SMART COOKIES





FOR PERSONAL FINANCE

The Smart Cookie *Money* Edit Workbook

Hey you!

First of all, how smart are you for grabbing this guide?!

The Money Edit is designed to help you transform your spending, shift your habits, and align your spending in what really matters to you.

And don't you worry, this isn't about NOT spending money, it's simply about learning the process that allows you to create the habit of spending with intention, which is a key part of the process of building the rich and abundant life you deserve.



Your *7 days*

DAY ONE: AWARENESS

Make a note of purchases you've made recently or even a while back or so that you really loved and cherished? It could be anything... a book you couldn't put down, a trip you savored with the people you love most, a massage, or maybe a double shot espresso that got through a doozie of a day.

Make a note of all the purchases you really loved below.

What do themes do you see emerge from the purchases above. ? Are your favorite purchases more experiences, or things ? Are they expensive, or not so much? Do you notice themes of comfort, pleasure, memory making, meaning, beauty, health + self care, experiences, quality? There's no right or wrong answer here, just note what you observe below.

DAY TWO : CREATE YOUR RATHER FACTOR

Your Rather Factor is an intentional list of aligned things and experiences you plan to put your money towards over the next 90 days. Instead of spending mindlessly and aimlessly - this tool is designed to help you be mindful of where you would RATHER spend your money - a new way of consciously spending that's aligned in what you truly, authentically want.

When you're creating your Rather Factor think back to those themes and feelings you observed in the exercise yesterday and align your Rather Factor in that same authenticity .

I usually create a fresh Rather Factor list at the beginning of each season and include about 3 seasonal things/experiences I want to be intentional about purchasing, and 2-3 (9 months to a year out) longer term savings goals . For example, right now my Rather Factor is:

- (Seasonal) Fall break cabin trip to mountains
- (Seasonal) Quality cozy sweaters/ sweatshirts I'll wear daily that can last me a few years.
- (Seasonal) Soft, textured vintage for living room
- (Saving goal) Family cabin in the mountains near a stream or river for fishing + swimming
- (Savings goal) Studio workshop
- (Saving goal) Landscaping

Note your Rather Factor below. I also recommend keeping a note with it your wallet and also as note in your phone for quick reference.

DAY THREE : SHOP! BUT FIRST ANSWER THESE 5 QUESTIONS

Yep, you heard me, go about your day and spend like you normally would. BUT (here comes the catch but I promise it will be worth it) for a full day before completing any purchase, ask yourself these 5 questions:

- Do I LOVE what I'm about to buy? Or would I rather put this money towards something more meaningful, something that I love even more that reflects what's really important to me? Think back to your Rather Factor.
- Would I buy this at full price, or am I just tempted because it's on sale.
- Do I own a similar item that I like better? (Might sound silly I know, but it's amazing how many times my answer to this questions is... yep!)
- Will I feel proud of this purchase tomorrow ?
- Does this purchase reflect what's really matters to me? When you think about your values, dreams and goals, does this purchase (no matter how small) feel aligned. Think about those core themes that emerged on Day One - does this purchase feel aligned, will it be something you look back on a year from know and feel good about?

Take a moment and note below what purchases you made and didn't make after honestly answering the five questions above.

DAY FOUR : SPENDING AWARENESS

Pull up your last 90 days worth of spending (bank and credit card statements). Then for each purchase, ask yourself if you would have still made that purchase after honestly answering the 5 questions from yesterday's exercise.

Add up the total amount of unaligned spending during the past 90 days you could have easily edited and note that number below.

90 Day Money Edit Savings $

What does the number above add up to... $100? $200? $1000 dollars??? The point of getting clear on this number isn't to feel guilty and beat yourself up, but to inspire you to see how much money you really do have to put towards the things you really love and towards the future goals that are most meaningful to you. Pretty amazing, right?

STEP FIVE & SIX: TAKE THE 5 DAY MONEY EDIT CHALLENGE

For the next two days use the space below as your Money Edit Journal. Make a note of any purchases you were tempted to make, but decided not to based on what you learned in The Money Edit Process (these will be your edited purchases). Again, this isn't about NOT spending any money, but about trusting yourself to spend with intention, only putting our money towards the things and experiences that really light you up!

DAY ONE

Edited Purchase $ Price

DAY TWO

Edited Purchase $ Price

At the end of 2 days, add up how much you edited simply by realigning your spending to what really matters to you.

Total amount edited during the 2 day Money edit challenge $

DAY SEVEN: BUILD YOUR PRACTICE+ PLAN YOUR PRIORITY SPENDING FOR THE NEXT 3 MONTHS

How are you feeling about your spending and your money now?

What have you learned that you're excited to carry forward in the next 90 days?

Spend With Intention Planner

In the next 90 days what items are you excited to prioritise money for in each area of your life?

HOME

Items	Description	Plan To Spend

WARDROBE

Items	Description	Plan To Spend

SELF CARE

Items	Description	Plan To Spend

OTHER

Items	Description	Plan To Spend