SMART COOKIES

# WORKBOOK

## THE MONTHLY FINANCIAL FLOW AND ABUNDANCE PRACTICE







YOUR RICHEST YEAR



# AUTOMATE YOUR SUCCESS



# BANK ACCOUNT FLOW

## INCOME

### MAIN CHECKING ACCOUNT

GOAL SAVINGS ACCOUNT INVESTMENTS

DEBT PAYOFF

FLOAT ACCOUNT

CONSISTENT MONTHLY EXPENSES + MISC SPENDING



# AUTOMATE YOUR SUCCESS

## CHECKLIST

- [ ] If you haven't already, be sure to set up direct deposit so that your income is automatically deposited into your main checking account when you get paid.

- [ ] Set up a separate savings account for each of your short term saving goals and your sleep peacefully fund and name your accounts.
Savings Account #1 Name: Sleep peacefully account
Savings Account #2 Name:
Savings Account #3 Name:

- [ ] Set up a separate checking account (or an easily accessible savings account) for your FLOAT account to cover those irregular expenses that come up throughout the year

- [ ] Based on your debt accelerator plan, set up an automatic payments towards each debt every month so that your balance goes down automatically, or put a reminder in your calendar to make sure it gets done each month.

- [ ] Set up automatic contributions to your goals savings account when you get paid.  ** if you can't or don't want to set up automatic transfers be sure to create a calendar reminder to do this manually. **

- [ ] Check with your bank to see if they offer a "round up" service, where each purchase you make is rounded up to the nearest dollar, and those extra cents are automatically put towards your savings goals. If your bank doesn't offer this feature, check out these online saving apps:

MOKA IN CANADA

QAPITAL IN THE US



# WEEKLY MONEY DATE GUIDE



# WEEKLY MONEY DATE GUIDE

1. Read your Day Well Lived + Review Your Vision Board

2. Spending Awareness

Review your expenses from the past week. Ask yourself ...

a) Was this an essential expense in my life, and if so, did I get maximum ROI ? Meaning, did you get the best deal, or the most value for the money spent? Your rent or mortgage is an essential expense, but have you checked to see if you're paying extra insurance on your mortgage, or if you could possibly rent part of your home out on Airbnb?

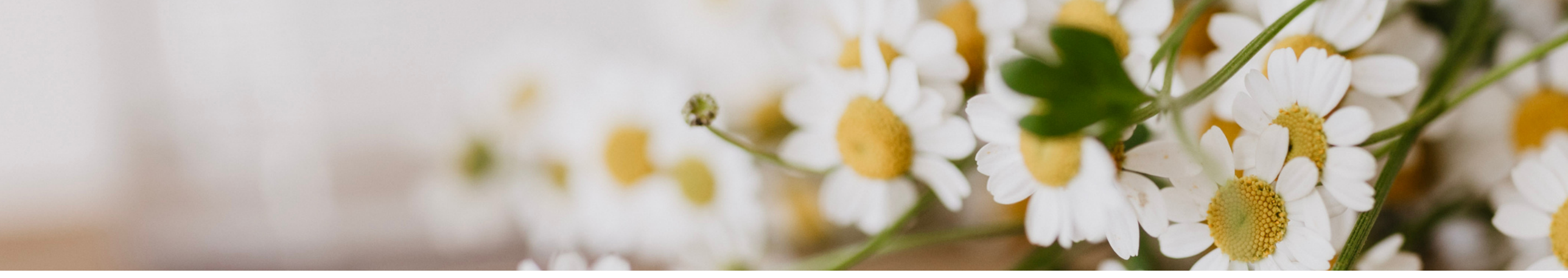
For each Essential Expense where you think there maybe some potential savings make a note and create an action step for the following week.

For Example:
Expense: Credit card annual fee of $175.
Action Step: Not sure I'm getting value from the rewards on that card, I will call my cc company to see if I can switch to a no fee card.

b) For each expense ask yourself if you would have Rather put that money towards your goals ? Note it  then create an action step for next week.

For Example:
Expense : $30 on an impulsive lunch out that I didn't even enjoy.

Action Step : Put my Rather Factor Reminder card in my wallet so I see if overtime I take out my debit or credit card.



# WEEKLY MONEY DATE GUIDE

3. What are three successes I have to celebrate!?

4. What tools or ally's helped me make these successes happen?
For example: A script that helped your negotiate a raise,  a person at your bank who was extremely helpful...

5. What is a challenge that I faced?
For example: I thought I would have brought in more sales from my biz this week.

6. What did I learn from that challenge?
That  my business sales grow more when I make face to face meetings with my customers and prospective customers.

7. What action step can I take to grow from that challenge
Book 10 face to face appointments with customers or prospective customers in the next two weeks

8. My three action steps for the next week are...
1.
2.
3.