



# THE MILLIONAIRE SECRETS

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16 PROVEN HABITS  
TO ACHIEVE  
A MILLIONAIRE LIFE

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*"More gold had been mined from the mind  
of men than the earth itself.*

*You are the master of your destiny.  
You can influence, direct and control your  
own environment. You can make your life  
what you want it to be.*

*Whatever the mind of man can conceive and  
believe it can achieve."*

*~ Napoleon Hill ~*

The reason I created this program is because I see so much suffering all around the world due to financial stress. A survey in 2008 has clearly showed us that people who have high debt stress have much higher rates of anxiety, depression, suicide, heart attacks, insomnia, headaches, back pains, and stomach ulcers.

People have too much debt. Debt is not necessarily a bad thing if your money is working for you. But the average household struggles with debt that was often incurred just to survive.

According to one source, the average American is in debt around \$90,000, which includes credit cards, personal loans, mortgages, and student debts. And what happens when people have so much debt? They say they feel powerless; they feel helpless and that leads to a lot of anger and frustration. It also paralyzes people so they really can't make any positive changes in their life.

Instead, I want to give hope, I want to empower people and give them hope that they can change this, that they have a way to get out of debt, and I want to give them a proven plan and system; if they just stick to that system and those steps, and they do it for a long enough period, eventually they'll be debt-free. It may take one year or six months, or maybe it takes a few years to get out of debt. Once you start working towards being debt-free, stick with it. There is a way to get out of debt.

I also personally believe that the school system is lacking in teaching financial literacy, financial education. And it's the reason most people suffer financially. Being in debt causes great anxiety, so people suffer personally, in their relationships with family and even their social relationships.

I wouldn't say money is everything, but money can be everything for somebody who doesn't have it; those who are feeling a burden of financial stress.

So make it your priority to get out of debt and become financially free.



Having financial freedom will allow you to move out of survival mode and really follow your purpose and passion in life. Being financially free will allow you to give back more in this world, to charities you truly believe in!

This is the reason why I created the budget planner with the proven methods and steps that will help everybody, if they follow those steps, to get out of survival mode, to succeed and to finally set themselves free.

It's probably little known by the average person, but people who have a lot of money want others to have a lot of money. They want peers; they want people to spend money on their products; they want the stock market to grow; they want the world to be a better place! I have personally seen that when people stay in survival mode, they're unable to help others as much as they would want to because they're too busy trying to survive. And you won't get out of survival mode until you change your thinking about money.

If you want to get out of your financial debt situation, you want to focus on helping others, because the more you help others, the more you help yourself. Change your mindset around how you view your finances. I'm a truly big believer that one of the most important things to creating change is to change what you believe to be true; you must change your mindset about your finances first, and then work on the plan step by step to take action.

What do I mean by changing your mindset and what you believe about money? If you do truly believe that it's hard to make money, then it will be hard to make money. If you believe it's easy to make money and money flows to you easily, then this is also what you'll get.

This may be difficult to understand right now, but once you begin, you'll start to see changes, real changes.

I first started repeating the positive affirmations regarding money and changing my inner world. I began to believe that if I changed my inner world, my outer world would change.

If I changed my financial blueprint then my bank account would change. Initially, I didn't instantly believe it, but once I started repeating the affirmations every single day, and I did it for 90 days, I truly started seeing big shifts in my attitude about money, and in my income on a monthly basis and yearly basis.

By doing that, I now live a debt-free life, have enough money to live out my dreams, and I'm inspired to help others to do the same.

Inside this budget planner, you have all the affirmations you need to reprogram your mind for more success. I truly recommend using them every single day. I repeat them a minimum of three times a day and speak them out loud. Affirmations work way better when you speak them out loud and move your body at the same time in powerful states.

And if you can, repeat them over 10 to 20 or even 30 times a day until they truly become yours. If you feel lots of resistance, that means you need it more, so keep repeating; don't stop—don't give up. Your little voice will say, "Oh, that's crazy. It's a waste of time." But truly, I can tell you, it's not a waste of time. Keep repeating them every day and your world will change.

But repeating affirmations without taking action can be like lying on the sofa and watching exercise classes and expecting to get in shape. They won't work without ACTION!

Using the planner every single day is the action step you want take along with repeating the affirmation. Doing this shows that you believe in the process. When you don't believe you don't take action. When you believe you take action. Using your planner is the proof that you are doing the inner work, that you are taking action.

If you notice you're procrastinating, focus more on your inner world. Ask yourself why you're procrastinating. Keep repeating the affirmations until you can really start taking action. But the best thing is to do the affirmation and take action at the same time, then you will get the best results using this planner. I'd really recommend you to be patient with yourself. Don't beat yourself up. If you miss few days of doing the planner, just get back on track. I don't want this to be a burden. I want this to be a joy. That's why I created it. So it's perfectly okay that sometimes you miss recording your expenses for example; just restart, get back on track and everything will be fine.

I highly recommend finding an accountability partner who can help you to stick to the planner. And if you have somebody else who is also in financial debt, do this together with each of you having a planner and keeping each other accountable. If you have somebody that you look up to, someone who is already financially free, who can be your accountability partner, that's even better.

