



OWNYOUR
MONEY
Aware. Confident. Rich.

Your Money Makeover Kit:

*Three Essential Steps to Make More Money
and Create Financial Security*

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Overview of your new tools

Since we believe in simplifying the complicated and overwhelming conversation about money, here is your step-by-step guide to gain the control, confidence, and actions to get moving and in charge of your own finances.

Step #1: Gain Awareness With Your MONEY

First, let's get real about how you may be feeling about money. Do you find yourself...

- **Wanting to easily pay** for your children's college, your retirement, and vacations, without changing your lifestyle—but keep putting off starting to boost your savings?
- **Stuck** in inertia, avoidance, or denial, with a hunch that “something” is blocking you?
- **Ready to get off the monthly routine of just “getting by,”** especially since you are making good (or great) money each month?
- **Wondering why you can't seem to hold** onto or accumulate much money, despite trying to be positive or use affirmations?
- **Concerned** you are living paycheck to paycheck, in fear of any surprise significant expense?

You are absolutely not alone. I get it. I've even been there—until I learned that there is a way out of the avoidance, denial, and shame.

If you've ever felt like you “should” know how to handle your own money, then this is your opportunity to stop “shoulding on” yourself.

Even as an Accounting major from a top university, I was never taught how to quickly and easily manage my money or how to have an abundant mindset about it all.

I didn't know what I didn't know. (*Can you relate?*) I also didn't know how much that could hurt me...until one life-changing moment. When my father had a debilitating



stroke, I was left to figure out our family's finances—at age 21. A few years later, once I was established in the accounting field and on the road 4 days a week, I became totally overwhelmed and started avoiding the related fiscal responsibility.

I knew that I didn't have much time to spend with my father, let alone on our finances, yet I found myself one evening staring down three huge stacks of bills and other mail. I could barely see over the piles. I recognized that if I didn't learn quickly how to get out of my own way, my credit would start to suffer, my savings would decrease, and my father could even get kicked out of his nursing home. That was one of the toughest days of my entire life.

I was definitely feeling owned by my money...instead of me owning it. It was on that day that I found a solution that I can't wait to share with you. The turning point was realizing I could CHOOSE the relationship that I wanted with my money...and it all got so much easier!

One of the biggest things that successful busy professionals and entrepreneurs struggle with is creating a money management system that helps them know where their money is going and how to keep more of it on a consistent monthly basis.

It all starts with finding where your money is actually going. Much of the panic you may be feeling will immediately start to dissipate as you locate where your money went to for a recent month.

ENTER: Our Money Tracking Template

Our specially designed Cash Flow Template helps you to **highlight the areas where you are spending unconsciously** and gives you the “done for you” way to easily start tracking your money now. Much better than a blank sheet of paper!

Here are the three key steps for you to follow:

1) Estimate where you *think* your money is going to each month. This is the essential first step that needs to be done *before* you actually look at the detail in even one statement. Trust me on this. You'll find out by Step 3...

Many times our clients are shocked to see the substantial differences between where they *think* their money is going and where their money is actually going. It can be truly inspirational to gain insight into the areas where you may have been unconsciously spending money and you weren't even aware of it. First you start to identify where you think your money is going, then you will next determine where it actually went to. The result: You can start to do something about the areas where



you aren't bringing consciousness to your money currently. It's amazing step that I added and it has really paid off over time.

2) Determine your Actual Income and Expenses for a recent full month. Open ALL bills and statements related to this month you have chosen to track (and really open all of your bills and statements, especially if this is a new practice!). It is best to use the last full month available. Note all INCOME amounts accurately from all sources. Look to your paystubs, bank statements, and any cash received. Next, note all EXPENSES for the month you've chosen. Review bank statements, all of your regular bills, credit card bills, check registers, and cash receipts (yes, cash counts!!!).

3) Review the Unconscious Spending amounts. There is a formula in the worksheet that nets your Estimate and your Actual Income and Expenses. This will highlight where you are not yet conscious about your life with money. Note: This is not an opportunity to "should on" yourself again. Instead, view it with curiosity and interest that you are now on the path to bring more mindfulness and awareness to all of your activities with money.

If you would like to learn more about demystifying money and learning the in's and out's about effective money management, you may want to check out our Making Money Easy Home Study Program at: www.MakingMoneyEasyProgram.com. We're here to help you expand your inspiration, education, and action with money – wherever you want to start.



