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HOW TO
Understand, Organize, and
Grow Your Money With Ease
with **BELINDA ROSENBLUM**

Week 6 Transcript
**Staying in Action All
Year Long**

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Segment 1: Welcome and Celebrations

Belinda: Hello! Welcome to “Making Money Easy: How To Manage, Keep, and Save More This Year Than Every Year Before.” Congratulations on taking this bold step to gain control over your money, save more and live better so you can live the life you want and deserve to live.

My name is Belinda Rosenblum, your wealth expert, CPA, and founder of Own Your Money. I've helped thousands of people discover how owning your money creates certainty, security and the life of financial freedom that they deserve. You can own your money instead of it owning you. You can find more from us, including great articles and stories and successes and so much more at [ww.OwnYourMoney.com](http://www.OwnYourMoney.com).

I founded Own Your Money as a personal finance training and coaching company in an effort to share the very best strategies for achieving personal wealth. We're going to move forward with sharing those strategies here today.

Making Money Easy will help you with my surprisingly simple approach to create a money management system that helps you know where your money is going and how to keep more of it on a consistent basis.

I do need to remind you that you will want a pen and a big notepad as this call is full of great content. Make sure you're situated at a place where you can listen and write, as much as possible that is. You may like to get yourself a snack and some water too. You aren't going to want to miss a bit of this.

In this module we're going to address “Staying in Action All Year Long.” This is super important because I want you to understand that it's important to be continuing this program and really finishing it strong.

Now that you're feeling more financially secure, independent, and free, it's absolutely crucial that you know how to continue this feeling all year long. This module will give

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you those concrete steps to prioritizing your money, time, getting focused, and becoming more productive. Yes, all in this one module. It's jam-packed, believe me.

We're going to cover:

1. The number one mistake that blocks financial New Year's resolutions from lasting beyond the first few weeks
2. How to continue making money from this class for months and years to come
3. The organizational system that I use to file my financial paperwork. It's the exact one that rescued me from those stacks of bills. I'm actually going to share my story on this module as well because I've gotten several questions about it.
4. I'm going to help you discover new financial habits so that reviewing your bills has as little of an emotional charge as brushing your teeth
5. Why most people fail at money dates
6. What three steps you can put in place to ensure you succeed
7. And so much more!

At the end of this training module you'll be able to implement a step-by-step approach to organize your finances; know what to do every day, week, month and year to own your power over your finances; and be in action with your key action steps and new habits to put into place.

How exciting is it to know that you've taken control of your financial future here and now and that when you're done listening to this program you will be one step closer to financial success?

In every module, really, you keep being one step closer and it's really just fantastic because this is a marathon. This isn't a sprint. This is how we're learning to continue this all year long.

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You can still invite your fans, followers, or family to this course. You can send them to www.OwnYourMoney.com/OWN.

This is a get into action type of course, so you will want to be completing the short simple assignments and templates every session and between each session. You are here because you want to manage your money better, feel better about you and your money, and take ownership in a whole new way.

I'm teaching you how to accomplish this, but you have to implement this. This is how you build momentum. I can't stress this enough in terms of how important it is that you take what we're doing, and then you really move it forward and implement this into your life.

There's also the Facebook private group where you can ask questions, post comments, and communicate with your peers.

Now, I want to move forward in grounding us in our successes. There are two keys to ongoing financial success and they are: creating new habits and celebrating your financial wins. There are other keys and techniques we're going to talk about as well but those are two that are essential and so overlooked.

This time, after each person shares their success, the crowd will go wild. Celebration may seem a bit over the top, in terms of what I'm requesting, because I'm talking about hooting and hollering and I'm going to play a little bit of music in the background, because it is so important that we ground ourselves in the success. I want you to ground yourself in the success that you're realizing through participating.

Just think of it as starting to make up for all of the years where you didn't celebrate your wins, where either you didn't have the wins or where you likely didn't celebrate them at all. To start, I would just like to hear from one to two people about what you've put into place already and want to be celebrated for.

Shellie: I was able to sit down and have a conversation with my daughter about the plan and the "why" – why I'm doing this and how I expect them to help. I have three daughters but two of my daughters were actually very excited about doing this after I



explained to them that this was so that they could eat, and when they go to college and I would be able to help them with college.

They actually were very receptive and I was very excited about that because I was concerned that they may not be. But they clearly, really were like, “Okay, mommy. What do we need to do?” That was amazing.

Belinda: How did you take that? How are you feeling based on that reaction?

Shellie: Based on that reaction, I feel much better. I feel like I can succeed. That was the one thing I was concerned about, is without them being on board, it would make it a struggle. It goes along with your theme of “Making Money Easy.”

With them on board, it makes it easy to do. I go to school. I work. I need them to be part of the program. So they are cooking at night instead of us eating out. One of my daughters even said, “Okay now, mommy, I don't need to spend that. I don't need to have that.” I had to tell her, “You can have some things.” It feels like it's possible because they are a part of the program.

Belinda: I'm beside myself with excitement for you because I think that's really so key for you is to realize that you can be a united team with your family in doing this. I feel like before it felt a little bit like you were against them or you against the world. And now, instead, you have a team that gets them on the same side with you. Then it's, wow, what can you all accomplish together?

Shellie: Right. I even told them, Belinda had suggested that I tell them they have to earn their own laptops when they go away to college that I would not be buying them laptops.

At first they were shocked. But they were okay about that, and then they started to brainstorm about ways that they could earn money to get their laptops when they go away to college. It felt really good to have them on board.

Belinda: Oh, my gosh, I'm so excited for you. I think now what you're realizing is that you can involve them in the solution. It's almost like you're doing them a disservice. This



is for everybody. You're doing your family a disservice by not including them in the process. I'm so thrilled. I want to hear you celebrating for you as well.

You can stand up, you can pound your arms, whatever works for you. But this is about celebrating your successes.

Participant: Shellie, rock on!

Belinda: Fantastic. Wow, with some cheerleading like that, who's ready to go next, right? Thanks so much for sharing and we look forward to hearing more of your successes.

Kachiri, would you like to share your successes with us?

Kachiri: I am. I think Shellie, even while she was speaking, I'm like, "That's really powerful." Even though I don't have any kids or anything like that, it's really exciting to hear that her kids want to be involved, because they want to be involved. I'm standing up for you. I think that's great.

One of my successes – before, I was having a challenge with the miscellaneous in regards to all of the small miscellaneous of being charged for my bank and everything like that. I went to my bank. It's so interesting how easy it was to get all of those charges completely dropped.

Belinda: Seriously. And how much are we talking there?

Kachiri: It was combined at least \$100, just reoccurring that I automatically just saved for myself. Just for saying, "How did this even happen?" They're like, "Oh, don't worry. We'll do this and this and this." I was like, "Okay." It was so easy to do. I'm actually pretty excited about that. I didn't realize it was going to be that easy. I thought it was going to be a little more of a challenge. That's one of my other things.

