



single mom by design

Financial Empowerment for Single Moms

BUILDING A MONEY MACHINE

IN THIS GUIDE

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PART 1

WHAT IS THIS JOURNEY ABOUT? FOR YOU.

*You're here, so obviously building wealth is important to you.
This section is really digging into your "why" and identifying
all the things that have stood in your way - until now.*

- ▶ **THE PATH TO FINANCIAL SUCCESS.**
- ▶ **THE EXCUSES STOP. RIGHT. NOW.**
- ▶ **THE 4 DRIVERS OF WEALTH CREATION AND ACCUMULATION.**



*the path to
financial success*

DO YOU EVER ASK YOURSELF:

Is this *money thing*
really meant for
me?

HOW I EXPERIENCED THE *single mom* DILEMMA

I felt like I was trapped inside this triangle, with
each wall closing in on me and my child.



LIFE DOESN'T NEED TO LOOK LIKE THAT

You can be the one who breaks free

The truth is, the impossibility triangle is something we made up in our minds. It's a story we told ourselves about WHY we can't break free.


Sure it's difficult, but so is growing a human in our bellies. We do difficult things. You're here because you want more out of your life, and for your family. A mother doesn't give up. She breaks through.

Imagine this hypothetical scenario...

Someone says to you "find 25k by the end of the month.

Your children's lives depend on it."

**DO YOU THINK YOU'LL FIND A WAY. OF
COURSE YOU WOULD. THAT'S JUST WHAT
A MOTHER DOES.**

A close-up photograph of several large, blooming pink peonies. The petals are layered and have a soft, ruffled texture. The background is dark, making the light pink flowers stand out. A semi-transparent blue rectangle is overlaid in the center, containing white text.

YOU *literally* have to
BECOME *a* NEW
PERSON - *the kind of*
woman who is
WEALTH.

• - Talia Shewchuk



single mom by design

Our *Rule Book* Is Different.

SO WHAT ARE WE GOING TO DO ABOUT IT?

We need to identify as strong, confident, unstoppable women. This isn't just something that we do. It's who we are.

The Blueprint

THINK OF MONEY LIKE AN EX BOYFRIEND

Bear with me. It's a relationship like any other. Imagine someone who betrayed you? You're reluctant to get back in the pool right? Think of this as a new LOVE STORY.

REPLACE THE WORD "PRICE" WITH "VALUE"

When you spend, focus on the value, rather than the price. Does it contribute value? Is it adding, or taking away from your life? What about YOU? How are you creating VALUE?

IS WEALTH PART OF YOUR IDENTITY?

I've been a single mom for so long, it's hard to even see myself in a relationship. Consider this, have you been struggling for what seems like forever? Can you even see yourself, feel yourself... wealthy?.

*the excuses stop.
right now.*

MONEY ISSUES ARE SYMPTOMS OF A ROOT CAUSE.

So what is the *root*
cause?

The story we tell
ourselves about what
money *represents.*

MONEY STORIES AREN'T TAUGHT. THEY'RE CAUGHT.

People, usually well-meaning (who also didn't have a lot of financial confidence) told us things like “you're not good with numbers”, “we'll always be poor”, “rich people steal”, “money is evil”, and my favourite - that “money destroys families”.

We repeats these things, in our own voices, in our heads. We believe them, and better yet, they become who we are. We need to SEPARATE what happened in our fammilies financially from the meaning we gave it all WHEN IT HAPPENED.

DOES THIS SOUND FAMILIAR?

Investing is great, I know. I really should do it. And I definitely will WHEN I HAVE MORE MONEY.

WHAT ABOUT THIS?

I don't know what I'm doing. It's so complicated. I barely passed math in high school .

A photograph of a dirt path winding through a forest. The path is covered in tall, green grass and some small plants. In the background, there are trees and more foliage, creating a dense forest scene. The lighting is soft, suggesting a slightly overcast day or a shaded area within the forest.

IMAGINE YOU'RE
WALKING IN A
FORREST.

ARE YOU SOMEONE
WHO FOCUSES ON
THE TREES THAT
BLOCK THE PATH, OR
SOMEONE WHO
FOCUSES ON THE
PATH BETWEEN THE
TREES?



*the 4 drivers
of wealth accumulation
and creation*

CONSIDER THIS

*What drives
wealth?*

The 4 WEALTH DRIVERS

01

INCOME

As single moms, this is where we really struggle. We think we can't possibly work the required hours to live the lives we want for our families.

02

INVESTING BEHAVIOUR

Some might call it savings. How much of income do we put towards our future selves? Do we know how much we need to reach our goals?

03

RETURNS ON INVESTMENTS

This is where we'll dive into the power of compounding and the relationship between risk and return. It's important we know what our money is "doing".