Money Tracking Template

(Start to Find Your Money!)

Date prepared: _____

Actual Month: _____

Use Estimate + ACTUAL One Month

	Estimate	Actual	Unconscious Spending
	Monthly	Monthly	Monthly
Income Sources			
Gross Salary (you and spouse)			
Bonuses (you and spouse)			
Interest and Dividends			
Other (Gifts, Rental Income, etc.)			
Gross Income	-	-	-
Taxes (employment, etc.)			
After-tax income Expenses	-	-	-
Home			
Rent/ Mortgage and 2 nd Mortgage			
Property tax			
Condo or association dues			
Home maintenance (repairs, cleaner)			
Home renovations/ improvements (1-time)			
Utilities			
Phone- land line and wireless			
Cable, Internet, DSL			
Gas/ Oil, Water, Electricity			
Insurance			
Disability insurance			
Life insurance			
Health insurance (premiums only)			
Dental insurance			
Car insurance			
Renters/ Home owners insurance			
Transportation			
Gas			
Parking/ Parking Tickets			
Tolls, subways, taxis			
Car Maintenance			
Car loan/lease			
Entertainment			
Movies, Clubs, bars etc.			
Alcohol and/ or Tobacco products			
Vacations			



	Estimate	Actual	Unconscious Spending
Food			
Breakfast/Lunch/ Dinner outside home			
Groceries			
Personal Care			
Clothes			
Health expenses (Doctor visits, Rx, HSA)			
Salons, Spas, Hair cuts			
Personal care products			
Laundry/Dry Cleaning			
Education/Conferences			
Hobbies, Toys, Books, Magazines			
Children			
Child support payment			
Child care			
School tuition/ room & board/ books/ supplies			
Activities (sports, band, art)			
Clothing			
Allowance			
College funding			
Miscellaneous			
Cash uncategorized (should be \$0 & allocate)			
Credit card servicing (minimums only)			
Credit card additional payments (monthly payments beyond the minimum)			
Loan payments – Student, Other			
Gym/ Health club, Professional associations			
Fees			
Gifts (including holiday, birthday)			
Pets			
Donations to charity / tithing			
Electronics / Computer			
Supplies (home office, paper, pens)			
Other- Sundries, small miscellaneous			
Total Expenses	-	-	-
Net Cash Flow- Subtotal	-	-	-
Retirement Planning/ Savings			
Retirement Account (401K, 403(b), SEP)			
IRA (after-tax, ex: Roth IRA)			
Automated Savings			
Total Savings	-	-	-
Net Cash Flow Total	-	-	-



Step #2: Your MIND controls what you do and don't do.

Your current success, or lack thereof, could have NOTHING to do with how much money you make, where you work, or what you sell.

It could have everything to do with your entire relationship to money. This includes your beliefs (about money, wealth, and worthiness), fears, attitudes, judgments, resentments, self-image, and the sabotaging *should's*.

All of these characteristics of your relationship to money contribute to your behaviors and ability to attract and generate real sustainable wealth.

But...instead of looking in the mirror like this cat and feeling like a lion, you may instead be feeling like a mouse—trapped and not sure how to proceed.

It's as if your past is running your present and hindering your future success.

It's really not your fault.

There are several strong forces that have helped to create your current relationship to money—many of which you have absolutely no control over.

Consciously creating a positive relationship to money—and learning the how's of better money management—are skills that very few people ever directly learn.

Yes, 99% of current financial education is missing the mark.

Consider this: There is no lack of available money tips, strategies, and online tools available. Yet, the average credit card debt per household (with credit card debt) carries a balance of almost \$16,000 on 3.5 cards with an average APR on those cards of 13.10 percent.

Guess how long it will take this average household to pay off their debt? 404 months! And you would have paid an additional \$18,123 in interest. That's over 33 years paying the minimum of 2% (\$316/month).

So...although there are hundreds of tools out there, they are not being implemented by millions of people just like you and me.

After extensive research and discussions, the answer became clear to me. If you don't address your underlying relationship to money, you will naturally let your upbringing, brain programming, and other factors from your past sabotage your savings.



Instead of feeling stuck in overwhelm, know that there are straightforward—no “B.S.”—solutions to immediately change your relationship to money and start to flow of money to you immediately.

And I am exactly the right person to share those solutions with you.

