

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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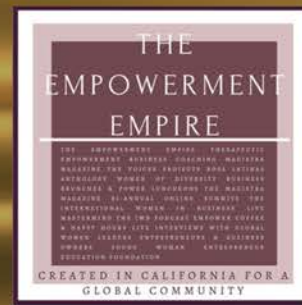
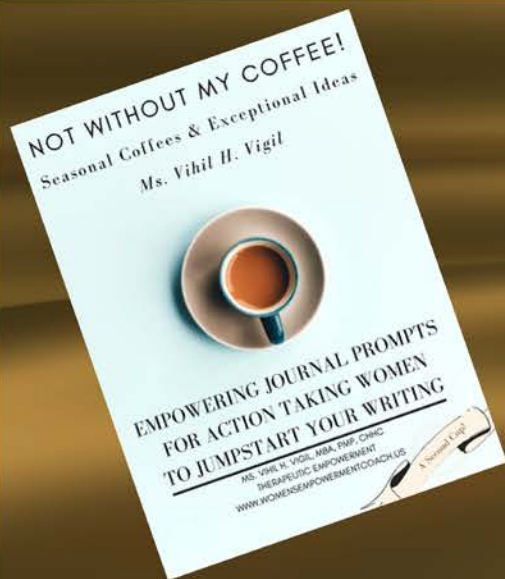
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A VISION & MISSION



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 Mondays®
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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
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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



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Debt Repayment Strategies

Here is a break down of debt repayment strategies you can utilize to take control with confidence!

First a quick note on why strategies matter. Random payments can leave you feeling stuck. A smart strategy reduces your interest, speeds up your progress, and gives you psychological wins. It turns chaos into clarity by empowering you with a plan and a pathway to achieve that plan.

The following are the 5 most common debt repayment strategies:

1. Debt Snowball

- How it works: Pay off the smallest debt first while making minimum payments on others.
- Psychological benefit: Builds momentum by showing progress quickly.
- Best for: People who need motivation and quick wins.

2. Debt Avalanche

- How it works: Pay off the debt with the highest interest rate first.
- Financial benefit: Saves you the most money in interest long term.
- Best for: People focused on maximizing savings.

Debt Repayment Strategies, Page 2

3. Debt Consolidation

- How it works: Combine multiple debts into one loan with a lower interest rate.
- Convenience benefit: Simplifies payments.
- Best for: People with good credit who qualify for low-interest consolidation options.

4. Refinancing

- How it works: Replaces a debt (usually a mortgage or student loan) with a new one that has better terms.
- Cost-saving benefit: Can lower monthly payments or reduce total interest.
- Best for: Stable borrowers with higher-interest long-term loans.

5. Balance Transfer

- How it works: Move debt from a high-interest credit card to one with a lower or 0% rate (introductory period).
- Savings benefit: Avoid interest temporarily.
- Best for: People who can pay off the balance before the promo ends.

Debt Repayment Strategies, Page 3

Consider these Essential Tips to help you to succeed:

- Automate payments to stay consistent.
- Avoid new debt while repaying old.
- Track your progress with budgeting apps or spreadsheets.
- Negotiate interest rates—sometimes just asking helps.
- Build an emergency fund so surprise expenses don't derail your plan.

The main point here is to stop thinking about budgets and payments plans as a restriction. They are truly a path to freedom and by taking charge of these processes you are empowering yourself to get ahead of your current situation.

Debt Repayment Strategies

STRATEGY COMPARISION TABLE

STRATEGY	PROS	CONS
DEBT SNOWBALL	Quick wins/easy to stick to	May cost greater interest in the long term
DEBT AVALANCHE	Saves the most on interest/Fastest overall payoff	Requires discipline as it takes longer to see progress
DEBIT CONSOLIDATION	Lower monthly payments into one easy payment and may reduce interest	There may be fees, eligibility hurdles and may stretch out repayment timeline
REFINANCING	You get better loan terms and can reduce total costs	May reset your loan period, have possible fees and impact credit
BALANCE TRANSFER	0% interest period saves money/great for credit card debt	Fees, need excellent credit/must pay before promo end

