

THE EMPOWERMENT EMPIRE™ & THERAPEUTIC EMPOWERMENT
PRESENTS



Money Monday\$
The Featured You Tube Podcast talks on
100 ways to manage, maintain and grow your
financial standing
by
International
Women's Empowerment Business Coach
Ms. Vihil H. Vigil



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Welcome!

Welcome to
MONEY MONDAY\$!

*I am your International Women's
Empowerment Coach Ms. Vihil and
I'm excited to have you here!*

This program is designed to share with you the insights you need to start making better financial decisions for yourself, your family, your personal career, your business(es) and for the sake of building the generational wealth for your family you have always wanted!

Ms. Vihil H. Vigil, MBA, PMP, CHHC

CEO. FOUNDER. BUSINESS OWNER. WOMEN'S EMPOWERMENT COACH



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Ms. Vihil H. Vigil, MBA, PMP, CHHC
Money Monday\$! Featured YouTube Podcast talks 100 Topics to manage,
maintain and grow your financial standing

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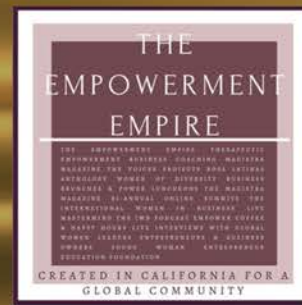
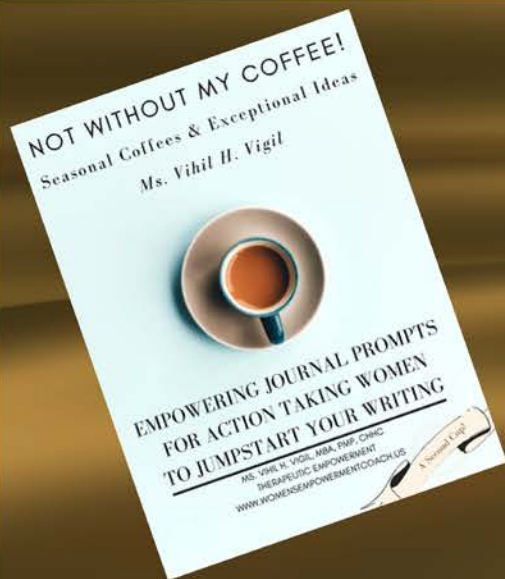
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A VISION & MISSION



I HELP YOU FIND
YOUR POWER AGAIN
& USE IT TO WIN!



Therapeutic Empowerment by Women's Empowerment Professional Development & Business Coach Ms. Vihil H. Vigil, MBA, PMP, CHHC.

VISION: Empowering women and their voices by encouraging expression, setting goals and defining pathways to put you first! Vihil works with women willing to put themselves first! Women willing to work through past disappointments, traumas, setbacks and willing to be done with always putting themselves last.

MISSION: The focus of Therapeutic Empowerment is to help women address specific barriers, emotionally heal, mentally energize, and embrace inner strengths TO GROW THEIR BUSINESS. We achieve this by providing a judgement free & empowering safe space, by listening to your concerns, customizing a success plan and coaching you all the way through it!



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WHAT YOU'LL NEED



☐ Laptop for watching the video trainings



☐ This workbook for all of your note taking



☐ Designate time for the course in a great workspace

☐ Add a calendar appointment to your calendars to ensure you are creating space and setting time for this powerful program

☐ Make sure you have a great quiet workspace to view all of the video trainings.

☐ Set calendar reminders for yourself to spend at least 30 minutes on a Monday each week to work on this course

☐ Keep a running list of questions in the Questions section of this workbook

☐ Schedule your weekly coaching appointments with me here:
<https://bit.ly/3yV7Wb9>

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Money Monday\$

*The Featured You Tube Podcast talks on 100 ways to manage, maintain and grow your financial standing
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The 100 Topics we will cover