There was a time in my not-so-distant past that I lacked self-esteem in myself and especially with money. Compound that with a fundamental fear and avoidance of money, and I can assure you my money owned me. I felt limited and controlled by my beliefs about money—and I only knew how to continue in my small status quo existence.

So when I was more committed to playing small and safe, I was completely blocked and literally couldn't even see what was in front of me.

It was only once I met the right mentors, changed my strong non-supportive beliefs, and opened myself to all of the abundance that I truly deserved in my life, then and only then the new opportunities seemed to start “showing up” in my life.

Those new “opportunities” included founding my first business of OwnYourMoney.com (now well over six-figures and growing rapidly) and meeting my soul mate (now my husband of over a year). Just like I now teach you to shift your own beliefs about money, I had to shift my own beliefs first.

As T. Harv Eker says, “How you do anything is how you do everything.” So once I shifted my beliefs with money, it was as if an entire new world opened up. Now I held the key to my own success. Woohoo!

Considering your own underlying beliefs about money, success, and wealth is a great place to start.

ENTER: Your Affirmation Script Template

If you've heard about affirmations, but aren't sure where to start or what some of the best and most powerful ones are, then this template is for you. Here's the direction and scripts you've been looking for!

This template includes thorough directions on identifying your non-supportive and supportive beliefs, and provides 16+ Done For You Affirmations to get you going. Enjoy!

If you want a more detailed step-by-step system to get out of your own way and realize your dreams with money based on a new empowered mindset, you may want to check out our Making Money Flow Home Study Program at: www.MakingMoneyFlowProgram.com.

Affirmations are just one tool in our awesome toolbox!



Affirmation Script Template

Why don't most people don't get what they want out of life?

Well for lots of reasons actually...three of the most important ones are:

- 1) They don't know what they really want.
- 2) They aim too low and then get it and believe that is all there is to life for them.
- 3) They don't believe they can do it.

If you find any of these resonating for you, there is really great news here for you! Once you do recognize what you want, start to aim higher/think bigger, and believe in yourself...everything becomes possible!

There is a caveat though. (It's ok—that's why you're here.) As you do move forward, you are creating incongruence, as you've had 20, 30, 40, 50, or 60 years of thinking a certain way. As you kick out the old Belief Systems (what I term your "B.S."), you are creating a void. You will need to start by consciously putting in more positive beliefs, meanings and conclusions to what is happening in your life. You will even start to notice your power over your choices and your life more too.

Enter...Affirmations!

Since overcoming your Mindset blocks about money is one of the key pillars of what I teach, I get questions on this all the time. Since this is a "Done For You" program, I'm going to give you the process and some tried and true affirmations....yes done for you...to choose from!

Please note though that affirmations are just one tool in the Own Your Money toolbox to knock out those negative thoughts and belief systems (what I affectionately call your "B.S."). They are a great way to get started. *(If you are ready to bust up to the next level of breakthrough, please feel free to check out our newest home study program at www.MakingMoneyFlowProgram.com.)*



In case you're curious if this Mindset "stuff" works, here are a few case studies I wanted to share with you. If they can do it, YOU can do it! (More videos and stories at: <http://ownyourmoney.com/personal-money-management-testimonials>)

"I relate to my whole life with a fresh new perspective!"

"My outlook around money has changed drastically. I now know that I can be free of debt, have great credit and become wealthy far sooner than 20 years down the road. I thought my work with Belinda would just be about money... What a valuable bonus to now relate to my whole life with a fresh new perspective!"

– Claudia Thompson

Building My Own Self-Worth!

"I've always owned my business and my passion to teach, but I'm realizing that my self-worth for my skill set was neglected until I met with Belinda from OYM. We appreciated the expert guidance with a humane touch with what we needed to do—and the sounding board you gave me and my team. We absolutely see ongoing value over the next 1-5 years for us, and we look forward to working with OYM in the future!"

– Amy Gordon, Plymouth, MA

Completely turned my thinking inside out...spectacular!!!

"OMG, this woman is really spectacular! She totally lifted my spirits and I realized I AM in the poverty mentality, not just for me but for all others in my world too. I'm so worried that others can't pay my rates, even the wealthy ones and I undervalue my gifts. YIKES. Total reality check. Belinda completely turned my thinking inside out and expanded my vision to limitless. As always it's up to me (and the team) but I feel so much better. Belinda is such a gift. Thank you." !

