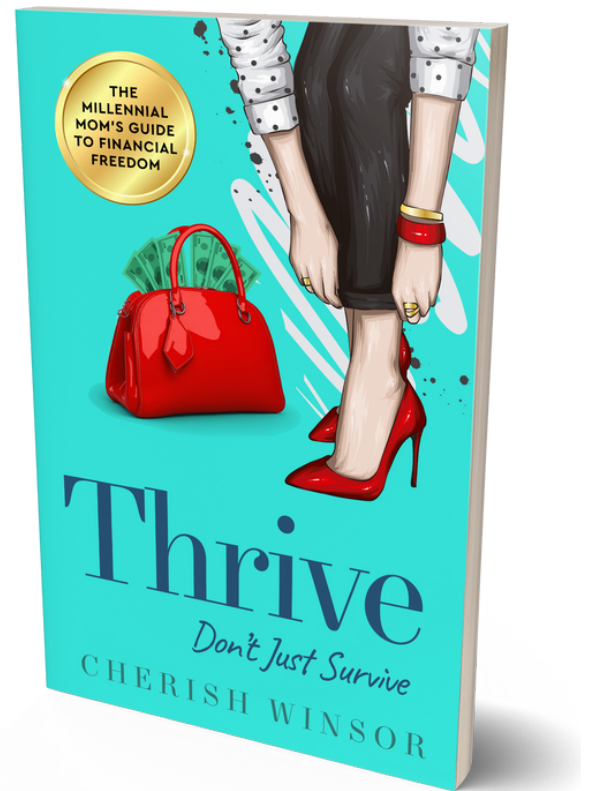

Thrive

BOOK CLUB *guide*



THE
MILLENNIAL
mom

www.cherishwinsor.com

Author Letter

Dear reader,

What do you desire from life? What inspires you and ignites your soul?

My story began as a young, teenage mother with a grade 9 education and no idea where my life was going. I still don't know where my life is going, but I've learned, through struggle, hardship, and perseverance, to enjoy the journey.

As Millennial women, we've lost ourselves to the endless to-do lists of our lives. Amongst the chaos, we've forgotten how to live in the moment or how to find inspiration in the everyday.

I no longer want to just survive each day. I want to Thrive with passion, compassion, humour, and style. I want to wake up excited to explore the possibilities of the day; to cherish the moments and savour the time I have with my people.

I made this my reality through my path to financial freedom. Just a few years ago, I wouldn't have dreamed of the life I get to live now.

Whatever you're facing in life and whatever your desires, I believe this book can be for you. I hope you connect with the personal stories I share and find inspiration and strength to reach your dreams.

I'd love to hear from you and hear about your journey. If you'd like, send an email to cherish@cherishwinsor.com

Cherish Winsor



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My mission in life is not merely to survive, but to **thrive**; and to do so with some **passion**, some **compassion**, some **humor**, and some **style**.

MAYA ANGELOU

Discussion Questions

What's your Why? Did you struggle to define it or was it at the top of your mind?

The author's suggestion to pay off debt rather than save for an emergency fund goes against most conventional advice. Why do you think that is? Do you agree or disagree and why?

How accurate was your persona description? Are there traits that you would like to change?

The author shares powerful personal stories about her experiences with homelessness and learning to overcome hardship. Did any of those stories speak to you? What impact do you think our personal experiences have on our financial decisions?

According to the author, "Millennials aren't great at connecting". How do you think this social awkwardness affects feelings of being an imposter in social settings?

The author writes that Millennials "value work-life balance and flexibility" and are higher educated than previous generations. How do you think this will affect the future of work in Canada?



Author Q&A

What was your motivation for writing this book?

I've always been a writer, but never felt that I had anything important enough to say. I began writing this book three months after I left my job. I had badly sprained my ankle and was bed-ridden for two weeks. Up until that point, my retirement was spent traveling and renovating a rental property, so this was the first chance I had to stop and reflect. I realized that what I had accomplished was not only extraordinary, it was replicable. I knew that if I could accomplish financial freedom, anyone could and that I could also share what I had learned to help others.