And also, I started to realize that a lot of the things that I wanted to do that I thought would cost a lot of money, I'm getting for free which was another shocking surprise. I'm working out more and I would think like that would be more of an expense, but it's not



as expensive like a 30-day free trial for kickboxing. Or, I can do more of a trade for massage for a workout.

It's really interesting to see how a lot of things are being given to me that I need or that I really want to get done with little to no cost. That's a really huge money-saver in and of itself right there.

Belinda: How much do you think that second part is, in terms of what you're saving by really opening up to all of the opportunities that are out there for you?

Kachiri: Oh, easily, \$500. Easy \$500. With workouts, gyms and my car being fixed. I met someone who's like, "Oh, I can get help." They wanted to help me out, this in and of itself. I had some stuff going on with my car. They wanted to help me out for free, which was, "Oh, my God, are you serious?" It was just all these different things and I'm just like, "Really?"

Like some of my tickets being contested where I can get money back from that, all these different things are starting to flow in where I'm like, "Okay. This is a God-given grace from God."

Belinda: I am so proud of you that you've really opened yourself up to these possibilities because when you're so in that belief and approach to money that it's going to be hard and complicated and stressful and overwhelming, which I have to tell you is where most people spend most of their time, then they're just not open to making the calls and the "asks" in terms of asking for the car repair, for just all these different things.

What's so great is that then the next level is you don't even have to ask and these things are just happening for you, just in who you are and people want to step up and embrace that and really help you to be you. All of this is just opening up for you. I think that's so great. I love that through this work clearly it's paid for itself ten times over.

Kachiri: It has, definitely.

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Belinda: In terms of really looking at like saving \$100 a month, which would be \$1,200 in a year. Plus the extra \$500 you just saved. That's \$1,700 in a week.

That's just really remarkable and there is so much there to be proud of and of course so much there to celebrate. So, you know what that means, right?

Kachiri: I get the music and the cheers.

Belinda: You sure do. Here comes the music. And then, here come the cheers. Okay, here we go everybody.

Kachiri: I love it.

Belinda: Fantastic.

Kachiri: Thank you so much. I appreciate it.

Belinda: You're welcome. Well, thank you for sharing.

That's just a small taste of the successes that all of you have been realizing through this work. I really want to commend each of you. I want you right now to write down in your notes at least one thing that is worth celebrating for yourself.

As we celebrated so far for Shellie and Kachiri, I want you to take in that celebration for yourself because I commend you for continuing with this program, listening to this right now, and for taking the steps to own your money and to own your life that you're doing. There's so much there to be celebrating. Way to go.

Segment 2: Get in financial shape and Belinda's story

As we dig into this module of "Staying in Action All Year Long," I want you to consider, "Why is it even important that I learn how to stay in action?"



I start with this “why” because grounded in all of my work is this foundational piece of knowing what motivates you and inspires you to do anything. I want you to take this learning into your career, into your exercise regimen, into your eating, into everything, because this is fundamental to having you to actually follow through.

WHY IS THIS IMPORTANT TO LEARN HOW TO STAY IN ACTION?

In this session, we'll focus on one of the more common challenges that I see my clients facing as they step forward to proactively be empowered with their money. Sometimes clients come to us saying, during our process, “Now that I've learned where my money is going and I've put together a plan that works for me, how do I keep all of this going in my everyday life?” Or they may say, “How can I be sure that I can maintain all of this on my own?”

They're great questions in setting up a system that works for you, to stay motivated and proactive in owning your money is crucially important to keep the money flowing in and out of your life in a disciplined manner.

Very often I hear that despite having done the hard work to understand where their money was going and then deciding purposely where they want their money to go, the idea of maintaining that plan can still feel kind of overwhelming. I get that it can certainly feel that way.

The key to overcoming that feeling is to put the structured system in place. To use an analogy that we all understand, just as we need to get into physical fitness, we need to get into financial or fiscal fitness. They are so similar. Think of it as if you're trying to keep yourself in financial shape.

I'm going to give you a quick story here. When I had left my corporate career I had a year of introspection and transformation. I'm going to share that with you in just a little bit. As part of that, I lost some weight.



I had gone to the doctor for my physical. The doctor said to me, “Wow, you look great. You’re really glowing. You look healthy. What have you been doing?” I said to her, “I started eating better and working out regularly.” There was a dramatic pause and she looks at me and she says, “Wow, that still works, doesn’t it?”

It just reminds you that sometimes that these fundamental, kind of easy structures that we can put into place that get things done in our lives. So if you want to lose weight, yes, you have to eat better and work out regularly, say three to four times a week.

Just as you’re not going to get in better physical shape by sitting on the couch and eating bon-bons, nor are you going to get into financial shape without some regular financial exercise. That’s how you can think about all of this.

Yes, it may be a bit uncomfortable at first. Just think about when you go to the gym and you haven’t been in a while, yet you quickly realize that the result in increased energy, health, and strength are so worth the effort and the bit of sacrifice that you may be facing.

To get into physical shape you can use a food journal to get conscious about what you’re eating. To get into financial shape you track your money to get conscious about where you’re spending your money.

To get in physical shape, motivation helps. If you have a bathing suit or a dress that you need to fit into by a specific date (just like me and my wedding dress), you’re more likely to stay committed to a physical fitness routine. To get into financial shape, motivation helps too. If you have a vacation, a home or a wedding to save for, you’re more likely to be inspired to take those steps to save.

I want you to think about the similarities that you see between physical fitness and financial fitness. Step two, what are the aspects that you know work for you when you want to get yourself in physical shape that then we can transfer to then help you get into financial shape?

They are very, they’re so related, and we can take what works and relay it to our finances as well. The key is that the motivation, the consciousness, and especially the



new habits to get you in shape are there and then we use those to help you stay in shape, so that you get to the point if a few days go by and you haven't looked at your money, then that starts to feel odd and uncomfortable instead of the avoidance that often feels the most comfortable because that's what people are sitting in most of the time.

At the end of the day this is about you making a clear choice to get fit both financially and emotionally. It's your choice to get in and stay in financial shape or let yourself linger with that financial flab. We certainly don't want that.

Change is very often a choice to do something differently from how you've done it before. Change is a multi-step process. I really like this five step process. People have to work through the steps in order to truly be ready to commit to changing something in their lives.

These are the five steps.

1. **Pre-contemplation.** Thinking about doing something about it.
2. **Contemplation.** Thinking about what you could really do about it.
3. **Preparation.** "Okay, I'm ready, now what are the steps that I need to do?" This program for instance is very much in that preparation stage.
4. **Action.** What are the actual steps you're taking? That's why I've started celebrating the actions because now you're ready to move on to that action stage.
5. **Maintenance.** The maintenance is critical to set yourself up for success with a financial routine as a long-term solution and not just a short-term fix.

