

Ledgerquest — Reflection Journal

This is your space to think on paper. Reflection is how you author your own story — there are no right answers and nothing here is graded or shared. Use it however is useful to you.

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How are you arriving?

How are you arriving today? Notice what's going on in your body — your breath, your shoulders, your energy. Name it, without judging it.

Thinking with Priya

*Priya is about **Compound growth / interest over time.***

Reflect on a time this fits something in your own life — a moment you noticed it, felt it, or wondered about it.

Thinking with Marcus

*Marcus is about **Budgeting / allocation**.*

Reflect on a time this fits something in your own life — a moment you noticed it, felt it, or wondered about it.

Thinking with Devon

*Devon is about **Opportunity cost / trade-off**.*

Reflect on a time this fits something in your own life — a moment you noticed it, felt it, or wondered about it.

Thinking with Rosa

*Rosa is about **Saving / delayed gratification.***

Reflect on a time this fits something in your own life — a moment you noticed it, felt it, or wondered about it.

Thinking with Cyrus

*Cyrus is about **Debt & credit / cost of borrowing.***

Reflect on a time this fits something in your own life — a moment you noticed it, felt it, or wondered about it.

Thinking with Nadia

*Nadia is about **Risk vs. reward / diversification.***

Reflect on a time this fits something in your own life — a moment you noticed it, felt it, or wondered about it.

Thinking with Yusuf

*Yusuf is about **Income & taxes** / **gross-vs-net**.*

Reflect on a time this fits something in your own life — a moment you noticed it, felt it, or wondered about it.

Thinking with Calla

*Calla is about **Needs vs. wants** / **value-per-dollar**.*

Reflect on a time this fits something in your own life — a moment you noticed it, felt it, or wondered about it.

Thinking with Odette

*Odette is about **Inflation** / purchasing power.*

Reflect on a time this fits something in your own life — a moment you noticed it, felt it, or wondered about it.

Thinking with Hollis

*Hollis is about (**Mentor**).*

Reflect on a time this fits something in your own life — a moment you noticed it, felt it, or wondered about it.

Before you close this

What's one thing you're working out about yourself right now? Not a conclusion — just where your thinking is today.

A note for grown-ups. This journal is just a gentle, private space to notice feelings — nothing here is graded, scored, or shared, and there are no wrong answers. If something a young person writes about feels too big to hold alone, it always helps to talk with a trusted grown-up. In the US you can also call or text **988** (the Suicide & Crisis Lifeline) or text **HOME to 741741** (Crisis Text Line), anytime.

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