

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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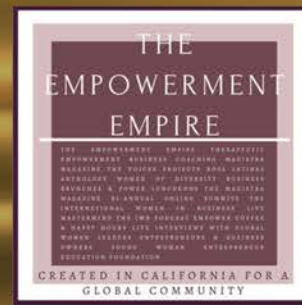
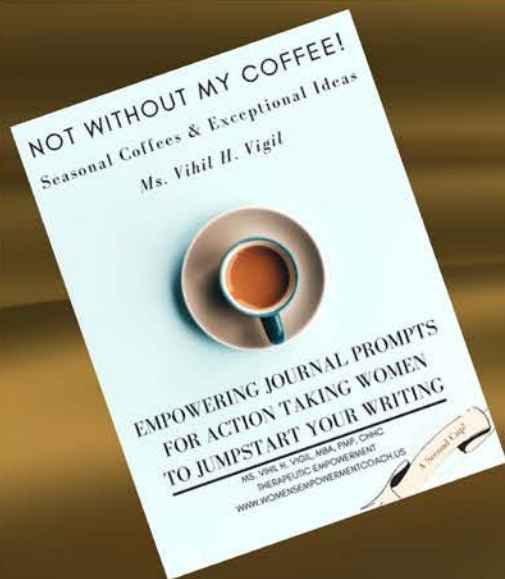
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A VISION & MISSION



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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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

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. The colors are warm, with a golden-yellow tint. A large, white, stylized number '3' is centered in the upper half of the image.

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UNDERSTANDING CREDIT SCORES

COMPLETE THE WORKBOOK QUESTIONS ON THE FOLLOWING PAGES DURING OR AFTER WATCHING THE DAY 3 VIDEO.

CHECK EACH ITEM OFF ONCE YOU COMPLETE THEM!

☐ Read the details on Credit Score Basics
Obtain and read each page of your own credit report and your credit score

☐ Make a list of steps you commit to taking on a regular schedule to increase your credit score

☐ Think about your purchasing needs or wants in the next coming years and know how your credit score will affect your buying power

CREDIT SCORE BASICS

1

A credit score is a numerical representation of your creditworthiness based on credit history

2

Higher scores indicate better creditworthiness. Creditworthiness is a measure of how likely you will default on your debt obligations according to a lender's assessment, or how worthy you are to receive new credit. Your creditworthiness is what creditors consider before they approve any new credit.

3

Most commonly used model is FICO Score
FICO is the acronym for Fair Isaac Corporation, as well as the name for the credit scoring model that Fair Isaac Corporation developed. A FICO credit score is a tool used by many lenders to determine if a person qualifies for a credit card, mortgage , or other loan.

IMPORTANCE OF CREDIT SCORES

Credit scores determine loan approval and interest rates when applying for loans, they affect your ability to rent apartments or homes, and when buying a home. Credit Scores can influence employment opportunities and can impact insurance premiums in certain states. Here are the facts:

**** Factors Influencing Credit Scores ****

- Payment history (35% of FICO Score)
- Credit utilization (30%)
- Length of credit history (15%)
- Credit mix (10%)
- New credit inquiries (10%)

**** Credit Score Ranges ****

- Excellent: ** 800 - 850
- Very Good: ** 740 - 799
- Good: ** 670 - 739
- Fair: ** 580 - 669
- Poor: ** 300 - 579

**** How to Check Your Credit Score ****

- Obtain free annual credit reports from AnnualCreditReport.com
- Many credit card companies offer free credit scores
- Use credit monitoring services (available in both free and paid options)
- Financial institutions may provide complimentary scores to their customers

IMPROVING YOUR CREDIT SCORE

Unless you have a completely perfect credit score you can always keep working towards a perfect credit score.

Below are some of the most effective strategies to utilize when working to increase your credit score.

- Pay bills on time consistently
- Reduce credit card balances
- Keep old accounts open to maintain credit history
- Limit new credit applications
- Regularly check credit report for errors

The following are some common credit score misconceptions:

- Checking your own credit score or credit report does not lower it because it's considered a "soft inquiry" or "soft check," which is different from a "hard inquiry" that occurs when you apply for new credit. Reviewing your own credit regularly is actually beneficial for ensuring accuracy and detecting potential fraud.
- Closing old accounts can potentially harm your score
- Having no debt doesn't guarantee a high score
- Income is not directly factored into credit scores

IMPROVING YOUR CREDIT SCORE, CONT'D

Listed below are the different types of credit scores you should know about:

- FICO Score (most widely used)
- VantageScore (developed by major credit bureaus)
- Industry-specific scores (auto loans, credit cards)

Here are some ways you can protect your credit score:

- Set up payment reminders or automatic payments
- Monitor your credit report regularly
- Be cautious about co-signing loans
- Consider credit freezes to prevent fraud

When working to rebuild bad credit consider the following suggestions:

- Get a secured credit card from a trusted source like your primary banking institution
- Become an authorized user on someone else's account
- Carefully consider credit-building loans
- Consistently practice good credit habits over time starting NOW!

Remember: Understanding your credit score is crucial for financial health. It's a key factor in many financial decisions and can significantly impact your ability to access credit and favorable terms.

Contact your local banking institution to make an appointment with a banker and talk through your options. It's FREE!

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Make a list of steps you commit to taking on a regular schedule to increase your credit score

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More Information on closing old accounts and the potential harm it can do to your score

Closing an old credit account, particularly a credit card, can negatively impact your credit score in a couple of ways:

Increased Credit Utilization Ratio: Closing a credit card reduces your total available credit. If you carry balances on other cards, this can lead to a higher credit utilization ratio, which is the percentage of your total available credit that you're using. A higher utilization ratio can negatively impact your credit score.

Think of it this way: if you have a total credit limit of \$10,000 and have a \$2,000 balance ($\$2,000 / \$10,000 = 20\%$ utilization) and you close a card with a \$3,000 limit, your total available credit drops to \$7,000. Now, with the same \$2,000 balance, your utilization jumps to roughly 29% ($\$2,000 / \$7,000 = 29\%$ utilization), which could hurt your score.

Reduced Average Age of Accounts: The length of your credit history is a significant factor in your credit score, with older accounts generally seen as a positive sign of responsible credit management. Closing an older account can lower the average age of all your credit accounts, which can negatively impact your score.

More Information on closing old accounts and the potential harm it can do to your score, cont'd

It is important to note that closed accounts in good standing can still be beneficial: If an account was closed in good standing (meaning payments were made on time), it can stay on your credit report for up to 10 years and may continue to help your credit score during that time.

Closed accounts with negative information can harm your score: If an account was closed with missed payments or defaults, this negative information can stay on your credit report for about seven years and will likely continue to negatively impact your score.

If possible, avoid closing your oldest credit account, as it contributes significantly to the average age of your credit history. If you're considering closing a card because you don't use it, first check if it has a high annual fee. If not, it might be better to keep the account open with minimal or no activity to maintain your available credit and a positive credit history. You can also consider setting up a small recurring charge to keep the account active.

In short, while closing an old account might seem like a good idea, it's crucial to understand the potential impact on your credit score, especially if it involves a card with a high credit limit or a long history.

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Think about your purchasing needs or wants in the next coming years and know how your credit score will affect your buying power. List below what you want or will need in the coming 5-10 years with dates you want to achieve their ownership by.

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NOTES

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