Let's just take a deep breath with that. I know that was a lot that I just covered there when we start to think about, "Wow, how do I get myself in financial shape, and how do I start to change?"

As an example, even when our clients let a few weeks slip by in attending to their financial matters routinely, something slips through the cracks. We make a point with



the clients that stay with us currently not to let this happen. But sometimes we hear these stories about what happens before we're able to hold your hand through it.

Let's consider Allison. She was someone who worked so hard to understand where her money was going and then once she understood where it had been spent, she made different choices to spend more closely in alignment with what mattered to her.

In this case, it was important for her to pay off her house as soon as possible. In fact, she was going through a refinancing to lower her interest rate at the time and also to put money aside on a regularly basis for weekend yoga trips that she enjoyed and also some other learning type retreats. This is a lot of where we are right now in terms of we figured out where we wanted to spend it and now we're planning where we want it moving forward.

On one particular month, this client had a very busy month and she didn't have a chance to be as disciplined as she would have liked about her financial matters. She went several weeks without checking in to pay her bills. It wasn't until she reconnected with her regularly weekly financial process and she paid her bills that she took care of herself, except she wasn't focused enough and she missed her mortgage. This is why that Money Date Checklist that I've sent you is so crucial in the process.

After she missed her second mortgage payment, she realized it in this shock and frustration. She immediately made the payment. However, the damage had been done. The mortgage company reported her as having made a late payment and her credit report, although slight, it showed this slight downgrade and it put her over the edge to a lower credit score and then a higher interest rate for this refinancing that she was working with her bank to complete on her home.

Essentially, not having stuck to a regular financial process ended up costing her almost \$40,000 more interest on her mortgage during this refinancing process. So...

Have another deep breath. It's just so important that this is life saving, really, that you get into action and you stay in action. Most people today don't necessarily stop to think

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about how a lack of discipline and routine in their financial lives can be impacting them. I certainly don't want Allison's story to be you.

WHAT

Now we're going to move on and talk about what you can start to do. What does this discipline and routine look like?

Now that you are starting to understand your personal cash flow, I want you to think about, "Okay, how do I ensure that the time I'm spending is well invested?" This is where that discipline and routine into your everyday life that supports you to continue on your quest towards financial freedom and owning your money is. This is smack where it goes, right here. This is where we build it in.

Discipline and routine may look differently for each person. Sometimes even the word "discipline," people struggle with. Yet, what I want you to do is really embrace it. Embrace it with a new curiosity where you can start to say, "Without any discipline and routine, I may forget to handle some of these small financial tasks, even like paying my bills, which then can lead to larger financial issues or challenges."

Just like Allison's story. It impacted her credit score which then impacted the rate that banks were lending money to her. Without that discipline and routine of regularly focusing on your financial fitness and handling these important financial matters, you run the risk of making costly financial mistakes that could have been avoided. This is what I don't want for you. This is why I put a whole module in about this.

In addition, you can fall into the trap that millions of Americans make every year. What do you think that trap may be, that millions of Americans make every year? It keeps recurring. This will answer the question "Why don't New Year resolutions stick?"

The trap that people are falling into is that they are not building in any discipline or structure to support their success. Building in the structure is key to making more and more money all year from this Making Money Easy program.



Just like we're making the changes right now I want every month for you to be reviewing your bills, every quarter for you to be looking at your portfolio and really starting to bring in this bigger picture. Look at "How do I start to develop this?" Structure, discipline – whatever word feels and resonates the best with you.

I want to share with you my story because I got a lot of questions about it recently, actually. It has helped people to understand why I really can relate to this challenge about being in action and saying in action, and truly why I can understand better than you might think the shoes that you may be walking in.

MY STORY

If you've ever felt like you "should" know how to handle your own money, then this is the opportunity to stop "shoulding on" yourself and listen to my story to believe "If she can do it, I can do it."

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. You may be able to relate to this too.

I also didn't know how much that could hurt me until this moment. It was about 12 years ago. A few years before, my father had a debilitating stroke and at that point, I was only 21 and I was left to figure out our family finances.

Now flash forward about seven years and I was established in the accounting field. I was on the road four to five days a week and I became totally overwhelmed and started avoiding my fiscal responsibility.

People may look at me now and say, "Wow, you really seem to have it all handled." But what I can tell you is that it absolutely was not always this way. I had my fair share of absolutely guilt-ridden, shame-filled moments.

I was at the point where I didn't have much time to spend with my father, who was sick in a nursing home, let alone on our finances. Yet I found myself one evening staring down not one, not two, but three huge stacks of bills and mail.



Literally, I could barely see over the piles. I recognized that if I didn't learn quickly how to get out of my own way, then my credit would start to suffer, my savings would decrease and I was honestly worried that my father could get kicked out of his nursing home because I wasn't paying the bills.

This was one of the absolute toughest days of my entire life. I was sitting right at my dining room table (honestly, my dining room table I still have). A lot of times when I look at it, I can still take myself back to that moment and that shame and fear and guilt. I was absolutely feeling owned by my money instead of me owning it.

It was on that day that I found a solution that I've been sharing with you and that I'm going to continue sharing with you tonight. That turning point was realizing I could choose the relationship that I wanted with my money, and it all got so much easier.

If you're curious, in that moment, what I did – I phoned a friend. That moment sticks with me every time I speak with someone who avoids facing their finances, who feels overwhelmed and who wants to create a better way for themselves, because I realized the power of reaching out and asking for help, and learning how I could be more – not less – financially independent once I had the support and the structure to own my own money.

Now I help busy, successful women and couples who are struggling with managing their money. I help them to get into action to build their bank account, eliminate any financial stress and create a new life they love with their money.

The first time I told that to somebody they were like, "Really?" I'm like, "Yes, this is absolutely possible." These are hardworking people just like you who are making good or great money but struggling to pay their bills and save each month. I help them create and fund both their ideal lifestyle and savings goals and sleep easier at night knowing they're doing all they can to create financial independence for themselves.

Since that moment that I realized what was possible for myself, it was a few years later that I realized that nobody was helping people with their day to day challenges around their money. In that moment (it was about five years ago), I turned down the financial



advisor jobs that were offered to me. I said, “It’s this new role as this wealth expert to help people with the day to day that they need to move through to take action.” This is where it all started, ladies and gentlemen.

So whether it’s through a CD, a product, a telecast series, a VIP day, one-on-one with me, or a workshop or seminar I do in companies and conferences, it’s all about learning to own your money and enjoy it no longer owning you. Yes, if I can do it, you can do it too.

Even now when I share this story I get kind of choked up because I realize all that I had at stake in that moment and the choice that I made to move forward so that I could own it instead of it owning me.

Segment 3: Technique #1 for establishing routine and discipline: 5 step system to organize your finances

HOW DO YOU STAY IN ACTION ALL YEAR LONG? ***(7 techniques to get it done)***

Now you may be wondering, “Okay, I’m in. I’m motivated. How do I stay in action all year long?” Well, I’m so glad that you asked.

