

**ADULTING  
HARD**

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**W O R K B O O K**

# MONTHLY BUDGET INSTRUCTIONS

## 1. **Income section:**

- Date: Please enter the date that you received the income.
- Source: Please specify the source of the income (e.g. salary, freelance work, side gig, etc.).
- Category: Please select the category that best describes the income (e.g. wages, rental income, interest, etc.).
- Amount: Please enter the amount of money that you received.

## 2. **Bills and Fixed Expenses section:**

- Date: Please enter the date that the bill or fixed expense is due.
- Source: Please specify the source of the bill or fixed expense (e.g. rent/mortgage, car payment, insurance, etc.).
- Amount: Please enter the amount of money that you owe for the bill or fixed expense.

## 3. **Variable Expenses section:**

- Date: Please enter the date that the expense occurred.
- Source: Please describe the item or service that you purchased (e.g. groceries, gas, entertainment, etc.).
- Amount: Please enter the amount of money that you spent on the item or service.

## 4. **Summary:**

- Income (amount): This is the total amount of money you received during the specified time period.
- Bills and Fixed Expenses (amount): This is the total amount of money you owe for bills and fixed expenses during the specified time period.
- Variable Expenses (amount): This is the total amount of money you spent on variable expenses during the specified time period.
- Balance (Amount): This is the remaining amount of money you have after subtracting your expenses from your income. This should be a positive number if you have money left over, or a negative number if you've spent more than you earned.

# MONTHLY BUDGET

**MONTH:**

INCOME			
DATE	SOURCE	CATEGORY	AMOUNT

BILLS & FIXED EXPENSES		
DATE	SOURCE	AMOUNT

VARIABLE EXPENSES		
DATE	SOURCE	AMOUNT

SUMMARY	
SOURCE	AMOUNT
INCOME	
BILLS & FIXED EXPENSES	
VARIABLE EXPENSES	
BALANCE	

# **EXPENSE TRACKER INSTRUCTIONS**

1. Date: Please enter the date that the expense occurred. This will help you keep track of when and how frequently you're spending money.
2. Description: Please describe the item or service that you purchased. This could be as simple as "coffee" or more detailed like "coffee from Starbucks with a pastry".
3. Category: Please select the category that best describes the expense. Categories could include food, transportation, housing, entertainment, etc. You can also create your own categories that are specific to your spending habits.
4. Amount: Please enter the amount of money that you spent on the item or service. It's important to be as accurate as possible when tracking expenses, so you can get a clear picture of your spending habits.



# **CAR MAINTENANCE INSTRUCTIONS**

1. Date: Enter the date that the maintenance or service was performed on your car.
2. Time: Enter the time that the maintenance or service was performed on your car, if applicable.
3. Mileage: Enter the mileage on your car at the time of the maintenance or service.
4. Oil: Indicate whether you had an oil change during the maintenance or service. If so, note the type of oil used (conventional, synthetic blend, full synthetic, etc.).
5. Filter: Indicate whether you had an oil filter replacement during the maintenance or service.
6. Rotate Tires: Indicate whether you had your tires rotated during the maintenance or service.
7. Tire replaced: Indicate if you replaced any tires during the maintenance or service. If so, note the tire brand, size, and any other relevant details.
8. Fuel filter: Indicate whether you had a fuel filter replacement during the maintenance or service.
9. Brakes service: Indicate whether you had a brake service or repair during the maintenance or service.
10. Spark plugs: Indicate whether you had a spark plug replacement during the maintenance or service.
11. Transmission: Indicate whether you had a transmission service or repair during the maintenance or service.
12. Wiper blades: Indicate whether you had wiper blade replacement during the maintenance or service.
13. Battery: Indicate whether you had a battery replacement during the maintenance or service.
14. Radiator: Indicate whether you had a radiator service or repair during the maintenance or service.
15. Belts and hoses: Indicate whether you had a belt or hose replacement during the maintenance or service.



# **THOUGHT RECORD INSTRUCTIONS**

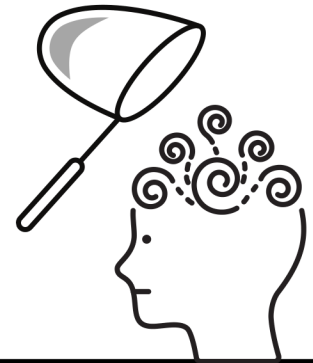
1. **Event** - What happened? (e.g. received a negative performance review at work)
2. **Feelings** - How did it make me feel? (e.g. disappointed, angry, ashamed)
3. **Thoughts** - What was I telling myself when the event was happening? (e.g. "I'm a failure," "I'll never be good enough," "I'm going to get fired," "My coworkers are all better than me.")
4. **Behavior** - What was my response to the situation? (e.g. withdrawing from coworkers, stopping to ask for feedback, and avoiding new projects)
5. **Supportive Evidence** - Why is my thought true? (e.g. having made mistakes in the past, receiving negative feedback from the boss)
6. **Non-Supportive Evidence** - Why might my thought not be entirely true or accurate? (e.g. receiving positive feedback in the past, compliments from coworkers on my work, boss not providing specific examples of what needs to be improved)

# THOUGHT RECORD

A cognitive-behavioral strategy to capture and identify automatic negative thoughts.

## Event

What happened?



## Feelings

How did it make me feel?

## Thoughts

What was I telling myself when the event was happening?

## Behavior

What was my response to the situation?

## Supportive evidence

Why is my thought true?

## Non-supportive evidence

Why might my thought not be true?

