



BUSINESS MINDSET & PLANNING JOURNAL

For

CREDIT REPAIR ENTREPRENEURS



Welcome to the Business Mindset Journal for Credit Repair Entrepreneurs

Building a credit repair business is not just about disputing accounts or understanding credit laws. It is about discipline, clarity, consistency, and mindset.

This journal was created specifically for credit repair entrepreneurs who want to:

- Operate with integrity and compliance
- Build a financially stable business, not just chase transactions
- Shift from survival mode to legacy-minded decision making

In the credit repair industry, often times entrepreneurs focus on tactics but neglect the internal work and financial structure required to sustain long-term success. This journal bridges that gap.

Inside these pages, you will reflect, plan, track, and assess:

- Your beliefs around money and success
- Your financial habits and decision-making patterns
- The health of your business finances
- Your goals, fears, and long-term vision

This is not a any journal.

This is a guided tool designed to support intentional growth, financial awareness, and responsible entrepreneurship.

Use it honestly. Use it consistently.

Your clarity will compound over time.

— LaDonyae Thomas

Who This Journal is For

This journal is designed for:

- ✓ Credit Repair Entrepreneurs who want to operate professionally and responsibly
- ✓ Business owners who want more control over their finances, not just more clients
- ✓ Entrepreneurs who are ready to build systems, not just hustle
- ✓ Those who want to align mindset, money management, and long-term vision
- ✓ Credit professionals who care about compliance, sustainability, and legacy

This journal is especially helpful if you:

- Feel overwhelmed managing business finances
- Want clarity around income, expenses, and growth
- Struggle with inconsistent cash flow
- Are building (or rebuilding) confidence as a business owner
- Want to move from short-term wins to long-term stability

Who This Journal Is Not For

- ✗ Those looking for guaranteed income results
- ✗ Those unwilling to reflect honestly or track their finances
- ✗ Those seeking legal, tax, or financial advice (this journal is educational, not advisory)

If you are committed to intentional growth, this journal will meet you where you are.

Credit Repair Legal & Compliance Checklist

Have I registered my credit repair business legally?

Do I have a client agreement contract?

Am I following the Credit Repair Organizations Act (CROA)?

Do I provide clear disclaimers to clients about credit repair timelines?

Have I researched state-specific credit repair laws?

Am I tracking all disputes and client communications properly?

FINANCIAL FREEDOM

DATE : _____

WHY I WANT MY BUSINESS TO BE FINANCIALLY FREE

MY MOTIVATION FOR STARTING A CREDIT REPAIR BUSINESS

THE IMPACT FINANCIAL FREEDOM WILL HAVE ON MY LIFE AND BUSINESS

BUSINESS MONEY MINDSET

DATE: _____

MY FINANCIAL STRENGTHS

BUSINESS MONEY MINDSET

DATE : _____

MY FINANCIAL WEAKNESSES

Blank area for writing financial weaknesses.

BUSINESS MONEY MINDSET

DATE : _____

PURPOSE IN MY LIFE

BUSINESS MONEY MINDSET

DATE: _____

MY BUSINESS FINANCIAL GOALS & PROJECTIONS

6 MONTHS

1 YEAR

5 YEARS

10 YEARS

BUSINESS MONEY MINDSET

DATE : _____

WHAT I ENJOY MOST ABOUT MY BUSINESS

ACTION PLAN FOR BUSINESS & FINANCIAL GROWTH

3 THINGS I WILL DO THIS MONTH TO GROW MY BUSINESS

DATE : _____

Blank area for writing the first item of the action plan.

Blank area for writing the second item of the action plan.

Blank area for writing the third item of the action plan.

BUSINESS MONEY MINDSET

DATE: _____

5 WORDS DESCRIBING MY ATTITUDE TOWARDS MONEY

①

②

③

④

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WHAT I NEED MORE IN MY LIFE

WHAT I NEED LESS IN MY LIFE

BUSINESS MONEY MINDSET

DATE: _____

MY MOST MEMORABLE EXPERIENCE SURROUNDING MONEY

BUSINESS MONEY MINDSET

DATE : _____

ACCOMPLISHMENTS THAT I AM MOST PROUD OF

OVERCOMING FINANCIAL FEARS

DATE : _____

A FEAR THAT'S HOLDING ME BACK FROM SCALING MY BUSINESS

A FINANCIAL RISK I NEED TO TAKE TO GROW

BUSINESS MONEY MINDSET

DATE: _____

FAVORITE AFFIRMATIONS

①

②

③

BUSINESS MONEY MINDSET

DATE : _____

MY MOST PROFITABLE.....

