



HELLO , I'M SUMER

Sumer Rose-Nolen is a Holistic Financial LifeStyle Expert, speaker, and financial truth-teller for women who are done being told to “just stick to a budget.” After spending over a decade in the traditional financial services industry—where she built a thriving practice—Sumer realized that women needed something different. Something more honest, more emotional, and more aligned with real life.

She founded **She Talks Money** to change the narrative. Her approach blends storytelling, humor, and deeply personal experiences with real-world strategies that help women heal from financial trauma, shift their mindset, and finally take control of their money without spreadsheets or shame.

Sumer is a wife, mother, and recovering perfectionist who believes in monthly massages, second chances, and the power of a well-funded “F-Off” account. When she’s not coaching, writing, or hosting workshops, you’ll find her in her kitchen, whipping up scratch-made food or talking shit with her girlfriends over cocktails.

HOW TO USE THIS WORKBOOK

I'm so excited you're here!

Let me tell you why this book + workbook are different. We're going to address financial concepts you've never considered before. You're going to do some real deep diving, reflection, processing, and releasing. The reason previous money books haven't worked? Because they only scratched the surface and told you *how* things work. They didn't explain or help you understand *why* you may do some of the things you do with your money. They've never shown you, given you actionable steps, and literally laid it all out. This book + workbook combo is your guide to financial freedom- finally!

So, grab a pen or pencil and get ready to really reveal your financial past so you can control your financial present and better plan for your financial future.

Best Always,

A handwritten signature in teal ink that reads "S.R. Nolen". The signature is written in a cursive, flowing style.

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You can also add a blurb to let readers know what each article is about.
Two sentences will do!

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You can also add a blurb to let readers know what each article is about.
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Two sentences will do!

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You can also add a blurb to let readers know what each article is about.
Two sentences will do!

CHAPTER 1
WOMEN & MONEY TODAY

WOMEN & MONEY QUIZ

How much do you know about Women + Money?
A quick quiz to bust myths and share truths.
Check the correct answer.

1. What percent of financial literacy questions do women correctly answer, on average?

☐

39%

☐

59%

☐

49%

☐

69%

2. How much personal wealth do women control in the US?

☐

40%

☐

60%

☐

50%

☐

70%

3. In 2023, what percentage of women owned investments?

☐

53%

☐

63%

☐

58%

☐

71%

4. What percentage of women experience financial anxiety?

☐

36%

☐

56%

☐

44%

☐

62%

5. How many women negotiate higher salaries compared to men?

☐

28% of women vs. 32% of men

☐

35% of women vs. 60% of men

☐

45% of women vs. 50% of men

☐

50% of women vs. 70% of men

6. What is the "Motherhood Penalty?"

☐

A fine for taking too much maternity leave.

☐

Higher childcare costs for working moms.

☐

The gap in a woman's lifetime earnings due to raising children during peak career years.

☐

A tax penalty for single mothers.

7. How much more do women spend annually on personal care than men (on average)?

☐

\$100 a year.

☐

\$300 a year.

☐

\$200 a year.

☐

\$400 a year.

WOMEN & MONEY QUIZ

8. What's the gender pay gap for women in the U.S. compared to men?

☐

\$0.82 on the dollar.

☐

\$0.91 on the dollar.

☐

\$0.75 on the dollar.

☐

\$0.88 on the dollar. a year.

9. How much venture capital funding goes to female-owned businesses?

☐

10.3%

☐

3.2%

☐

5.7%

☐

1.9%

10. Despite investing 40% less often, how do women's investments perform compared to men's?

☐

About the same as men.

☐

1% better than men.

☐

0.5% better than men.

☐

2% worse than men.

Answer Key:

1. 49%
2. 60%
3. 71%
4. 56%
5. 28% vs. 32%
6. The gap in lifetime earnings due to raising children during peak career years.
7. \$300
8. 82 cents to dollar
9. 1.9%
10. 1% better

How did you do?

Did any of these answers or statistics surprise you?

PROCESSING YOUR FINANCIAL TRAUMA

1 Family Money History

Did your parents/ guardians argue about money and bills?

Did your parents/ guardians complain about working too hard for too little money?

Did you suffer from divorces, homelessness, the loss of a parent/ guardian, a single parent household, or food insecurity?

2 Were you told things like the statements below? Write your version below.

Money is the root of all evil.

Money doesn't grow on trees.

Rich people are greedy.

Marry well for stability and money.

You must work super hard for money.

3 List 5 things you recall being told about money:

1.

2.

3.

4.

5.

