

# MILLIE MONEY JOURNAL



52 WEEKS  
TO FINANCIAL  
FREEDOM

# Millie's Money Journal

52 Weeks to Financial Freedom

**Hello friend,**

This isn't about perfection. It's about **progress**.

Money can feel heavy — shame, stress, the constant “I should be better at this” loop. But here's the truth: by opening this journal, you're already doing the hardest part.

This is a **calm, judgment-free space** designed to help you feel **steady with money**, one gentle step at a time.

This journal is here to help you:

- Celebrate money wins (big and small)
- Notice how money makes you feel — without guilt or shame
- Build simple, steady habits that support real life
- Explore what **financial freedom** looks like for you

No extremes. No hustle. No pressure to “fix” yourself.

## **How to Use This Journal (*Five minutes a week is enough.*)**

1. At the end of each week, grab a coffee (or tea) and open to that week's page.
2. Write down your three money wins — no win is too small.
3. Notice how money felt this week — stressed, calm, excited, neutral — all of it counts.
4. Jot down one money need and one money want.
5. Set one small intention for the week ahead.
6. Every four weeks, flip back and notice your progress — patterns, shifts, and growth you might otherwise miss.

This isn't about tracking every dollar or being perfect. It's about building **confidence, clarity, and consistency** in a way that fits your real life.

**You're not behind. You're not doing it wrong. You're exactly where you need to be.**

**Progress > Perfection,**

*Millie*

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52 Weeks to Financial Freedom

**Week:**

*"Progress > Perfection"*

**This Week's Reflection**

**How I Felt About Money This Week**

**One Money Win**

**My Money Savings Goal This Week**

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# Quarter 1 Quarterly Review

Weeks 1–13

## Looking Back – Celebrate Your Progress

My 3 biggest money wins this quarter:

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How my relationship with money has shifted:

One pattern I noticed (good or growth area):

## Looking Forward – Gentle Intentions

My top money goal for next quarter:

One autopilot habit I'll strengthen:

Something I'm proud of (non-money related too!):

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# Quarter 2 Quarterly Review

Weeks 14–26

## Looking Back – Celebrate Your Progress

My 3 biggest money wins this quarter:

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How my relationship with money has shifted:

One pattern I noticed (good or growth area):

## Looking Forward – Gentle Intentions

My top money goal for next quarter:

One autopilot habit I'll strengthen:

Something I'm proud of (non-money related too!):

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# Quarter 3 Quarterly Review

Weeks 27–39

## Looking Back – Celebrate Your Progress

My 3 biggest money wins this quarter:

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How my relationship with money has shifted:

One pattern I noticed (good or growth area):

## Looking Forward – Gentle Intentions

My top money goal for next quarter:

One autopilot habit I'll strengthen:

Something I'm proud of (non-money related too!):

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# One Year Reflection

## My Biggest Wins This Year

## One Challenge I Overcame

## How I Grew Financially or Emotionally

## Goals for Next Year

# One Year Milestones

## Year in Review: What Went Well

## Financial Goals Achieved

## Lessons Learned

## Big Goals for the Next Year

# Congratulations!

You've completed a full year of Millie's Money Journal.



That means you are officially one year closer to financial freedom

But your journey doesn't stop here. Money growth is a lifelong practice.

To keep building on your momentum, download a fresh copy and start again.

Each new round will bring more clarity, more confidence, and more wins worth celebrating.

Here's to your next year of progress 

Millie the Money Coach