What do you think will be most impactful for readers?

I know my story of homelessness and the struggles I've faced will resonate with some readers but my hope is that my financial mindset will shine through. Many of us were not taught to think about money properly and so our perceptions of wealth and financial freedom are that these are out of reach. This simply isn't true. As readers journey through the lessons in the book, they will learn how to confront their limiting beliefs while taking steps towards their financially free future.

What can we do when we're afraid to step forward?

Sit with it. Try to understand what outcome you're afraid of. Remember that fear has its place and you should always take the time to understand your fear response. An ordinary life is lived by standing still. An extraordinary life is lived outside of your comfort zone. If the path is right for you, you'll be able to separate your fears from the outcome and make the choice that's right for you.

How do you know if you're thriving?

You will feel it. We're so used to the stress of being busy that we don't know what it feels like to just be. Striving isn't thriving so when you are able to slow down and enjoy the every day moments, that's when you know you're thriving.



Virtual Book Club Offer



Are you part of a book club or mom group? I'd love to join you virtually to chat about the book and answer your questions. With the purchase of six or more copies of my book *Thrive*, I'll even join you for free! If you're interested, send me an email so we can discuss dates: cherish@cherishwinsor.com

I'd also love to meet with you in person but these appearances are a little more tricky to arrange. If this is your preference, reach out and we can discuss details.



Financial Freedom Bingo

You have a TFSA	You know exactly how much debt you have	You've looked for "extra" money that you can put to work for you	You've discovered your financial persona	You have regular money check-ins with your partner or yourself
You're "paying up" your debt	You have money conversations with friends or family	You can fill in the blank: Saving = _____	You've ditched girl math and know the basics of personal finance	You've tracked 6 months of spending
You know that striving why thriving	You have an emergency plan	FREE SPACE	You've started to plan your retirement	You have no consumer debt
You've explored your emotional connection to money	You know what a GIC is	You're "paying down" your debt	You know your Why	You've given your money a job
You've built a budget based on your spending data	You have a plan to increase your income	You have a mentor	You have money in a HISA	You have a financial journal or notebook

CHOCOLATE CHIP COOKIES



In a stand mixer, cream butter and sugars until thoroughly mixed. Add eggs and vanilla. Mix until combined. In a separate mixing bowl, whisk flour, baking soda and salt.

Gently add to wet ingredients. Mix until fully combined then mix in chocolate chips. Using an ice cream scoop or spoon, place mounds of batter on a non-stick cookie sheet.

I do ten cookies on each sheet. Bake at 350 for 8-10 minutes, depending on the size of the cookie. They should look slightly under cooked. Remove from oven and let cool on cookie sheet.

WET INGREDIENTS

1 cup soft butter

3/4 cup sugar

1/2 cup brown sugar

2 eggs

1 tsp vanilla

DRY INGREDIENTS

2 2/3 cups flour

1 tsp baking soda

1/2 tsp salt

1 1/2 cups chocolate chips



These cookies are my daughter's favourite. I started with the Hershey's Chipits recipe and adapted it over the years to our preference. I always use my stand mixer but you can stir by hand or use a hand mixer. I keep a cup or two of butter out of the fridge so I can whip these up at any time. If you keep your butter chilled, be sure to take it out of the fridge a couple of hours before you begin. If you like a thicker cookie, chill the dough before baking.

PEANUT BUTTER COOKIES



In a stand mixer, cream butters and sugars until thoroughly mixed. Add eggs and mix. In a separate mixing bowl, whisk flour, baking soda, baking powder and salt.

Gently add to wet ingredients. Mix until creamy. Chill in the fridge for 1 hour. Roll into balls and place on a non-stick cookie sheet. I do ten cookies on each sheet.

Using a fork, make a criss-cross pattern on each. Bake at 370 for 7-8 minutes, depending on the size of the cookie. They should look slightly under cooked. Remove from oven and let cool on cookie sheet.

