

# **Become a Money Magnifier**



## **8 STEPS**

**to transform your money mindset,  
get clear on your financial goals  
and magnify your wealth**



# Hello, I'm Lisa!



I'm a total nerd when it comes to investing and finance. I spent my entire corporate career working in the male dominated wealth management industry where I was able to steadily climb the corporate ladder and master my craft while starting my own business in holistic wealth building.

But I wasn't always confident around money. When I first became interested in investing nearly 20 years ago, educating myself felt overwhelming because I wasn't taught any personal finance skills in school. Not to mention, the financial jargon in investing books seemed overly complicated and particularly geared towards men rather than

women. Once I found basic investing literature written by women for women, information began to click and my personal finance knowledge expanded. Over time, I became good at quickly increasing my income, managing my money, and investing in stocks, foreign currencies, and commodities like gold and silver. Achieving financial abundance came easily once I applied BOTH the personal finance wisdom I had acquired AND mastered my relationship with money through transforming my mindset.

While money and investing are taboo subjects for women, our futures deeply depend on our ability to shift that paradigm. As a modern woman, it's essential to have foundational personal finance knowledge in order to have future financial security and live the vibrant, thriving life you were destined to live. Learning about personal finance doesn't need to feel complicated or hopeless which is why I've created a unique program specifically designed for the modern woman to master money confidence. In this guide I share the overarching tactical concepts I've found most useful in achieving financial abundance. By optimizing your money-making abilities, keeping the money that you make, and taking intentional steps to grow your wealth, I wholeheartedly believe you can achieve ANY financial goal regardless of your income! AND, I can help you get there.

## Lets get to growing your money, shall we?

In Abundance,

*Lisa*

# Rule #1: Create a Positive Relationship With Money

## *Why is this important?*

Frequently there are **programmed beliefs** buried deep in your mindset that **create a faulty belief system about money**. Perhaps you've heard and believe some of the following phrases to be true:

"Money doesn't grow on trees"  
"Wealthy people are greedy"  
"Money doesn't buy happiness"



AND/OR, maybe you say things like the following to yourself:

"I have to work extremely hard to make money"  
"I'll never get out of debt"  
"I'll never be able to afford that"

These scarcity beliefs can stay ingrained in your headspace and drive your decision making until you learn to identify them and break those thought patterns. In order **to shift your mindset** from scarcity to abundance, you need to **have awareness** of these limiting beliefs, **discover why** you believe these things and **do the work to reframe your thoughts to associate money with POSITIVE FEELINGS**.



# Steps to Create a Positive Money Mindset



**#1** A) Write down any limiting beliefs you have about money and WHY you perceive them to be true.

B) Find contradicting evidence and/or write down how you'd reframe a scarcity thought going forward.

Example

*"I'll never be able to afford that" BECOMES "It's not a priority right now"*

**#2** Establish a gratitude practice

On a daily basis, express what you're grateful for upon waking up in the morning. Studies show that gratitude is linked to FEELING greater joy. You can easily move from a scarcity mindset to an abundance mindset by practicing gratitude. When you FEEL like you ALREADY ARE abundant you will attract MORE abundance into your life.

# Steps to Create a Positive Money Mindset (Continued)



## #3 Believe you are worthy of financial abundance

You will only experience in life what you feel you deserve. In order to attract financial abundance you must FEEL and BELIEVE you are worthy of MORE! My friend, you are so incredibly worthy!!

Write down WHY you are worthy of an abundant life and what good things you would do with more money.

## #4 Develop new prosperity affirmations

Write down two new positive prosperity affirmations. Each day read those affirmations and FEEL it as if they've already happened. Then, let it go. Trust that whatever you're calling in is already on its way to you.

