



INTENTIONALLY

Wealthy Women

Action Squad

Session 4
May 25, 2022

DISCLAIMER

- Debra is sharing ideas, providing coaching tools and offering generic strategies only.
- Debra is **NOT** providing advice.
- **NO** financial or investment or tax actions should be taken without consulting your CFP® and/or CPA.

Intentionally Wealthy Women Action Squad

- Discovering Where We Are – April 13th
- Re-Imaging Our Future – April 27
- Next Action Steps to Get There – May
- Clearing Money Blocks-Barry Auchettl- June
- Monitoring Progress-Pivoting As Needed
- Celebrating Progress – AT EVERY WIN!

IWW Action Squad-Week One REVIEW

Discovering Where We Are

- Write Your Budget
 - Acknowledge & Accept Our Reality
 - Commit to IMPROVE Our Reality
- Obtain FICO Score
- Complete Asset & Liability Spreadsheet

IWW Action Squad-Week Two Review

Review Ah-Hahs from Budgeting Homework

- 1) Why is this so important?
- 2) Did it create more INTENTION around spend/invest habits?
- 3) Write Affirmation Post It Notes:
 - ❖ I deserve to become Intentionally Wealthy
 - ❖ I've lived in lack & I prefer to live in abundance
 - ❖ I am INTENTIONAL about my spending & saving
 - ❖ I COMMIT to replacing old habits with winning habits

IWW Action Squad-Week Two Review Con't.

Review Ah-Hahs from FICO Score

Notice differences between TransUnion, Equifax & Experian?

- 1) Lenders aren't required to report to all 3-inquire which ones they report to.
- 2) Hard inquiries are significant factor in calculating FICO score-ask if lender will report & to which agencies.
- 3) If scores differ significantly, notify lender of highest scores

Highlight negatives-call each lender requesting SUPERVISOR for consideration of removal.

Home Work to complete before May 11th

- Rev. Dorothy's Vision Board Overview-Sat April 30th 11am-12 noon EDT. - <https://bit.ly/3ObVagA>
- Write in at least 1 Goal in each time period on Goal/Investment Timeline
- Guestimate & Add the Dollar Cost Next to Each Goal

IWW Action Squad-Week Three

Review Ah-Hahs from FICO score repair actions

Review Asset/Liability Worksheet for Asset Allocation

Review Vision Board Take-A-Ways & Progress

Review 1 Goal in each Time Period- 1-3 yrs/5-7 yrs/7+ yrs

Hone in on Dollar Cost of Each Goal

Matching Investments to Duration of Goals

Life-Line Chunked Down with Goals

Goals	Emerg Fund Course Fees Virtual Assoc.	Max 401 (k) 2 nd VA Salary Vacation Fund	New Car Golf League Record Studio	College Tuition Elective Surgery Full-Time Assoc	2 nd Home Philanthropy Pay off Mortgage Retirement
Time	0-12 Months	1-3 Yrs.	3-5 Yrs.	5-7 Yrs.	7+ Yrs.

Life-Line Chunked Down-Goals & Invests

EMOTIONS

Goals

Emerg Fund
Course Fees
Virtual Assoc.

Max 401 (k)
2nd VA Salary
Vacation Fund

New Car
Golf League
Record Studio

College Tuition
Elective Surgery
Full-Time Assoc

2nd Home
Philanthropy
Pay off Mortgage
Retirement

Time

0-12
Months

1-3 Yrs.

3-5 Yrs.

5-7 Yrs.

7+ Yrs.

INTELLECT

**Invest
Type
Options yet
Consult
w/Financial
Planner!**

Cash,
Money
Mkt, T-Bills

Sh-Term CDs
T-Bonds

Inc/Bond
MutFds,
DivStock or
Value MutFds

Grwth/Stk
MutFds,
Grwth+Inc
MutFds,

Stocks-
Small/EmergMkts to
Diversify Large Stk
MutFds, Rental RE

Calculator-Illustrating COMPOUNDING

<https://www.calculator.net/interest-calculator.html?cstartingprinciple=20000&cannualaddition=0&cmonthlyaddition=500&cadditionat1=beginning&cinterestrate=8&ccompound=monthly&cyears=10&ctaxrate=0&cinflationrate=3&printit=0&x=92&y=22>

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- Rev. Dorothy's Vision Board Overview-Sat April 30th 11am-12 noon EDT. - <https://bit.ly/3ObVagA>
- Write in at least 1 Goal in each time period on Goal/Investment Timeline
- Guestimate & Add the Dollar Cost Next to Each Goal
- Squad Workbook-Answer Questions 1-14
- Asset/Liability Worksheet – What is your Asset Allocation?
 - Stocks/Equities & Bonds/Debt/Income/Fixed Interest [Ex. 60% 40%]

Modern Portfolio Theory-MPT

*The correct mix of stocks/bonds/cash is **SINGLE** biggest factor in financial success.*

Diversification/Risk/Connections between Securities/Mean-Variance Analysis

Modern Portfolio Theory-MPT-con't.

FIRST: YOU state your goals, assess existing assets & craft systematic invest plan

SECOND- Monte Carlo Simulation

THIRD – Probability-of-Success Ratio

FOURTH – Reshape Portfolio

We're HALF way through Squad...

Assess Where You Are

Scale 1-10 How Confident Are You Around
Your Finances?

How Many Homework Assignments Completed?

How Does This Make You Feel?



You Have Two Choices

1) Do you turn back?

- Day 3 of Mt. Killimanjaro Climb Decision Time
- I Remembered my Investments—money, training-- mindset & physical + powering through 1st two days.

2) Do you forge ahead with renewed resolve?
What new actions will you employ?



BECAUSE **HOPE**
MATTERS

What Words Would You Like Me To Speak to YOU?

Please send me a private chat message with the words or phrase that would MOST help you catapult you towards your next step.

Conscious vs Sub-Conscious

CONSCIOUS - Squad exercises + coaching.

Conscious vs Sub-Conscious

SUBCONSCIOUS – what runs us that we want to be aware of, so that when old messages appear, we correct them with new EMPOWERED statements.



Wanna clear MONEY Sabotage(s)?



<https://youtu.be/1jMjqc3RqI4>



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