



RLM 2015: Plan For The Expected Part 2 - Start with the holidays and set yourself up for success all year long

Handout #2: Plan For The Expected

Celebrations!

Answer: "I'm celebrating myself for..."

Assignment/ Hot Seat Coaching

- 1- ONGOING- Momentum- FB MONTHLY CHALLENGE: Add a post at least once each week on FB and get a PRIZE - Wed to Wed (4x- ~1/week). Plus connect with your buddy at least once each week. Be sure to fill out this quick google form at: <http://goo.gl/forms/pj9AHL6QRC> if you didn't already so we can set you up with your partner!
- 2- ONGOING: Set and work with new quarterly SMART goals. Keep them handy. Bring to every call. Take at least one step during this coming week (and every week after- and even every day) to move each of your quarterly goals to completion by 12/31/15 – Start heading there. Post that on the FB group too.
- 3- ONGOING: Continue with your Rich Life Journal. Document where you are increasing your wealth and your worth. And share your wins with us on FB as you build your momentum!
- 4- Do the 3 steps to tackle your financial blind spots: (1) Step 1: Identify them. (2) Step 2: Quantify them. (3) Step 3: Review your current monthly spending for items that can be reduced on a regular basis to create this extra cash.
- 5- Check out the template for next week to map out WHEN (i.e. by month) your blindspots arise – next steps to plan for the expected.



Training

Overview of Part 1:

- 1 – Plan for the “expected”
- 2 – Understand Your Financial Blindspots
- 3 – Three Steps to Tackling Your Financial Blindspots

Part 2:

1 – Map Out Your Blindspots by Month – see excel template

- Take your list from Training call #1 and put them into the template provided- then map them across each month, so the total of the 12 months equals the amount you came up with when you were identifying the blindspots.
- Adjust the totals as necessary to reflect actual amounts owed or estimated.
- Decide where the additional “funding” will come from. This is where a “discretionary” or separate savings account can be helpful.

What are you learning in this exercise?

2 – Get real about holiday spending

What comes over you this time of year? Do you feel pressure to buy? Do you buy things you don't need for yourself or others? What comes up for you?



- Set a spending plan (aka a budget) for holiday gifts.
 - Include some cushion
 - Be sure you know your per person spending amount and then total the list.
 - Make sure you know how you will pay this total amount.
- Once you make your list, review it and likely cut it down. May sound little harsh, but look closely at who buying for. When saving money is an issue, you don't need to give to everyone you know.
- Carry this list everywhere you go. Start early and look for sales. Also, check for any gift cards/store credits you may have that you can use.
- Ask people about their holiday wish list- that way you will get them what they want and it likely is less than what you maybe planning to buy them, or you can go in with another friend or family member on the purchase once you know what they really want.
- If you know that you have problems sticking to your spending plan, avoid credit and use cash. Don't let hype influence your spending. And be sure to pay attention to where you shop.
- Recognize that the price of the gift you give is not an indication of your amount of love for the recipient or how much they will love you back.
- BONUS: Make a list for yourself and share it with those that may want to get you a gift. Is a way you can ask for help – and stop spending money buying for yourself (and then getting gifts not on your own list)! Best present – awesome socks!



3 – Get creative about holiday gifts with some great DIY ideas.

- Prepare your own themed gift baskets, including with some fresh items like baked goods or fresh flowers (or even dried flowers).
- Prepare ready to go recipes in a jar- like special macadamia cranberry cookies or smores kits.

What changes can you make so you enjoy a more peaceful, relaxed, and fun holiday season?

How can you be more creative?



End – Assignment – Part 2

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- 3- ONGOING: Continue with your Rich Life Journal. Document where you are increasing your wealth and your worth. And share your wins with us on FB as you build your momentum!
- 4- Finish your template for next week to map out WHEN (i.e. by month) your blindspots arise – next steps to plan for the expected.
- 5- Make your holiday list, check it twice, carry your list when you shop, and share your list with people who would want to buy for you (so you aren't buying 1 thing for others and 1-2 things for you).

END:

Big Leap Mantra (from the book *The Big Leap: Conquer Your Hidden Fear and Take Life to the Next Level* by Gay Hendricks):

“I expand in abundance, success, and love every day, as I inspire those around me to do the same.”