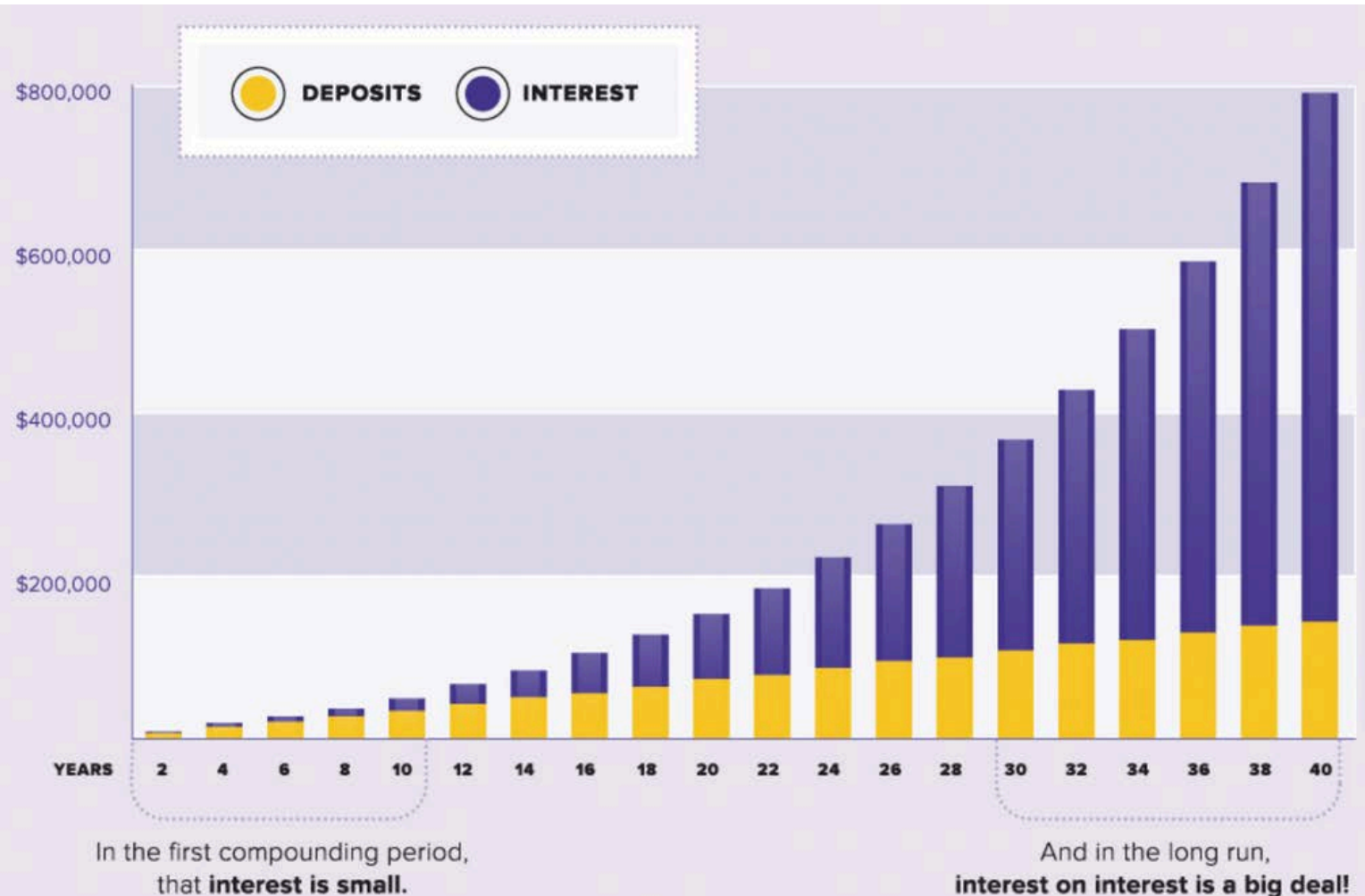
04

TIME

The most important and the most elusive. This is something our children have more than we do. This is why we need to get them started right away.

What is *compound interest*?

SIMPLY PUT, IT'S INTEREST ON INTEREST.



The difference a decade makes.

















Notice the difference that just 10 years can make on such an investment:



THIS CHART SHOWS \$1000 COMPOUNDING AT 10%.

HOW MUCH MONEY DO YOU NEED *to save each year, to retire with \$1M?*

Based off of 7% annualized interest

	Amount invested each year	Total amount invested
15 YEARS 	• \$33,800	 \$507,000
20 YEARS 	• \$20,950	 \$419,000
25 YEARS 	• \$13,680	 \$342,000
30 YEARS 	• \$9,200	 \$276,000
35 YEARS 	• \$6,310	 \$220,850
40 YEARS 	• \$4,380	 \$175,200
45 YEARS 	• \$3,060	 \$137,500
50 YEARS 	• \$2,150	 \$107,500

IT DEPENDS ON HOW FAST YOU WANT TO DO IT.

The Risk vs Return Trade-off

IN SIMPLE TERMS, IT IMPLIES THAT INVESTORS EXPECT HIGHER RETURNS FOR TAKING ON MORE RISK. IF AN INVESTMENT IS RISKIER, INVESTORS WOULD EXPECT A HIGHER RETURN AS COMPENSATION.



So now that we know WHAT drives wealth, what stops us from building it?

fear

1) UNCERTAINTY

We never took the time to assess where we are, where we're going, and how we're going to get there.

2) LACK OF INFORMATION

You're here now, so let's do this thing.

3) LACK OF COMMITMENT

Are you willing to do what it takes? Do you feel worthy of wealth?

4) LACK OF ACTION

What you do reveals what's important to you Did you buy that first stock, read that first book, invest that \$50?.

5) NO SUPPORT

We've got each other. Have friends who talk about wealth and make plans. Who in your life supports your vision?

SO WHAT ARE WE DOING NOW?

CREATE *the* PLAN



WHERE ARE YOU NOW?
WHERE DO YOU WANT TO GO?
WHAT NEEDS TO HAPPEN IN BETWEEN?

PART 2

KNOW YOUR DESTINATION

We're arriving at the destination no matter what. What we do today determines whether or now we get there with any money. We don't want to get to the destination and have nothing.