I wish you all the best, I wish you all the luck to get the most out of this budget and wealth planner.

Thank you so much for purchasing it. And please share with us your testimonial on how this planner has changed your financial life and how much progress you are making with the planner so we can inspire others to do the same. I personally read all your reviews and it inspires me to keep making new products to help and serve millions around the world.

I would also personally like to thank my partner, Ellina, truly for all her contribution to this budget and wealth planner. And I also want to thank the whole team at Freedom Mastery for their contribution on helping to make this planner a reality, and all the people who have been inspiring me over the years to teach me more about how to become financially free and to succeed in life. I truly am grateful for all your teachings. . .

To Your Success,

Frederik Talloen

## HOW TO PREPARE YOURSELF FOR THIS LIFE-CHANGING JOURNEY

To make this journey a success, please follow all of the tips included in this planner. You may also download the free tools and trainings online at [lawofattractionplanner.com/tools/](http://lawofattractionplanner.com/tools/).

Be prepared to take at least ten minutes in the morning, and ten minutes at night to use the planner and work on yourself. Every Sunday, take one hour to reflect back on your week. You need enough time to reflect on your days, your feelings, and your goals. Every successful person takes time in the morning to get in a good state before they start their day, and at night they take time to reflect and plan for the next day.

Before you start, please find an accountability partner who will help you finish this 90-day plan. Your partner should be someone you trust, someone who is supportive, and someone who can help you stay focused throughout the program. Ask your partner to contact you every week as part of your accountability.

If you do not have any support or you know you need help from somebody to make this journey more successful, I would advise you to look for a success coach, or follow our step-by-step video course. For help, you can contact our coaches by going to our website and applying for a coach. Most top athletes, CEOs, and millionaires around the world have a coach who helps them achieve amazing results. For extra support, you can join our community on Facebook and stay in touch with people who are also changing their lives for the better.

### **WANT SOME HELP TO CREATE YOUR BEST YEAR EVER?**

Go to: [freedommastery.com/courses](http://freedommastery.com/courses) and get a 14-day free trial to our complete step-by-step video course that will help you get the most out of this planner in 8 simple steps.

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- Free video on how to meditate
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I will guide you through 8 simple, scientifically proven steps to maximize your productivity, increase creativity and passion to crush your goals! Our Video Course will help you to DOUBLE your results in HALF the time. You will learn how to stop procrastinating, become more productive, peaceful, successful, and happy!

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# HOW TO USE THIS PLANNER

## HOW TO GET OUT OF DEBT IN 12 MONTH FINANCIAL FREEDOM ROAD MAP



### STEP 1: SET YOUR FINANCIAL GOALS

**A** By when do I want to pay off my debts?

Debt To Pay Off	Amount	Pay Off By	Reward If Achieved
Bank credit card #1	\$4000	December	Skating trip
Bank credit card #2	\$800	April	Massage
Nordstrom card	\$400	February	Gym Membership
Macy's card	\$380	May	Hiking with Cat
Study loan	\$65k	5 years	Trip to Europe
Car loan	\$15k	3 years	New Phone

**B** How much do I want to have to survive? Set Your Emergency Fund Goals:

1 Month	3 Months	6 Months	1 Year

**C** How much do I want to earn?

Income Sources	Writing	Freelancing	Selling Online
Monthly	2k	3k	3k
Yearly	24k	36k	36k
Income Sources			
Monthly			
Yearly			

**D** How much do I want to have saved for my retirement?

1 Year	5 Years	10 Years	15 Years
30k ▶	250k ▶	500k ▶	750k

**E** How much do I want to save in total over the years?

A. Access instruction videos: [freedommastery.com/budgetplanner/freevideos](http://freedommastery.com/budgetplanner/freevideos)

B. Set your monthly saving goal per fund.

C. Set your 1 year saving goal.

50x	Necessity Fund Goal	Monthly Goal	1 Year Goal
	Bring down from 70% to 50%	\$5500	\$66k

10x	Emergency Fund Goal	Monthly Goal	1 Year Goal
	Build a 6-month fund	\$800	\$9600

10x	Learning and Self-Development Goal	Monthly Goal	1 Year Goal
	Tony Robbins workshops	\$800	\$9600

5x	Retirement Fund Goal	Monthly Goal	1 Year Goal
	Got to reduce my expenses	\$400	\$4800

10x	Financial Freedom Fund Goal	Monthly Goal	1 Year Goal
	Save money to start new business	\$800	\$9600

5x	Entertainment Fund Goal	Monthly Goal	1 Year Goal
	Skating vacation + Mexico	\$400	\$4800

5x	Charity Fund Goal	Monthly Goal	1 Year Goal
	Support 10 kids a month	\$400	\$4800

5x	Kids Education Fund Goal	Monthly Goal	1 Year Goal
	Provide good education	\$400	\$4800

My other financial freedom goals:

1 Build an online business that will generate \$5k passive income a month.

2 Find a cheaper shipping company for my online business.

## STEP 1: SET YOUR FINANCIAL GOALS

- A** Write down all the debts you want to pay off and by when you want to pay them off. Decide on how you want to reward yourself for each debt paid off.
- B** If you want to be truly stress-free, you must have an emergency fund that will last a minimum of 3-6 months. Write down how much money you will need to save to cover your basic needs and bills for 1 month, 3 months, and 1 year.
- C** Set your goals for how much you want to earn monthly and yearly. If your goal is to become financially free in the long run, aim to build 3-6 sources of income.
- D** Decide on how much you want to save for your retirement.
- E** Write down how much you want to save in 1-15 years to become more financially secure.

