



10 STEPS TO FINANCIAL WHOLENESS AND UNLOCKING YOUR UNLIMITED LIFE

@THEBUDGETNISTA





YOU'RE IN THE RIGHT PLACE!

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MULTI BUSINESS OWNER



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Featured on...

The New York Times



TIME

YAHOO!
FINANCE

THE
HUFFINGTON
POST

THE WALL STREET JOURNAL.

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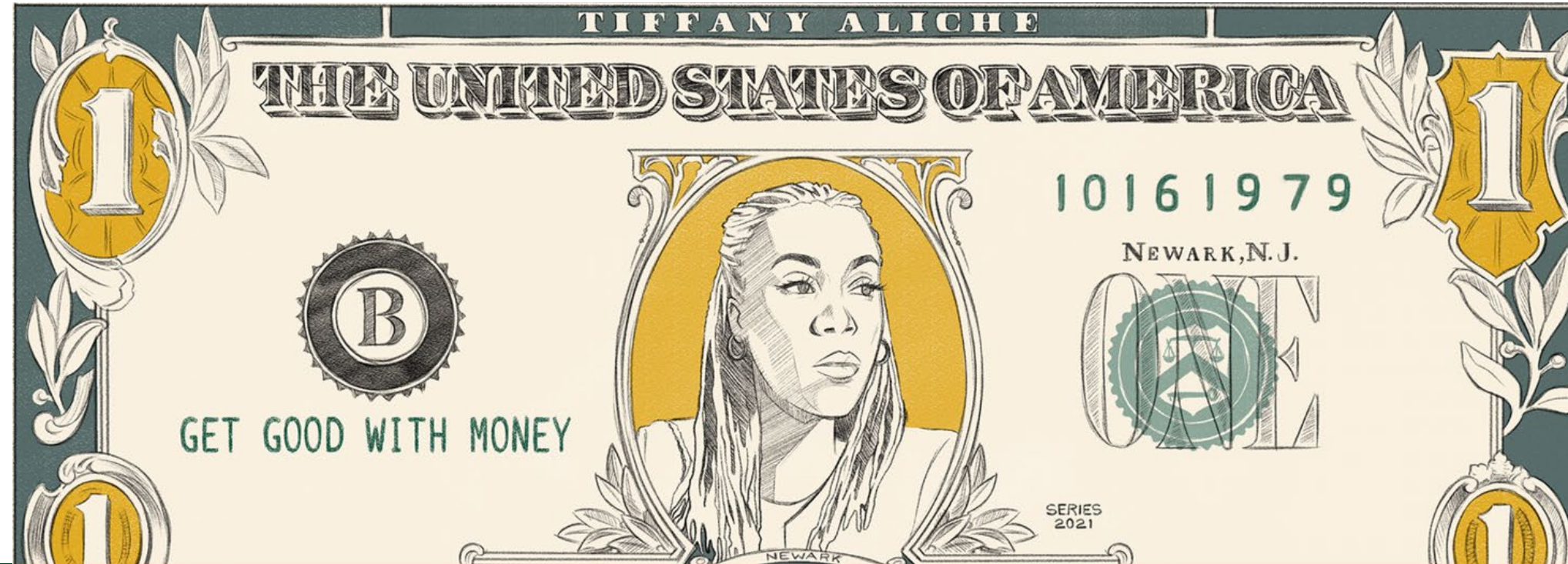
WHAT IS FINANCIAL WHOLENESS?



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BEFORE WE START: THE 4-STEP BUDGET

- Step 1: List everything you spend money on. This is your Money List.
- Step 2: Write down what you spend monthly on each item on your Money List.
- Step 3: Add up the expenses on your Money List.
- Step 4: Subtract what you spend a month, from what you make each month.
- **BONUS:** How to budget without a budget



GET GOOD WITH
MONEY!

1. MONEY MINDSET

Every (financial) choice
matters



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1. MONEY MINDSET

Need it? Love it? Like
it? Want it?





2. BUDGETING

Separate to see.
Open a Bills Account.

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3. SAVINGS

Money Buckets:
Savings accounts



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4. DEBT

Unexpected Money.
Use your smartphone.

5. CREDIT

Pay off pennies
credit hack



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5.CREDIT

Know someone with great credit?
Become an authorized user.



5 COMPONENTS OF YOUR CREDIT SCORE

- 10% Inquiries
- 10% Type of Debt
- 15% Length of Credit History
- 30% Amounts Owed: Utilization
- 35% Payment History



YOUR FICO SCORE RANGE: 300 - 850

- 750+ Excellent, A
- 700 – 749 Good, B
- 650 – 699 Fair, C
- 550 – 649 Poor, D
- 550- 300 Bad, F



NEXT LEVEL ADULTING

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6. Investing

- Retirement
- Wealth

7. Learn to Earn

- Go ME! file/ folder
- Monetize your skills



NEXT LEVEL ADULTING



8. Insurance

- How much?

