

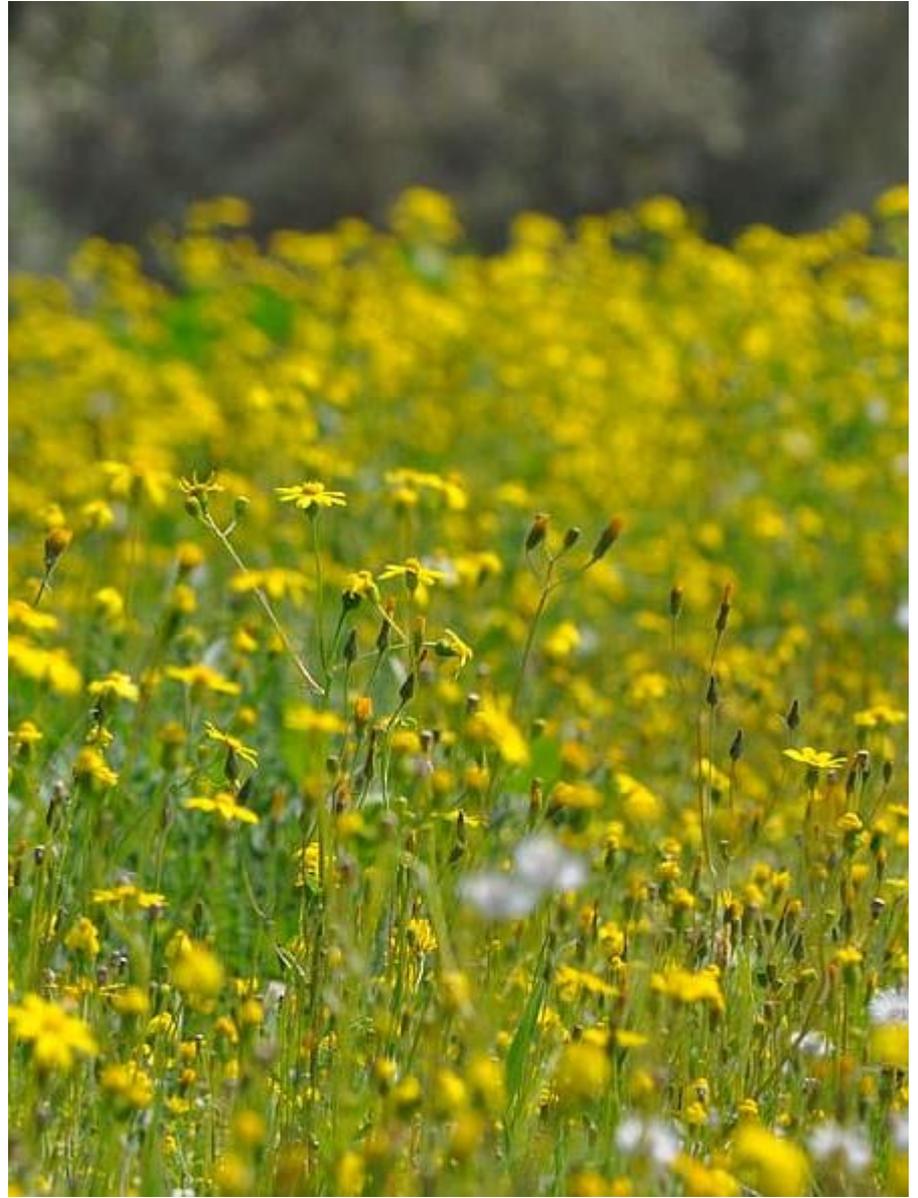
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# From Financial Resilience to Financial Wellness

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MELISSA BROWNE.