There are seven techniques that I’m going to go over for establishing that routine and discipline. I use these time and time again in my client work and I’ve summarize them for you in this module. I use these for myself too – still, to this day.

There are seven techniques to save you time and make you money. It’s great to understand why you want to do something. It’s something different to actually understand *how* to do it. Now we’re moving into that section.

As we head into these, the definition of “insanity” actually occurred to me because the definition of insanity is “Doing the same thing over and over but expecting different



results.” That’s essentially what people are doing every day. So if you keep doing what you’ve been doing, you’ll keep getting what you’ve been getting.

This is our start to instead do something different and get different results. We all have some avoider tendencies in us. You are absolutely normal. There is nothing wrong with you. We don’t need to change you. We just need to create systems around you to help you work with that. It’s just your ego looking to keep you playing small, safe, and comfortable. Once you recognize that, it all gets a lot easier.

Instead, we’re creating new financial habits so that reviewing your bills has as little of an emotional charge as brushing your teeth. You don’t have to implement all of these techniques, especially not all of them right away. I want you to have them though and then what you’ll find is one by one you’ll likely start to implement them. You can use these techniques to make your life easier. That’s what this is about.

Start with one or two or three that you can then bring into your world and choose the ones that will help you have the most impact and best simplify your financial routine.

Technique #1: Organization

Getting organized is one of the key ways to clear away the stress of having to handle money issues. The more organized you are, the easier you’ll be able to find information when you have a financial question and you’ll be able to reference files quickly and easily.

Just the other day, I had a client tell me that after having worked with me and getting organized that her most recent tax return was a breeze because she knew where all of her financial records were and she understood her cash inflow and her outflow. Literally, another client had said that they felt like it lifted so much weight off their shoulders once they were caught up and they could find everything.

In order to get organized, I prepared a “Five Step System Checklist to Organizing Your Finances” for you. I want you now to pull that out.



I am just quickly now going to go over what these steps are. I recognize that you may have already taken some of these steps as you prepared to track your money, even for a given period. However, if you haven't yet completed all of these steps, be sure to add them to your list of things that you want to be doing, perhaps during a money date, which we're going to talk about shortly. Start organizing yourself one easy step at a time.

I did it as five steps. You could do it as five days or you could do it as five weeks. The key thing is that you just start to do it.

Day 1 – Gather and Sort

Day one is all about “Gathering and Sorting.” This is important because so many people just spread their financial stuff all over their house, all over their office, their desk, their office, their house, even at work.

I want you to take a spin through your space and gather everything. I've given you ways to start to identify how you can break it up into piles. Whether its active, whether monthly statements, whether they're bills, and I also provided you a great link to a Suze Orman article that I like about organizing your financial files and she agrees with a sorting methodology much like I do.

Day 2 – Handle What You Need To

As we move on to step two or day two, then it's “Handle What You Need To.” This is about immediately handling these active and time sensitive items. At this point, they're still sitting here and they're likely overdue.

Before we move on in organizing the rest, which sometimes feels like an easier, almost like a safer step, I want you to just jump in and own the fact that some of the stuff is time sensitive and we just need to handle it immediately. I talked about how you can review your unpaid bills, whether that's looking at your balances, paying what's due and even reviewing the services that you're paying for.



As a part of this “Handling What You Need To,” also take a look at your bank statements and maybe you need to reconcile your checkbook or your bank statements or just really get on top of where your money is. This gets to some of the recurring charges sometimes where they can be fee checking accounts rather than free checking accounts, which is really what we want.

Day 3 – Design a Filing System

Now that you’ve handled these immediate items, then you can move on to step three or day three, which is “Designing a Filing System for Yourself.” What works best for you in terms of organizing? You may prefer binders or folders or some combination of the two. I’ve given you a link here to a David Bach File Folder System that I like.

You may want to consider an expandable to hold all twelve slots. Most of the expandables come with twelve slots. You just label them by month and you can put them right in. I personally use folders and so I have twelve folders, and right at the beginning of the year, I set up all twelve folders so that they’re just ready to go.

Then what I do is I file them based on the bill date. That’s helpful to know, too. I don’t file them based on the date I receive them or the date that I pay them. I file them based on the date that is the invoice date on the bill. So if I’m ever going back to find a particular month’s bill, it’s super easy to do.

The other thing that this helped me to do, which many of you may be able to relate to, is that I used to have this huge two-file pile. It was miserable and it would stress me out like nobody’s business. By using these monthly folders, what ends up happening is I’m likely paying all the bills (I pay my bills each week), so I’m paying the bills for this current month. I take all the bills and I just put them all right into the monthly folder.

Instead of having to worry about putting my cable bill in my cable folder, I just put everything by month. That also is a great way to file because then, when you don’t want to keep your records after a certain amount of time, you don’t need to because you have everything filed by month. It’s super easy.



The other option that you can do is choose to file them by type of bill or you could start to group, like home together or stuff like that. But I really like my by month filing system the best. It's been very helpful for me.

I also do separate out my business versus my personal. As you're designing this filing system for my entrepreneurs out there, I would create separate folders for your business versus your personal, because all those business items will be deductible for tax purposes, so you'll want to have those separated out at easy reference for you. That works very well.

The last piece is that I do actually include envelopes (just basic normal letter size envelopes) within the folder that includes my receipts and my bank deposit tickets and that kind of thing so that, again, everything is easy reference. The more that things are easy reference, the more powerful you'll feel with your finances because you'll know exactly where everything is.

Day 4 – Organize, Organize, Organize!

Day four is organizing everything. You may have to buy a little bit in terms of organizational supplies but you'll be amazed just how easy all of this is to put into place.

Day 5 – Peacefully Purge

Once you've handled all of this then you can start to "Peacefully Purge." I've also given you a resource link there to decide what you should keep and what you can throw away. Then allow yourself to throw some of this extra clutter away.

That is it. That is the five-step (and five-day) spring cleaning. You are now complete with that once you implement it. I put it all into this very easy "Five Step System Checklist to Organizing Your Finances."

I know I went through it fast. That's why I provided you a separate handout, so you have everything right there in an easy-to-use checklist to move forward.



Segment 4: Technique #2 for establishing routine and discipline: Money dates

Technique #2: Money Dates

Technique number two is an awesome one. You will literally be thanking me every week once you start to put this into place.

Technique number two is “money dates.” One of the key elements of routine that I advise my clients is to implement a weekly money date to ensure that your financial fitness routine has a regular rhythm to it. This weekly money date is usually a one-hour appointment, once a week. However, it can be longer when you're first starting out if you need to tackle more significant issues. The best is to keep the same day and time each week.

Set yourself up for success. Choose something when you'll have some uninterrupted time and you can have a nice, relatively short period of time that you'll be handling this. I'd say you could start at 30 minutes maybe and you may even find that you want to have an hour. Or that once a month you give yourself an hour, say the first week of every month.

