

MONEY CONFIDENCE



WHAT: Let's talk about money! Money mindset, money moves & money management both personally and for your business.

WHY: Every woman deserves to feel financially confident!

growth
GETTERS

Money Story

The stories we have about money are powerful, but not always in our best interest! Take some time to reflect on what you were taught about money. Ask yourself, "is this true?", "does this have to be true?", "can I find examples that contradict this belief?"

The goal is to acknowledge where our money story comes from, but then to change that story to one that serves our financial goals and increases our money confidence.

EARLIEST MEMORY ABOUT MONEY

HOW IS YOUR CURRENT RELATIONSHIP WITH MONEY?

REFRAME YOUR RELATIONSHIP WITH MONEY TO HOW YOU WANT IT TO BE

Money Story

WHAT NEGATIVE BELIEFS HAVE BEEN PASSED DOWN TO YOU ABOUT MONEY?

HOW CAN YOU REFRAME THAT BELIEF TO BE TRUE & POSITIVE?

HOW DO YOU WANT TO USE YOUR WEALTH?

MY NEW MONEY MANTRA

GOALS

Pretend I have an investment opportunity that has a 10X return. In other words, you invest \$10K, and I'll give you back one hundred grand. Would you do it?

Well, a Harvard business study found that those *with goals are 10X more successful* than those without goals! And, those *with written goals are 3X more successful* than just having goals. So, set goals, write them down, and review them daily! This has to be the easiest financial investment you'll ever make!

A RICH/WEALTHY LIFE LOOKS LIKE:

IN THE NEXT YEAR, I WANT TO:

RANK THE ABOVE LISTED GOALS IN ORDER OF PRIORITY:

The Only Two Numbers

Money management can be intimidating and, because of that, many people avoid it. But ultimately, it comes down to this... ALWAYS make sure your income is greater than your expenses. That includes budgeting for savings and your opportunity fund.

Income

Expenses

Revenue Map

When it makes sense, I like to encourage women to have multiple revenue streams. The idea is similar to the stock market. You wouldn't put all of your hope into one stock. You would diversify, so that over the long run you have the best chance of financial security and success.

Revenue (Income) Stream	Monthly Net	T/F: I enjoy this?

IDEAS FOR ADDITIONAL INCOME STREAMS:

Recurring Expenses

List out all of your recurring expenses. You may need to pull statements from your bank, PayPal, and credit card to find them all. The goal is to know exactly how much is really going out and to see if you can cut costs.

One year I was able to consolidate 3 different services I was paying for into one new option that did all three and it saved me hundreds!

ACCOUNT NAME	MONTHLY COST	WORTH IT?	ANNUAL COST BREAK	COULD YOU CONSOLIDATE?
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				
11.				
12.				
13.				
14.				
15.				

Debt List

Snowball Method: Pay off balances from smallest balance to largest (regardless of interest rate). Each time you pay off one account, apply the monthly payment you would have paid there and apply it to the next balance.

Avalanche Method: Apply higher payments to debt with the highest interest rate (regardless of balance amount). Once that account is paid, apply extra payments to the next debt with the highest interest rate.

DEBT NAME/ACCOUNT	TOTAL OWED	INTEREST RATE	MONTHLY PAYMENT	DUE DATE
1.				
2.				
3.				
4.				
5.				
6.				
7.				
8.				
9.				
10.				
11.				
12.				
13.				
14.				
15.				

Money Magnet To-Do List

DONE?	ITEM NAME	DUE DATE
	Do the Money Mindset Work & Complete Money Goals Worksheets	
	Complete Debt List & Create a Plan to Reduce Debt!	
	Complete Reoccurring Expense List & Cut Some Expenses!	
	Open Business Checking & Savings Accounts	
	Create a Business & Personal Wealth Plan (aka: Budget)	
	Open Your Roth IRA and Start Taking Care of Future You Today!	
	Complete Revenue Map and Look for New Income Streams	

3 Money Books to Read



Do you want to be rich or wealthy? And what is the difference *for you*?

Rich is about money. I like money, but it's not my driving force. When I think about wealth, it paints a more complete picture that includes relationships, health, lifestyle, and freedom — that's what I'm after!

The way we think about money, talk about money, and approach money will dramatically affect how money responds to us.

Want more? Here are 3 of my favorite money books (in reading order):

1. Happy Money by Ken Honda
2. Women & Money by Suze Orman
3. I Will Teach You to Be Rich by Ramit Sethi