

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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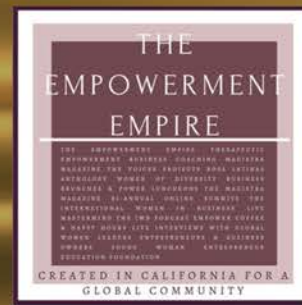
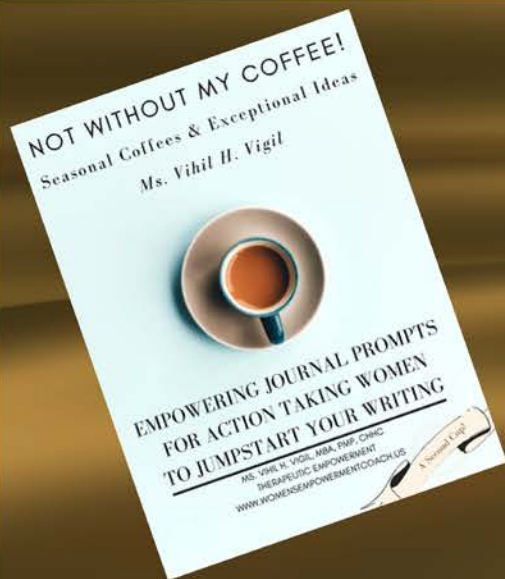
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# A VISION & MISSION



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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*Money Monday\$*  
*The Featured You Tube Podcast talks on 100 ways to  
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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 Mondays*

*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*

### *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

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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
- 
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*



# 2

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# 2

## EMERGENCY FUND BASICS

COMPLETE THE WORKBOOK QUESTIONS ON THE FOLLOWING PAGES DURING OR AFTER WATCHING THE DAY 2 VIDEO.

CHECK EACH ITEM OFF ONCE YOU COMPLETE THEM!

☐ Review the lists of why having an emergency fund is super important for you, your family, your business and **YOUR LIFE!**

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☐ Determine your ideal Emergency Fund minimum after considering your regular expenses and potential emergency ones.

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☐ Create your personal budget  
Create a business budget  
Create a family or vacation budget

---



# EMERGENCY FUND ESSENTIALS TO CONSIDER

1

Emergency Funds provide you with financial security for unexpected events like vehicle repairs and transportation costs, illness, physical accidents, income reduction

2

Having Emergency Funds reduces your reliance on credit cards or loans during emergencies

3

Building YOUR EMERGENCY FUND will offer you and your loved ones peace of mind and will reduce most financial stress

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## YOUR RECOMMENDED EMERGENCY FUND AMOUNT

Consider the following questions and complete the worksheet below to get a clear understanding of where around your Emergency Fund balance should be! Remember it is okay to start small and build up your emergency fund over time if necessary.

Think about your family size and financial obligations then complete the worksheet below.

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What are your total typical monthly living expenses?

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Multiply your monthly living expenses by 3 to find your average quarterly expenses and write that down here:

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Now, multiply your Quarterly Expenses by 4 to get an estimate of your annual living expenses, not including any trips or vacations, and write that down here:

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## WHERE TO KEEP YOUR EMERGENCY FUND



Look to your local credit unions or investment banks  
for high-yield savings account for easy access



Look into opening a Money market account for  
slightly higher interest



Keep Your Emergency Fund separate from your  
regular checking account(s) to avoid using that  
money for anything other than a true emergency



Talk to your financial advisor about considering  
laddered CDs for a portion of your emergency fund  
to earn higher interest

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## WHAT CONSTITUTES AN EMERGENCY

This answer of what constitutes a financial emergency will vary from person to person and from family to family. Below are some common examples then take a moment to write down others that may be a factor in your own life and in your family.

**J o b   l o s s   o r   s i g n i f i c a n t   i n c o m e  
r e d u c t i o n**

---

**M a j o r   m e d i c a l   e x p e n s e s**

---

**U n e x p e c t e d   h o m e   o r   c a r   r e p a i r s**

---

**U n p l a n n e d   t r a v e l   f o r   f a m i l y  
e m e r g e n c i e s**

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# HOW TO BUILD YOUR EMERGENCY FUND

1

Set a monthly savings goal

---

2

Set up an automatic deposit from your income  
account to the savings

---

3

Use windfalls like tax refunds, gifts and bonuses to  
boost the fund

---

4

Cut unnecessary expenses to increase savings

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## MAINTAINING YOUR EMERGENCY FUND

Now that you have made the decision to get responsible and accountable to your life by setting up an emergency fund there are ways to ensure you understand HOW to maintain your fund.

Emergencies happen. It's when we are prepared for their possibility that we are able to recover faster, experience less stress, anxiety & loss.

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> Regularly review & adjust your fund amount as needed.

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> Make it a priority to replenish your fund after using it by adding extra contributions until you are back at your desired balance.

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> Consider increasing the fund as your expenses grow and add extra contributions when possible.

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> Reassess your emergency fund needs annually. If you have saved additional funds roll them over into a longer term savings product to greater benefit you in the future...

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## COMMON MISTAKES TO AVOID

1

Using your emergency fund for non-emergencies

---

2

Keeping too much funding in low-interest accounts

---

3

Not starting a fund because you can't save the full amount immediately

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4

Neglecting to adjust the fund as your life circumstances change

## A FEW CLOSING THOUGHTS TO CONSIDER ABOUT YOUR EMERGENCY FUND

Remember: An emergency fund is a crucial component of your financial health.

It provides you with a safety net for unexpected events that happen to you personally, to your family and even to some friends you want to help.

Having a well funded emergency fund also provides you with peace of mind in your day-to-day life.

Factor in insurance deductibles when determining fund amount. Will you include all or a portion of your medical insurance deductibles to finalize your target emergency fund dollar goal?

Consider separate funds for different types of emergencies. For example one for health and one for emergency vehicle maintenance.

Remember to balance your emergency savings with other financial goals you are working towards accomplishing. Both/all are important and achievable.

Inform and involve your family members about the purpose and use of the your emergency fund as it may pertain or benefit them. Or, in the case a family member may need to access your account for you.

# NOTES

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