## HOW TO USE THIS PLANNER

### A. What skills do I want to learn to achieve my financial goals?

- 1 Learn how to hire good freelancers
- 2 Learn how to publish on Amazon
- 3 Spend less on clothing, shop on ebay
- 4 Go to sleep and wake up 2 hours earlier
- 

### B. Action steps I will take to earn more:

- 1 Publish my own book
- 2 Search for freelancers that can help me with editing
- 3 Think of better products that I can sell online
- 4 Be positive!
- 5 Every day do at least 3 hours of the most urgent tasks

### C. Action steps I will take to save more:

- 1 Eat at home more often, less in restaurants
- 2 Stop buying new cosmetics every week
- 3 Look for pre-loved clothing online
- 4 Buy only 1 cup of coffee a day
- 5 Get a cheaper cell-phone plan

### D. Action steps I will take to reduce my income tax:

- 1 Learn about all the ways of how I can reduce my income tax

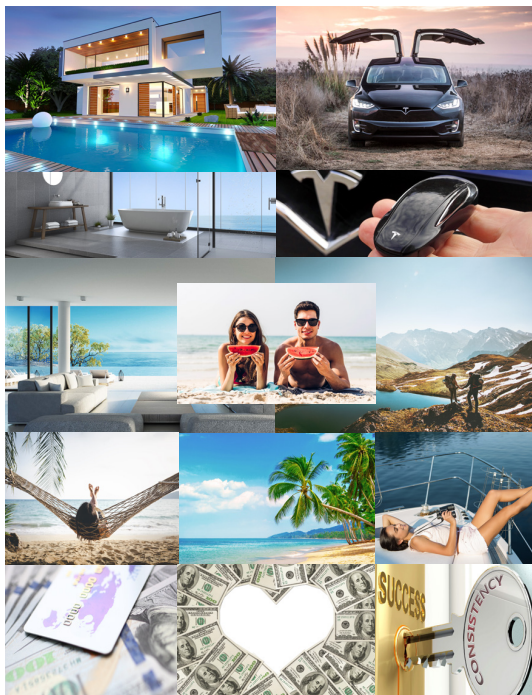
## STEP 2: CREATE YOUR FINANCIAL STRATEGY

- A** Write down all the skills you want or need to learn to help you achieve your financial goals.
- B** Think of all the action steps you will take to earn more and write them down.
- C** Write down all the action steps you are going to take to save more for your debt-free future.
- D** Write down all the action steps you will take to reduce your income tax so you can save more.

## HOW TO USE THIS PLANNER

### STEP 3: CREATE A MIND MAP OR VISION BOARD

Make your vision board of your financial future and your dream life. A vision board is a tool used to help clarify, concentrate, and maintain focus on specific life goals. Literally, a vision board is any sort of board on which you display a collection of images that represent whatever you want to be, do, or have in your life. Choose only words and images that inspire you and make you feel good. Keep it neat, and be selective about what you place on your vision board because you'll be looking at it every day. You can put images of both "short-term" and "long-term" goals.



- Collect images according to your financial goals.
- Make the images of the top 5 goals you selected bigger than the other images.
- Have "short-term" and "long-term" goals on your vision board.
- Make sure you are excited about the images you are looking at.
- Add inspirational words on your vision board.
- Have pictures of money goals/work and business goals/personal growth goals/health goals/fun and recreation goals/spiritual goals.
- Before you visualize every day, always make sure your emotional vibration is within the frequency of hope and bliss. If not, take action to feel good first.
- Look at your vision board every day. It is best to do this first thing in the morning and at night before bed time. Visualize everything on your board as a reality and be grateful for it. Make sure you have a positive feeling of gratitude when you visualize.
- Visualize everything happening before your eyes and use all of your senses: appeal to the sense of sight, the sense of touch, the sense of taste, the sense of hearing, the sense of smell, because the five senses all have their inner counterparts.



# HOW TO USE THIS PLANNER

I commit myself to take 100% responsibility for my financial future and stop blaming outside forces. This way, I will have full control to design my financial destiny. I commit myself to my financial goals because...

I want to be free and feel happy from knowing that I am debt free, and that I have savings for my future and the future of my family.

I commit myself to stick to this plan for ..... months, ...<sup>1</sup>/<sub>2</sub>... years.  
I commit myself to spend ...<sup>3</sup>/<sub>4</sub>... hours a week to plan and budget my expenses, savings and income.

I commit myself to change and stop the following negative habits:

Spending lots of money on clothing by paying full price on cosmetics, restaurants, etc.