The important part here is consistency. So if you even need to start out with 15 minutes just so that you give yourself that time every week, then so be it. Let us start you out at 15. I'm telling you, you're going to love it so much. You're going to want to go 30 and then you'll be calling me in a few months to tell me you went to 60.

The important part here is that you have consistency to it, you set yourself up with a date and time that works, and that you know what you are going to do during that time period. We're going to talk about this “Must-Have Money Date Checklist” that I prepared for you as well.

Make sure that whenever you pick a place and a time to do the money date that it's a relatively quiet space for you to think about what needs to be handled, because distractions can be a challenge. Children in this case can also be a challenge. I want you to think about how you pick a date and a time each week when you can be free of distractions.



The next key to this money date is adding fun to it so you actually look forward to this time. I did have a couple admit in their second month of doing money dates together, yes, believe it or not, they said “We actually look forward to money dates now.” This is a couple that didn’t want to look at money individually – and definitely not as a couple. Keep in mind that money dates work for individuals too. You do not need a partner to do a money date.

I want you to make the money date a fun weekly event for yourself. Sit down and know that you’re taking important time for yourself and see what else you can do to make it fun. Perhaps you want to grab a small glass of wine or something sweet for yourself (not too much wine or those numbers might start looking a little bit funny). Put on some fun music. I like music that’s more instrumental so the words don’t distract me when I’m listening. Put on music that you really enjoy – maybe your favorite CD that you don’t normally have time to listen to. Try to relax into knowing that you’re doing something important for yourself and your financial future.

The three keys of adding fun is adding it before, during, and after your money date. These are the three steps to make sure that your money dates are a success. There are more steps here to even increase the success, but what I find is that without bringing a little bit of fun, then you’re going to dread it. I really want you to start to look forward to these money dates. Sometimes you might want to put a little bit of chocolate. Maybe that’s your reward once you’ve completed it.

How does the money date work exactly? It’s really a time to check in with where you are in your bank account, any bills that need to be paid or to determine whether there are any bills or financial matters that need you to be proactive for them during the week.

I think of this like harnessing your energy. I think what a lot of people do is stress about their money and they spend a lot of time in that stress and worry versus being in action. Instead of the stress or worry, when that starts to come up, then you can just say “Thank you for sharing. I’m moving on,” and then you get into action.



You don't have to worry because you know at this particular time, each week you are going to take care of your financial business. You could even keep a running list during the week of things that you know you will handle during your money date.

Now I want you to consult the "Must-Have Money Date Checklist" that I prepared especially for you. Take out that worksheet. You can go to the member page and download it. I'm going to walk through it quickly with you.

There are items on here that are one time and you check them quarterly. There's daily. There's weekly. Then if you flip the page, there is monthly. There is quarterly and semi-annually and annually. Literally, the columns go through every month. I've shaded the period that you need to be thinking about things. Every month and every week you just pull the same checklist out and you just check things off or you check them off online and you can enjoy the fact that you're taking these steps.

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

Your one-time things can be establishing a weekly day and time for your money date or week. Then every quarter just check in with yourself and say "Great, do I want to change up the time at all?" I want you to set up alerts on all your accounts to tell you if the balance gets below a certain level. We're going to talk about how to use technology to best leverage your time.

I want you to set up auto savings transfers, or at a minimum determine what amounts or percentages you want to be transferring into different accounts – the way you want be living your life and how much you want to be spending versus how much you want to be saving. This could be done directly with your employer or within your own account.



Daily

These aren't exactly money dates but this is part of the habits and this "money date Checklist" will help you to remind you. Every day, I want you to do just five minutes of time on your money. This could be online banking, tracking and reviewing activity, looking at your bank balance, depositing any cash or checks that you received, knowing how much cash you have on you.

All those items are super important. Yet the key thing that most people totally skip is I want you to note every day one of your financial successes. It can be more but I want you to note down and then celebrate your financial successes every day and be grateful for the awesome life that you lead, because you do. You're awesome and you lead an awesome life if you choose to – and I want you to choose to. I want this whole process to be part of the inspiration for having you recognize that.

Weekly

I've given you a few line items for week 1, week 2, week 3, week 4. You can make week 4/5 because you sometimes you might have an extra week in there. What I want you to do is look at the due dates on your bills so that you start to recognize "What are the bills that I pay every month and when do I need to be paying them?"

This is important so that as you end that, say, first week, you can make sure that you paid all your bills. I want you to pull it forward. Let's say something is due the 10th of the month. I want you to say "I'm going to pay it in the first week of the month." You're not cutting it close to the deadline at all. This way, when you're looking back at the week and you're looking back at what you paid, you can clearly see. Just like the story I told you about Allison. She wouldn't forget her mortgage if she was using this "Money Date Checklist."

Then, every week you can also complete the rest of the steps that I talked about in terms of checking the balances in the account, knowing how much you have left on that saving and spending plan of yours.



Monthly

We move on to making sure nothing major is coming up or knowing what's coming up in terms of travel, weddings you're attending, etc. that you may need to budget for and plan accordingly. Then at the beginning of the month, you'll complete that cash flow template with your actuals for all of your prior month's activities.

Then you make any adjustments to the next month on how you want to be spending, and adjusting those expectations based on, say, overspending in a previous month or underspending. Maybe you're saying, "Wow look at that. I'm really generating the extra cash flow Belinda told me I would. Now I'm going to start to put in some auto savings (for instance)." One thing I want to make sure is you schedule all your mortgage payments, schedule all your credit card payments.

Then quarterly and semi-annually, I want you to take a look at your financial performance if you have any investments. That would be connecting with a financial adviser and talking with him about rebalancing as necessary. There's something called asset allocation that they look to maintain that helps you best increase what you're making – increase your rewards, so to speak, and decreasing your risk. They can absolutely help you do that.

If you need any specific financial adviser resources, just send me a question or post it up on the Facebook page or e-mail us at info@ownyourmoney.com and I'm happy to help you out and share any of mine that work in resources with you as well.

Annually

I also included some items about setting financial goals. I've even given you ways to check your credit reports and your credit score for free as well and put it in some places where you can be doing that, filing your income taxes, contributing to your IRAs. I put everything. This is a jam-packed awesome checklist that you'll be so happy that you now have and can use moving forward.

An example of something that you can do on a money date. You may receive a cable bill in the mail and you open up the mail when you get it. For those of you who really



don't want to open up your mail, you can do that on your money date as well (that was me, by the way).

You notice that there is \$30 in charges that you don't understand. You can circle the charge, put that bill aside and then schedule a time during the week to call the cable company and inquire about the additional \$30. If the additional charges are indeed a mistake, you just made yourself \$30. Look at that. One phone call, \$30 in your pocket. If that's a recurring charge, then you're talking about \$360 in your pocket with that one phone call.

You'd be amazed how many times mistakes like this happen and people simply don't take the time to follow up on them and then they end up spending thousands more than they need to.