- ▶ **THE RULES FOR SINGLE MOMS ARE DIFFERENT**
- ▶ **SEE YOUR FUTURE WITH CLARITY**
- ▶ **NOW WE WORK BACKWARDS**
- ▶ **WHERE ARE WE TODAY?**
- ▶ **THE JOURNEY TO OUR BEAUTIFUL FUTURE AWAITS**

*the rules
for single moms are
just different.*

CONSIDER THE “SINGLE MOM TRIANGLE
DILEMMA.”

If we're not
earning enough,
we can't get *ahead.*
Don't settle for “*this*
is just my life.”

I CAN'T DO THIS FOR YOU. ONLY YOU CAN.

Everything crushing you is a construct of your mind. When you give it power, it becomes stronger.

I'm not saying for second it's easy. It's the hardest thing you'll ever do. But you were built for HARD.

It starts with embodying the identity you want.

TIME - you have to make it, you can't afford not to.

INCOME - think of what you have that can provide value to another human being. There's only 1 you, with your talents, passions and experiences. Build the skills you need, and don't stop the momentum forward. Stop telling yourself you can't make a lot of money.

TRAUMA - weak women don't make multiple 6 figures.

Our difficult past is what makes us strong.

It's in your hands.

*see your
future with clarity.*

SEE THE OUTCOME AND STAY COMMITTED
TO THE PATH

You're getting
there *regardless*. I'd
rather not get
there with *nothing*.

BUILD A VISION

01

Family / Relationships

What does your family look like? What do they mean to you? Words that come to mind?

02

Career

What is your dream career? How are you providing value? What does a day look like?

03

Health / Wellness

What's your state of health? What activities are you doing? Why is this important to you?

04

Finances / Contribution

How much are you making? How much are you giving away? How does this factor into your purpose?

05

Lifestyle

What elements of your lifestyle do you love? What words embody this? What dreams have come true?

The Purpose of my Money is....

THIS IS WHAT MOVES YOU WHEN
THINGS GET HARD. WHEN YOUR MONEY
HAS A HIGHER PURPOSE, YOU RISE TO A
HIGHER PURPOSE.



*this keeps me going every day, showing up, even
when no one seems to care.*

A woman with a gold necklace is sitting and writing in a dark notebook. She is wearing a white button-down shirt. The background is a soft-focus image of her and the notebook. The text is overlaid on the image.

A PURPOSE STATEMENT

MONEY'S PURPOSE IN MY LIFE IS...

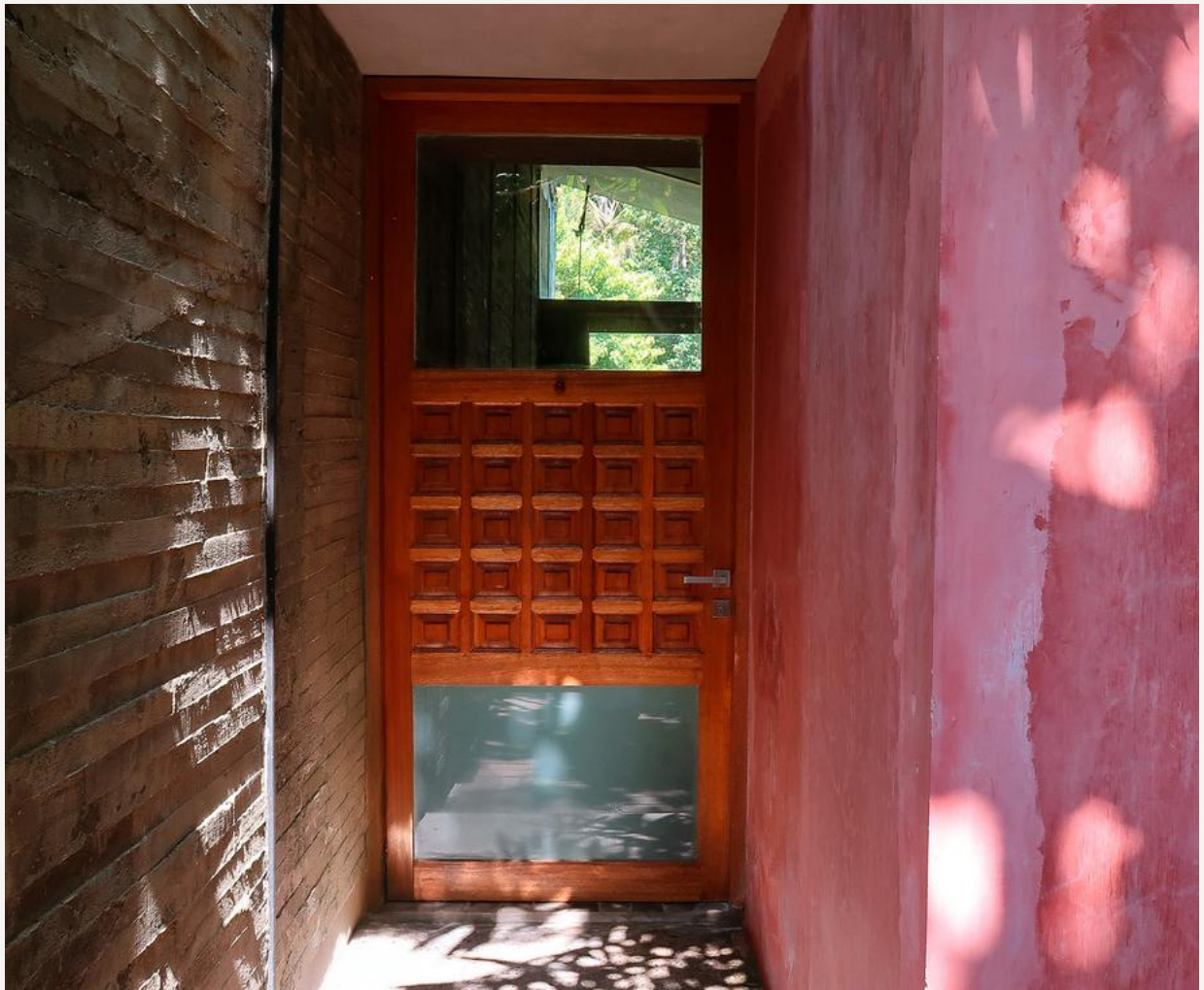
Let's say your purpose statement is something like this "Money's purpose in my life is to provide safety for my family and I, build a valuable business that changes lives while giving me the freedom to afford life's luxuries."

