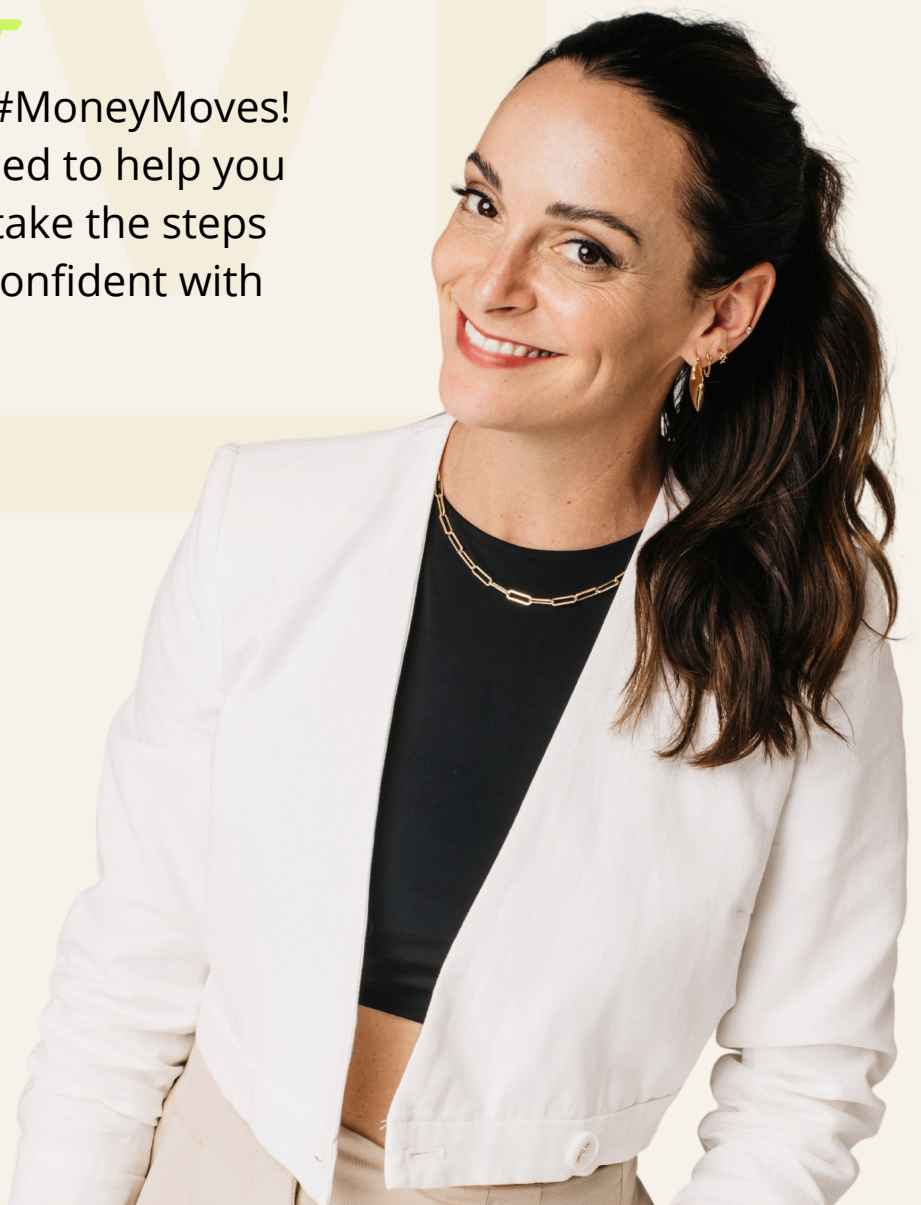


JANINE MIX

MONEYMOVES

Workbook

It's time to make some #MoneyMoves!
This workbook is designed to help you
get massive clarity and take the steps
necessary to get more confident with
your money.



WELCOME to my MONEY MOVES *Workbook*

It's time to make some #MoneyMoves!
This workbook is designed to help you
get massive clarity and take the steps
necessary to get more confident with
your money.

The perfect companion to my book
*Buy the Damn Coffee: How Women of
Faith Remove Shame and Guilt Around
Money*, this workbook will take you
through the simple steps to find
financial transformation today!



I truly believe that financial transformation starts from within. When you
transform your money story and gain the clarity you need, you can start to
make daily significant steps to a more confident and empowered YOU.

This workbook is more than a few exercises: it's your personal roadmap to
help you navigate your path to financial freedom. It's time to ditch fear,
overwhelm, doubt and confusion once and for all. It's time to take back the
reigns and gain control over our money so that we can make more income
and impact, and it starts right now!

Prospering Together,

A handwritten signature in black ink that reads "Janine". The signature is fluid and cursive, with a long, sweeping underline.