You heard earlier how Kachiri had a \$100 credited to herself. That's awesome that's she is saving by taking a step like this. This is what we mean when we talk about every bill you receive or payment you make, creating that into a money-making opportunity.

You'll review your bill for accuracy. If the bill is accurate, you'll pay it. If the bill isn't accurate, you'll schedule a time to follow up with the appropriate customer service department and resolve the matter.

That client that I was mentioning that had gotten to the point where they start to look forward to their money dates, let me just share with you something real quickly about them.

They had come to me dreading money dates, because anything related to money was a very tense discussion in their household. Once I encouraged them to look at it as a chance to be proactive about their financial lives, they started to view their money dates as a more positive experience. Even today they still rave about how much they enjoy these money dates. It's really kind of funny.

They communicate effectively with each other now about money and see every money date as a chance to build their financial future together. By committing to the discipline of the money date, they were able to go from significantly overspending with no savings



account to paying their bills on time, saving money regularly and a savings account ending up having \$18,000 in it in all about four months.

This is the couple that admitted that started to look forward to money dates. It was just in time too because he's actually a TV producer and his contract didn't get renewed. When that happened, they were so grateful that they had accumulated savings and they could cover the next four mortgage payments plus several other expenses. That was the cushion that they could use to transition while he was looking for another job. It covered him until he signed up for the next opportunity on a hot new TV show.

This is all what's possible with money dates. Those are two of the most important techniques that we are going to go over. There are still five more.

QUESTION:

What's one thing that you could do on your money date?

You had a homework step to make a list of the financial "to-dos" that you would like to be doing each week and each month. If you did that homework, I gave you a head-start to set you up for success in answering this question. Whether you did or not, I know that we covered a lot of ground. What's one thing that you could do on your money date? Believe me, it's not too big or too small.

Katie-Jean: The big thing for me is actually generating more income. Big success to share actually. Ages ago, I went to a seminar of yours and got some wonderful ideas to be more wise about my spending. I'm looking at stuff and looking at my income and saying, "I need to have more income." But I'm also looking at my spending going "Hey, I am not in debt. I'm breaking even." That's really big – huge success there.

My money dates are going to be about continuing to develop good habits and looking at this checklist, and also developing passive income streams, other forms of income, and figuring out ways for me to work with my boss in a way that I can be making more money and making more of a steady income through her. Really big and scary for me, but that would be my money date. I am also excited about it.



Belinda: I can tell. That's what's so great about it. You're starting to recognize that even though in the past it's been big and scary, you're now excited about the possibilities in front of you and you're willing to dedicate the time. We get more on what we focus on.

By being willing to put in the time and the energy into looking to create more passive income for yourself, more steady income for yourself, you're just going to be a money magnet to attracting income all over the place. That's awesome. It's like, "Bring it on! I'll welcome it." That's so great. Thank you for sharing. I appreciate that.

Congratulations on the no debt, breaking even. Now we're going to start to raise the income, thus raise the savings, and really help you take it all to the next level. Awesome, thank you.

That was a great share and it starts to show us too that when we spend time on our money date, it can be twofold. It can be both on the increasing income side, as well as on the decreasing expenses side – or both.

Oftentimes, people fall into this scarcity. "I need to cut back. I need to cut back." Sometimes it is often actually going after more income. It's funny. Both of those activities end up giving yourself a raise and feeling like you're creating more income because you're allowing yourself to keep more of your money.

Segment 5: Techniques #3, #4, #5 for establishing routine and discipline: Maximizing technology, Automate savings and Establishing a plan for using debit and credit cards

Technique #3: Maximizing Technology

Technique number three is about "Maximizing technology." There are several steps here.



1. Auto-Bill Pay

For bills that are for specific amounts each month such as your mortgage, car loans, or student loans, consider setting these payments up for automatic withdrawal from your account to avoid having to do anything on a monthly basis. Once you spend the initial time to set it up, everything will take care of itself each month from that point forward. This is awesome.

You don't have to worry about paying those bills because it's done for you automatically. You can also automate to a credit card. This I find is often a great option too because you get cash back or reward points as well. Cha-ching! This is another example of a technique that saves you time and makes you money. I personally have automated all of my bill pay except for one bill.

Boston Water does not take auto bill pay yet. I don't understand why. I do online bill pay which I'm going to talk about next, but they don't do auto bill pay. What I do, though, is I then take the time on my money date not necessarily to be physically paying the bill but instead to be reviewing the detail and making sure that all the charges are appropriate. Consider how you can start automating more your bill paying.

2. Online Bill Pay

If you're not comfortable setting up auto bill pay (maybe you just don't have enough cushion in those accounts), I want you to consider then just going online to your bank's website and setting it up so that you can be paying your bills right online. You may have certain bills that can occasionally be variable that you want to review before you pay them such as cable, cell phone or credit card bills. Then you can do online bill pay.

I will say, though, that even if you do auto-bill pay, you do have about three weeks usually to be reviewing the bills before they're going to charge your card or take it out of your account.

Doing online bill pay also saves you from writing a check, saves you money on stamps, and it better leverages and maximizes the time you are spending on your money each week.



You can ask to receive either paper bills to your home or have your bills e-mailed to you and group your bills to be paid on a weekly basis online. It's not so eco-friendly, but I still like paper bills because then it still has me review them. For people that I know that do more online, then you may just put them all into a certain folder and then when you're on your money date, you're reviewing these new items in your folder.

For example, if your cable, cell phone, and credit card bills all fall due on the same week, you can make sure that you pay those bills a day before they're due – or even a few days before at a minimum. Your online bill pay will even ask you what dates you want to be paying the bills.

3. Online Tracking Sites

You can use online software programs to support your tracking. I provided you a great Excel template. One option is just to keep using that template every month. I gave it to you in Excel so that you can just take it and make it for every month in the year. Your other option, though, is to use smartphone applications, apps, or online tracking.

4. Software Financial Sites

Most of us have heard of big software financial sites like Mint.com (it's a great one) or Nvelopes.com. Here are few additional newer resources that have come out to help you track your spending.

- **HelloWallet.** This is a site that helps to manage and improve its members' finances. They offer to advice to increase savings and get out of debt, and provide many useful money tracking tools. This site is even endorsed by former President Bill Clinton.
- **YouNeedABudget.** Literally, that's the name of the site. That offers great software you can try for free for 34 days. If you like it you can purchase the software for Mac or PC for about \$60. They say the real magic happens when you start to implement the four rules of their YouNeedABudget method.



- **TheBirdy.** This site is dedicated to help you make decisions with your money. They offer a safe and secure way to get control over your money and gain insight into your spending habits.

Clearly, these are all techniques and supports that I want you to have that's very much in line with this "Making Money Easy" program.

5. Balance Alerts

The last way you can be using technology is to create balance alerts with your online banking. This will help you avoid overdrafts and other fees and helps you keep track of how much is remaining in your accounts.

