



Reflection Questions

1. How do my spending habits align with my financial goals, and what adjustments can I make to better prioritize savings or debt repayment?
2. What areas of my budget are most difficult to stick to, and what strategies could help me stay more disciplined in those areas?
3. How does my current budget reflect my values, and are there any changes I could make to ensure my spending is supporting what matters most to me?
4. Have I accounted for unexpected expenses in my budget, and how can I better plan for financial emergencies or irregular costs in the future?