# A bit about me:

Insta More Money For Shoes

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ONE SIZE  
DOESN'T FIT ALL





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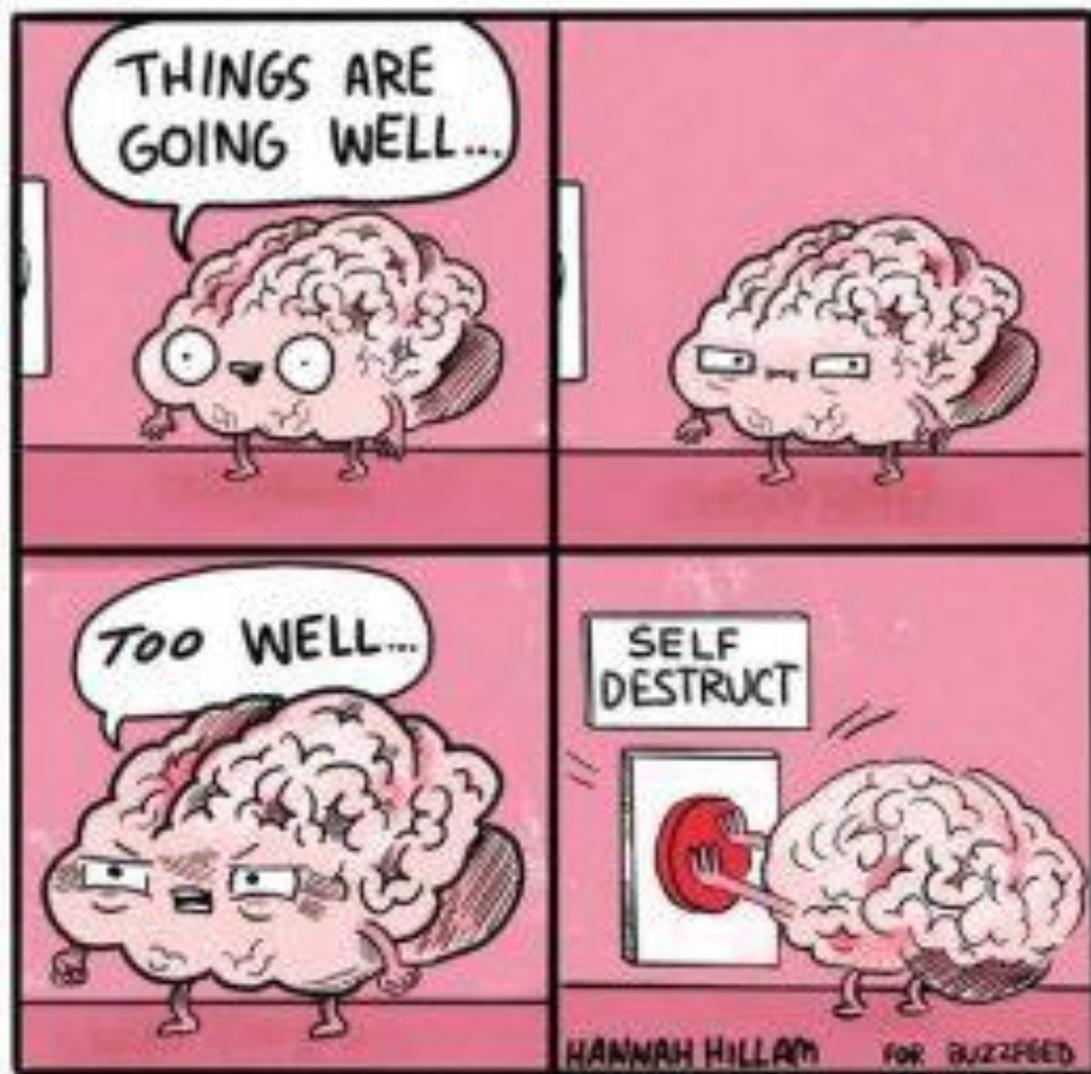


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1. Money Story
2. Money Type
3. Your Personal Money Habits

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Meanwhile, in my head...



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# 1. Nurture: Your Money Story

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When we deny the story, it defines us. When we own the story, we can write a brave new ending.

Brene Brown

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# Questions to Ask

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- ▶ Do I think money is good, bad or OK?
- ▶ What Money Stories do I hold and believe?
- ▶ Are my Money Stories serving me or sabotaging me?
- ▶ How could I rewrite them positively for how I want to behave financially?

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## 2. Nature

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# Recognising Your Money Type

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- ▶ The Worker: Pragmatist. Earn it, Do it, I am worthy because of how hard I work & how much I do
- ▶ The Creator: Idealist. Imagine it, create it. I manifest my own success & am able to create what I want
- ▶ The Discerner: Intellectual. Think it, learn it, ideate it. My smarts are the key to my success
- ▶ The Relator Empathic. Accumulate it, build it, collaborate on it. I am worthy because of how I care for you.

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## 3. Your Personal Financial Habits

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# Habits for Money Types

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- ▶ Worker: Outsourcing, extreme automation, rules, monthly diary appts, using debt
- ▶ Creator: Buffer, tie up investments, money mantras, no credit cards, gamification
- ▶ Discerner: Habit stacks, provocative questions, financial challenges, automation
- ▶ Relator: Non-cash savings, investing that benefits others, emotional goals, social accountability
- ▶ ALL – The Basics, Goal Setting (Marathons) and 90 Day Sprints PLUS Controlling your Money Environment (online and offline)

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DETOX

**Your Bad Financial Habits**



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# Marathons

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- ▶ What do I want my life to look like in 5 or even 10 years time
- ▶ What does that mean for the next 12 months?



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# Sprints

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- ▶ What would I need to do in the next 90 days to move closer to my money goals?
- ▶ What would I need to do in the next 30 days to move closer to my money goals?
- ▶ What would I need to do in the next 7 days to move closer to my money goals?



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# 30 Days: The Detox

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- ▶ Week One: Start 30 day detox
- ▶ Week Two: Cut up credit cards & look at a no interest transfer
- ▶ Week Three: Automate payments to credit card, bills bank account and savings account
- ▶ Week Four: Challenge – find extra \$100 to put towards credit card debt

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## 30 Days: Project Deposit

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- ▶ Week One: Challenge – find an extra \$250 this month
- ▶ Week Two: Cancel, pause or swap two subscriptions that I'm not using
- ▶ Week Three: Talk to mortgage broker to understand size of deposit I'll need, how much I can borrow and any other pre-work that would be helpful to do
- ▶ Week Four: Look for a better deal for phone or internet



There are three ways to improve your life

1. Do more of what's working
2. Stop doing what isn't working
3. And Try new things to see what does work

Jack Canfield



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**Keep in Touch**

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Insta:  
[More Money for Shoes](#)