– Jackie Van Dusen, Light Soul Therapy

I'm ready to be rich!

"I had such an "aha" moment on how I unconsciously thought about money... I now know that I can be rich, deserve to be rich, and will be rich, and even have the tools and team to get started!"

– Sherrie, entrepreneur



PART A: Identify the Non-Supportive Thoughts

To identify and articulate your non-supportive beliefs with money, consider the following:

1. Take a few minutes of quiet and just think to yourself, “what are the negative or non-supportive things that I tell myself about money?”
2. When you are faced with doubts about your own worthiness, wealth, or success, what thoughts or fears pop into your head and stop you (or slow you down)?
3. See the examples provided in the table below.

List your non-supportive beliefs in the first column of the table on the next page.

PART B: Create New More Supportive Thoughts

Sometimes creating a more positive thought is as easy as reprogramming your brain with a new positive response when a trigger or thought appears.

An antidote or affirmation provides you a bodily felt sense of empowerment when you say it out loud. Although it may at first feel unfamiliar, uncomfortable, and even a little scary or incorrect, please know that is completely normal. It’s actually a sign that you are on a new more beneficial path of growth.

List your new supportive beliefs in the second column of the table on the next page.

Repeat the antidote over to yourself each day, especially in front of a mirror for greater impact. When you choose your antidote statement, pick something that feels like a bit of a stretch but not so much so that you roll your eyes in complete disbelief and think to yourself, “Yeah, right—like I could ever believe that!”

Start with baby steps towards where you want to be with your money, wealth, and worthiness.



PART C: Wealth Affirmations/Antidotes

Here are some of my favorite transformations (partially excerpted from my new book, *SELF-WORTH TO NET WORTH: 12 Keys to Creating Wealth Inside and Out*):

Non-Supportive Beliefs	Supportive Beliefs
EXAMPLES:	
I'm not good at money or math.	I have access to the resources I need.
I have to work very hard for money.	Making money is easy, joyful, and fun.
I won't be able to make money doing what I love.	I love what I do for money and I deserve it.
If I try and I don't succeed at making money, I'll be a failure. If I do succeed, I'll lose my friends and I won't be able to handle the responsibility.	People love me for who I am and encourage my success. I am capable and confident with money.
What happened to me has made me non-functional around money.	I choose what I believe.
There's no way out of this situation.	I seize opportunities with my eyes wide open.
It's too late for me to regularly save money and I am doomed to struggle for the rest of my life.	I create my own bright future starting today.
I can't let go of the fact that I lost so much money.	I live in gratitude and unlimited wealth possibilities.
I'm too confused about what I want and what I should be doing to think straight.	My daily choices align easily with my priorities and my purpose.
I'm too scared to change anything.	I strive to expand my comfort zone.
I'm paralyzed by the mistakes I have made.	I courageously face my fears.
I don't deserve to be wealthy.	I am wealthy!
I have to do it all myself.	I am supported by a powerful team.
I am angry with myself and others for the situation I'm in.	I forgive past mistakes and celebrate all wins.
I'm not good with money or with decisions, so I prefer to let someone else handle all that for me.	I am the hero and the creator of my own life story.
I am powerless over my financial situation and my whole life is based on trying to keep up.	I own my money—my money doesn't own me!



PART D: Choose YOUR Wealth Affirmations/Antidotes

You are almost done with this process. Last step here is to choose a few of the affirmations that you resonate the most with. You can start off with one, or even three to five. The key here is that they align with YOU, or the best version of yourself that you are unveiling and strive to be more of. List them below and then repeat them to yourself every day—at least once in the morning and once before you go to bed.

Be gentle on your progress. At first you may find yourself not 100% believing it/them or resisting it/them somehow. That is completely natural. The key is consistency and being willing and open to believing and shifting into this new state.

And, if affirmations don't complete the job for you, please know that is ok too and they are just the beginning. We at Own Your Money think of them as one tool in our vast toolbox of strategies that will kick out those negative thoughts and belief systems to uncover the true and authentic you inside.

Step #3: Once you have MOMENTUM, it all gets easier!

Now that you know where your money is going, and you feel empowered to look at it, what regular activities can you put into your life to keep you moving? We know just the answer!

Enter: Your Money Date Checklist

Take the guesswork out of your financial activities. Use this tool to know what to do—whether once, daily, weekly, monthly, quarterly, or annually. Stay in great “financial shape” while losing that financial flab once you enjoy the power of “money dates” in your life.