WET INGREDIENTS

1 cup soft butter

1 cup peanut butter

3/4 cup sugar

1 cup brown sugar

2 eggs

DRY INGREDIENTS

2 1/2 cups flour

1 1/2 tsp baking soda

1 tsp baking powder

1/2 tsp salt



My son loves peanut butter cookies and this recipe always hits the spot. If you like a crunchier texture, try crunchy peanut butter. It's also not necessary to chill your dough but it makes the cookies much easier to form. The biggest challenge is to not eat the batter while it's chilling; it's that good!

AVOCADO TOAST ON HOMEMADE BREAD



In the bowl of a stand mixer, add warm water, sugar and yeast. Let rest for 10 minutes or until creamy. There should be a layer of creamy yeast on top of the water. Gently add oil. In a separate bowl, combine flour and salt.

Gently add to wet ingredients. Using a dough hook, mix until a dough is formed. You may need to add slightly more water or flour. Continue beating for 5-7 minutes. Brush a mixing bowl with oil and place dough ball inside.

Brush top with oil. Cover and let rise for an hour. Grease 2 8" or 9" bread pans. Divide the dough in two and place in pans. Cover and let rise for an hour. Bake at 350 for 30 minutes. Brush with butter and remove from pans to fully cool.

BREAD INGREDIENTS

2 cups warm water

1/4 cup sugar

1.5 tbsp traditional yeast

5.5 cups flour

1.5 tsp salt

AVOCADO SPREAD

1 small avocado or 1/2 of a larger one

1 tsp mayonnaise

Salt & pepper to taste



What are millennials without avocado toast? To make mine, I use my homemade bread but wait until it's a few days old so that it toasts better. Then I toast the bread, put an egg in a pan to fry and mix up my avocado spread. In the time it takes to toast my bread, everything else is ready.

To make the avocado spread, peel, pit and mash a small avocado. Add mayonnaise, salt and pepper. Mix well and spread on toast. Top with a fried egg, with a runny yolk. Eat with a knife and fork.

BANANA CHOCOLATE CHIP MUFFINS



In a large bowl, mix wet ingredients until fully combined. In a separate bowl, mix dry ingredients. Add dry mixture to wet and stir. Fold in chocolate chips. “Just fold it in, David!”

Grease muffin tins and fill 2/3 full with batter. Bake at 350 for about 18 minutes, but keep an eye on them. Remove from the oven when they no longer look wet on top.

This recipe should make about 24 muffins but you can also adapt it to make mini versions or giant ones. I do all three, depending on my mood.

WET INGREDIENTS

4 eggs (more if they're small)

2 cups mashed banana

1 cup melted butter

2 tsp vanilla

DRY INGREDIENTS

3 1/2 cups flour

2 cups sugar

1 1/2 tsp baking soda

1 tsp baking powder

1/2 tsp salt

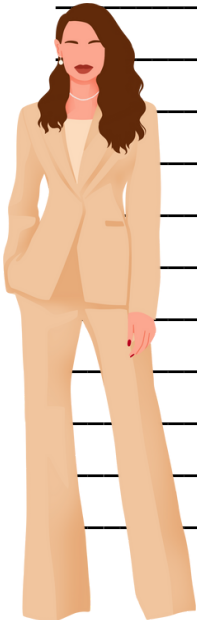
2 tsp cinnamon

1 1/2 cups chocolate chips



I've been making these muffins since my boys were small. I first found the recipe on a blog I've followed for what seems like two decades. It's called swistle.com. The author shared a recipe for “anything muffins” and instead of banana, she shared that you could use 2 cups of “mashed stuff”. I've tried all sorts of things over the years but banana is what my kids request the most.

My Financial Journal



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To really thrive,
you need to stop
chasing what you
are supposed to
want and instead
purposefully build
a life you want to
live right now.

CHERISH WINSOR

THE
MILLENNIAL
mom