Staying in bed too long, spending too much time on my phone and on the social media.

I commit myself to learn and educate myself financially by reading and studying the following courses:

1. Udemy course on how to do marketing
2. Youtube educational videos on how to sell online
3. Read Tony Robbins's book

I will keep myself accountable by informing the following friends, mentors, and family members about my plan and commitment:

① Cat                      ② Anna                      ③ Maria

Name Charlotte                      Date 12/28/2020                      Signature 

## STEP 4: FINANCIAL COMMITMENT AND DECLARATION FORM

You can only take full control of your financial future if you are committed to doing so. Make a written commitment in which you are committing to taking 100% responsibility for your financial future by focusing on your financial achievements, and taking full control of designing your financial destiny by learning new skills and educating yourself. Keep yourself accountable by informing your chosen friends, mentors, family members about your plan and commitment.

Complete the declaration form with your signature and the date.

Want to stop procrastination?

Then read your financial declaration form out loud every single day for at least 90 days so you stay focused and you reprogram your subconscious mind to work for you instead of against you.

# HOW TO USE THIS PLANNER

- A** List your debts and current interest rate/monthly payments.  
Rank from high interest to low interest rate debt:

Debt	Total Outstanding	Int %	Monthly Min. Payment	Monthly Target	Years to Pay Off
Bank credit card #1	\$4000	16	\$90	\$320	1 year
Study loan	\$65k	5.8	\$465	\$4000	5 years
Car loan	\$15k	5.6	\$300	\$410	3 years
Bank credit card #2	\$800	7	\$30	\$200	4 months

- B** Which of the above debts can you refinance to lower interest rates?

I can open two new credit cards that have 0% interest for the first year and use them instead of the ones I already have with high interest rates, so I can pay the high interest cards first.

- C** Make a monthly pay off plan and pay lowest amounts with highest rates first:

I will use two new cards with 0% interest rate to pay off my credit card #1 that has the highest % interest rate.

- D** How can you automate your monthly debt payments so you can focus on prosperity and abundance, and on earning more?

I will set up my banking system as an automated payment with the amount of \$320 that will be transferred from my checking account.

## STEP 5: RESTRUCTURE YOUR DEBTS AND PAY OFF HIGH INTEREST DEBTS FIRST

If you truly want to get out of debt, you must know how much you're paying in interest fees. Paying off your high interest debt first will help you get out of debt much faster.

Get clarity by following these steps:

- To get a better understanding of your debts, list them along with their current interest rate and your monthly payment. Then restructure your list, ranking your debts from high interest to low interest rate.
- Mark any debts that you can refinance with a lower interest rate.
- Make a monthly pay-off plan for paying the lowest amounts with highest rates first. Write it down. As you pay off each debt, apply that payment to the next debt to be paid on your list.
- Think about and decide on how you can automate your monthly debt payments so you can focus on prosperity and abundance, and on earning more. Write it all down.

## HOW TO USE THIS PLANNER

**A** Identify what habits are too costly and are not serving my long-term vision:

Old, Unsupportive Habits	Money Saved*
Three cups of coffee a day (2 cups less)	\$250/month
Restaurant 4 times a week (limit to 2)	\$320/month
Alcohol (this year I stop drinking!)	\$180/month

\*How much could I save each month by stopping these habits?

**B** What new habits can I create that will empower me and will help me save and earn more? How much could I save then?

New Supportive Habits	Money Saved
Make my first cup of coffee at home	\$250/month
Inter fasting (-1 meal)	\$350/month
Shop pre-loved fashion 2/3 of the real price	\$400/month

List free and fun entertainment that recharges you and makes you happy:

Walking in the park

Picnic with friends

Listening to music

Listening to personal development talks

Movie time in the evening

Volunteering for animal organizations

Attending free Sunday dance class in the park

### STEP 6: CREATE NEW, POSITIVE, EMPOWERING HABITS

You cannot change your financial life overnight, but you can change your direction overnight. Your life's financial outcome is the result of compounding good or bad habits every single day. So, if you want to create an incredible financial future for yourself, start replacing bad habits with good habits. Improving those habits every single day by just 1% will create a financial miracle in the long run.

**A** Identify and write down all the old unsupportive habits that are too costly and are not serving your long-term vision, and then write down how much you will save each month on each item by stopping those habits.

**B** Write down all the new habits you can create that will empower you and help you save and earn more. Calculate and write down how much you could earn and save.

Think of all the free and fun entertainment that recharges you and makes you happy. List them down.

## HOW TO USE THIS PLANNER

A. List all unnecessary monthly expenses and liabilities that you can cancel:

Liabilities and Expenses	Monthly Cost	Canceled and Saved
Netflix	\$15	Over \$150/ year
Cell-phone plan, get cheaper for \$50/month	\$100	\$600/year
Dry cleaners (wash by hands instead)	\$100	\$1200/year Wow!
Make Space storage fee	\$52	\$630/year

B. List all of your items that are not necessities and that can be sold to pay off high interest debts:

Items I Can Sell	Price Value	Sold Price
Chanel Bag	\$4000	\$2500
LV sunnies	\$450	\$200
Reformation dress x3	\$900	\$300
Gold ring x3	\$1500	\$700
Extra TV I got as a gift	\$1000	\$400

### STEP 7: RAISE MONTHLY CASHFLOW

The best way to pay off debts fast and start saving is to learn to “simplify your life” by reducing your liabilities and living expenses. Rich people know how to become truly successful by increasing assets and monthly cash flow and reducing monthly expenses and liabilities. If you can discipline yourself to do so and master this month after month, you will become financially free.

