



WEALTH  
begins  
WITHIN®

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**I Am The Wealthy Woman Checklist**

## MINDSET STEPS

### 1. UNDERSTAND YOUR RELATIONSHIP WITH MONEY

First, take my [Money Mindset Quiz](#). If you tend toward abundance, you're ahead of the game! If you tend toward scarcity, count this as valuable information and nothing more because it doesn't mean anything without your permission. In both cases, take my free 10-day [Money Mindset Reset](#) course before you move onto the next step.

### 2. DEFINE YOUR UNIQUE MONEY VISION

Ask yourself: What's my 5 & 10 year vision for my career? What experiences do I want to have in my life? At what point do I want to have enough wealth that working becomes optional? What does financial abundance look like for me and how do I want to use my financial success? What amount of cash reserves would truly give me peace of mind?

### 3. FEEL YOUR VISION'S WHY

The key to building and sustaining momentum is to have a deep emotional connection to your vision and goals. Spend time thinking / journaling / talking about your deep why and FEEL it in your body. When it elicits an emotion like happy tears, peace, or laughter, you're on the right track.

### 4. CREATE A VISION BOARD

Include imagery, words, and affirmations that not only align with your vision and goals, but spark an emotional reaction when you look at them. Fun brain science fact - on a subconscious level, your brain cannot tell the difference between what has yet to happen and what already is! Visualization is a powerful tool to prime your subconscious to work with you in achieving your ultimate financial vision. So have a staring contest with your vision board for at least 5 minutes every single day!

## ACTION STEPS

### 1. UNDERSTAND YOUR CURRENT FINANCIAL STATE

Use a tool like [Empower](#) to review your key financial metrics (savings rate, cash flow, and net worth). Remember to zoom out to look at trends and identify how much money you have available right now to put to work towards your goals. Knowing exactly what you're working with is key to intentional wealth building.

### 2. BREAK YOUR VISION DOWN INTO GOALS

Ask yourself: What would need to be true for this vision to be my life? Write everything you can think of down. Then identify the financial components and turn your answers into SMART (specific, measurable, achievable, realistic, time-bound) goals. Write them down & review them daily.

### 3. DESIGN YOUR ACHIEVABLE ROADMAP WITH COST TO BRING YOUR VISION TO LIFE

For each goal, estimate an amount needed in today's dollars (e.g., down payment of \$50,000). Then use [a compounding calculator](#) to determine your monthly savings or payment amount.

### 4. IDENTIFY ANY NECESSARY TRADEOFFS AND REFINE YOUR PLAN

If you do not have enough resources today to put towards your goals, explore the following: Are there spending decisions I'm making today that aren't in alignment with my vision? Am I leaving any money on the table? Which of my goals are flexible? Can I extend my timeline or reduce the amount without sacrificing the vision? If tradeoffs are needed, adjust the timeline, amount, or take a phased approach. Never abandon your vision!

## 5. PRACTICE FEELING LIKE A MILLIONAIRE BEFORE YOUR NET WORTH AGREES

Assume anything (like becoming the first millionaire in your family tree!) is possible and you might be surprised. This fosters an abundance mindset so you're pulled instead of pushed towards progress and cultivates mindful decision-making. Practice thinking and feeling as *if* because when your mindful, aligned financial decisions become more and more natural, so will your success.

## 6. BUILD NEW MONEY RITUALS

Schedule a 10 minute money date with yourself each week to review your key financial metrics and have a monthly goal review session to track your progress. Reward all wins, especially the small ones!

## 7. REPEAT DAILY: "I AM THE WEALTHY WOMAN AND MY WEALTH BEGINS WITHIN"

Use this as your primary affirmation. Program it into your phone to show up as multiple reminders on your calendar throughout the day. Repeat it out loud every time it pops up. Similarly to the power of visualization, belief comes through hearing, so say it like you mean it!

## 5. DETERMINE YOUR SAVINGS AND INVESTMENT STRATEGY

If your goal timeline is 1-5 years, use an HYSAs like [SoFi](#). For longer term goals (like saving for education) choose a brokerage account or 401(k)/IRA/HSA (if retirement related) like [Fidelity](#). Understand your risk tolerance and choose a passive investing strategy - diversification and compounding in order to make your money work for you over time makes *all* the difference.

## 6. CREATE CONTAINERS FOR YOUR WEALTH & USE AUTOMATION FOR EFFORTLESS EXECUTION

Open your new savings and investment accounts. Create one account for each goal and give it a fun name so every time you see it, you're reminded to feel into your vision.

## 7. GIVE EVERY DOLLAR A JOB

Automate all bill payments, savings transfers, and investments and remember to actually *invest* the money you transfer into your investment account - [index funds](#) are your friends! Also keep a bucket called "Fun Funds" to use and plan to have close to \$0 in cash left over at the end of every month. You're meant to ENJOY your life *while* building your wealth because that's exactly who the wealthy woman is!