MONEY Quiz

The purpose of this quiz is to get a general overview of where you are when it comes to your relationship with money and highlight your different opportunities and strengths. Respond to each statement by circling the number that best reflects where you are right now: 1=never, 2=sometimes, 3=always

- 1. I feel good about the way I manage my money. 1 - 2 - 3
- 2. I am charging/making what I am worth. 1 - 2 - 3
- 3. I am comfortable talking about money and my finances. 1 - 2 - 3
- 4. I am confident in the way I spend my money. 1 - 2 - 3
- 5. I have a good system to track my money. 1 - 2 - 3
- 6. I enjoy managing my money. 1 - 2 - 3
- 7. I feel secure with the money I have saved. 1 - 2 - 3
- 8. I have healthy discussions with my partner/spouse about money. 1 - 2 - 3
- 9. I am clear about my financial goals and have a plan to achieve them. 1 - 2 - 3
- 10. I contirbute/donate to causes I care about. 1 - 2 - 3
- 11. I am consistently reviewing my finances and assessing my opportunities. 1 - 2 - 3
- 12. I am knowledgeable about different investment options. 1 - 2 - 3
- 13. I feel prepared for retirement. 1 - 2 - 3
- 14. I am confident in my ability to make/earn more money. 1 - 2 - 3
- 15. I have money set aside for emergencies and unexpected events. 1 - 2 - 3
- 16. I allow myself to enjoy what money can provide. 1 - 2 - 3
- 17. I pay all my bills on time. 1 - 2 - 3
- 18. I am confident in my relationship with money. 1 - 2 - 3
- 19. I am honest with myself on where I am with money. 1 - 2 - 3
- 20. I am prepared with an estate plan ensuring all my affairs would be in order if I were to die... 1 - 2 - 3

Add up the numbers you circles to get a total: MY SCORE:_____

MONEY *Quiz Results*

SCORE INTERPRETATION

Score 20-33: There's work to do! Unless you get smarter with your finances and improve your financial position, you are vulnerable to possible setbacks. Your goal in this workbook is to grow your confidence, knowledge, and start making some major changes. Let's turn that uncertainty around so you can have peace of mind!

Score 34-47: You are feeling ok when it comes to your money but you aren't necessarily "financially free". You've seen some improvement but are uncertain about the best ways to get your money working FOR you. Your goal in this workbook is to get radically clear on your financial goals and remain diligent on the steps to take to get you there!

Score 48-60: You are a #moneyboss but you're ready to be a master! The biggest challenge for you will be to identify the areas where you scored a 1 or 2 as an opportunity to improve. You have made some serious money moves but your biggest threat will be complacency. As you continue in this workbook, be alert to this and keep these questions in mind throughout so you can identify your next steps.

MONEY *Influencers*

Take some time to identify your money influencers by answering the following questions.

What Did You HEAR?

What we *hear* about money can shape what we believe. Reflect on the kinds of words, sayings, and phrases you have heard about money and write them below.

MONEY *Influencers*

Take some time to identify your money influencers by answering the following questions.

What Did You LEARN?

What we *learn* about money can shape the kind of behavior in how we earn, manage, and use it. When answering this question, think about your parent(s) and the different things they taught you. Think about anyone else who might have taught you a thing or two about money.

MONEY *Influencers*

What Did You EXPERIENCE?

Lastly, what have you *experienced* around money or what type of money events have shaped your views and relationship with money? Make sure you write what you can remember about that event in detail.

MONEY *Investments*

Learning how to multiply your money is one of the greatest components to financial freedom and securing your future. There is no wrong way to invest and it’s never too late. Take the time to evaluate your current investments and recognize the opportunity to grow here.

Where are you currently investing? (List out all the investments you have.)

INVESTMENT PORTFOLIO	APPROXIMATE ROI
	ROI = Net Profit / Total Investment * 100
1. _____	1. _____
2. _____	2. _____
3. _____	3. _____
4. _____	4. _____
5. _____	5. _____
6. _____	6. _____

How can you generate more return on these investments?

If you don’t have any current investments, identify where you would like to start investing?
(Circle one)

Real Estate

Stocks/Bonds

Business

Index Funds

Cryptocurrency

401K

FINANCIAL Freedom *Discovery*

HOW MUCH IS ENOUGH?

I believe we should all be MULTI-millionaires... notice the heavy emphasis on MULTI. Why? I'm not greedy, I just know that at the end of the day, a million isn't enough. It's not enough money to retire on and won't be enough as inflation, cost of goods, and senior care all continue to rise. To be financially free, you want enough money to pay your expenses and afford the lifestyle that feels free. This exercise will help you identify what you really want and need to experience financial freedom.

Use the following blank space to do some freewriting. Ask yourself the following questions: What does financial freedom mean to you? How does it feel? What would your life look like if you had \$500,000 in your bank account? Take your time on this one. What exactly do YOU need to wake up and feel like you have arrived at financial freedom?