1. Creating a personal budget
 2. Emergency fund basics
 3. Understanding credit scores
 4. Debt repayment strategies
 5. 401(k) optimization
 6. IRA types and benefits
 7. Investing for beginners
 8. The importance of life insurance
 9. Reducing monthly expenses
 10. Teaching kids about money
 11. Salary negotiation techniques
 12. Side hustle ideas
 13. Tax deduction basics
 14. Saving for major life events
 15. Identifying financial scams
 16. Renting vs. buying a home
 17. Managing student loan debt
 18. Planning for healthcare costs
 19. Ethical investing options
 20. Responsible credit card use
-
21. Small business financial planning
 22. Understanding compound interest
 23. Balancing multiple financial goals
 24. Automating your savings
 25. Choosing the right bank accounts
 26. Financial implications of marriage
 27. Preparing for a baby financially
 28. Estate planning basics
 29. Understanding market cycles
 30. Cryptocurrency basics
 31. Refinancing loans: pros and cons
 32. Building a diverse investment portfolio
 33. Financial advisor vs. robo-advisor
 34. Maximizing employee benefits
 35. Understanding inflation
 36. Home renovation: ROI considerations
 37. Car buying vs. leasing
 38. Travel hacking and rewards programs
 39. Donating to charity efficiently
 40. Financial spring cleaning tips

Money Mondays

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The 100 Topics we will cover

41. Preparing for job loss
 42. Understanding your paycheck
 43. Budgeting apps comparison
 44. Financial goal setting
 45. Managing finances during divorce
 46. Inheritance planning and management
 47. Understanding annuities
 48. Peer-to-peer lending platforms
 49. Health Savings Accounts (HSAs)
 50. Financial considerations for freelancers
 51. Understanding stock options
 52. Real estate investment trusts (REITs)
 53. Preparing for tax season
 54. Financial habits of successful people
 55. Understanding bond investments
 56. Balancing risk in your portfolio
 57. Financial literacy resources
 58. Avoiding lifestyle inflation
 59. Understanding mortgage types
 60. Preparing financially for natural disasters
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61. Debt consolidation options
 62. Understanding credit reports
 63. Financial considerations for aging parents
 64. Budgeting for home maintenance
 65. Understanding mutual funds
 66. Financial implications of relocation
 67. Maximizing Social Security benefits
 68. Understanding exchange-traded funds (ETFs)
 69. Financial planning for college
 70. Understanding health insurance options
 71. Preparing for retirement in your 20s, 30s, 40s, 50s
 72. Financial considerations for pet ownership
 73. Understanding prenuptial agreements
 74. Balancing saving and spending
 75. Financial implications of starting a family
 76. Understanding capital gains tax
 77. Budgeting for hobbies and leisure
 78. Financial considerations for expats
 79. Understanding dividend investing
 80. Preparing for financial emergencies

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The 100 Topics we will cover

- 81. Financial planning for self-employed individuals**
- 82. Understanding different retirement account withdrawals**
- 83. Balancing debt repayment and investing**
- 84. Financial considerations for caregivers**
- 85. Understanding reverse mortgages**
- 86. Preparing financially for long-term care**
- 87. Financial implications of going back to school**
- 88. Understanding identity theft protection**
- 89. Budgeting for charitable giving**
- 90. Financial considerations for blended families**
- 91. Understanding the gig economy**
- 92. Preparing for major home repairs**
- 93. Financial planning for sabbaticals**
- 94. Understanding the time value of money**
- 95. Balancing work and personal finance**
- 96. Financial considerations for digital nomads**
- 97. Understanding financial power of attorney**
- 98. Preparing for end-of-life expenses**
- 99. Financial implications of adopting or fostering**
- 100. Understanding and managing lifestyle creep**



I want to invite as many women as possible to BECOME MORE FINANCIALLY POWERFUL through the help of the Money Monday\$ program because it is so very important that we know how to support ourselves and advance ourselves in this life!

- Ms. Vihil H. Vigil

The background of the entire image is a collage of various US dollar bills, including \$10, \$20, and \$50 denominations. The bills are overlapping and slightly blurred, creating a sense of depth and abundance. A large, white, stylized number '5' is prominently displayed in the upper left quadrant, partially overlapping the bills.

5

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401(k) Optimization

401(k) optimization is essentially making your retirement savings work harder for you.

401(k) optimization refers to strategically managing your company-sponsored retirement plan, like a 401(k), 403(b), or 457, to maximize your retirement savings potential and ensure you're on track for a comfortable future.

Key elements of 401(k) optimization consist of:

- Understanding your plan: Get familiar with the investment choices available in your plan and any associated fees.
- Maximizing contributions: Contribute enough to take full advantage of your employer's matching contributions, and consider increasing your contribution rate over time, especially as your income grows. The IRS sets annual contribution limits, which for 2025 are \$23,500 for those under 50 and \$31,000 for those 50 and older (including catch-up contributions), according to Fidelity.
- Find more details at:
https://nb.fidelity.com/public/nb/default/resourceslibrary/articles/irslimits?ccsource=dw_nb_pl401k_finwell_irslmts_20180105

401(k) Optimization

Consider the following Strategic investment choices:

Assess your risk tolerance and time horizon:

Choose investments that align with your comfort level for risk and how long you have until retirement.