- A Think of all unnecessary monthly expenses and liabilities that you can cancel and write them down with their costs; you want to visually see how much you can save by canceling them. Apply all the money you save from unnecessary liabilities and expenses to your debts.
- B Sell any items that are not necessities (online: Ebay, Craig’s list, yard sales (there are also online yard sales), antique or resale shops, friends who might be interested in certain items). Research their value before selling. Apply all that extra cash to paying off your debts.

## HOW TO USE THIS PLANNER

### A My top 10 limiting beliefs around money:

- ① Often times I spend more than I make.
- ② I have to work lots of hours to make good money.
- ③ It's not easy to save money.
- ④ I don't know how to save money.
- ⑤ I am not productive enough to make good money.
- ⑥ I get stressed thinking about money.
- ⑦ I never have enough money.
- ⑧ If I have more money then I'll be happier.
- ⑨ I got to have a lot of money to make good money.
- ⑩ Because my parents didn't have lots of money I now feel insecure thinking about money.

### B My new top 10 empowering beliefs about money:

- ① Every month I save a good amount of money!
- ② I learned how to work productively and less hours.
- ③ It's so easy for me to save \$\$\$!
- ④ I know so well how to save \$\$\$!
- ⑤ I am so outstandingly productive!
- ⑥ I reflect on my emotions around money and I feel peaceful and safe.
- ⑦ I have a lot of \$\$\$ saved, and I have plenty of it available for my use.
- ⑧ I am happy regardless of how much money I have.
- ⑨ I make good \$\$\$ even with small investments.
- ⑩ Past memories of money have no control in my present and future vision of money.

## STEP 8: REPROGRAM YOUR MIND FOR FINANCIAL SUCCESS

Financial freedom starts in your mind! Your outer world is a reflection of your inner world! If you want to create a life of abundance, you want to create abundance in your mind first. Once you do, you will see abundance all around you and you will attract it.

**A** List your top 10 limiting beliefs around money, that way you will better understand what's holding you back.

**B** Once you are done with writing down your limiting beliefs, take time to analyze them, and then move on by creating and writing down new top 10 empowering beliefs about money!

Read and say aloud those new empowering beliefs as many times as possible every single day for a minimum of 90-180 days to re-wire your brain for prosperity.

Once you have done so you will understand the true secret of the rich.

# HOW TO USE THIS PLANNER

	Actual	Budgeted	This Year Goal
<b>A</b> Balance this year:	\$45,000	\$17,000	\$20,000
Total income:	\$498,000	\$400,000	\$408,000
Total expenses:	\$483,000	\$380,000	\$376,000
Difference:	\$15,000	\$18,000	\$20,000
Total savings:	\$15,000	\$18,000	\$20,000
Balance forward:	\$15,900	\$8,800	\$20,000

56%	9%	25%	3%	8%	3%	4%	%	Total:
Necessity Fund	Emergency Fund	Self-Education	Retirement Fund	Financial Freedom	Entertainment/Fun	Charity	Kids Education	

**B** What did I learn from keeping track of my expenses? What can I improve?  
 I learned that many of my expenses weren't necessary and that I was spending the way too much money on things that weren't needed.

**C** What did I learn from keeping track of my debts? What can I improve?  
 I learned that I want to get out of debt as soon as possible, and after that I can focus on saving for a new house.

What did I do this year to increase my income? What can I improve?  
 I been working at least 2 hours more, I limited my spendings, I sold all the items that I didn't really need.

**D** Did I stick to my budget? How can I improve?  
 I did stick to the budget! I am so proud of myself! I definitely can spend even less than I did last year, as well as I can make more.

**E** What were my biggest wins this year?  
 I stopped drinking alcohol and buying several cups of coffee outside. I also was making much more money than last year.

**F** How will I reward myself today for staying disciplined using this planner?  
 I am going to make a beautiful dinner and invite all of my friends! A nice reason to celebrate!

## STEP 9: YEARLY REFLECTION AND CELEBRATION

If you want to create an amazing new year, you've got to know where you are right now and what to improve. It's only when you are 100% honest with yourself and fully aware of where you are standing financially in life, that you can improve your life. So let's face the truth, learn from our mistakes, and create a better financial future for ourselves.

**A** Write down and celebrate your achievements for the past year.

Write down what you've learned from keeping track of your expenses and how you can improve next year.

**B** Write down what you've learned from keeping track of your debts and how you can improve next year.

**C** Think of all the actions you took in the past year to increase your income, and how you can improve next year.

**D** Determine if you were sticking to your budget, and then write down your action steps for improving next year.

**E** Think of all your biggest wins this year. Thank yourself for all the hard work you have done, and feel the joy from your accomplishments.