SPACE OF INFINITE POSSIBILITIES

FINANCIAL Freedom *Discovery*

Being a millionaire doesn't necessarily mean a million dollars in the bank. To calculate your net worth, you take all your assets minus all your debts. So for example, if you sold everything you had (assets) then paid off all your debts (liabilities) the wealth you would have left over determines your net worth. If what you would have left over is \$1,000,000... congratulations, you are a millionaire!

The following exercises will help you evaluate where you are now and what you actually need for the financial freedom you desire.

NET WORTH CALCULATION

List all your assets below:

TOTAL (A):

List all your debts below:

TOTAL (B):

Net worth: Take the total of your assets (Value A) minus the total of your debts (Value B) = Your Net Worth

TOTAL = [Your Net Worth]

FINANCIAL Freedom *Discovery*

Take note of this discovery. What do you feel about this number? Do you notice anything about your reaction to this number?

For this next exercise, let's see what you would actually need to live the life you want. This is not an income and expense budget, this is a lifestyle budget to discover what it actually would take for you to enjoy the lifestyle money could give you.

FINANCIAL Freedom *Discovery*

Let's say you have \$100,000 of annual income or earnings coming in. If we break down what it would cost in taxes and household expenses, what would you have left and what would you use that money for?

For simplicity, we are going to say that you would need to take out 35% for taxes right off the top. That would leave you with \$65,000. Now we would need to factor in housing expenses. Let's average 25% for housing (rent, mortgage, taxes). That would be \$16,250 or about \$1,350 a month. What kind of housing would this give you? Could you rent or buy?

Now let's do some very general breakdowns of costs to see what you would have left over. Keep in mind these estimates are generic for the purpose of exploring the lifestyle you could have and how much you would want to support that lifestyle. Don't get too literal here.

EXAMPLE #1:

Annual income/earnings is \$100,000

\$100,000

-\$35,000 for taxes

=\$65,000

-\$16,250 for housing

-\$4,860 for utilities, upkeep, maintenance (approximately 30% of rental/housing costs)

-\$10,800 for food and household supplies (this is averaged for 2 people)

= \$33,090 or approximately \$2,700 extra a month for things like travel, entertainment, nonessentials

FINANCIAL Freedom *Discovery*

EXAMPLE #2:

Annual income/earnings is \$250,000

\$250,000
-\$87,500 for taxes (35%)
=\$162,500
-\$40,625 for housing (25%)
-\$12,187 (approximately 30% of associated living expenses)
-\$12,000 for food, household supplies, clothing (estimate \$1,000/month)
= \$97,688

\$97,688 after tax will provide two people with a lot of extra money. Let’s see what a \$97,688 lifestyle budget could buy:

10-day Egyptian tour for two:	\$10,000
10-day Spanish Vineyard tour for two:	\$10,000
12 weekend “staycations” for two:	\$7,500
52 fancy dinners (one a week for a year):	\$10,500
Lease upgrade on a Porsche:	\$14,500
Personal training 3 times a week for two:	\$5,000
Yearly gym membership for two:	\$2,000
52 spa treatments	\$5,200
Shopping Spree/Best Christmas Ever	\$4,000
10% to charity/tithing:	\$9,700
Spoil your loved ones:	\$4,000
Golf membership for two:	\$7,200
“Where did that money go?” money:	\$8,000

FINANCIAL Freedom *Discovery*

This is just an example of what you would do with this money. Remember, financial freedom looks different to everyone. Maybe you don't like to travel. Maybe you don't care what car you drive. When looking at this list, you can make whatever substitutions you want. This is a pretty luxurious lifestyle, wouldn't you say? In this example we already accounted for living in a house or renting a nice house for an estimated \$3,300 a month. You could stay in a pretty nice house for that amount of money (remember, you don't need to own it).

You certainly could save or invest a significant amount of money in this example. There are also many tax advantages to owning a business and real estate that could even lower the 35% tax bill, increasing your cashflow even more. Don't even get me started on using credit card points for travel! My husband and I traveled for a month in Egypt and Jordan and only spent \$5,000 cash! We did a 10-day vacation in the Maldives and saved \$13,000 on flights using credit card points, and we even get to fly in one of those luxury pods where you get to lay down and drink free champagne! We save tens of thousands of dollars on travel every year.

So, your assignment is to actually figure out what you and your household would need and want to have the kind of lifestyle you desire. Have fun and dream big. There is no right or wrong. Don't judge it. I think you will be pretty surprised how little you need to live the lifestyle you desire most.

FINANCIAL Freedom *Discovery*

MY MILLIONAIRE LIFESTYLE BUDGET

DESIRE/GOALS	ESTIMATED COST

FINANCIAL Freedom *Discovery*

DESIRE/GOALS	ESTIMATED COST