PROCESSING YOUR FINANCIAL TRAUMA

4 Write out all of your money memories, both good and bad, and be specific

5 Write out your money mistakes, be specific.

6 Practice these mantras. **I release....**
(choose the ones that speak to you or write your own)

- All money negativity from my mind, body, and soul and replace it with positivity.
- My money worries, anxieties, and fears.
- The financial drama of my past so that I can build a healthier future.
- Money guilt and shame from my life to make space for abundance, love, and joy.
- All the anger and pain that my money trauma has caused me.
- Any money stresses in my life and allow my mind to calm and my body to relax.

DO YOU HAVE FINANCIAL ANXIETY?

Financial Anxiety can show up in a myriad of symptoms, both mental & physical. Recognizing your triggers and ailments can greatly assist you in getting your financial frenzy to calm TF down.

Instructions:

Read **each** statement and rate how often you experience it. Total at the end of each section:

0 = Never

1 = Occasionally

2 = Often

3 = Always

EMOTIONAL & PHYSICAL RESPONSES

- ☐ I feel a sense of dread when I check my bank account.
- ☐ I avoid looking at bills or statements because it makes me anxious.
- ☐ I feel guilty or ashamed after spending money—even on necessities.
- ☐ I get physically tense (tight chest, upset stomach, headache) when thinking about money.
- ☐ I lose sleep or ruminate at night over money-related problems.

Subtotal: ____ / 15

BEHAVIORAL PATTERNS

- ☐ I put off money-related tasks even when they're small or simple.
- ☐ I avoid opening mail or answering phone calls that might be financial.
- ☐ I use shopping, scrolling, or numbing (food, alcohol, etc.) to escape money stress.
- ☐ I feel stuck, even though I want to change my situation.
- ☐ I often say things like, "I'll deal with it later" or "I just don't want to think about it."

Subtotal: ____ / 12




THOUGHT PATTERNS & BELIEFS

- ☐ I believe I'll never be good with money.
- ☐ I feel like I'll never "catch up" financially.
- ☐ I compare myself to others and feel behind.
- ☐ I worry that a financial emergency would ruin me.
- ☐ I feel like financial security is out of reach for someone like me.

Subtotal: ____ / 15

Total: ____ / 45

What It Might Mean:

- 0–14:  Low Anxiety – You may experience situational stress, but you're mostly in control.
- 15–29:  Moderate Financial Anxiety – Certain money tasks or thoughts trigger stress and avoidance.
- 30–45:  High Financial Anxiety – Money may be hijacking your nervous system. You deserve peace, and it starts with small, consistent steps.

FINANCIAL ANXIETY REFLECTION

Based on your Financial Anxiety Quiz, answer the following questions.

#1 Which 3 statements felt the most true for you?

[illegible]

#2 What do you usually do when you feel money stress creeping in?

[illegible]

3 How would you like to feel about money instead?

This image shows a single sheet of white paper with ten horizontal dashed lines, typical of primary school writing paper. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

MONEY PHOBIA SELF ASSESSMENT

How is your emotional relationship with money showing up in your habits?
Answer the following questions and tally your points to discover which money mindset may be holding you back.

Instructions:

For **each** statement below, rate how true it feels for you right now. Total at the end of each section:

0 – Not at all true

1 – Sometimes true

2 – Often true

3 – Absolutely me

MONEY BLINDNESS

I avoid dealing with money whenever possible.

- ☐ I avoid looking at my bank account regularly.
- ☐ I let someone else handle the financial decisions.
- ☐ I feel overwhelmed by financial documents/ statements
- ☐ I don't know how much I owe or how much I spend every month.

Subtotal: ____ / 12

MONEY SQUEAMISHNESS

Talking about money makes me uncomfortable.

- ☐ I think wanting money is greedy.
- ☐ I believe talking about money is tacky.
- ☐ I feel that money might ruin my creativity, values, or relationships.
- ☐ I feel superior for not caring about money or acting like it doesn't matter.

Subtotal: ____ / 12

MONEY DENYING

I secretly want to be financially rescued.

- ☐ I daydream about someone else taking care of me financially.
- ☐ I avoid learning about money because it's someone else's job.
- ☐ I associate being financially rescued with love or happiness.
- ☐ I assume my partner, family or future spouse will "figure it out."

Subtotal: ____ / 12

MONEY ALLUDING

I want to earn more but something is always holding me back.

- ☐ I procrastinate or freeze when it comes to making more money.
- ☐ I take my money struggles personally, like they reflect my worth.
- ☐ I get paralyzed with money-related decisions.
- ☐ I feel like I'll never understand enough to do better financially.

