

OWN YOUR
money
TRAINING PROGRAM



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

Belinda Rosenblum, CPA and Wealth Expert, is helping thousands of people discover how “owning your money” creates certainty, security, and the life of financial independence they deserve. Belinda is the President of Own Your Money LLC, a financial coaching and training company teaching individuals, couples, and business owners how to make personal finance and small business success more rewarding, manageable, and profitable.

Belinda’s coaching, products, workshops, and speeches address the significant financial stress plaguing most Americans today. Her practical, actionable, and kick-in-the-pants approach to a much avoided topic is refreshing. Belinda combined forces with body-centered psychotherapist Cia Ricco to create their book, [*SELF-WORTH TO NET WORTH: 12 Keys to Creating Wealth Inside and Out*](#), to help you build your financial self-esteem and create wealth in all areas of your life.



Her expertise is in high-demand as she has hosted her own TV show, radio show, and is a member of the National Speakers Association. She is often called on as the financial guru for Boston’s ABC, NBC, and FOX networks, Yahoo!Finance, WomenEntrepreneur.com, Inc.com, SmartMoney.com, Univision.com, Today’s Financial Woman, RI Monthly, the Boston Business Journal, and even the Encyclopedia Britannica.

Organizational clients include Harvard Business School, BNY Mellon, MA Conference for Women, McGraw-Hill & Companies, Association of Administrative Professionals, the Bryant University Women’s Summit, Harvard University, Bentley University, Boston Area Real Estate Investors Association, YWCA 8th Annual Money Conference for Women, and the Visiting Nurses Association.

Belinda inspires, educates, and moves people to action so they can once and for all take control of their own financial future. Belinda’s ability to motivate action in others is fueled by her passion for helping people appreciate their self-worth and realize their financial goals.

Own Your Money LLC
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Week 12 Workbook **Staying in Action All Year Long**



Segment 1: Welcome and Celebrations

In Week 12, we will discuss:

- The number one mistake that blocks financial New Year's resolutions from lasting beyond the first few _____.
- How to _____ from this class for months and years to come.
- The _____ that I used to file my financial paperwork
- How discover new financial habits so that _____ has as little of an emotional change as brushing your teeth.
- Why most people fail at _____.
- What _____ steps you can put into place to ensure you succeed.
- And more!

At the end of this section, you will be able to:

- Implement a _____ to organize your finances



- Know what to do every _____, _____, _____
and _____ to own your power over your finances
- Be in _____ with your key
_____ and new habits to put into
place

Has the goal you set for yourself in Week 9 changed?

What financial wins have you had the past day or week?



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

Why is it important that you learn how to stay in action?

5 Steps to Work Through to be Truly Ready to Commit to Changing Your Financial Life:

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.

Why don't resolutions stick?

How does Belinda's story resonate with you?



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

Here's a copy of the Money Date Checklist. Be sure to download yours from the membership site.

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	March	April	May	June	July	Aug	Sept	Oct	Nov	Dec
One-time (and check quarterly)												
Establish weekly day and time for your money date/ week.												
Set up auto-savings transfers or, at a minimum, determine amounts/%. (Could be from employer or on own within checking/saving accounts.)												
Daily												
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												
Week 1- Bills to pay:												
Week 2- Bills to pay:												
Week 3- Bills to pay:												
Week 4- Bills to pay:												
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.												

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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.														
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.														

Take a deep breath.



7 Techniques to Establishing a Routine and Discipline to Stay in Action All Year Long:

Technique 1: Organization

Day 1 – Gather and Sort

Day 2 – Handle What You Need To

Day 3 – Design a Filing System

Day 4 – Organize, Organize, Organize!

Day 5 – Peacefully Purge



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

Technique 2: Money Dates

Money Date Checklist

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



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

1. Auto-Bill Pay
2. Online Bill Pay
3. Online Tracking Sites
4. Software Financial Sites
 - HelloWallet.com
 - YouNeedABudget.com
 - TheBirdy.com
5. Balance Alerts



Technique 4: Automate Your Savings

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



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.

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

Technique #6: Talking

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Technique 7: Consider Working with a Dream Team

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What money beliefs do you have that could be holding you back?

Take a deep breath.

What's one area that you will implement to help you stay in action?
