

FREE 7-DAY SAMPLE

Wealth Clarity Journal

*A simple spending journal for impulse buys
& small money steps*

POCKETSTRIDE

YOUR FREE 7-DAY SAMPLE

Try one week first

This is the first week of the 90-day **Wealth Clarity Journal**: the same pages and the same routine. Use it for 7 days and see what you notice about your spending.

WHAT YOU'LL DO

- Pick one **Small step** each morning (30 seconds).
- Log what you spend and tag it N / J / I.
- Answer this week's evening question (2 minutes).
- On day 7, do the weekly review and spot your pattern.

What to look for by day 7

How many **I** tags did you have, and what feeling was behind most of them? That one answer is worth more than a perfect budget.

START HERE

How this journal works

Wealth isn't one big move. It's small choices, made daily and noticed honestly. This journal gives you **five minutes a day** and **fifteen minutes a week**, nothing more.

1. **Morning (2 min).** Choose your **Small step today**: one small money action you can finish before bed. Name the spending temptation you expect.
2. **During the day.** Log what you spend. Tag each item **N** (Need), **J** (Planned Joy) or **I** (Impulse). No judgment, just data.
3. **Evening (3 min).** Answer the day's reflection prompt and tick the box: *I tracked today without judgment*.
4. **Every 7 days.** The weekly review adds up the numbers and finds your strongest spending trigger.
5. **Want something?** Write it in the [Impulse Log](#) and wait 48 hours.

Missed a day? Missed a week?

The pages are undated on purpose. Nothing is wasted and nothing is "behind." Turn to the next page and write *Day 1 again*. Restarting is the habit.

SEE IT FILLED IN

The three tags

The next page is a filled-in example. Notice what it **doesn't** ask for: no budget categories, no math beyond one total, no guilt.

N · Need. Things that keep life running: groceries, gas, bills, medicine.

J · Planned Joy. Spending you *chose ahead of time* and are glad about. Joy is allowed. That's the point.

I · Impulse. Anything you didn't plan to buy when the day started. Not "bad," just worth noticing.

Not sure which letter?

Ask: "Did I decide to buy this before today?" Yes → N or J. No → I. Don't overthink it. A rough tag you keep doing beats a perfect one you quit.

EXAMPLE PAGE

Date *Mon, Oct 6* Energy ☒ Drained ☐ Steady ☐ Strong

Example day

Small step today:

Check my balance before lunch ☒ Done

Today's likely spending temptation

Ordering takeout after a long day

MONEY OUT		N = Need J = Planned Joy I = Impulse	
ITEM	AMOUNT	CIRCLE	
<i>Groceries</i>	<i>\$46.20</i>	☒ N	J I
<i>Gas</i>	<i>\$38.00</i>	☒ N	J I
<i>Coffee w/ Sam</i>	<i>\$6.50</i>	N ☒ J	I
<i>Phone case (late night)</i>	<i>\$24.99</i>	N J ☒ I	
		N J I	
		N J I	
		N J I	
		N J I	
Money in	<i>\$0</i>	Total out	<i>\$115.69</i>

EVENING RESET · THIS WEEK'S QUESTION

What was I really trying to feel when I spent money today?

Tired + bored after work. The phone case was about

wanting something new to look forward to.

Tomorrow: plan one small free treat (walk + podcast).

☒ I tracked today without judgment.

WEEK 1 · NOTICE

Date _____ Energy ☐ Drained ☐ Steady ☐ Strong

Day 01 / 90

Small step today:

_____ ☐ Done

Today's likely spending temptation _____

MONEY OUT

N = Need J = Planned Joy I = Impulse

ITEM	AMOUNT	CIRCLE
_____	_____	N J I
_____	_____	N J I
_____	_____	N J I
_____	_____	N J I
_____	_____	N J I
_____	_____	N J I
_____	_____	N J I
_____	_____	N J I

Money in _____ Total out _____

EVENING RESET · THIS WEEK'S QUESTION

What was I really trying to feel when I spent money today?

☐ I tracked today without judgment.

WEEK 1 · NOTICE

Date _____ Energy ☐ Drained ☐ Steady ☐ Strong

Day 02 / 90

Small step today:

_____ ☐ Done

Today's likely spending temptation _____

MONEY OUT		N = Need J = Planned Joy I = Impulse		
ITEM	AMOUNT	CIRCLE		
_____	_____	N	J	I
_____	_____	N	J	I
_____	_____	N	J	I
_____	_____	N	J	I
_____	_____	N	J	I
_____	_____	N	J	I
_____	_____	N	J	I
_____	_____	N	J	I

Money in _____ Total out _____

EVENING RESET · THIS WEEK'S QUESTION

What was I really trying to feel when I spent money today?