You can tell the bank, "Send me an e-mail or send me a text when my balance gets below X dollars." That X dollars is going to be set by what you're really the most comfortable with. It could be \$100, it could be \$5,000, it could be \$1,000, it could be \$2,000 – whatever that is that you want to always maintain as a cushion in your accounts.

Technique #4: Automate Your Savings

Paying yourself first

This is all about that paying yourself first idea. It's a critical piece of building a solid financial foundation and becoming financially fit. Living well within your income allows you to put away as much money as you can toward retirement. We typically suggest between 10%, 15% and 20% of your income saved either in a retirement vehicle like a 401k or an IRA or to a liquid savings account.

You want to start to look at how you break out my wants, my needs, and my savings in a way that then allows you to make sure that you are saving. I just went to a workshop and their approach assumes that you're spending 55% on necessities, and 10% on play. Now, the challenge there is that the 65% on your bills and, I usually see that most people are spending 100-105% of their net income that they could be keeping.



What I want you to start to look at is using the simplification that we talked about, using the attention you're bringing to it now, is how you actually put in savings every month to the tune of 10-20%. I know that it feels like a stretch at first, but this is what is possible as you start to make more money and pay less in bills to lower your spending.

401k/other retirement payments

I also want to see you automating some 401k or other retirement payments in there. Automating all of your payments related to retirement accounts helps you because these are being deducted pre-tax. You're not paying taxes on them. Oftentimes, your company may even have a match. A match basically free money that your company maybe giving to you in exchange for supporting your efforts to save. We want do more of the things that we're rewarded for.

For instance, if you put 6% away to your 401K, and your company matches up to 6%, basically what's happening is that at the end of the year, you have now put away 12% of your income. You barely missed it. That will feel like 4%, say, because you're not getting tax taken out of it. All of a sudden you have all of these savings that's accumulating. It's basically doubling your money that you're putting in. It's fantastic.

If you have that opportunity, put on your money date list this week to find out what your company match is, and work out a way to be able to be tucking away at least up to what you're company is matching.

With IRAs or Roth IRAs or other investment vehicles, you may need to set up automated withdrawals from your bank account where your income is deposited. For example, I had worked for somebody that had a regular withdrawal to her Roth IRA account on the 20th of each month that was scheduled that she didn't have to think about. It just got withdrawn every month like she was paying a bill online. That was just fantastic because then she knew that it always got done.

Online accounts

Your automated savings if you have an online account. This would be where it is kind of out of the reach of your regular bank account. You can set up other accounts either for



other things besides retirement. It's setting up automated savings, so that you are actually tucking away money for the things that you want to do before they get there. This is key. I don't want you to have such easy access to the bulk of your savings and it helps avoid those impulse purchases.

When you put your savings at a different bank than the main bank, you may even have, say, a two day waiting period to transfer the funds in. By that time you may realize, "Okay, I don't need that anyway." The other benefit is that if you use an online bank like ING, it lets you set up a lot of different sub-accounts.

We had one client that set one up for his cushion or general savings account. That's one. Two was an account for his house or home repairs. Three was an account for vacation or trips. Fourth was an account for educational trips, conferences, and training programs just like this one. Five was a fun account (this one was awesome). Sixth was an account for his young nieces and their college fund.

It's just really looking at "What are ways that I can be automating things to streamline my process?" Anything that you can do to automate your savings and pay yourself first can only help you save more and save faster than if you try to see what was left over, and then tuck money aside.

My friend David Bach says, "What's automatic is what gets done." That's what we're talking about here.

Technique #5: Establishing a Plan for Using Your Debit and Credit Cards

While using credit cards can sometimes be dangerous when they're used it to buy things you can't afford to pay for (which then allows debt to accumulate), credit cards aren't always bad. In fact, credit scores are built on the credit that's given to you and whether you use that credit responsibly. That's paying on time, keeping your debt balances low, etc.

We have set some clients up to use only their debit cards. If they don't have the cash in their bank accounts or have it in plan to spend it, then they don't buy it. Sometimes that in itself is a helpful mechanism or discipline for you.



Other clients use credit cards to help them track it and to help them decide in advance what they'll purchase on their credit card based on what the monthly limit is or what they know they're comfortable spending their money on.

The only challenge for my sole debit card users is that it's important to have a strong credit profile so that when you then go to borrow – whether it be a car loan, a mortgage, or another credit card – you have a history there that works.

Credit cards can be helpful to help you build your credit when they're properly understood and utilized. These are my five credit card habits for peace of mind.

- 1. Knowledge is power.** Understand the terms and conditions of your credit cards.
- 2. Live within your means.** Understand your cash inflow and outflow. That's important to credit cards.
- 3. Plan ahead.** Decide how you want to use your credit cards in advance. Some people even take them out of their wallets so that they are very consciously using their cards when they want to and not just on the impulse buys.
- 4. Take control.** Regularly review your credit card statements.
- 5. Rate your benefits.** Get yourself the best card for your personal situation. I touched on earlier that I love cash back credit cards. Whether it's 1-5%, I love getting checks in the mail from my credit card company when I call them up and I ask for them. Consider the best card for your personal situation.

Everybody used to do miles and rewards points, but that isn't just as sexy nowadays. People, just like me and you, would rather have cash in their pocket.



Segment 6: Techniques #6 and #7 for establishing routine and discipline: Accountability and Using your dream team

Technique #6: Talking

It's about talking. It's really telling someone so that they can help you and/or help you stay accountable. Once you develop this system of financial discipline and routine that works for you, telling someone you trust about your system can help you keep committed to that system.

Imagine Lisa who told her best friend that every Sunday morning at 10:00 she was going to sit down to address and handle any of her financial matters. When Lisa and her best friend meet up on Sundays around lunchtime for their weekend walk, the best friend always asks her, "Did you own your money this morning?" Clearly, she drank our Kool-Aid. The client knows that her best friend is going to ask her this question while they're walking. She always wants to be able to say yes.

This way it could be helpful to know that you ultimately set yourself up to be accountable to someone else other than to yourself. It may seem simple. However, it works. Part of the daily discipline that I want you to be getting in about money is being able to talk about it, just being connected in a very positive way to your money on a daily basis.

Technique #7: Consider Working with a Dream Team

After thinking about your own personal financial situation and getting a better understanding of what you think you'll need help with, sometimes working with an expert in finance can prove helpful when looking to implement discipline and routine in your financial life.

That's why I started this as a wealth expert, and financial coach, and speaker. Don't be afraid to ask for help. Three of our favorite words here at Own Your Money are "I don't know." There is such freedom in those three small words when you allow someone to help you improve your skills by sharing what you know. With respect to money, working on your mindset is also often an important piece of the puzzle.