ASK YOURSELF THIS WHEN YOU SPEND...

Is what I'm purchasing working in furtherance to this goal, or taking me away from what I'm trying to achieve? Let your purpose statement drive every action you take.

*Now, imagine your
life 10 years from
now in each of the
domains from before.*

HOW DO YOU FEEL? WHAT KINDS OF
THINGS DO YOU DO? HOW DO YOU ACT?



MY 10 YEAR VISION STATEMENT, AS AN EXAMPLE

At 52...

At 52, I have complete freedom over my finances and location. The ability to support my family is in my hands, not an employers.

I have a beautiful relationship with a husband who loves my child as much as he does me. We are more together, than the sum of our parts.

I work with single moms every day, to prepare them for their journey. Through our community, we pivot the trajectory of so many lives of moms who would not be able to access the resources we're making available to them. We have created a movement and are having our voices heard as a result.

I donate hundreds of thousands yearly to the initiative, and feel a deep sense of purpose and fulfillment. I wake up to pure joy every morning when I see the ocean outside my window.

My days run at whatever pace I feel like, I honour my body, enjoy adventures with my family, and experience all the riches life has to offer.

Talia

SO LET'S SUM UP OUR WORK FOR THIS SECTION

This is how we become clear on where we're going...

The Blueprint

BUILD A LONG TERM VISION IN THE 5 DOMAINS

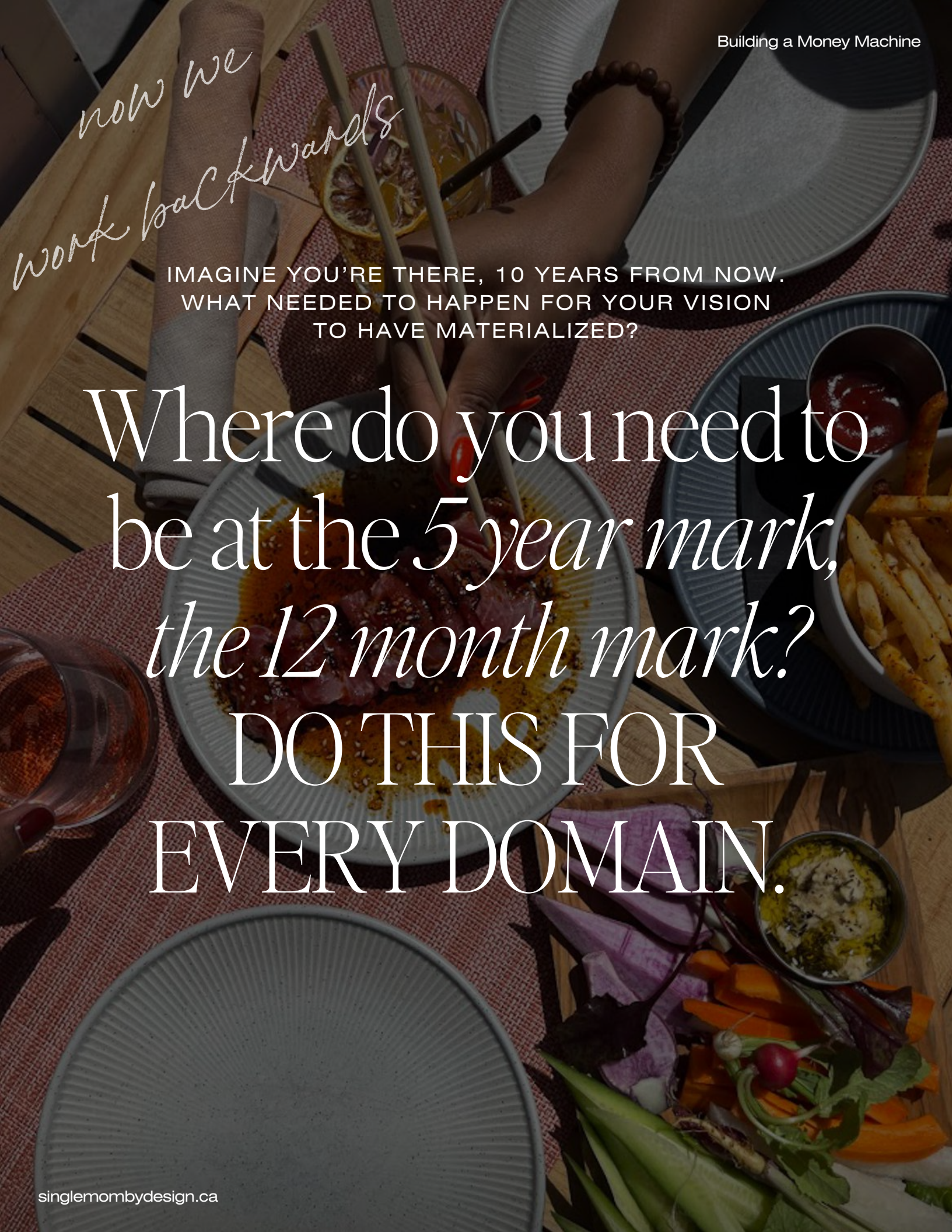
Write out where you want to be in each of the 5 domains.
How do you feel? What do you look like? How do you
experience them? Why are they important?