Subtotal: ____ / 12

MONEY PHOBIA SELF ASSESSMENT

MONEY FOLLEY

I spend money to feel better, then regret it.

- ☐ I often shop or spend when I'm sad, lonely or angry.
- ☐ I feel guilty after making purchases.
- ☐ Budgeting and saving feel restrictive or punishing.
- ☐ I know I should plan for the future but I want to enjoy now.

Subtotal: ____ / 12

MONEY PARANOIA

I don't trust others—or life—with my money.

- ☐ I'm overly protective and secretive about my finances.
- ☐ I worry someone will try to scam or take advantage of me.
- ☐ I hoard money but still feel unsafe.
- ☐ I believe the worst will happen if I let my guard down financially.

Subtotal: ____ / 12

MONEY CONFUSION

I shrink in negotiations or financial conversations.

- ☐ I avoid asking for raises or setting prices.
- ☐ I assume others will give me what's fair.
- ☐ I worry more about what others can afford than my worth.
- ☐ I feel like I don't deserve to ask for more.

Subtotal: ____ / 12

NOW ADD IT UP

Record your totals from each category.

- ☐ Money Blindness
 - ☐ Money Squeamishness
 - ☐ Money Denying
 - ☐ Money Alluding
 - ☐ Money Folley
 - ☐ Money Paranoia
 - ☐ Money Confusion
 - ☐ Total
- Circle your highest two categories.

SEE WHAT THEY MEAN ON THE NEXT PAGE

7 SYMPTOMS OF MONEY PHOBIAS FOR WOMEN

According to *The Money Mirror, How Money Reflects Women's Dreams, Fears, and Desires* by Annette Lieberman and Vicki Lindner, many women suffer from one or more of the Seven Symptoms of Money Phobias:

MONEY BLINDNESS

She has anxiety looking at all aspects of her financial situation; doesn't balance her checkbook, leaves money matters to men.

MONEY SQUEAMISHNESS

She believes that wanting money is greedy and corrupt, that talking about money is tacky, thinks that money will corrupt her life or work, she is often a money martyr who thinks it's superior to be victimized by money.

MONEY DENYING

She wants someone to take care of her, fantasizes about being rescued financially, associates money rescue as happily ever after.

MONEY ALLUDING

She wants to make money but is paralyzed by phobias that haven't been diagnosed, she also takes her inability to earn more personally.

MONEY FOLLEY

She blows her money as she tries to solve emotional conflict through excessive spending, sees budgeting and savings as punishments instead of useful techniques for taking care of her financial life, sacrifices her future security for immediate satisfaction.

MONEY PARANOIA

She uses her money to build a fortress she thinks will protect her from an uncertain future and from people who may rip her off, solves emotional issues by controlling her money at all costs, hoards her money.

MONEY CONFUSION

When money-phobic women negotiate for better pay, they try to take care of the opponent's needs or expect the opponent to take care of them, meaning they negotiate because they think their employer wants what's best for them or what they deserve.

Journal Prompt: Where did this phobia come from? What did I learn, hear or experience that planted this belief?

Affirm: I am safe to learn, grow, and rewrite my story around money.

WHY IS MONEY MEANINGFUL TO YOU?

Ask yourself: Why is money important to me? Write your answer. Ask: Why is that important to me? Repeat until you uncover your core financial beliefs
USE THE TERMS BELOW TO HELP GUIDE YOUR ANSWERS.

EXAMPLES OF COMMON ANSWERS

Freedom, Security, Joy, Peace of Mind, Helping Others, Greater Spirituality,
Connection with Others, Independence, Fulfillment Confidence, Making a
Difference, Personal Growth, Adventure, Time

WHAT IS MEANINGFUL ABOUT MONEY TO ME?

Write your answer in the lines on the facing page.

WHAT IS MEANINGFUL ABOUT ____ TO ME?

The the first Value Term and think about WHY it's meaningful to you.

WHAT IS MEANINGFUL ABOUT ____ TO ME?

See the pattern? We'll continue to answer this question until we find the
foundation of your relationship with money.

WHAT IS MEANINGFUL ABOUT ____ TO ME?

Keep going- most women reach 5-7 answers until they discover their truth.

WHAT IS MEANINGFUL ABOUT ____ TO ME?

We should be getting close now!

WHAT IS MEANINGFUL ABOUT ____ TO ME?

There it is. That is the foundation of what is meaningful about money TO YOU.
Is it familiar? Does it reflect your core values as a person, woman, partner,
mother, etc? Did you know this about yourself?