**F** As this year comes to an end and the Budgeting Planner is complete, reward yourself with some nice gift or activity for staying disciplined using this planner.

Great Work! Be Proud Of Yourself!

# HOW TO USE THIS PLANNER

## MONTHLY FINANCIAL BUDGETING PROCESS

### MONTHLY GOALS

<p><b>1</b> Save at least \$450 for my emergency fund</p>	<p><input type="checkbox"/> change my cell-phone plan</p> <p><input type="checkbox"/> work 2hrs/day more as a</p> <p><b>B</b> <input type="checkbox"/> freelancer</p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>
<p><b>2</b> Limit my coffee cups bought outside from 3 to 1 a day</p>	<p><input type="checkbox"/> make my first cup at home</p> <p><input type="checkbox"/> drink more water instead</p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>
<p><b>3</b></p>	<p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p> <p><input type="checkbox"/></p>

### STEP 1: SET YOUR MONTHLY GOALS

It's very important to have a clear vision of your monthly goals and the action steps needed to achieve those goals. This step is the starting point towards your financial freedom!

- A** Write down your TOP 3 financial goals for this month.
- B** List five financial action steps (intentions or actions) you can take to achieve these financial goals (the 20% of the tasks that give you 80% of the results).

## HOW TO USE THIS PLANNER

A	Upcoming Bills	Amount	Due Date	Paid
	Gas	\$80	Feb. 15	<input checked="" type="checkbox"/>
	Electricity	\$130	Feb. 15	<input checked="" type="checkbox"/>
	Internet	\$66	Feb. 20	<input checked="" type="checkbox"/>
	Phone bill	\$50	Feb. 5	<input checked="" type="checkbox"/>
	Rent	\$2000	Jan. 31	<input checked="" type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>
	<b>Total:</b>	\$2326		<input type="checkbox"/>

B	Upcoming Expenses	Amount	Due Date	Paid
	Insurance	\$150	Jan. 31	<input checked="" type="checkbox"/>
	Charity	\$150	Jan. 31	<input checked="" type="checkbox"/>
	Lawyer bill	\$350	Jan. 31	<input checked="" type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>
				<input type="checkbox"/>
	<b>Total:</b>	\$650		<input type="checkbox"/>

### STEP 2: PLAN UPCOMING BILLS AND PURCHASES

By planning your upcoming bills and purchases, you can get a better outlook on how much money you should make to cover all these expenses together with a savings plan.

- A** Write down your upcoming bills and their amounts. Fill in the check box next to each bill that is paid off.
- B** Write down your upcoming expenses and their amounts. Fill in the check box next to each expense that is paid off.



# HOW TO USE THIS PLANNER

## MONTHLY BALANCE SHEET

Housing			Budgeted	Actual	Personal			Budgeted	Actual
<b>A</b>	rent		<b>B</b> \$2000	<b>C</b> \$2000	laundry		\$54	\$60	
	gas		\$80	\$80	haircut		\$81	\$90	
	electricity		\$130	\$130	new lipstick		\$25.2	\$28	
	internet		\$66	\$66	new jeans		\$81	\$90	
	<b>Total:</b>		\$2286	\$2286	<b>Total:</b>		\$2412	\$286	

Transportation			Budgeted	Actual	Food			Budgeted	Actual
	insurance		\$450	\$450	shopping		\$1080	\$1200	
	gas		\$100	\$100	restaurants		\$315	\$350	
	fixing the oil		\$80	\$80	snacks		\$135	\$150	
	<b>Total:</b>		\$630	\$630	<b>Total:</b>		\$1647	\$1830	

Loans			Budgeted	Actual	Medical and Health			Budgeted	Actual
	study loan		\$1000	\$1000	massage		\$72	\$80	
	car loan		\$410	\$410	supplements		\$1215	\$135	
	credit card #1		\$320	\$320					
	credit card #2		\$200	\$200					
	<b>Total:</b>		\$1930	\$1930	<b>Total:</b>		\$1935	\$215	

Other			Budgeted	Actual	Other			Budgeted	Actual
	Charity			\$150					
	<b>Total:</b>			\$150	<b>Total:</b>				

<b>D</b>	Total Budgeted	Total Actual	Difference
	\$8000	\$6809	\$1191

### STEP 3: CREATE YOUR MONTHLY BALANCE SHEET

It's very important to keep track of your spending and expenses; that way, you will get more clarity as to where you are spending your money and what expenses you can cut off next month to save more.

The 'Spending Summary or Expense Tracker' will help you to keep track of all your spending and expenses throughout each month.

- A** Write down all the amounts of your monthly expenses in your Monthly Balance Sheet (Housing, Transportation, Loans, Food, Personal, Medical and Health, Other).
- B** Think of a target amount for each category, and then write it down in the column called 'Budgeted'.
- C** Write down the actual amount that you are paying for each category in the column called 'Actual'.
- D** Calculate the total amounts for 'Budgeted' and 'Actual', fill those amounts in, then calculate their difference and fill in that amount in the column that says 'Difference'.