WRITE A PURPOSE STATEMENT

What is money's purpose in your life? How do you show up
for money and how does it show up for you? What are the
incredibile things money affords you?

10 YEAR VISION STATEMENT

Now write a short summary about what like looks like for
you in 10 years. What are you doing? How are you
contributing? What dreams have come true?



*now we
work backwards*

IMAGINE YOU'RE THERE, 10 YEARS FROM NOW.
WHAT NEEDED TO HAPPEN FOR YOUR VISION
TO HAVE MATERIALIZED?

Where do you need to
be at the *5 year mark*,
the 12 month mark?
DO THIS FOR
EVERY DOMAIN.

HERE'S MY EXAMPLE...

Looking backwards, how can I achieve my 10 year goals?

Career

relationship

1M

My website is up with some valuable content.

1M

Go on at least 1 date a week and meet great people.

6M

I have great speakers, and I have 100 subscribers.

6M

Be in a committed relationship with the man of my dreams.

1Y

i have 1000 subscribers and have been published.

1Y

Take my dad on his dream trip, across Canada.

5Y

10K subscribers and finance the services for the most vulnerable.

5Y

Plan extended vacations to deepen connections.

10Y

I donate 1M every year to help single moms in need.

10Y

Creating riche experiences for my friends and family.

YOU JUST WROTE YOUR

FUTURE

on a PAGE



PLACE THIS SOMEWHERE YOU'LL
SEE EVERY DAY.

*where are
we today?*

WE GO THROUGH UPS AND DOWNS. IF YOU'RE NOT
WHERE YOU WANT TO BE, IT'S NOTHING TO BE
EMBARRASSED ABOUT. DOWN PERIODS ARE JUST PART
OF THE PATH TO SUCCESS.

This is the moment
you look at yourself in
the *mirror, flaws and
all...* and feel *proud*, no
matter where you
stand today.

STEP ONE:

CREATE *your* BALANCE SHEET

This is baseline information on your financial health.
Imagine as though you're taking your height and weight at
the doctor's office - you're establishing a starting point.
It's not supposed to be fun. Don't worry...

How *to* Do It:

*don't worry if this
doesn't look like you
want it to get!*



LIST YOUR ASSETS

Liquid assets include cash, savings accounts, TFSA - anything you can access. Illiquid assets include your house, retirement accounts, stuff you can't withdraw that easily.

*Tell your emotions to take a
seat at this point. You're
doing great!*



LIST YOUR LIABILITIES (NOT SO FUN)

This includes money you owe. Short term liabilities include what you need to pay off soon, like credit cards. Long term liabilities include a mortgage, student debt, car loans, taxes etc.

AND NOW THE FUN PART - CALCULATING YOUR NET WORTH

Add up all of the assts. Then add up the liabilities. Subtract the liabilities from the assets. $\text{NET WORTH} = \text{Assets} - \text{Liabilities}$. A negative net worth isn't the end of the world. We need to know where we're starting so that we can make a plan to move forward. In my mind, the ONLY real financial problem is not admitting when there is one.

The BALANCE SHEET

Your personal *balance sheet* might look something like this:

ASSETS		LIABILITIES	
Savings	\$400	Credit cards	\$7,000
Chequing	\$1,200	Bank Loan	\$10,000
TFSA	\$35,000	Student loan	\$17,000
RRSP	\$60,000	Mortgage	\$270,000
Home	\$350,000	Taxes	\$1,000
Car Value	\$20,000	Car loan	\$8,000
total assets	\$466,600	total liabilities	\$313,000
		net worth	\$153,600

These are just numbers on a page. Now that you know what they look like, you can make them look however you want.

STEP TWO

CREATE *your* INCOME STATEMENT



This can be approached many ways, but I recommend taking out your bank and credit card statements. We're trying to figure out what's coming in and what's going out.

HERE'S HOW THIS GUY WORKS

INCOME STATEMENT

01 LIST MONEY COMING IN FROM INCOME, CHILD SUPPORT PAYMENTS, BENEFITS, INVESTMENTS ETC. (MONTHLY)

02 LIST MONEY GOING OUT. START WITH THE EASY STUFF - RENT, UTILITIES, INSURANCE, KIDS ACTIVITIES ETC. TAKE A LOOK AT THE LAST 3 MONTHS AND USE THE LARGEST.

03 HOW THE LARGER PICTURE. GO THROUGH YOUR STATEMENTS AND LIST EVERYTHING. CATEGORIZE IT - GROCERIES, PET, UBER, ACTIVITIES ETC. FIGURE OUT WHERE YOUR MONEY IS GOING. (TAKE AN AVERAGE)

04 ADD UP THE INCOME, THEN THE EXPENSES, AND COMPARE THE TWO. ARE YOU ABLE TO COVER YOUR EXPENSES WITH YOUR CURRENT INCOME?

