEEK 6 — WHEN LIFE INTERRUPTS	9
WEEK 7 — THE FIRST WIN	10
WEEK 8 — TAKING STOCK AGAIN	11
WEEK 9 — CHECKING THE SEQUENCE AGAIN	12
WEEK 10 — WATCHING FOR NEW LEAKS	13
WEEK 11 — MOMENTUM BUILDING	14
WEEK 12 — TAKING THE LONG VIEW	15
WEEK 13 — DAY 90	16
CLOSING	17

WELCOME

If you're opening this, you've probably already started your Real Number Worksheet. Maybe you've even had the Hard Conversation.

This journal isn't a second workbook. It doesn't ask you to calculate anything. It asks a smaller, quieter question: **how are you, really, underneath the numbers?**

Not church-fine. Really.

How This Works

Each of the next thirteen weeks matches exactly where you are in your 90-Day plan. Every week gets one guided reflection — something to sit with for five or ten minutes, ideally on the same evening as your weekly check-in from Chapter 7.

Underneath that, you'll also find a little open space for daily thoughts. This is optional and unstructured on purpose — no day-by-day grid, no streak to keep. Some nights you'll want to jot one honest sentence about how money felt that day. Other nights you won't, and that's completely fine. There's no gap to notice, no box left empty. Use it when it helps. Skip it when it doesn't.

IMPORTANT

I'm not a therapist, and this journal isn't therapy. It's the same kind of honesty Mrs. Okafor gave me at the back of a fellowship hall — one woman telling another woman the truth. If you find yourself needing more support than a journal can hold, please reach out to a counselor or someone you trust. That's not a failure of this practice. That's wisdom.

Let's begin.

WEEK 1 — FACING THE NUMBER

This week, you're completing your Real Number Worksheet and, if you're ready, having the Hard Conversation with your spouse.

Seeing your full number for the first time changes something. Before you rush past that feeling to get to the plan, give it a moment.

THIS WEEK'S GUIDED PROMPT

- What did it feel like, in your body, the moment you saw your total number?
- Is there a specific number — a balance, a rate — that surprised you? Why do you think that one landed hardest?
- If your younger self, the one who first started managing this household's money, could see this page, what would you want to tell her?

Some nights this week (optional — jot one honest sentence, whenever you want to):

WEEK 2 — NAMING THE LEAKS

This week, you're ranking your debts and running your Leak-Finder audit.

There's a particular sting to finding money you didn't know you were losing. It's supposed to sting a little. That's not shame — that's just seeing clearly for the first time.

THIS WEEK'S GUIDED PROMPT

- When you found your leaks, what was the first feeling — surprise, frustration, relief? Sit with whichever one showed up.
- Is there a specific subscription or charge that felt embarrassing to find? What made it feel that way?
- What would it mean to look at old spending choices without judging the woman who made them?

Some nights this week (optional — jot one honest sentence, whenever you want to):

WEEK 3 — MAKING ROOM FOR HOME

This week, you're formalizing your family and remittance obligations as a fixed, protected part of your plan.

This is often the week the guilt gets loudest — the fear that planning around giving somehow makes you less loving. It doesn't.

THIS WEEK'S GUIDED PROMPT

- What did you feel when you wrote down your fixed monthly amount for family support? Guilt, relief, grief, pride — name it honestly.
- Who taught you what you believe about giving to family? Would they want you to give in a way that quietly breaks you?
- What does it look like to love your family well *and* stay standing?

Some nights this week (optional — jot one honest sentence, whenever you want to):

WEEK 4 — THE FIRST REAL LOOK BACK

This week, your first full month closes and you complete your first Monthly Financial Progress Review.

Thirty days in. Whatever the numbers say, you have already done something rare: you looked, and you kept looking.

THIS WEEK'S GUIDED PROMPT

- Read back your Week 1 answer to "how did it feel to see your number." Has anything shifted since then?
- What's one moment this month where you chose honesty over performance — with your spouse, with yourself, with your own bank app?
- If a friend had done exactly what you did this month, what would you tell her she'd earned the right to feel?

Some nights this week (optional — jot one honest sentence, whenever you want to):

WEEK 5 — STAYING STEADY

This week is about consistency — showing up for your Friday check-in even when nothing dramatic is happening.

Not every week has a milestone. Most of them are quiet, ordinary, and that's exactly what makes them work.

THIS WEEK'S GUIDED PROMPT

- What does it feel like to do something helpful for your future self on a week that feels uneventful?
- Is there a part of you that only trusts progress when it's dramatic? What would it mean to trust the quiet weeks too?
- What's one small thing that made this week easier than Week 1?

Some nights this week (optional — jot one honest sentence, whenever you want to):

WEEK 6 — WHEN LIFE INTERRUPTS

This week is about trusting your Contingency Flowchart if an unexpected expense shows up.

An emergency doesn't mean your plan failed. It means your plan met real life — and real life always shows up eventually.

THIS WEEK'S GUIDED PROMPT

- Has anything unexpected come up this month? How did it feel to have a flowchart instead of panic?
- What is your instinct in a financial emergency — to hide it, to over-explain it, to spiral? Where do you think that instinct came from?
- What would it feel like to handle an emergency calmly, the way you'd want your own daughter to one day?

