

30-DAY FINANCIAL DETOX JOURNAL

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THIS JOURNAL BELONGS TO:

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30-DAY DETOX

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AS YOU KNOW BY NOW, my approach to financial literacy focuses more on your financial mental health and less on math and budgeting. The typical financial literacy expert preaches the same old same old—*earn more, spend less*. Well, that approach may work for some but not for everyone. Many reasons can drive chronic financial woes, but I believe generational curses of financial trauma affect many of you. For example, perhaps you grew up witnessing your parents struggle financially with the anxiety and stress of living paycheck to paycheck. Or, you were taught to take care of everyone in the family, even if it caused you financial strain. And then when you finally had a few extra dollars to yourself, you spent the money instead of saving it because it made you feel better. My hope is that CB4UB arms you with the tools you need to make positive, enduring changes to your financial mental health. Use this book as your guide to return to whenever you need it in your life.

To start, we must first deal with your financial mental health **BEFORE** we can tackle a budget.

“Start where you are. Use what you have.

Do what you can.”

—Arthur Ashe

One reason it has taken me so long to publish this book is because I don't believe that simply reading a book will help you permanently change your relationship with money. I told you in the beginning that I get real. This process requires you to do the same. Yes, read the book but do the work of implementing CB4UB into your life. Experts claim that it takes thirty days to change a bad habit. When I created CB4UB years ago, David and I followed the 30-day detox program. I won't lie to you, it *was* difficult in the beginning. When that little devilish voice started to whisper in my ear that I needed or deserved something, I acknowledged its presence and said, “Get thee behind me, Satan.” (I love a good biblical reference.) This is what Jesus said to the devil when he tried to tempt him. It's brilliant because you acknowledge the temptation and refuse to give in to it all at the same time. It's important for us to recognize our temptations, instead of pretending they don't exist. Throughout this process, it is important to treat yourself with kindness and empathy. Remember we are ALL flawed, beautiful, imperfect beings, and that is OK. And now that you are almost finished reading the book, it's time to do the work!

You will need to take the next thirty days to implement CB4UB in your life in a meaningful way. To help you do so, I have a few homework assignments for you to complete

during your 30-Day Detox. I encourage you to use the space provided in this book and to post your journey on social media using the hashtag #cb4ub30daydetox and tag me for reposting. It is important to state on the public forum that you are part of CB4UB. This act helps hold you accountable and puts others on notice that you are not conducting business as usual. In six months or a year, I will continue to give away big surprises to those of you who put in the work and document your journey.

1. Acknowledge, a.k.a. #whathadhappenedwas

A rationalization means to come up with facts to defend the indefensible. The moment you stop making rationalizations and admit that you have a problem with managing your personal finances is the moment you can start to make permanent change. In the space below, take a moment to acknowledge that you have a problem with money or make a video of yourself sharing your story. Add any necessary dates and be specific about the details. For example, if you've filed bankruptcy, please include the date and details leading up to it. Or, if you're consistently overdrawn on your bank account, please list that as well. Later, once you've completed your 30-Day Detox, I suggest you revisit this assignment so you can see what space you were in when you began and where you are when you finish. Celebrating your wins is a necessary part of the program.

**#whathadhappenedwas
is the MOST important homework assignment.**

So, take your time! If you want to do a video, it need not be fancy. I prefer you film it with your phone because you won't lie to yourself. Many of my students in the digital course have found this assignment to be the most challenging. Some cry while filming, but it is a necessary part of your financial journey. Be honest with yourself. If you aren't honest, this process won't work.

Take this assignment seriously and don't rush!

2. Isolate the Problem

When we rationalize our bad financial habits, we often see them as an inevitable outcome of our own circumstances. If you isolate the problem that requires change, you will better equip yourself with a chance for success. Instead of pretending that financial traumas and financial PTSD don't exist, I'd like you to address them straight on.

As I've mentioned throughout, financial trauma is REAL!

It is characterized as a dysfunctional reaction to chronic financial stress. Symptoms often present similarly to those who experience post-traumatic stress disorder (PTSD). Leading financial trauma expert Dr. G. Buckwalter reports that 20 percent of the population meets the criteria for fi-

nancial PTSD. I believe that number is much higher. Many are unaware they're suffering from undiagnosed financial PTSD.