BACK TO BASICS

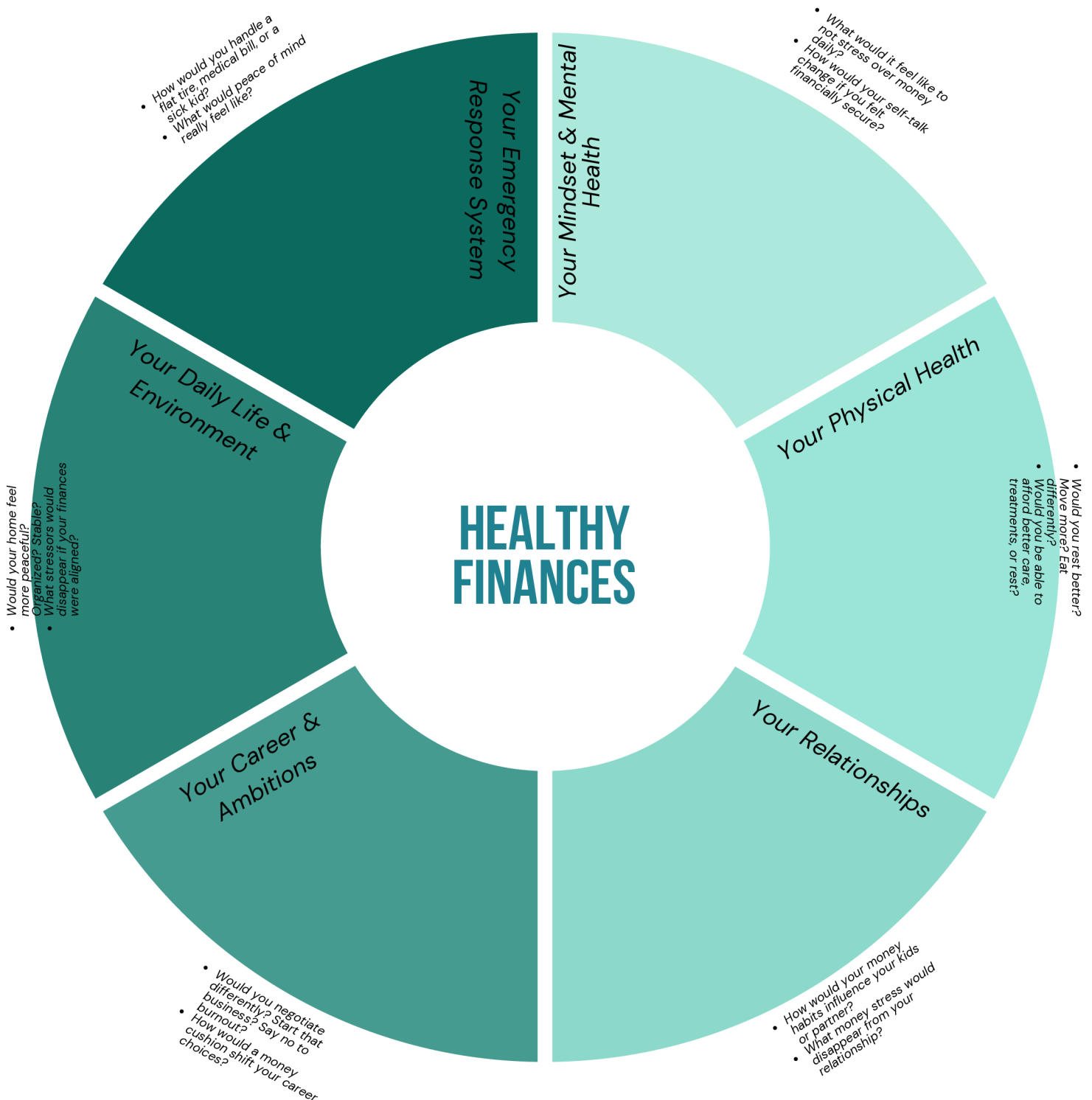
Meaningful Money Answers

This image shows a full page of white paper with horizontal blue or grey ruling lines. The lines are evenly spaced and run across the width of the page, typical of notebook paper. There are no margins, text, or other markings on the page.

THE RIPPLE EFFECT OF HEALTHY FINANCES

How healing your money story changes everything.

Instructions: in each surrounding arc, write how healthy finances will positively impact each of the following areas of your life:



Now Reflect:

- Which ripple feels most important to you right now? Why?
- What's one small step you can take this week to move toward that feeling?

YOUR FUTURE SELF: CREATE HER

Read completely through once and really think about your answer. Then take several minutes to answer each question thoughtfully.

Picture your ideal LifeStyle. You're waking up in the morning. Where do you live? What do your surroundings look like? Are you in your current location or somewhere else? What is your ideal morning routine?