*Is the sum of your expenses
larger than your income?*

The INCOME STATEMENT

Your personal *income statement* might look something like this:

MONTHLY INCOME

Pay check	\$5,000
Side hustle	\$2,000
Child Support	\$600
Child tax benefit	\$350
TOTAL INCOME	\$7,950

*now how can we
work with these
numbers?*

MONTHLY EXPENSES

Rent	\$2,500
Utilities	\$400
loan	\$800
Groceries	\$1,600
Shopping / other	\$1,500
TOTAL EXPENSES	\$6,800

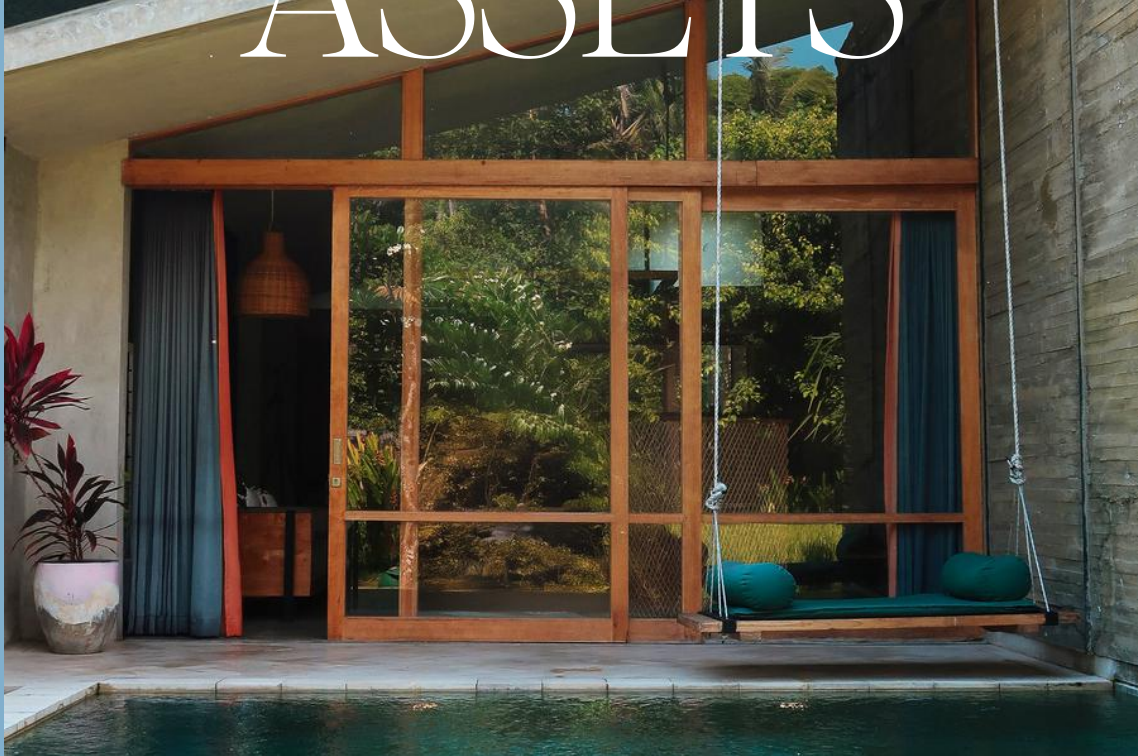
*income - expenses
= cashflow*

Cashflow = \$1,150

*remember this
number*

Subtitle

ASSETS



THERE ARE INCOME GENERATING (APPRECIATING)
ASSETS AND DEPRECIATING ASSETS

The key to creating a money machine is to use your “cashflow”, the income left over after your expenses are paid - to buying more appreciating assets.

When you buy the right assets, income goes up, profits go up, and you have more cashflow to keep the cycle going.

*the journey
to our beautiful
future awaits*

OUR HILLS ARE STEEPER THAN MOST, BUT WE ALSO
GET STRONGER BECAUSE WE'RE CLIMBING THEM.

*Your past isn't stopping
you. Everything you
want is on the other side
of this simple math
problem.*

DEFINE YOUR GAP

Process / Examples



01 What are my expected annual lifestyle costs?

01 \$100,000

02 Multiply by 25 (for your money to last about 30 years)

02 25x

03 Your ballpark number

03 \$2.5M

04 Current investments

04 \$150,000

05 The GAP

05 \$2.35M

I know it seems out of reach, but there many stages you'll pass through to get to this point.



The JOURNEY

01

FINANCIAL STABILITY

Your necessities - food and shelter, are covered by income you are generating from your assets / investments.

02

FINANCIAL SECURITY

Everything from above, and add any other current expenses. Think manicures, trips, shopping etc.

03

FINANCIAL INDEPENDENCE

This replaces your current income - all of it. This is what we calculated previously.

04

FINANCIAL FREEDOM

This replaces your current income, and then some. Imagine your wildest dreams coming true, and your investments are financing them.



How do we CLOSE *the* GAP?

BY BUILDING HABITS THAT SUPPORT OUR GOALS.

ASK:

- ARE MY CURRENT HABITS SUPPORTING MY GOALS?
- AM I DOING THINGS I SHOULD BE?
- WHAT DO I NEED TO HELP ME?
- WHAT IS 1 THING I CAN DO THIS WEEK, TO GET CLOSER TO MY GOALS?

PART 3

CREATING THE MONEY MACHINE

Alright, we've taken some time to study the parts ourselves that prevent wealth from entering our lives, we've had a hard look at our numbers and calculated our GAP.

- ▶ **SO HOW AM I GOING TO EARN MY "GAP"?**
- ▶ **THE RECIPE**
- ▶ **THE VARIOUS TYPES OF INCOME**
- ▶ **GROWING YOUR WEALTH**
- ▶ **INVESTING AND PROTECTING**

so how am
I going to be able
to earn my gap?