Some nights this week (optional — jot one honest sentence, whenever you want to):

WEEK 7 — THE FIRST WIN

This week, many households see their first debt cleared. If yours hasn't yet, that's alright — this week is still worth marking.

Whether or not a debt hit zero this week, notice what's true: you are thirty days further into a plan you followed on purpose.

THIS WEEK'S GUIDED PROMPT

- If a debt cleared this week, how did you celebrate — or did you let the moment pass quietly? What would it mean to actually mark it?
- If nothing cleared yet, what does patience feel like in your body right now? Where do you feel it?
- What's one thing about your relationship to money that already feels different from Week 1, even if the numbers haven't caught up yet?

Some nights this week (optional — jot one honest sentence, whenever you want to):

WEEK 8 — TAKING STOCK AGAIN

This week, you complete your second Monthly Financial Progress Review.

Two reviews in. You now have a pattern, not just a moment — proof this isn't a fluke.

THIS WEEK'S GUIDED PROMPT

- Compare this month's review to last month's. What's the most honest word for how you feel looking at both side by side?
- Has your marriage's conversation about money changed since Week 1? In what way?
- What would you want to say to the version of you who sat down for the Hard Conversation in Chapter 5, not knowing how far you'd come by now?

Some nights this week (optional — jot one honest sentence, whenever you want to):

WEEK 9 — CHECKING THE SEQUENCE AGAIN

This week, you re-confirm your Priority Payoff Sequence is still ranked correctly.

Re-checking your numbers isn't a sign something's wrong. It's a sign you're still paying attention, still taking this seriously.

THIS WEEK'S GUIDED PROMPT

- What does it feel like to revisit a decision you already made, rather than assuming it was right forever?
- Is there an area of your life outside money where you could use this same habit — checking in on purpose, rather than assuming?
- What's one thing you're proud of maintaining for nine straight weeks?

Some nights this week (optional — jot one honest sentence, whenever you want to):

WEEK 10 — WATCHING FOR NEW LEAKS

This week, you revisit your Leak-Finder Checklist to catch anything new that's crept in.

Old habits can quietly return. Noticing them again isn't failure — it's the same clear-eyed honesty that got you this far.

THIS WEEK'S GUIDED PROMPT

- Has anything new appeared on your statements since Chapter 4? What was your reaction to finding it?
- What does it mean that you're now someone who checks, instead of someone who avoids?
- If your church community or family could see how disciplined this practice has become, what would surprise them most?

Some nights this week (optional — jot one honest sentence, whenever you want to):

WEEK 11 — MOMENTUM BUILDING

This week, if a second debt has cleared, you're applying the Roll-Forward Rule again — and it should feel faster than the first time.

This is the week the avalanche effect starts to feel real, not just theoretical. Notice the difference.

THIS WEEK'S GUIDED PROMPT

- What's different about how confident you feel now compared to Week 1?
- Is there a fear from the beginning of this journey that hasn't come true? Name it, and let it go a little.
- What would you tell another woman who is exactly eleven weeks behind you on this same path?

Some nights this week (optional — jot one honest sentence, whenever you want to):

WEEK 12 — TAKING THE LONG VIEW

This week, you complete your third Monthly Financial Progress Review — your last one before Day 90.

Three reviews now sit side by side. That's not a mood. That's a record.

THIS WEEK'S GUIDED PROMPT

- Read all three of your Monthly Reviews in a row. What story do they tell that you couldn't see from inside any single month?
- What has this practice cost you, honestly — in time, in discomfort, in hard conversations? Was it worth it?
- What do you want Week 13 to feel like?

Some nights this week (optional — jot one honest sentence, whenever you want to):

WEEK 13 — DAY 90

This week, you complete your full Real Number re-check and set your next ninety days.

Ninety days ago, you were too afraid to add up a number. This week, you're deciding what comes next on purpose.

THIS WEEK'S GUIDED PROMPT

- Read your very first journal entry from Week 1. Write to that woman directly — what do you want her to know?
- What has changed in your marriage, your church-Sunday performance, your private 1am thoughts, since Day 1?
- As you set your next ninety days, what do you want this practice to become — not a project anymore, but a permanent part of how you live?

Some nights this week (optional — jot one honest sentence, whenever you want to):

CLOSING

You didn't just track ninety days of numbers. You told yourself the truth, in writing, week after week — and on the nights you needed it, day after day too.

That's not a small thing. Most people never do that once.

Whatever your Day 90 looks like — one debt cleared or four, exactly on schedule or a little behind — you have a written record now of a woman who kept choosing honesty over performance. Keep this journal. Read it again in a year. You'll be surprised how far back "Week 1" starts to feel.

With love and honesty,

Amara

This journal is a companion practice, not a substitute for professional mental health support. If you're finding this season heavier than a journal can hold, please reach out to a counselor, a trusted pastor, or someone who can walk with you directly.

© 2026 The Real Number Journal. All rights reserved.