Younger investors might opt for more aggressive options, while those closer to retirement might choose more conservative investments to minimize market volatility risks.

Diversify your portfolio:

Spread your investments across different asset classes (stocks, bonds, and cash equivalents) and types (domestic, international, various sectors) to reduce risk. Target-date funds offer a convenient way to diversify and automatically rebalance your portfolio as you approach retirement.

Minimize fees:

Be aware of the fees associated with the funds in your 401(k) plan and, when possible, choose options with lower fees.

401(k) Optimization

Ongoing 401(k) Account Management Tips:

Monitor and rebalance:

Regularly review your portfolio's performance and adjust your investment mix (rebalance) as needed to maintain your desired asset allocation.

Consider Professional Guidance:

If you're unsure about managing your 401(k), tools like the 401(k) Optimizer® (which provides personalized allocation recommendations based on your risk tolerance and goals) or a financial advisor can provide valuable assistance, according to Howard Capital Management and www.cpcpllc.com.

401(k) Optimization - Review

Optimizing your 401(k) involves a multifaceted approach to maximize your retirement savings and ensure long-term financial security. Here's a breakdown of the key strategies and considerations:

1. Maximize contributions

- Take advantage of the employer match: This is essentially free money and failing to contribute enough to receive the full match means leaving potential retirement savings on the table.
- Aim for a high contribution rate: While employer matches are important, try to contribute at least 10-15% of your salary, including the employer contribution, according to [Fidelity](#).
- Maximize the annual contribution limit: The IRS sets the maximum annual contribution limit, which for 2025 is \$23,500, increasing to \$31,000 for those 50 and older. There are even higher limits for individuals aged 60-63 in 2025 due to the SECURE 2.0 Act.
- Consider Roth 401(k) options: These accounts offer tax-free withdrawals in retirement, providing tax diversification.
- Take advantage of catch-up contributions: If you're 50 or older, you can contribute an additional \$7,500 annually in 2025, according to [NerdWallet](#) and the IRS. New for 2025, those 60-63 have an even larger catch-up contribution limit of \$11,250.

401(k) Optimization - Review

2. Strategic investment choices

- Diversify your portfolio: Spread your investments across various asset classes like stocks, bonds, and potentially alternative assets to manage risk effectively.
- Align investments with your risk tolerance and time horizon: Younger investors with a longer time horizon may opt for a more aggressive allocation (e.g., higher stock percentage), while those closer to retirement should generally choose a more conservative approach with a greater emphasis on bonds, according to NerdWallet.
- Consider target-date funds: These automatically adjust their asset allocation to become more conservative as you approach your target retirement date, offering a convenient, hands-off approach.
- Review and rebalance regularly: Periodically review your investment mix and rebalance your portfolio as needed to maintain your desired asset allocation.

401(k) Optimization - Review

3. Minimizing fees and expenses

- Be aware of investment fees: These can significantly impact your returns over time. Look for funds with low expense ratios, especially passively managed index funds, notes Human Interest.
- Understand administrative and service fees: Some fees cover recordkeeping, legal, or other services and may be a flat fee or percentage-based.
- Be mindful of individual service fees: You may incur these fees for activities like taking a 401(k) loan or rolling over your funds.

4. Tax-efficient strategies

- Consider a Roth 401(k) if available: Contributions are after-tax, but qualified withdrawals in retirement are tax-free.
- Plan for withdrawals in retirement: Develop a strategy to minimize taxes when you start taking distributions, potentially considering a mix of tax-deferred and tax-free accounts.
- Explore NUA rules if applicable: If your plan holds employer stock, explore net unrealized appreciation (NUA) rules with a tax professional, as these may offer tax advantages, states Ameriprise Financial.

401(k) Optimization - Review

5. Other important considerations

- Don't cash out early: Resist the temptation to withdraw from your 401(k) before retirement to avoid penalties and taxes.
- Roll over old 401(k)s: When changing jobs, consider rolling over your old 401(k) to an IRA or your new employer's plan to maintain control and avoid potential fees.
- Seek professional guidance: If needed, consult a financial advisor to help tailor a strategy that aligns with your individual financial situation and goals.

By implementing these strategies and carefully managing your 401(k), you can build a strong foundation for a comfortable retirement.

NOTES

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

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