TALENT

TRAIT

SKILL

BUSINESS MONEY MINDSET

DATE : _____

MONEY VALUES & FUTURE FINANCIAL PLANS

MY CORE VALUES WHEN IT COMES TO MONEY AND BUSINESS

GETTING CLEAR ON MY MY PLAN TO MAKE SMARTER DECISIONS MOVING FORWARD

BUSINESS MONEY MINDSET

DATE: _____

I AM MOST THANKFUL IN MY LIFE WITH

WHO	WHY

BUSINESS MONEY MINDSET

DATE: _____

ADVICE I WOULD GIVE OTHER ENTREPRENEURS

QUESTIONS TO ASK OTHER ENTREPRENEURS

①

②

③

MY LEGACY & BUSINESS IMPACT

DATE : _____

HOW I WANT MY BUSINESS TO BE REMEMBERED

THE IMPACT I WANT TO HAVE ON MY CLIENTS AND COMMUNITY

MY MONEY VALUES

DATE: _____

WHAT I VALUE MOST IN LIFE

<hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/> <hr/>

MONEY MISTAKES THAT I REGRET

WHAT I LEARNED

--	--

WHAT I CAN DO TODAY TO MAKE IT BETTER THAN YESTERDAY

--

BUSINESS MONEY MINDSET

DATE: _____

A large rectangular box containing 20 horizontal lines for writing.

BUSINESS MONEY MINDSET

DATE : _____

MILESTONES TO TRACK MY FINANCIAL SUCCESS

1.

2.

3.

BUSINESS MONEY MINDSET

DATE: _____

MY 1-MINUTE TIMER

WRITE WHATEVER COMES TO MIND

FUTURE GOALS

TIME	GOALS	ACTIONS
6 MONTHS		
1 YEAR		
3 YEARS		
5 YEARS		
10 YEARS		

ANNUAL GOALS

YEAR OF :

FINANCIAL GOAL:

SAVINGS GOALS	
---------------	--

INCOME GOALS	
--------------	--

SAVINGS GOALS ACTION STEPS :

- 1
- 2
- 3
- 4
- 5

INCOME GOALS ACTION STEPS :

- 1
- 2
- 3
- 4
- 5

OTHER FINANCIAL GOALS
.....
.....
.....
.....

SIGNIFICANT PURCHASES TO BE MADE
.....
.....
.....
.....

MILESTONES TO REACH THROUGHOUT THE YEAR

-
-
-
-
-

-
-
-
-
-

YEARLY FINANCES

YEAR : _____

MONTH	INCOME	EXPENSES	SAVINGS
JAN			
FEB			
MAR			
APR			
MAY			
JUN			
JUL			
AUG			
SEP			
OCT			
NOV			
DEC			

FINANCIAL GOALS

MONTHLY CALENDAR

MONTH : _____

SUNDAY	MONDAY	TUESDAY	WEDNESDAY

MONTHLY FINANCIAL PLAN

MONTH : _____

MONTHLY INCOME : _____

BILLS / FIXED EXPENSES	AMOUNT	DUE DATE

VARIABLE EXPENSES	AMOUNT	DID IT ADD VALUE

SAVINGS :	
Starting Balance :	
Deposit :	
Deposit :	
Deposit :	
Saving Total :	

IF YOU WORK HARD ENOUGH, THE RESULTS WILL COME

ENDING BALANCE : _____

UPCOMING EXPENSES

YEAR : _____

JANUARY	FEBRUARY	MARCH
APRIL	MAY	JUNE
JULY	AUGUST	SEPTEMBER
OCTOBER	NOVEMBER	DECEMBER

FINANCIAL REVIEW

YEAR : _____

TOTALS

TOTAL EARNED :

TOTAL SAVED :

TOTAL GIVEN AWAY :

TOTAL FIXED EXPENSES :

TOTAL VARIABLE EXPENSES:

TOTAL DEBT PAID OFF :

PERCENTAGES

REFLECTIONS

ACTION STEPS & CHANGES TO MAKE :

- 1 _____
- 2 _____
- 3 _____
- 4 _____
- 5 _____

MOTIVATION

*Build with clarity.
Operate with integrity.
Grow with purpose.*



www.buildwithaffinity.net