[illegible]

HEALTHY FINANCES PRACTICE EXERCISE

STEP 1: IDENTIFY YOUR INNER NARRATOR

Circle the statements you've heard yourself think or say recently:

Lack Mindset Examples:

- "I'll never have enough money."
- "I'm just bad with money."
- "What's the point in saving? It always gets spent."
- "People like me can't afford to think about wealth."
- "Budgeting is too hard."
- "I'll never catch up."

Now take a breath. Guilt and shame aren't welcome here.

STEP 2: FLIP THE SCRIPT

Here's how to rewrite the thought with a tone of abundance and truth. The goal isn't to lie to yourself—it's to stretch your belief into possibility.

Lack-Based Thought Abundance Reframe

"I'll never have enough." = "I'm learning how to manage and grow what I have."

"I'm not good with money." = "I'm improving my money skills every day."

"I always mess this up." = "I am allowed to make progress, not be perfect."

"It's too late for me." = "It's never too late to start something powerful."

STEP 3: 5-DAY ABUNDANCE MINDSET CHALLENGE

Each day, complete one task that rewires your brain for abundance. Mark them off as you go.

Day 1: Write down 3 things money has already allowed you to experience

Day 2: Say aloud: "Money flows to me when I align with my values" (repeat x3)

Day 3: Do one generous act—give time, money, a compliment, or support

Day 4: Write out a new money mantra and post it somewhere you'll see it

Day 5: Visualize your future self handling money with ease. What does she wear, say, believe?

REFLECTION PROMPT:

- "What does abundance feel like to me?"
- "Where am I already living in abundance?"
- "What will I no longer allow money to make me feel?"

5 DAY ABUNDANCE MINDSET CHALLENGE

Each day, complete one task that rewires your brain for abundance.
Mark them off as you go.

MORNING MANTRAS

- ☐ Day 1: Write down 3 things money has already allowed you to experience
- ☐ Day 2: "Today I spend with intention, save with confidence, & believe in my abundant future."
- ☐ Day 3: "My money flows to me & through me with purpose." (Every dollar I receive is a reflection of my alignment. Every dollar I spend reflects my values.)
- ☐ Day 4: "I am creating a life I don't need to escape from- and my money supports that vision."
- ☐ Day 5: I am safe, supported, and capable of handling anything that comes my way- including my finances."
- ☐ Day 6: I don't chase money- I attract opportunities that match my worth."
- ☐ Day 7: "I release guilt, fear & shame around money. I choose progress over perfection."

PM REFLECTION PROMPT

- ☐ Day 1: What money choice did I make today that I feel good about? Why?
- ☐ Day 2: Did I spend in alignment with my values today? If not, what pulled me off track?
- ☐ Day 3: Where did money-related stress show up today- emotionally, physically, or mentally?
- ☐ Day 4: What's one thing I can release tonight- guilt, fear, shame, comparison, control?
- ☐ Day 5: What am I grateful for financially today, no matter how small?
- ☐ Day 6: What's one small action I can take tomorrow that moves me closer to my financial goals?
- ☐ Day 7: How did I feel when I thought about (or handled) money today? What does this tell me?

REFLECTION PROMPT:

- Did I notice a mindset shift after this 5-Day practice?
- How can I be more mindful to be more positive and grateful in my day-to-day life?
- Did I notice a difference in the way I think about money?

CHAPTER 4
IDENTIFYING YOUR VALUES & REALIZING YOUR SPENDING

POOR MONEY HABITS

Check all that apply.

- ☐ I swipe or tap without checking the account first.
- ☐ I buy things on impulse when I'm emotional (sad, bored, mad, stressed).
- ☐ I forget to cancel subscriptions I don't use.
- ☐ I shop without a list and always/ often overspend.
- ☐ I confuse "sale" with "savings."
- ☐ I spend money to impress people I don't even like.
- ☐ I've said, "I deserve it" while checking out, even though it wasn't a planned purchase.
- ☐ I buy things with money I hope is coming.
- ☐ I avoid checking my bank account and hope for the best.

Write your top 2 poor money habits to shift:

1.

2.

Write a new habit or affirmation to replace each one:

Instead, I will... _____

Instead, I will... _____

WHAT TYPE OF SPENDER ARE YOU?

Find your spending style so you can take back control—with zero shame.

Instructions:

Read **each** statement and rate how often it applies to you. Total each section:

0 – Never

1 – Sometimes

2 – Often

3 – Absolutely me

THE IMPULSE SPENDER

- ☐ I buy things because they're on sale, not because I need them.
- ☐ I tend to "treat myself" when I'm stressed, bored, or celebrating.
- ☐ I walk into Target for one thing and leave with \$100 worth of "vibes."
- ☐ I rarely plan my purchases—I'm more of a go-with-the-flow shopper.