Debt Repayment Strategies

B o n u s C o n s i d e r a t i o n s

- **C r e d i t s c o r e :** H i g h c r e d i t h e l p s w i t h c o n s o l i d a t i o n , b a l a n c e t r a n s f e r s , a n d r e f i n a n c i n g .
- **F i n a n c i a l h a b i t s :** A v a l a n c h e i s b e s t f o r d i s c i p l i n e d s a v e r s ; S n o w b a l l s u i t s t h o s e w h o c r a v e m o t i v a t i o n .
- **E m e r g e n c y f u n d :** E s s e n t i a l b e f o r e a g g r e s s i v e d e b t r e p a y m e n t — p r e v e n t s n e w d e b t i f s u r p r i s e s p o p u p .

T h e p a y o f f t i m e l i n e f o r e a c h s t r a t e g y d e p e n d s o n f a c t o r s l i k e y o u r t o t a l d e b t , i n t e r e s t r a t e s , m o n t h l y p a y m e n t s , a n d h o w c o n s i s t e n t y o u a r e — b u t h e r e ' s a g e n e r a l i d e a o f h o w l o n g e a c h c o u l d t a k e b a s e d o n t y p i c a l s c e n a r i o s .

Debt Repayment Strategies

STRATEGY TIMELINES

STRATEGY	TYPICAL DURATION	WHAT IS MOST AFFECTED
Debt Snowball	1-3 years for small debts	Number of small debts and payment aggressiveness
Debt Avalanche	2-5 years	Total interest, size of payments and YOUR discipline level
Debt Consolidation	2-7 years	Loan terms and interest rate after consolidation
Refinancing	Varies widely from 3-30 years	Type of debt (student loans, mortgage, terms depending)
Balance Transfer	6-21 months often w a promo	Transfer fees and ability to pay off before promo ends

Debt Repayment Strategies

Debt loan consolidation is something you must take care of yourself. Although you may require some assistance perhaps from a financial counselor or a financial services company and that is absolutely okay, and just like any type of counseling the experience if anything will provide you with valuable information that will enhance and improve your life. Any insightful and trusted financial knowledge will only serve to enhance your financial understanding. It is always an opportunity to learn something new.

If you are facing financial challenges, consumer credit counselling services could help you repay all your debts by constructing a payoff plan for you.

If you choose to sign up for a program of this type, then the consumer credit counselling service will work together with your creditors and strive to reduce your fees as well as your interest rates.

Regarding the debt management plan, in general one monthly payment is made to the consumer credit counselling agency, this then forwards payment to your creditors. The total amount of debt is not renegotiated, but rather they help to make a plan to pay off all your debt, while simultaneously trying to reduce fees and costs.

Debt Repayment Strategies

What to consider when choosing a service?

The choice the borrower faces between using a professional debt loan consolidation service or going straight to a lender for a personal loan to pay off debts is solely dependent on the borrower's credit status and whether they require help getting and staying out of debt.

A trustworthy debt loan consolidation service will not ask for money outright to begin the process of helping a borrower learn about their options.

Search for a company that works with certified debt specialists to aid their customers in understanding all their options for getting rid of debt.

It's critical to look at online reviews from current and even past customers to discern which specific debt loan consolidation company is fitting. This guides borrowers to assess the authenticity of the company.

Debt Repayment Strategies

What to expect with loan consolidation companies:

Do your research! Look at company reviews, talk to your banking institutions for referrals, talk to friends and families and share that you are looking for financial information on specific topics.

Referrals from trusted sources are a great way to get inside knowledge on how a debt consolidation company works, how effective they are and if they are the right fit for your situation.

Generally you can expect to begin with a free phone call consultation to give the debt consolidation company a clear picture of your personal situation.

Be prepared to spend a good amount of time to go through this evaluation and take the time to be in a calm mood and quiet environment so you can be fully present during the evaluation.

Gather all of your current outstanding debt and credit accounts, have documentation on investments, income statements, savings accounts and any other account information that can influence financial decision making. The more prepared you are before beginning the process with a consolidation company the less frustration you will experience!

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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