Must-Have Money Date Checklist

This worksheet helps you standardize what you need to be doing each week and month, so you can develop new habits and best leverage your limited time (and desire) to work on your finances. The payoff is more peace, less financial stress, and a feeling of being in control of your life, especially your life with money.

	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
One-time (and check quarterly)												
Establish weekly day and time for your money date/ week.												
Set up alerts on all accounts if the balance gets below a certain level.												
Set up auto-savings transfers or, at a minimum, determine amounts/%. (Could be from employer or on own within checking/saving accounts.)												

Daily	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Do 5 min of on-line banking: Track and review activity. Look at your bank balance.												
Deposit any cash or checks as received.												
Know how much cash you have on you (in your wallet/purse).												
Note and then celebrate your financial successes. Be grateful for the awesome life you lead.												

Weekly	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Week 1- Bills to pay:												
Week 2- Bills to pay:												
Week 3- Bills to pay:												
Week 4- Bills to pay:												



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Every week:												
Check balances of checking and savings accounts, update your Cash Flow template (S&S plan or budget spreadsheet) with your current week's receipts/activity.												
Note how much money you have left for the week's groceries, gas, etc.												
Check credit card balances online to make sure you are aware of all charges and they are correct.												

Monthly												
Make sure nothing major is coming up (travel, wedding, etc.) that you need to budget for. If there is, plan accordingly.												
Complete Cash Flow template for all prior month's activity. Make any adjustments to the next month based on past spending and current expectations.												
Check Investment and Retirement account balances (if applicable).												
Schedule Mortgage Payments.												
Schedule Credit Card Bill Payment.												

Quarterly/Semi-Annually												
Connect with Financial Advisor and review financial performance. Rebalance as necessary with their guidance.												



	Jan	Feb	Mar	Apr	May	Jun	Jul	Aug	Sep	Oct	Nov	Dec
Annually												
Set New Financial Goals.												
Check credit report (www. AnnualCreditReport.com) and score (www.CreditKarma.com) (Can be flexible which month-- important part is that you follow-through.) Review closely to ensure the detail is accurate. Correct any errors by contacting the credit bureau(s).												
Decide what charities, if any, you will give to throughout the year and schedule donations. Pay all by end of the year for tax deductions.												
Income Taxes-Start a file in January to collect all W-2's, 1099's, etc. Prepare and file your taxes by 4/15.												
Contribute to a Roth IRA, IRA, or SEP prior to April 15th (if applicable).												
Update financial documents such as wills, power of attorney, etc. (Month flexible within the year.)												
Determine your Health Insurance, Health Savings Accounts, 401k, ESPP, and other annual benefit elections.												
Start a holiday savings account and start making your holiday shopping list.												



OWNYOUR
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And, because we reward action, a very special opportunity for you...BONUS!!!!

Congratulations on taking action. You are entitled to a 15-minute laser session to fast-track your new money momentum.

If you are a busy successful professional or entrepreneur making good money who is sick and tired of living check to check, you are in the right place.

This is your opportunity to laser in on how you can successfully manage your money so you can enjoy the clarity, peace of mind, and security knowing that you are in control of your finances!

As an added bonus, the \$197 investment for a Laser session will be waived for you. Be sure to put "InfluenceHER" in the Comments field so it's free for you!

Just sign-up now at: <http://ownyourmoney.com/laser-sessions>.

You are really on your way to owning your money!

If you are ready for the next step and want to get a copy of Belinda's new book *Self-Worth To Net Worth: 12 Keys to Creating Wealth Inside and Out*, here's the page to find out more: www.SelfWorthBook.com.

If you have any questions on this special gift, we're happy to help! You can email us at Info@OwnYourMoney.com, call 855-866-6398, or post a comment on our "Own Your Money" Facebook Fan Page at www.facebook.com/ownyourmoney.



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Let's connect on-line of course too!

Here's how we can network on the web (and I'll friend/follow/link you back):



Facebook: Own Your Money, Belinda Rosenblum
www.facebook.com/ownyourmoney and www.facebook.com/belindarosenblum



LinkedIn: Belinda Rosenblum
<http://www.linkedin.com/in/belindarosenblum>



Twitter: ownyourmoney
www.Twitter.com/OwnYourMoney

We look forward to hearing from you!

To your joy and succe\$\$!

Belinda

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