Subtotal: ____ / 12

THE EMOTIONAL GIVER

- ☐ I often spend on others before myself.
- ☐ I feel guilty saying "no" when someone needs money, a gift, or help.
- ☐ I associate spending money with showing love or proving my worth.
- ☐ I go overboard for holidays, birthdays, or special events.

Subtotal: ____ / 12

THE LIFESTYLE LOYALIST

- ☐ I have regular habits like beauty, coffee, eating out, or Amazon orders.
- ☐ I know some expenses could be cut—but I don't want to feel deprived.
- ☐ I believe in quality of life and convenience, even if it costs more.
- ☐ I tend to live in the now and assume I'll figure it out later.

Subtotal: ____ / 12

THE SUBSCRIPTION SNEAKER

- ☐ I'm not totally sure how many subscriptions I have.
- ☐ I've signed up for "free trials" and forgot to cancel.
- ☐ I don't regularly audit my digital or auto-pay expenses.
- ☐ I pay monthly for apps or services I barely use.

Subtotal: ____ / 12

WHAT TYPE OF SPENDER ARE YOU?

THE UNAWARE SPENDER

- ☐ I don't track how much I spend each week or month.
- ☐ I check my bank balance when I feel nervous, not out of habit.
- ☐ I'm often surprised by how quickly my money disappears.
- ☐ I've overdrafted or missed a bill because I wasn't paying attention.

Subtotal: ____ / 12

NOW ADD UP YOUR TOTALS:

- ☐ Impulse Spender
- ☐ Emotional Giver
- ☐ Lifestyle Loyalist
- ☐ Subscription Sneaker

Your Results:

- 0–4: This area isn't a big concern right now—nice job!
- 5–8: You're managing it, but there's room to grow.
- 9–12: Let's take a closer look—this category may be draining your financial goals.

Now Reflect:

- What's your highest scoring category?
- What's one small habit you could tweak in that area this month?
- Where can you reallocate those dollars to better align with your LifeStyle Goals?

Example:

"I scored highest as a Lifestyle Loyalist. I realized I don't need 3 lattes a week—maybe just 1 and save the other \$12 in my travel account."

2 WEEK SPENDING JOURNAL

Make copies or use your phone notes app

DATE :

PURCHASE:

AMOUNT:

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

2 WEEK SPENDING JOURNAL

Make copies or use your phone notes app

DATE :

PURCHASE:

AMOUNT:

This image shows a single sheet of white paper with horizontal ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins, text, or other markings on the paper.

INTENTIONAL SPENDING

**Instructions: Fill in real-life expenses from the past 30–60 days into each column.
Be brutally honest. This is where awareness begins!**

TRACKER

FIXED EXPENSES	AMOUNT	SHOPPING	AMOUNT
RENT/MORTGAGE		CLOTHES	
ELECTRICITY		ELECTRONICS	
WATER/ SEWER		GIFTS	
GAS		TOTAL	
INTERNET			
PHONE		LOANS/ PAYMENTS	AMOUNT
TRASH		ATM WITHDRAWALS	
TOTAL		CREDIT CARD PAYMENT	
FOOD	AMOUNT	CREDIT CARD PAYMENT	
GROCERIES		LOAN PAYMENT	
DINING OUT		TOTAL	
TO GO COFEE		MEDICAL	AMOUNT
TOTAL		DOCTOR'S VISITS/ CO-PAYS	
TRANSPORTATION	AMOUNT	MEDICATIONS	
FUEL		WELLNESS PRODUCTS	
CAR PAYMENT		TOTAL	
MAINTENANCE/ REGISTRATION			
INSURANCE		FAMILY	AMOUNT
TOTAL		CHILDCARE	
ENTERTAINMENT	AMOUNT	TUITION FEES	
MOVIES		SPORTS #1	
CONCERTS/EVENTS		SPORTS #2	
HOBBIES		KID'S ITEMS	
GIFTS		TOTAL	
PARTIES			
TOTAL		TOTAL	

INTENTIONAL SPENDING

TRACKER

Expenses

PERSONAL CARE	AMOUNT
HAIR	
NAILS	
CLOTHING/ SHOPPING	
DRY CLEANING	
GYM MEMBERSHIP	
----- MEMBERSHIP	
----- MEMBERSHIP	
TOTAL	
INSURANCES	AMOUNT
HOME	
HEALTH	
LIFE	
TOTAL	
	AMOUNT
TOTAL	

	AMOUNT
TOTAL	

PETS	AMOUNT
FOOD	
MEDICAL/ INSURANCE	
GROOMING	
TOYS	

TOTAL	
	AMOUNT
TOTAL	

	AMOUNT
TOTAL	

	AMOUNT
TOTAL	

TOTAL	
-------	--

SPENDING HABITS BY CATEGORY

Instructions: Review 2 months of bank + credit card statements.
Use this worksheet to total up how much you spent per category.
This will help you name and build your Spending Accounts.