THERE IS A FORMULA TO THIS

1) Increase *earning capacity*

2) Transform *cashflow into
appreciating assets*

3) Protect *it*

How to optimize *earnings*

**IDENTIFY YOUR VALUE PROPOSITION.
MAKE "INCOME" THE SECONDARY FOCUS.**

**CONSTANT, NEVERENDING IMPROVEMENT
PRIORITIZE SKILLS THAT INCREASE EARNINGS**

**PROFESSIONAL DEVELOPMENT
COMPANY PAID TRAINING**

**MENTORSHIP
PROFESSIONAL ORG.**

NETWORK

*now take 1 action in the
next 24 hrs in
furtherance of your
earnings.*

*the
recipe*

THINK OF IT THIS WAY

Every dollar needs a *job
description.*

*give yourself target dates
for these levels!*

YOUR ORDER OF OPERATIONS

01

PEACE OF MIND FUND

1 month of expenses

02

ELIMINATION OF DESTRUCTIVE DEBT / EMERGENCY FUND (3-12 MONTHS)

Work these 2 items concurrently

03

INVEST AND GROW

Free money, TFSA, RRSP, non-registered
accounts, real estate alternatives etc.,

04

PAY DOWN YOUR PROPERTY

Accelerate any mortgage you might have

05

FUND KIDS EDUCATION

Yes I know, pushback? If you run out of money, you
end up on your kids sofa. They have time, you don't.

06

ENJOY LIFE

At this point your life is about impact, living your
dreams. The money side is completely taken care of.

5 TYPES OF INCOME



ACTIVE INCOME

This is what we'd call your day job. At this stage, you're trading your time for dollars. This is unsustainable in the long term. As single moms we can't possibly work the hours required to survive.



BUSINESS INCOME

Put most side hustles in this category. Think selling products, or owning a company that is making a profit and you have others that work for you, contributing to your cashflow.



ASSET BASED INCOME

A rental property for example. You own a home and rent it out, Air B&B, Turo care rental, machinery, gear etc.



RESIDUAL INCOME

You've written a book, and it continues to sell. You're a songwriter, a course creator etc.



PORTFOLIO INCOME

Stocks, bonds and ETFs, all making money as you sleep. You reach a certain amount, and your living expenses are completely covered by interest and capital appreciation.

This is your Money Machine



GROWTH REQUIRES TIME

BE PATIENT. AT THE BEGINNING, THE GROWTH SEEMS LIKE NOTHING, AND IT REALLY IS. WE'RE PLAYING THE LONG GAME. (REMEMBER THE EARLIER SLIDE ABOUT COMPOUNDING)

You've won the game when your money is making money. This doesn't take huge amounts IF you have time. Anyone can become a millionaire if they start early enough. For those of us starting later, we've got a hill to climb, but it's what we do.

*investing
and protecting*

THINK OF IT THIS WAY

Would you visit a casino to
become rich? *I wouldn't.*

Where do I put my money?



SAVINGS

This keeps your money VERY safe, but doesn't grow it. In most cases, inflation will erode this over time. Consider vehicles like: HYSA (high yeild savings account), CD's etc.



INVESTMENTS

Discipline, patience and consistency are the strategy here. Consider your risk vs return trade off. Vehicles are: bonds, stocks, ETFs, real estate alternatives etc



CASINO

This is the world of bitcoin, hedge funds, game stock and options etc. The performance of a given investment does not have to do with the company's fundamentals but rather speculation and "fear of missing out" on the "next opportunity"

Let's look more closely at this guy



INVESTMENT TYPES

BONDS

Lending money in exchange for interest payments. Very low returns.

STOCK

Ownership share of a company. As companies grow, prices rise.

MUTUAL FUNDS

Baskets of stocks, fully diversified. Actively managed and higher fees.

ETFs

Similar to mutual funds, but trade on the exchange. Note the holdings in each ETF.

REAL ESTATE

Buy for income and appreciation. Expensive to get into, illiquid. Don't start here.

ALTERNATIVES

Hedgefunds, art, collectibles, not regulated as strictly and require specialized knowledge and sophistication. .

BUT WHERE DO I BEGIN?

*Open an account at a
DISCOUNT
BROKERAGE
like WEALTHSIMPLE
and buy ETFs.*

A NOTE ON

PROTECTING *your* WEALTH

IT'S NOT ENOUGH TO MAKE IT. YOU NEED TO PROTECT IT.

01 Eliminate consumer debt.

06 Litigation.

02 Insurance - term, home
and disability

07 Health Insurance

03 Divorce / future
relationship

08 Business Partnerships

04 Unexpected Expenses

09 Children and Family

05 Fraud and Theft

10 Staying “current” in your
field of work

PART 4

LIVE INTO YOUR FUTURE

So, now you've done it. You know where you are, what you want to go, and how to get there. You've seen that this isn't just about MONEY, it's about your future at its fullest.

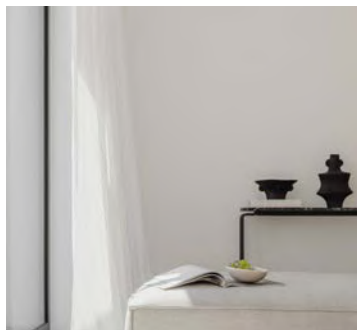
- ▶ KEEP THE VISION IN VIEW
- ▶ RECAP OF MONEY MACHINE COMPONENTS
- ▶ OPTIMIZATION
- ▶ SKILLS OVER ASSETS



*keep the
vision in view*

When done
properly, WEALTH
doesn't end with
you, it lives on for
GENERATIONS.