OWN YOUR
money
TRAINING PROGRAM



HOW TO
Understand, Organize, and
Grow Your Money With Ease
with **BELINDA ROSENBLUM**

Consider for yourself right now what money beliefs you have that could be holding you back. I have had several Cash Injections calls from people recently and I realized how important mindset is to then to take you to the next level. I decided to offer a new program solely devoted to up-leveling your mindset. Check back with www.OwnYourMoney.com to participate in that new program. It's totally exciting and cutting edge.

In addition to expected focus of tracking your money, drafting and spending on savings plan and also establishing regular financial routines, coaches can have a very important part of the accountability to develop the routine and discipline in your financial life. That's the financial rhythm that I was talking about.

Further, your dream team can include a financial coach and consider including: you have your financial coach (that's me), a financial adviser, an accountant, an attorney (especially an estate and family law attorney), a mortgage broker, a real estate agent, an organizer, a life coach, and whoever else feels like they will help you move closer to realizing your goals and your dreams.

You want them to move from dreams, to goals, from to-dos to to-dones in terms of really allowing yourself to embrace that success. Also on your dream team, it could be your children, your partner, your friends, and your family. All these people would be a part of your success. Recognize that you can have these people as resources for you. Oftentimes, you don't have to pay them to have them on your team.

This is where the confidence can start for you. Just make up this list so that you know who can call if or when you need them. You don't have to do it alone. Choose the people that will take you to the next step to where you want to be in your entire life, including and especially your financial life.

Deep breath. Those were the seven techniques.



WHAT IF

Objections people would have to doing it

I'll go over a few of the objections that I sometimes hear people make – the “what ifs,” the “What about me?” You can see that there are many different ways to build this financial discipline and routine into your life. It's all up to you to decide which of the techniques that I've offered will work for you and which ones you want to implement.

Establishing a plan up front will help you decide when you will handle financial matters so that the everyday stress of money literally goes away. You now harnessed it into these money dates, into this structure and routine for yourself. If you know when you will handle your finances, finances then become something that you don't have to think about or stress about every day. It's just a fantastic possibility that's now open for you.

However, sometimes we do hear from clients that doing all these things is overwhelming and that's why I want to reinforce that you don't have to do all of them right away. I just want you to get started. You may want to start with the money date. Recognize that that's an important first step. Recognize that you may just start with 15 minutes, start with 30 minutes. They don't have to be the same things that you're doing each money date either.

I just want you to move that to-do list to your to-done list when it comes to all these financial things hanging over you and likely sucking the life energy out of you in all the worry. I can already hear from those of you that have shared on Module 1, to now Module 4 here. I just hear the lightness coming from you.

Another obstacle that we hear is that you may not have enough time. I get that we're all busy people and that we have so much going on in our lives. What I want you to recognize is that these steps will actually help you realize more time in your life. That is just great news. Once you get that, then it all starts to open up. “Wow, I spent just a little bit of time and then I save so much in terms of my stress time all week long. I don't want that. I'm going to do this.”



Financial fitness is a choice just like eating healthy and working out is a choice too when you are looking to become physically fit. This is a choice that I want you to make right here right now. No one else can make financial fitness important other than you. You have to take the time to be proactive in owning your money. Remember at the end of the day, living a financially proactive life is a journey – not a destination.

As you focus on one task at a time, you move towards this more empowered financial future. Step by step, you're building these disciplines or routines, and you'll notice the fun into your life that it takes you to be more financially successful.

QUESTION:

I'm going to ask my final question now before we wrap up. What's one area that you will implement to help you stay in action?

Kachiri: Well, it will definitely be getting all my taxes organized and tackled and definitely take a strong action towards that. You know how that's been for me. That's one strong key area that when I accomplish that I will feel so much lighter and give myself a big victory for that.

Belinda: Fantastic. If you do that in the next week, we're happy to celebrate you next week as well. What I would say is the important part (and we didn't touch on it because this is assuming that you're doing something weekly), but if you're setting a big goal like that for yourself, I want to see you chunk it down so that you say, "Okay, in this money date or in this hour, I'm going to accomplish X. I'm going to gather everything together and put January, February, March into a spreadsheet." You can choose how you're going to chunk it down, but I want to see you chunk it down. I want to see you set a "by when" for yourself or when you want the whole project completed.

What you do is say, "If I want to have everything completed by X date then I'm going to break it down. I think that will take me a total of six hours." I will say that often things would take you a little longer than people would like to admit in the beginning. It could be anywhere from 20% more to 50% more, so cushion that a little bit. Then back it up and say, "If it's going to take me six hours, I'm going to spend two hours a week for the



next three weeks.” Allow yourself to have the success in getting it accomplished. Thank you for sharing.

Shellie: I need to get myself organized. I need to sit down with my bills and put them in one place. I don’t know. I’ve opened up my bills. I now opened them all. But I don’t know, like for my taxes, where everything is. So, I need to sit. I lose mind that way sometimes with my medical bills, where I can put it in and get reimbursed within six months. Since I don’t know where everything is, I don’t get that money back because, to get reimbursed, you have to put it in within the six months.

If I knew where everything was, I could just say, “For these three months, this is what I’m going to do. For these three months, I’m just going to pull it out of the folder.” I need to really get organized. I need to put the time in right now because taxes have to be done by a certain time and the six-month limit is coming up, so I need to do that right now.

Belinda: I think you have your money date set up for the next week. Maybe you could get your kids to help you to collect all the mail from all around the house and put it in a big pile. Get some letter openers and everybody starts to open up the mail. They don’t need to be reading it. We don’t need them looking at it but they can use the letter opener and open them up like the best of them.

Shellie: No, I’ve opened them. I just have to find them now. When you when I came to your conference, I started opening up all my mail.

Belinda: Good. So we now have step one. We now have to gather them all together and sort it. One thing that I want to see you start to do – and everybody else can start to do this for whatever expense they have that has a separate action associated with it. I have a separate folder where I collect, literally on January 1st when I set up all my twelve folders, I actually also set up one for all my tax documents. I drink my own Kool-Aid here. I actually set up the folder. On January 1st I set it up for that current year.

Then when I have any documents related to taxes, it always goes into that folder. Donation receipts, donation letters that I get, everything that is tax-related goes into that

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tax folder. Then once I start to get W2s, 1099s, all of that, it will all go into that tax folder as well. That's one tip for you.

Another tip for you is setting up a medical expense folder. Every time you get a medical expense, you always put it in the folder. On your money dates, you go through that folder, and make sure that you submit something every month, or every week or however often that you do it. You always want to know where your medical expenses are. There's too much at stake for you not to.

That's great and now you have your step-by-step checklist to help you do it. Fantastic action step. Thanks so much for sharing that.

You did it! You've completed Training Call number 4. I know that it's a lot of information. I commend you for taking this important, fun and engaging step to own your money and own your life.

Remember, this is a take action program so you get the results that you are here to get by taking the action.

I appreciate your attention and willingness to learn this in such a step-by-step easy way. Congratulations on taking this next step to Own Your Money. See you on the next training module and have a rich and abundant day!