To consistently not have enough money is a different kind of stress—I call it SKRE\$\$\$. It keeps our physiology amped up pretty much 24/7. There is no reprieve, as we're always wired from the SKRE\$\$\$. Without the chance to recuperate, all the hormones that we need when we are truly threatened stay turned on and start chipping away at our bodies. That's why worry and SKRE\$\$\$ leave us tired and haggard looking. This is called allostatic load: the wear and tear of chronic stress beating up the systems that are weakest in any given person. So long-term financial stress can well end up as diabetes in one person, heart disease in another, and psychiatric problems in someone else.

In the space below, please discuss the financial traumas in your life and how you can make a change for the better. As you begin journaling, it may seem like you are repeating the same scenarios over and over again. That may be true. Remember, this process involves retraining your brain, which is why repetition is so important. Again, the homework assignments are designed to be a meaningful part of your CB4UB journey. For the program to work, you must com-

plete the exercises. Please be real and honest with yourself. And remember, meaningful change takes time. That's OK.

3. Have Empathy for Yourself!

What do you want? Not what Society
says that you should want.

Take some time to think deeply about this question. Please block out all the societal pressures and programmed norms. What do *you* want for yourself and your family? Are your goals based on your desires and not on what everyone else says? When you embark on the CB4UB journey, this exercise will help you come from a place of power. It's *all* about you.

STEP 01

Acknowledge what you want in life. It may feel foreign to block out what your mom, friends, and coworkers have said about what you should want in life. But it's a very liberating exercise to put yourself first.

I would like to share a quick story about a student. Dr. Dave and I hosted Zooms with our beta group of students. One evening, we discussed this particular homework assignment, and I was shocked by how many of our students had difficulties sharing what *they* wanted. When one of them

began to read her assignment, I noticed that even though she said she wanted certain things, each one was really for someone else. She wanted to have more money, so that she could buy her kids what they needed. She wanted to purchase a bigger home, so she could move her mom in and help take care of her. And though the things listed were in fact her wishes—and very noble ones I might add—not one of them was singularly for her. When she finished talking, I asked, “Now, what do *you* want?” She burst into tears. And so did the other two hundred people on our Zoom call. She said she’d never thought about what she wanted for herself. She felt that it was selfish to do such a thing. I told her that that was the little devilish voice in the back of her head, and when it came to something meaningful to her, he unleashed shame. Shame for wanting something for herself that would make her life better. Now, that little voice often urges you to obtain things that you don’t need, but when you begin doing the real work on yourself and attempt to heal prior traumas, shame is the number one plan in his arsenal. For this exercise, you need only acknowledge the feeling of shame for thinking about what you want in life, and then tell the devil to get behind thee, and keep moving forward.

STEP
02

Jot down your goals in the space provided below. When I am reading a book, I like to keep it on my person as I do with a cell phone. So consider keeping it within hand's reach, so you can add things here and there as you think about them.

STEP 03

Film a video of yourself on your mobile device discussing your financial goals for you and your family. The video should not exceed 3 minutes.

4. Get Your Immediate Family On Board

Whether you are married or shacking up and sharing bills or single, this is a crucial step in the CB4UB journey. Have a come-to-Jesus moment with your immediate family—this includes anyone who lives under your roof that you part with your money on a regular basis. Come-to-Jesus is a Southern saying similar to an intervention. Let them know that you're embarking on the CB4UB plan and what it means. For example, if you have children, have a family discussion and tell them that the family will be cutting back on its spending for a while. Explain why. It could be because you would like to purchase a family home, send the kids to private school, or take a family vacation. If you are single, have this discussion with yourself. It is important to hold yourself accountable.

Please film or record an audio of you and your family members accepting the #cb4ub challenge! Dave, Louie, Prada, and nephew son Aiden (who is in our pockets), did this as well. It is an accountability exercise and will help you when

they inevitably ask you to falter. Show them the video or play the recording. It helps. Trust me.