# HOW TO USE THIS PLANNER

**A** Month: January

**Habit** | cup of paid coffee instead of 3.

"Formal education will make you a living; self-education will make you a fortune." Jim Rohn

**THIS MONTH'S GOAL**

Practice my new habit and save \$

**B** Saturday dinner with girls

**TASKS | INTENTIONS**

SUNDAY	MONDAY	TUESDAY
27	28	29
Deadline for my freelancing job	Make credit cards payments	Cancel old gym membership
30	31	1
Prepare for NYE party	Hair, nails at 1pm dinner 7pm!	Family lunch
2	3	4
5	6	7
	Call agency 2pm	
8	9	10

WEDNESDAY	THURSDAY	FRIDAY	SATURDAY
11	12	13	14
	Pick up my order from the post office		Skating weekend!
15	16	17	18
19	20	21	22
23	24	25	26
27	28	29	30

**C** Income Source

Amount

**D** Savings

Amount

Online sales	\$2400	Emergency fund	\$450
Writing	\$1200	end/year vacation	\$250
Freelancing	\$2000		
Sold items and canceled services	\$2400		
<b>Total:</b>	<b>\$8000</b>	<b>Total:</b>	<b>\$700</b>

**E** IDEAS | GRATITUDE | VICTORIES | NOTES | PROJECT FLOW CHART | MIND MAP

I want to start selling my drawings online, that way I can raise more cash. I am so grateful for this amazingly productive month!

## STEP 4: PLAN THE MONTH AND FINANCIAL TASKS

Before you fill in your monthly action plan, always reflect back on your one-year financial goal first.

- Fill in your financial goal for this month, visualize yourself achieving your goal, and feel grateful for it.
- Set a reward for yourself if you achieve your goal.
- Write down all your income sources' names and the amounts you are making from them, then write down the total amount of those income sources.
- Write down all your savings' names and their amounts, then write down the total amount of those savings amounts.
- Use this section to list your most important appointments, meetings, reminders, and events this month.
- Use this section freely to write down ideas, notes, or mind maps.

# HOW TO USE THIS PLANNER

## SAVINGS TRACKER

Saving For	Savings Goal	Monthly Deposit Goal	Due Date
<b>A</b> skiing vacation	<b>B</b> \$2000	<b>D</b> \$200	Dec. 15
My "Why": fun times with friends		Reward: dinner night <b>C</b>	

Date	Deposit Amount	Method	Balance
<b>E</b> 01/05	\$200	debit deposit	\$1800
02/03	\$200	debit deposit	\$1600
03/05	\$200	debit deposit	\$1400

Saving For	Savings Goal	Monthly Deposit Goal	Due Date
Date With Destiny workshop		\$280	Oct. 7
My "Why": growth, inspiration		Reward: New shoes	

Date	Deposit Amount	Method	Balance
01/20	\$300	cash	\$2700
02/20	\$280	cash	\$2420
03/25	\$300	cash	\$2120

### STEP 5: KEEP TRACK OF YOUR SAVINGS GOALS

By keeping track of your savings goals each month, you will keep getting inspired and motivated by reminding yourself of your bright financial future.

- A** Write down the name of the item/subject you are saving for.
- B** Write down the monthly goal you are aiming for.
- C** Write down the reward you will give yourself if you achieve your savings goal.
- D** Write down the monthly deposit amount you need to make to achieve your savings goal.
- E** Keep following up each month by making this deposit. Write down the date of when the deposit was made, its amount, the method that was used to make the deposit (Debit Card, Credit Card, Wire Transfer, Check, Cash, Bitcoin), and the remaining balance of the overall savings goal.



# HOW TO USE THIS PLANNER

## REGULAR MONTHLY BILL TRACKER

A Bill ▼ Month ▶	January	February	March	April	May	June
Internet	\$66	\$66	\$66			
Electricity	\$130	\$130	\$130			
Gas	\$80	\$80	\$80			

### STEP 7: KEEP TRACK OF YOUR MONTHLY BILLS

This step will help you to see a total amount overview of your monthly bills.

**A** Write down the names of all the bills that you need to pay each month (gas, electricity, internet, phone bill, . . .) and their amounts.





# HOW TO USE THIS PLANNER

## MONTHLY REFLECTION

	Actual	Budgeted	Next Month Goal
<b>A</b> Balance from last month:	\$800	\$991	\$2300
Total income:	\$8000	\$8000	\$8500
Total expenses:	\$6809	\$6000	\$6000
Difference:	\$1191	\$2000	\$2000
Total savings:	\$1000	\$1500	\$1500
Balance forward:	\$991	\$2491	\$2491



**B** What did I learn from keeping track of my expenses? What can I improve?  
 I learned that I been spending at least \$1k/month on unnecessary things and by learning that I was able to save good money.

What did I learn from keeping track of my debts? What can I improve?  
 I learned that I could already be out of debt if I would start budgeting few years ago.

**C** What did I do this month to increase my income? What can I improve?  
 I worked 2 hours more by doing freelancing job. I also sold more items online and limited my spendings.

**D** Did I stick to my budget? How can I improve?  
 I did stick to my budget and the financial road map I created with this planner.