9. Net Worth

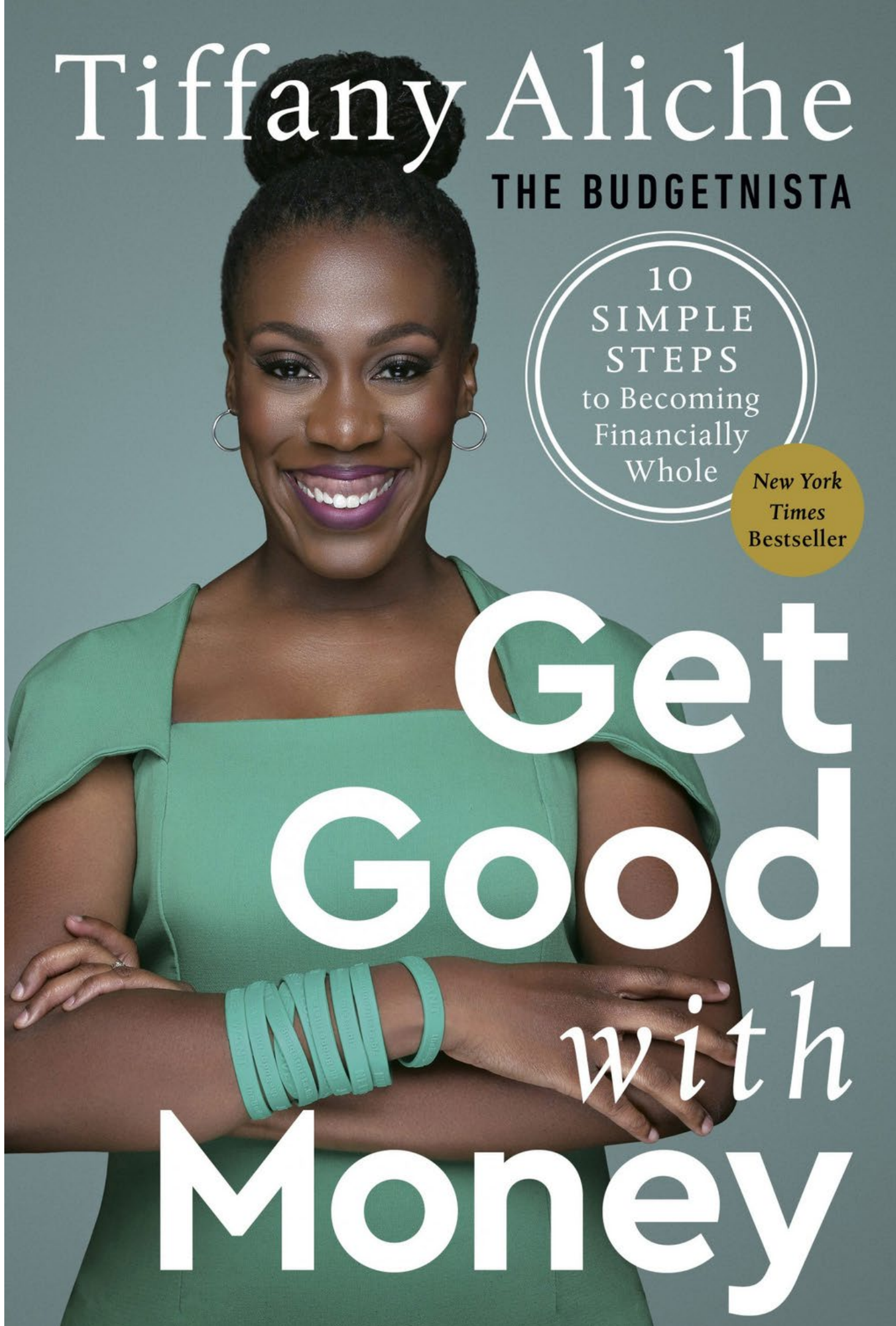
- What you own - What you owe

10. Estate Planning

- Beneficiaries
- A will
- A trust

WRAP UP!

100% FINANCIAL WHOLENESS
= UNLIMITED LIFE



Tiffany Aliche
THE BUDGETNISTA

10
SIMPLE
STEPS
to Becoming
Financially
Whole

New York
Times
Bestseller

Get Good with Money

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YUP! HOMEWORK...

1. Create a budget
2. Open a Bills Acct.
3. Open Savings Accts.
4. Automate a monthly, credit card payoff
5. Become an authorized user
6. Add beneficiaries
7. Take the 2 min Financial Wholeness Quiz: ggwmquiz.com



THANK YOU!

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Getgoodwithmoney.com

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