Ideas

*"Money comes into my life quickly, easily, and abundantly"*

*"Money supports my happiness and helps me to do good in the world"*

## Rule #2: Take Action to Grow Your Wealth



*Why is this important?*

- **Women tend to outlive men** by an average of 6 years which means **MORE money in retirement is necessary**.
- Only stashing away money in a savings account is simply not enough. The average global annual inflation is 3.4%, meaning, **if the interest rate on your savings account is less than 3.4% you're actually LOSING money in the long-term**. The best strategy is saving COMBINED with investing.
- The future is uncertain. **If something unforeseeable were to happen tomorrow** and you lost your job or a loved one became ill and you had to care for them, **would you be prepared financially?**
- Despite tremendous strides made in gender equality, **the gender wage gap still exists**. As a result, **women need to save and invest MORE** in order **to have the SAME** amount of retirement income as men.
- If you're a mother or someday want children, **you have the potential to BUILD generational wealth** for future generations and leave a legacy.
- **Studies show that women are better investors than men!** I couldn't leave this one out ladies! There isn't a better confidence booster out there than this fun fact.

# Steps to Grow Your Wealth

## #1 Write down your one year financial goals. Be specific as to amounts and timeline.

Ideas

*"I will save \$30,000 in my emergency savings by June 30th of next year"*

*"I will contribute and invest \$6,000 into my Roth IRA by year-end"*

## #2 Create a Spending Plan

A **spending plan** is alternative language to the restrictive and somewhat cringe-worthy word 'budget'. I suggest using this term because it has a positive undertone which aligns with financial abundance. While each person has a unique financial situation, a universal rule for allocating your income is **50/20/30**:

- 50% toward **NECESSITIES**- home, utilities, food, bills, etc.
- 20% toward **FINANCIAL GOALS**- 401K, Roth IRA, savings, etc.
- 30% toward **WANTS**- entertainment, travel, subscriptions, etc.

The purpose of a spending plan is to assure you're living within your means and to make adjustments as needed. It's also helpful to create separate checking accounts for 'necessities' versus 'wants' and automate your income allocations to each respective account. Review your spending monthly and focus on progress, not perfection, to work toward your financial goals.



# Steps to Grow Your Wealth (Continued)



## #3 Plant seeds for the long game. Plant early and often.

Planting seeds for your financial success first and spending what is left over should align with your financial goals outlined your spending plan. That can look like:

- \*Taking steps to eliminate unsecured debt

- \*Building 4-7 months worth of emergency savings

- \*Investing in a Roth IRA, IRA, or individual self-directed brokerage account after meeting the employer match in your employer sponsored retirement plan

- \*Diversifying your investment portfolio and investing for the long-term with index funds, REITs, bonds, precious metals, etc.

## #4 Keep expenses within your portfolio low

Most investors don't realize how much difference high expenses make to their portfolio. Look what happens to investment returns with a 1% higher expense ratio.

*\$30,000 lump sum investment after 30 years*

- \*8% return less 0.4% expense ratio for a self-directed investor

- \*8% return less 1.4% expense ratio for investor with high fees

=Real Rate of Return of 7.6% for self-directed investor grows to \$270,078

=Real Rate of Return of 6.6% for investor with high fees grows to \$204,097

**The difference is over \$65,000, that's more than your original investment!!** It's critical to know what your money is invested in.

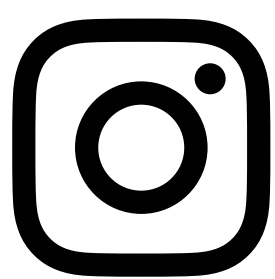


# Want to Get Ahead With Your Finances?

- You can build massive wealth
- You can save for the vacation, wedding, condo or house
- You can become a confident investor
- You can have a secure financial future
- YOU CAN ACHIEVE IT ALL

## Come Hang Out!

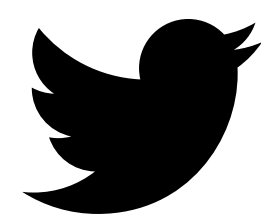
Join my community on social and tell me about the financial goals you created in this guide. You'll be able to connect with like-minded empowered women taking action to secure their financial future. I'm excited to support you and cannot wait to celebrate with you as you reach your goals.



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