



FOUR STEPS TO FINANCIAL WELLNESS

FINANCIAL COACH:

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OUTLINE

The background of the slide features a collection of coins, including a silver quarter, a gold coin, and several pennies, along with a blue ballpoint pen. The entire scene is set against a dark, textured grey background.

Understand

- Understand your financial past.

Know

- Know your Income and Expenses.

Set

- Set short and long-term financial goals.

Invest in

- Invest in yourself.

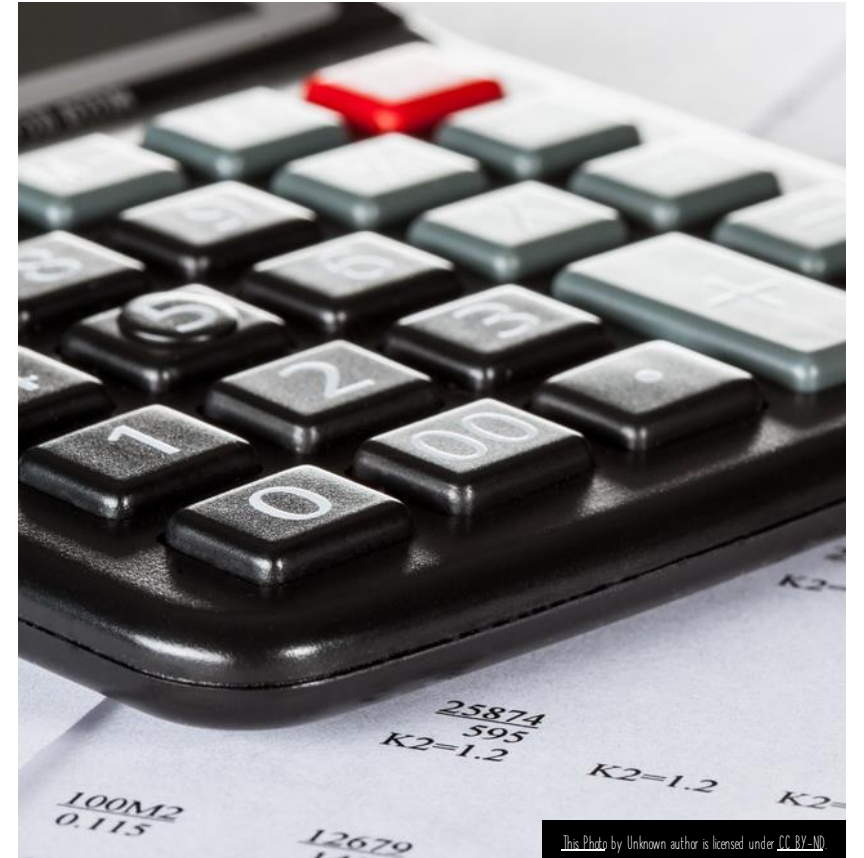
Take

- Take A moment.

UNDERSTAND YOUR FINANCIAL PAST

Review your life's financial timeline. In order to heal from your past financial hurt, you must face the hurt. You may have experienced some outrageous financial mishaps. Sweeping the mishaps under the rug will not lead you to a healthy financial state of mind. Even if your timeline reveals you were handed everything you asked for, your financial state of mind still will not be healthy.

Financial actions from your past may have you looking backwards and questioning yourself. Second guessing yourself financial will bring on financial insecurities and anxiety.



OVERCOME YOUR FINANCIAL PAST

STEP 1

Write down everything you believe is a financial mishap from your past.

Re-read the mishap.



KNOW YOUR INCOME AND EXPENSES

Most money makers can count their income down to the penny. Now, ask how much money they spend each day! They can't answer that question. This lack of knowledge can cause you to be financially overwhelmed. You will be able to recognize the signs of being financially overwhelmed.

Missed payments, avoiding phone calls and/or a lack of savings are the top three signs.



TRACK YOUR COMING IN AND GOING OUT

STEP 2

- Hold on to your check stubs.
- Track your expenses for the next three months.
- Balance the Income to the Expenses.
 - More Income = Savings
 - More Expenses = Adjust your Spending



SET YOUR SHORT & LONG-TERM GOALS

Start reflecting on what you want your money to accomplish. Setting goals will allow your mind to focus on the "what can happen" verses focusing on "what didn't happen." Being a Goal-Setter helps reduce the intensity of guilt financial emotions.



BE A GOAL-SETTER

Step 3

Set your Short and Long-Term Goal (desired results)

- ❖ Short-Term: Three to Six Month Goal
- ❖ Long-Term: Five Year Goal



INVEST IN YOURSELF

Investing in yourself financially just means you will take more time to better your financial literacy. Your financial wellness will increase if you educate yourself about finances. Stop the financial-depression, put a hold on to financial-anxiety and please stop thinking about financial-suicide.



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INVESTING IN YOU

Step 4

Investing in yourself by making yourself fully developed through the listed activities:

- Educating Yourself Financially
- Talking to Financial Coach Nichole Brown
- Reading Financial Materials



TAKE A MOMENT

Allow your mind to RENEW.

Allow your thoughts to RESET themselves.

Now it is time to RECLAIM THE CHARGE.

The primary idea of this reading is to motivate action and progress toward financial wellness, through self-reflection, self-motivation, and goal-setting.

RENEW, RESET, & RECLAIM THE CHARGE