What were my biggest wins this month?  
 I stopped buying coffee outside and instead was making it at home.  
 Worked 2 more hours each day.

How will I reward myself today for staying disciplined using this planner?  
 I will make a nice dinner and then I will watch a movie with my love.

## STEP 10: REFLECT AND CELEBRATE

Successful people keep journals and reflect on their lives all the time—what worked and what didn't work. They understand the power of thinking on paper, reflecting on paper. This helps them learn, grow, and improve much faster. It's also the fastest way to release stress and anxiety and get back on course. Master the art of monthly reflection, and in 12 months you will be amazed at how your life has changed.

**A** Write down and celebrate your achievements from the past month. Write down what you've learned from keeping track of your expenses and how you can improve next month.

**B** Write down what you've learned from keeping track of your debts and how you can improve next month.

**C** Think of all the actions that you took in the past month to increase your income and how you can improve next month.

**D** Determine whether you stuck to your budget, and then write down your action steps for improving next month. **E.** Think of all your biggest wins this month. Thank yourself for all the hard work you have done, and feel joy from your accomplishments.



## **AWARENESS: DISCOVER YOUR TRUE SELF**

Before you start to ask the universe for what you want, first become truly aware of yourself and your life purpose. Most people set goals on what society wants from them, and then they wonder why they do not have the burning desire to fulfill their dreams. The most important thing you can do is to disconnect from this and decide what you truly want in life. You must decide what your passion is and what experiences you want to have. Take a moment of silence and breathe deeply for 5-10 minutes. Connect with your heart and ask yourself - if you had all the money in the world, what would you do with it? What would be your passion? If failure was not possible, then what would you do? The key is to feel good in our journey toward fulfilling our goals, and the only way to do that is to learn to follow our hearts and do things we love to do. We must follow our true passions and our true purposes. So when you set your goal, ask yourself if this is what your heart truly desires. Or is this what other people expect from you? Use the most important life questions in this

## **ASK SET VERY CLEAR GOALS AND FOLLOW YOUR HEART**

Once you have established your passion, purpose, and vision for your life, then you can start asking the universe for all the things you want in life. List the goals, dreams, and experiences you want to achieve. Set goals for all of these areas in your life so that you can live a truly harmonic life. Think big and do not limit yourself during this process. Remember that anything and everything is possible.

## **BELIEVE: FIND WHAT HOLDS YOU BACK AND BREAK FREE**

The next step of this process is to truly believe in the program and to truly believe in yourself. You can do this by changing yourself. To do that, you first need to find out what limiting belief in your subconscious mind is holding you back. What negative habits, fears, and emotions are the direct effect of these negative beliefs? The key here is to be 100 percent honest with yourself. Once you have accepted that these beliefs are currently holding you back, then you can change them by reprogramming new beliefs into your subconscious mind by using the daily habit creator, using daily affirmations, and changing your emotional state with tools in the planner. We have designed this planner to accomplish this step and also to help you become aware of your negative beliefs, habits, and emotions so that you can keep making progress. The next step is to change your surroundings and make them more positive and supportive of your goals. The results in your life are a reflection of the 10 people you spend the most time with. Never forget that. The last step is to create new skills that will help you achieve your dreams and goals. By learning new skills, you will see more potential and take more action. This will give you more results, and as a result you will increase your confidence and begin believing in yourself.

## ALLOW: FOCUS ON FEELING GOOD AND ENJOYING THE JOURNEY

The next step is to be patient, to trust, and allow the law of attraction to work for you. I believe this is where most people have difficulty with this program. They worry or give up too quickly. The key is to enjoy the journey and not focus on the end result. You do this by focusing on feeling good every day and only working on goals that you truly want to accomplish - goals that are part of your passion in life. The planner is designed to help you do this. So be sure to fill in the blanks every day, keeping track of your goals and progress. If you truly understand this, then you will know that choosing to feel joyful and positive is a big part of your journey, not the end result. Ask yourself why you want to achieve your goals. Because you think this will make you happy and feel good, right? So, decide to feel good along the way. To do this better, let go of perfectionism and focus on feeling good and celebrating every

## TAKE ACTION ON FEELING GOOD FIRST

Action is a key word to achieving your dreams. If you take action by using the right emotional vibration, then your results will show up much quicker than if you take action using a negative emotional vibration (frustration, impatience, anger, or perfectionism). The key is to start your day well and make yourself feel good first by truly loving yourself. To do this, use the daily power questions, the feel good action list, and the positive habit creator. The best way to do this is to create a healthy routine every morning - an hour of power where you practice daily visualisation, gratitude, affirmations, meditation, exercise, self-development, and self-love. Then when you feel good, take the most important actions toward your dreams.

## RECEIVE: CELEBRATE EVERY STEP OF PROGRESS

We are receiving help and answers from the universe every single day. You must learn to notice and be aware of the answers the universe is giving you. Celebrate every step of progress by letting go of perfection and unrealistic expectations. Be at peace with yourself, go with the flow, enjoy every moment, celebrate your journey, and reward yourself for every small step of progress with love.

SCAN ME



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