

# HOMework

## 1. Unpack Spending Narratives

At the beginning of the chapter, we talk a lot about how men and women are taught different things when it comes to money. Women are fed the message to stop spending and save, while men are educated on how to invest and build wealth.

What is the narrative around money that you hear in your own circle? Do you feel pressured to save and to stop spending "frivolously"?

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Before reading this chapter, did you consider yourself a “saver” or a “spender”? How did the idea that *we are all spenders* shift your perspective on this? Does it help you think of money as a tool instead of something evil or taboo?

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Now that you’ve read the interview with Ramit Sethi, what does your Rich Life look like? Visualize it below, shame and guilt excluded! How can viewing money as a tool help you build the life you want?

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## 2. Money Diary

Now let's get into the good stuff— aka the key to spending mind- fully and making purchases that bring you joy— *your money diary*.

Before completing your money diary, take a stab at what you *think* your Three Value Categories are:

- 1.
- 2.
- 3.

For the next four weeks, you're going to log all your purchases, why you made them, and how they made you *feel*. You can do this in the Notes app on your phone, in a spreadsheet, or in a notebook—your choice!

**WHAT/HOW MUCH:** *Madewell Jeans, \$70*

**WHY:** *Needed a new pair for work!*

**FEELINGS:** *A little anxious, but glad I bought something that will last*

A reminder: *Do this practice without judgment.*

**After two weeks, review your purchases and answer the following questions:**

What went well during the last two weeks?

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What could be improved regarding your spending habits?

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Name three worthwhile purchases.

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Name three things you bought that no longer feel necessary.

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Which purchases from the last two weeks brought you joy?

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**When you've tracked your spending for the entire month, answer the following questions:**

What surprised you most about this exercise?

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What was your favorite purchase from this month, and why? Your least favorite?

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Under what circumstances did you spend emotionally, either positively or negatively? What triggered the purchase(s)?

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How can you further refine your spending to align with your money goals and what brings you joy?

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Compliment yourself on three things that went “right” this month.

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How can you use your findings from this practice to positively impact your money?

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