☐ I tracked today without judgment.

WEEK 1 · NOTICE

Date _____ Energy ☐ Drained ☐ Steady ☐ Strong

Day 03 / 90

Small step today:

_____ ☐ Done

Today's likely spending temptation _____

MONEY OUT		N = Need J = Planned Joy I = Impulse		
ITEM	AMOUNT	CIRCLE		
_____	_____	N	J	I
_____	_____	N	J	I
_____	_____	N	J	I
_____	_____	N	J	I
_____	_____	N	J	I
_____	_____	N	J	I
_____	_____	N	J	I
_____	_____	N	J	I

Money in _____ Total out _____

EVENING RESET · THIS WEEK'S QUESTION

What was I really trying to feel when I spent money today?

☐ I tracked today without judgment.

WEEK 1 · NOTICE

Date _____ Energy ☐ Drained ☐ Steady ☐ Strong

Day 04 / 90

Small step today:

☐ Done

Today's likely spending temptation _____

MONEY OUT

N = Need J = Planned Joy I = Impulse

ITEM	AMOUNT	CIRCLE
------	--------	--------

N J I

N J I

N J I

N J I

N J I

N J I

N J I

N J I

Money in _____ Total out _____

EVENING RESET · THIS WEEK'S QUESTION

What was I really trying to feel when I spent money today?

☐ I tracked today without judgment.

WEEK 1 · NOTICE

Date _____ Energy ☐ Drained ☐ Steady ☐ Strong

Day 05 / 90

Small step today:

_____ ☐ Done

Today's likely spending temptation _____

MONEY OUT

N = Need J = Planned Joy I = Impulse

ITEM	AMOUNT	CIRCLE
------	--------	--------

_____	_____	N J I
-------	-------	-------

_____	_____	N J I
-------	-------	-------

_____	_____	N J I
-------	-------	-------

_____	_____	N J I
-------	-------	-------

_____	_____	N J I
-------	-------	-------

_____	_____	N J I
-------	-------	-------

_____	_____	N J I
-------	-------	-------

_____	_____	N J I
-------	-------	-------

Money in _____ Total out _____

EVENING RESET · THIS WEEK'S QUESTION

What was I really trying to feel when I spent money today?

☐ I tracked today without judgment.

WEEK 1 · NOTICE

Date _____ Energy ☐ Drained ☐ Steady ☐ Strong

Day 06 / 90

Small step today:

_____ ☐ Done

Today's likely spending temptation _____

MONEY OUT

N = Need J = Planned Joy I = Impulse

ITEM	AMOUNT	CIRCLE
_____	_____	N J I
_____	_____	N J I
_____	_____	N J I
_____	_____	N J I
_____	_____	N J I
_____	_____	N J I
_____	_____	N J I
_____	_____	N J I

Money in _____ Total out _____

EVENING RESET · THIS WEEK'S QUESTION

What was I really trying to feel when I spent money today?

☐ I tracked today without judgment.

WEEK 1 · NOTICE

Date _____ Energy ☐ Drained ☐ Steady ☐ Strong

Day 07 / 90

Small step today:

_____ ☐ Done

Today's likely spending temptation _____

MONEY OUT

N = Need J = Planned Joy I = Impulse

ITEM	AMOUNT	CIRCLE
------	--------	--------

_____	_____	N J I
-------	-------	-------

_____	_____	N J I
-------	-------	-------

_____	_____	N J I
-------	-------	-------

_____	_____	N J I
-------	-------	-------

_____	_____	N J I
-------	-------	-------

_____	_____	N J I
-------	-------	-------

_____	_____	N J I
-------	-------	-------

_____	_____	N J I
-------	-------	-------

Money in _____ Total out _____

EVENING RESET · THIS WEEK'S QUESTION

What was I really trying to feel when I spent money today?

☐ I tracked today without judgment.

WEEKLY REVIEW · 15 MINUTES

Week 1

Money in

Fixed bills

Spent on wants (J + I)

Saved / paid off

Count your tags this week

N ____ J ____ I ____

Small steps completed

○ ○ ○ ○ ○ ○ ○ ○

STRONGEST SPENDING TRIGGER THIS WEEK

When did I spend to change how I felt? What was the feeling?

ONE SMALL CHANGE FOR NEXT WEEK

PLAN NEXT WEEK · NOTES

THE 48-HOUR PAUSE

Impulse Log

Want something you didn't plan for? Write it here instead of buying it. Come back in 48 hours. If you still want it, buy it, guilt-free.

[illegible]

Money kept by letting go _____