How *to* stay the path



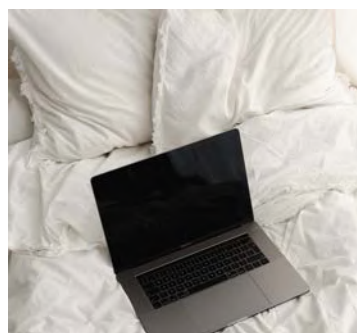
KEEP THE VISION

Never lose sight of where you are going. Keep your money goals in sight every day and when you spend anything, ask yourself - “Is this adding or subtracting from the life I want?”



MAKE A PLAN

Give yourself actionable steps and achievable goals and signposts. How much will you contribute to your registered accounts? When will you ask for a raise? Is it time to pivot?



MULTIPLE INCOME STREAMS

Here is where you study the types of income, and try to create more cashflow so that you can start purchasing assets that generate more cashflow... while you're sleeping.

Remember THIS?

THIS IS WHERE YOU WANT TO LIVE



ASSET BASED INCOME

A rental property for example. You own a home and rent it out, Air B&B, Turo car rental, machinery, gear etc.



RESIDUAL INCOME

You've written a book, and it continues to sell. You're a songwriter, a course creator etc.



PORTFOLIO INCOME

Stocks, bonds and ETFs, all making money as you sleep. You reach a certain amount, and your living expenses are completely covered by interest and capital appreciation.

This is your Money Machine

optimize

THIS IS A JOURNEY, NOT A DESTINATION

Review your strategies.
What's working? What's not?
Estate planning (Will, Succession)
Philanthropy / Social Impact
Legacy
Education for heirs

A woman is sitting on a brick path, wearing a gold sequined top, a bright orange skirt, and white sneakers with red stars. The text "AND FINALLY" is overlaid on the image.

AND FINALLY

SKILLS OVER ASSETS

SO WHAT DOES THAT MEAN?

A few things you may want to teach your kids...



DON'T LET THEM SPECTATE, TEACH THEM SKILLS.
It shouldn't stop with you. Teach them everything you learn



TALK ABOUT MONEY, OFTEN.
Make them part of the vision. Don't put money stress on them.



TEACH THEM HOW TO CREATE VALUE
This should always be prioritized over "making money".



GIVE THEM AUTONOMY
Let them earn and spend money on the things that are important.



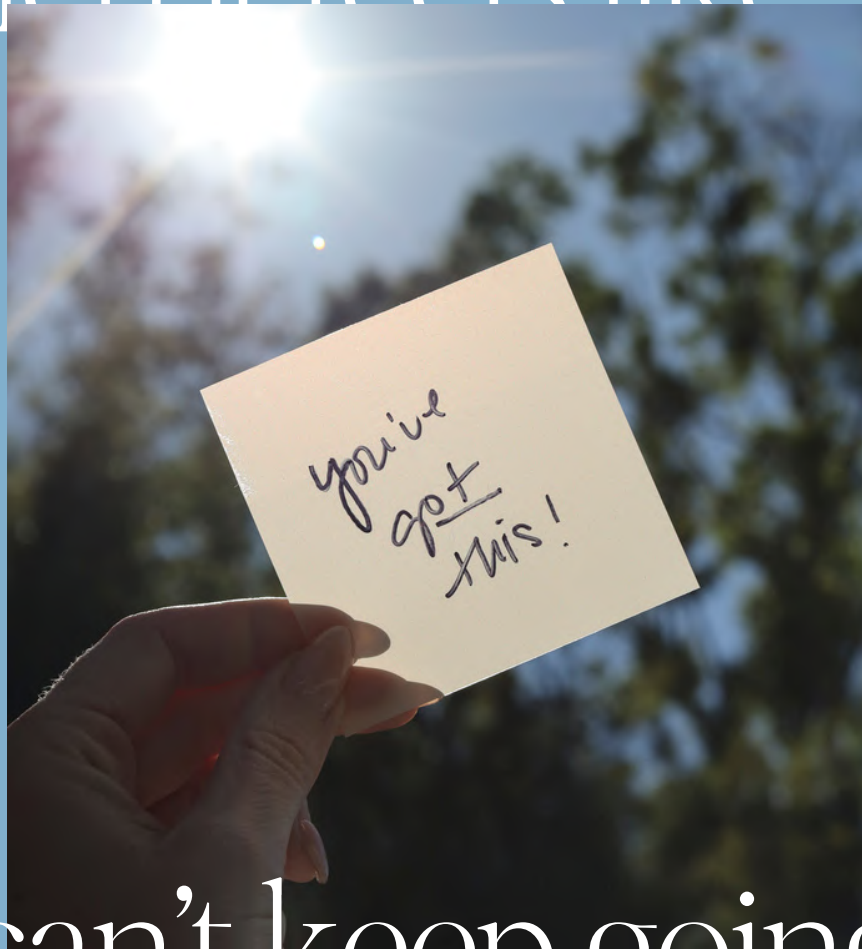
LAST BUT NOT LEAST

Be highly valued, create impact, have integrity, show up with courage

EVERY SINGLE DAY.

REMEMBER...

THERE WILL
ALWAYS BE DAYS
when it feels like we



can't keep going

KEEP GOING ANYWAYS.



thank you!

WHAT'S NEXT?

Stick with us, week after week. I promise you, you won't believe the shifts that start taking place. This isn't just about finance, it's about generating abundance in all areas of life. We do this through providing you with the support services that are mostly out of reach for many of us.

Please spread the word, so that we single moms will have our voices heard as we lift each other - to become the greatest versions of ourselves.



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