# WELLNESS LOG INSTRUCTIONS

- **Daily affirmation:** I am capable of achieving my goals and living a happy life.
- **Today I am grateful for:** My family, my health, and the opportunity to work on a project that I enjoy.
- **Things I can do to make today great:** Take a walk outside, call a friend or family member, practice mindfulness for 10 minutes.
- **Wellness Log:**
- **Water tracker:** Drank 8 glasses of water today.
- **Exercise log:** Went for a 30-minute walk in the morning.
- **Mood tracker:** Feeling pretty good today, rated my mood as a 7 out of 10.
- **Meals tracker:**
- **Breakfast:** Oatmeal with banana and peanut butter
- **Lunch:** Grilled chicken salad
- **Dinner:** Baked salmon with asparagus
- **Snacks:** Apple with almond butter
- **Drinks:** 2 cups of coffee and 1 cup of green tea.
- **Great things that happened today:** Got a compliment from a colleague on a project I'm working on, enjoyed a nice walk in the park during lunch break.
- **Thoughts and Reflections:** Reflecting on my day, I'm feeling proud of myself for sticking to my healthy habits and completing my tasks at work. I also recognize that I need to work on setting more realistic expectations for myself and managing my time better.

# DAILY WELLNESS LOG

## Daily Affirmation

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## Today I am grateful for:

1. ....  
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2. ....  
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3. ....  
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## Things I can do to make today great:

1. ....  
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2. ....  
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3. ....  
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## Great things that happened today:

1. ....  
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2. ....  
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3. ....  
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## Wellness Log

Water Tracker 

Exercise Log  
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Mood Tracker 

### Meals

Breakfast  
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Lunch  
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Dinner  
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Snacks  
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Drinks  
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## Thoughts and Reflections

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# **BUCKET LIST INSTRUCTIONS**

## **Bucket list - List of things you want to accomplish before you die:**

- Travel to all seven continents
- Learn a new language
- Write a book
- Run a marathon
- Buy a house

## **Vacation list - List of places you want to visit:**

- Hawaii
- Paris, France
- Tokyo, Japan
- Santorini, Greece
- Machu Picchu, Peru

## **Dream list - List of things you want to achieve or possess:**

- Become a successful entrepreneur
- Own a sports car
- Live in a penthouse apartment
- Achieve financial independence
- Learn to play a musical instrument

## **Doodle - A space for creative expression or brainstorming:**

- Sketch a dream house or vacation destination
- Draw a map of all the places you want to visit
- Create a visual representation of your bucket list
- Doodle your ideal work-life balance
- Draw a vision board of your dream life

# **BUCKET LISTS**

## **BUCKET LIST**

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## **DREAM LIST**

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## **VACATION LIST**

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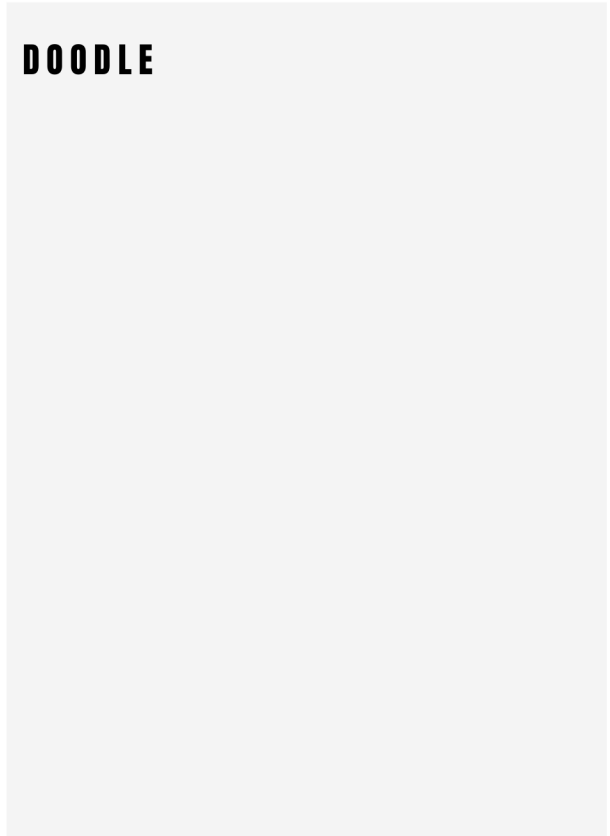
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## **DOODLE**



# **BULLET JOURNAL INSTRUCTIONS**

1. **Date: The date of your journal entry:**

2. **Note: A short note about your day, an idea, or something interesting you want to remember:**

- Went for a long walk in the park today, felt great to be outside
- Had a meeting with my boss about my performance, feeling motivated to improve
- Had a great conversation with a friend over coffee, feeling grateful for our friendship
- Tried a new recipe for dinner, it turned out really well
- Got a compliment from a stranger on my outfit, feeling confident today

3. **To-do list: A list of tasks you want to complete today or in the future:**

- Call the doctor to schedule an appointment
- Clean the kitchen
- Send a follow-up email to a client
- Complete a project for work
- Buy groceries for the week

4. **Goals: A list of long-term or short-term goals you want to work towards:**

- Read one book per month for the next year
- Run a 10k in under an hour by the end of the year
- Save \$5,000 for a down payment on a house within the next 6 months
- Start a new business within the next 2 years
- Travel to 3 new countries by the end of next year

# **BULLET JOURNAL**

**Date :**

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**Note :**

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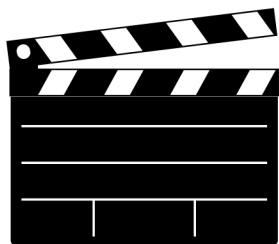
**To Do List:**

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**Goals :**

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# Movies to WATCH