5. Create a #cb4ub Curse Word Jar

This can be an actual jar, or if you're fancy and can come up with a tech equivalent, go for it. You get the point. Everyone who weighs in on financial decisions (including kids, who can pay with chores) must participate. Do you remember the CB4UB curse words? These are words you want to eliminate from your vocabulary. So, if you or a family member are caught using these words, add money, a chore written on paper, or whatever penalty is agreed upon, to the jar. This encourages everyone in your household to rid these words from their daily vernacular:

.....
Deserve
.....
Can Afford
.....
Need
.....
Have No Choice
.....
It's Only (insert a figure)
.....
Duty
.....

6. Check Yo'self

Remember, this program is all about accountability. Don't allow outside forces or pressures to change those definitions. Stick to the plan. Checking yo'self is very black and white. There are no gray areas.

7. Create a Social Media Post

Declare to the world that you are in the crawlin' phase of your life right now. We need to make crawlin' sexy again! Extra points for creativity! There will be a surprise for the winner of the #imcrawlin post.

Use #crawlbeforeyouball #financialmentalhealth #mrsmd and tag @buffiepurselle on IG or FB.

8. Practice Meditation

Practiced for thousands of years, meditation was originally meant to help deepen one's understanding of the sacred and mystical forces of life. These days, meditation is also used for relaxation and stress reduction. It is considered a type of mind-body, complementary medicine that can produce a deep state of relaxation and a tranquil mind. During meditation, focus your attention and eliminate the stream of jumbled thoughts that may be crowding your mind and causing you stress. This process often results in enhanced physical and emotional well-being.

First, find a safe space to sit quietly where you can concentrate on you (uninterrupted) for around 10 minutes. Second, close your eyes and concentrate within on centering yourself. If your mind wanders, that is fine! This practice is about training your mind to come back to concentrating on you. When your mind inevitably starts to drift back to the things you need to do today, simply acknowledge that you need to do those things with kindness, then come back

to the meditation. This practice takes time. Remember, we are crawlin', not running! There is a reason that we say the *practice* of meditation because we must practice it. Forgive yourself beforehand to help you get in the right frame of mind. This is a judgment-free zone where you accept what is and don't worry about what is not.

9. Review Wants vs. Needs

This is my favorite step! I bet you think it's easy to determine wants from needs, right? Wrong! Unfortunately, we allow our emotions and that little voice within to coerce us into believing that wants are in fact needs. Please review the definitions as you prepare for your next assignment.

By definition:

A **want** is something you desire
but is not required to have to survive.

A **need** is something you must have in order to live.



ASSIGNMENT

GRAB YOUR LAST THREE MONTHS of bank statements, credit card statements, and cash receipts. Enter each transaction in the #cb4ub spreadsheet—<https://justbeingbuffie.com/budget>. This spreadsheet requires you to account for each and every expense. You will have to determine whether each purchase is a **NEED** or a **WANT**.

Enter your **REAL** income. Not, if I get a bonus or work overtime-type income, but the income you can count on every month. If you are currently unemployed, please list your unemployment income. If you are a student, list the money that you use to live on each month, including student loans, money from scholarships or your parents, and your job.

Enter your **REAL** liabilities, not your liar-abilities. This is any debt or other financial responsibilities that you owe but are not currently paying. For example, a student loan debt. Remember, I owned a chain of tax practices and was a licensed mortgage broker for years, so I know what folks spend money on each month.

Use the link above to complete your assignment. When you're done, look at your total for monthly wants. This is your new savings.

***Play around with this spreadsheet. You can't break it! Have fun with it. See what happens when you cut out some or all of your wants for a few months. This is your TOOL to help you learn how to CONTROL your money instead of allowing your money to CONTROL your life.**

Past students have recalled this assignment as being one of the most revealing and difficult. It can be tedious and grueling to go through each transaction per month. But there is sound reason for why I want you to do this step manually. Doing it on an app is *not* the same. Going through this exercise of seeing how much you spend and earn each month will change your perspective. So . . .

Take your time. It should take you a while to complete.

Please document your journey each day. Jot down how you feel about what's going on in your life. Have you been able to keep to your new budget? How are you handling the inevitable temptations that arise? And how do you feel after meditation? There are thirty pages in this book for you to do just that after the final chapter. Use it as a journal and workbook. Having the ability to come back and see where you were, what your triggers used to be, and how far you've come can help you make meaningful and sustainable, life-lasting change.

CB4UB NEEDS

CB4UB WANTS

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Crawl
Before You
Ball[™]