CATEGORY	MONTHLY AVERAGE	DOES THIS NEED AN ACCOUNT (Y/N)
Household bills, utilities, insurance		
Groceries		
Eating Out		
Kid's Activities		
Personal Care (hair, nails, beauty)		
Shopping (Target, Amazon, Retail)		
Subscriptions (streaming, apps, gym)		
Entertainment		
Travel/ Vacations		
Giving/ donations		

Did this exercise help you determine what spending categories are important to you and why?

WHAT IS AN EMERGENCY?

Know your numbers: Emergency Fund Goal Worksheet

Let's build your safety net—on your terms.

BASIC NECESSITIES	AMOUNT
RENT/ MORTGAGE	
UTILITIES (GAS, WATER, BILLS)	
GROCERIES & ESSENTIALS	
CELL PHONE/ INTERNET	
PET CARE (IF NEEDED)	
TRANSPORTATION (GAS, BUS, UBER)	
CAR PAYMNET + INSURANCE	
HEALTH INSURANCE/ MEDICAL	
MINIMAL LOAN/ CREDIT CARDS PAYMENTS	
CHILD CARE (IF NEEDED)	
OTHER ESSENTIALS	
TOTAL NECESSARY MONTHLY EXPENSES	

MULTIPLY TO FIND YOUR EMERGENCY GOALS

Know your numbers: Emergency Fund Goal Worksheet

OF MONTHS

TOTAL

1 Month ER Fund

3 Month ER Fund X 3

6 Month ER Fund X 6

Reflect:

- Which number feels realistic to aim for right now: 1, 3, or 6 months?
- If that number feels overwhelming, what's a good starting goal?
- (Ex: \$1,500)
- What could I temporarily cut or redirect to get there faster?

Pro Tip:

If your number feels scary, remember: You don't need it tomorrow.

But every \$25–\$50 you tuck away is you building freedom, peace, and power.

HACKS TO SAVE MONEY FASTER

(WITHOUT FEELING DEPRIVED)

Select the ones that speak to you.

- ☐ Automate it and forget it- Set up automatic transfers to your savings account on payday. Out of sight = out of spend.
- ☐ Round it up- Use apps like Acorns or set your bank to round up purchases to the nearest dollar and move the difference to savings.
- ☐ Make Coffee at Home (But Make It Cute)- Skip 2 lattes a week = \$10-\$15 saved = \$600+ per year. Invest in a frother and a vibe.
- ☐ Shop with a List (and Stick to It)- Impulse spending = money leaks. Plan meals and check pantry before you shop. Event better? Order online & pick up to completely avoid impulse buys.
- ☐ Cancel What You Don't Use- Audit subscriptions quarterly. If you forgot you had it —it's gotta go.
- ☐ Re-Gift Like a Pro- Got unopened candles, mugs, or bath sets? Wrap them beautifully and save money on gifts. Be sure and label them with who gave it to You so you don't make an ass out of yourself by gifting it back to the giver.
- ☐ Do a "No Buy" Week- Try one week a month with no unnecessary spending. Make it a game or challenge.
- ☐ Meal Prep with What You Already Have- Before grocery shopping, cook from your pantry/freezer. Hidden money lives there.
- ☐ Wait 48 Hours on Non-Essential Purchases- If you still want it after 2 days, maybe it's worth it. If not—money stays with you.
- ☐ Avoid Your Spending Triggers (aka Target Runs)- Go in with blinders—or order online for pickup to avoid the "\$100 for one thing" trap.
- ☐ Shop Secondhand First- Facebook Marketplace, Poshmark, ThredUp—amazing deals with zero guilt.
- ☐ Declutter + Sell Stuff- Unused items = unclaimed cash. Do a purge and post what you don't love.
- ☐ Lower Your Bills (Literally Call Them)- Negotiate or switch providers for internet, phone, insurance. Loyalty doesn't pay—you asking does.
- ☐ Pack Lunch or Dinner Twice a Week (or MORE!)- You don't have to give up takeout —just reduce it to make room for savings.
- ☐ Use "Found Money" Wisely- Tax refunds, bonuses, cash gifts—automatically stash 25-50% in your emergency fund.

