

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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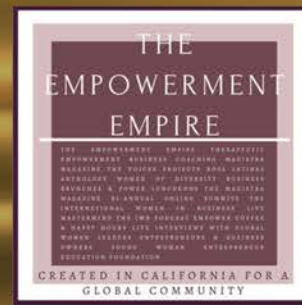
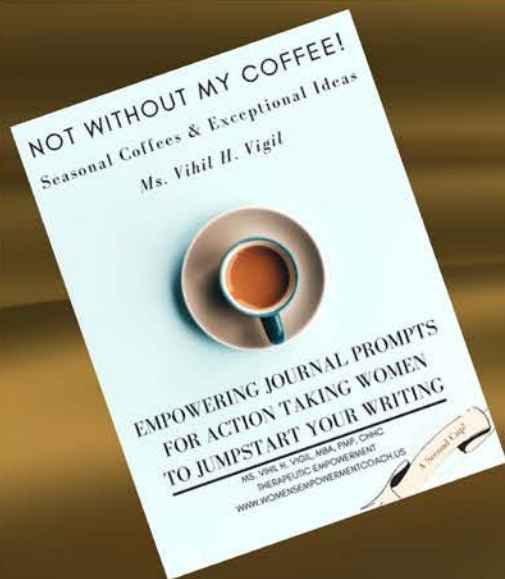
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A VISION & MISSION



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\$

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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

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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

BEGIN

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1

CREATING A PERSONAL BUDGET

COMPLETE THE WORKBOOK QUESTIONS ON THE
FOLLOWING PAGES DURING OR AFTER
WATCHING THE DAY 1 VIDEO.

CHECK EACH ITEM OFF ONCE YOU COMPLETE THEM!

☐ Review the lists of why having a budget
is super important for you, your family,
your business and YOUR LIFE!

☐ Buy Budget Books! Review the included
Budget Sample page.
Keep track of your spending & PLAN
FOR WHAT YOU REALLY WANT!

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

IT ALL BEGINS WITH UNDERSTANDING WHERE YOU ARE...

THE PERSONAL BUDGET...

A budget isn't about restriction; it's about PERSONAL EMPOWERMENT and making SURE that YOUR MONEY works for you! A personal budget is simply your financial roadmap to get you where you want to go!

Personal and Business Budgets help you to see how to live within your means, how to prepare for the future, helps you to make informed financial decisions so that you can achieve your financial goals and build long-term wealth to create financial security and to thus maintain financial stability within in your family for generations!

Here's a comprehensive set of lists of why having a personal budget is important:

CONTROL AND AWARENESS

- 1. Provides clear visibility of income and expenses**
- 2. Helps track where money is actually going**
- 3. Makes you aware of spending patterns and habits**
- 4. Gives you control over your financial decisions**

FINANCIAL GOALS

- 1. Helps set realistic financial goals**
- 2. Creates a roadmap for achieving those goals**
- 3. Makes it easier to save for specific purposes**
- 4. Enables better planning for major purchases**

DEBT MANAGEMENT

- 1. Helps prevent unnecessary debt**
- 2. Aids in creating debt repayment strategies**
- 3. Reduces financial stress**
- 4. Prevents living beyond your means**

THE PERSONAL BUDGET (CONT'D)...

More reasons to spark your interest in making your budget work for you!

EMERGENCY PREPAREDNESS

- 1.Helps build emergency funds**
- 2.Creates financial security**
- 3.Reduces vulnerability to unexpected expenses**
- 4.Provides peace of mind**

FUTURE PLANNING

- 1.Enables retirement planning**
- 2.Helps with investment decisions**
- 3.Supports long-term financial stability**
- 4.Assists in estate planning**

LIFESTYLE BENEFITS

- 1.Reduces financial stress and anxiety**
- 2.Improves relationship dynamics (especially for couples)**
- 3.Enables informed spending decisions**
- 4.Creates better spending habits**

PRACTICAL ADVANTAGES

- 1.Helps identify areas to cut expenses**
- 2.Maximizes savings opportunities**
- 3.Prevents overdraft fees**
- 4.Improves credit score potential**

BEHAVIORAL BENEFITS

- 1.Creates financial discipline**
- 2.Develops responsible spending habits**
- 3.Builds financial confidence**
- 4.Encourages mindful consumption**

FAMILY BENEFITS

- 1.Sets good example for children**
- 2.Enables family financial discussions**
- 3.Helps plan for family goals**
- 4.Creates financial stability for dependents**

Money Mondays

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1. Creating a personal budget

In the space provided below brainstorm out some top priorities you have for your money when it comes to yourself, your family and/or your business. This is where you can start to get an idea of how you will set your financial goals!

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MONTHLY BUDGET PLANNER

Budget Goal: _____

Month: _____

Income

Date	Description	Amount
Total		

Fixed Expenses

Date	Description	Amount
Total		

Other Expenses

Date	Description	Amount
Total		

Bills

Date	Description	Amount
Total		

Recap

	Goal	Actual	Difference
Earned			
Spent			
Debt			
Saved			

FAMILY VACATION PLANNER

Location: _____

Month/ Year: _____

Flights

Date	Airline	Amount
Total		

Hotels/AirBnB/VRBO

Date	Description	Amount
Total		

Food & Drinks

Date	Description	Amount
Total		

Tours/Souvenirs

Date	Description	Amount
Total		

Recap

	Expense	Need by	Money saved & ready for Vacation!
Flight			
Stay			
Food/Bev			
Tours/Svs			

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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