CHAPTER 6
DEMOLISH YOUR DEBT

WHAT IS YOUR DEBT TRYING TO TELL YOU?

Check all that apply— and don't worry, you're not alone.
Answer in more detail on separate paper.

REFLECTIVE QUESTIONS

- ☐ When did I start accumulating most of my debt? What was going on in my life at that time?
- ☐ Was my debt caused by survival, emotion, convenience, or avoidance?
- ☐ What feelings come up when I think about my debt? (Guilt, fear, shame, anger, numbness?)
- ☐ Do I associate my debt with failure or with a version of me who was doing her best?
- ☐ What purchases do I regret—and what purchases helped me cope, grow, or survive?
- ☐ Have I been avoiding facing my debt? What am I afraid it might reveal?
- ☐ Have I used debt to keep up with others, prove something, or feel worthy?
- ☐ Did I learn about credit and debt growing up? If not, how did I learn—or not learn?
- ☐ What is one small, consistent action I can take that proves I'm turning the page?
- ☐ Write your top 2 money habits to shift. Are there emotions attached to these habits?
- ☐ What's a small reward I'll give myself when I hit the \$1,000 payoff milestone?
- ☐ What does debt free look and feel like to you?

Journal Prompt:

"Debt doesn't define me—but it does reveal something. What has it shown me about my patterns, my growth, and what I'm ready to heal?"

CHAPTER 7
MONEY TALKS

LET'S TALK MONEY, BABE.

Getting on the same financial page without losing your cool or your connection

Q1 What was money like in your home growing up?
This opens the door to stories, not shame.

Q2 What would financial freedom look like for you in 5 years?
You'll find out their dreams and fears without diving into math yet.

Q3 What money habits are you proud of—and what would you like to improve?
Notice where your strengths complement each other.

Q4 What financial roles feel most natural to you—saving, spending, tracking, planning?
Everyone has a financial love language. This helps assign roles.

Q5 If we suddenly received \$10,000—what would we each want to do with it?
Great convo starter for understanding priorities and values.

FINANCIAL STRENGTH QUIZ FOR COUPLES

Instructions: Each partner answers the questions separately. Tally the checks in each column to discover who excels where.

No judgment—this helps you divide and conquer with grace.

QUESTIONS	YOU	PARTNER
I KEEP TRACK OF DUE DATES AND BILLS.	<input type="checkbox"/>	<input type="checkbox"/>
I'M GOOD AT LONG-TERM PLANNING (SAVINGS, INVESTMENTS).	<input type="checkbox"/>	<input type="checkbox"/>
I FEEL COMFORTABLE NEGOTIATING OR ASKING FOR BETTER DEALS.	<input type="checkbox"/>	<input type="checkbox"/>
I MANAGE SHORT-TERM SPENDING (GROCERIES, KIDS, DAILY STUFF).	<input type="checkbox"/>	<input type="checkbox"/>
I'M NATURALLY ORGANIZED WITH PAPERWORK/ACCOUNTS.	<input type="checkbox"/>	<input type="checkbox"/>
I LIKE RESEARCHING FINANCIAL PRODUCTS (CREDIT CARDS, LOANS, ETC.)	<input type="checkbox"/>	<input type="checkbox"/>
I THINK ABOUT OUR BIG PICTURE VISION/GOALS.	<input type="checkbox"/>	<input type="checkbox"/>
I STAY CALM WHEN UNEXPECTED EXPENSES COME UP.	<input type="checkbox"/>	<input type="checkbox"/>
I ENJOY TRACKING OUR PROGRESS (DEBT, SAVINGS, NET WORTH).	<input type="checkbox"/>	<input type="checkbox"/>
I LIKE TEACHING OR MODELING MONEY HABITS FOR OUR KIDS.	<input type="checkbox"/>	<input type="checkbox"/>

TALLY THE TOTALS:

PARTNER A: ___ STRENGTHS PARTNER B: ___ STRENGTHS

DISCUSSION PROMPTS:

- "WHAT SURPRISED YOU ABOUT OUR QUIZ RESULTS?"
- "WHAT ROLES DO WE NATURALLY SHINE IN?"
- "WHERE DO WE NEED TO SUPPORT EACH OTHER MORE?"

SAMPLE “BUDGET BREAKFAST” AGENDA

A LOW-PRESSURE MONEY DATE THAT’S CALM, CONSISTENT, AND CONNECTION-BASED.

Budget Breakfast Agenda (30–60 minutes over pancakes, smoothies, or coffee):

1. Opening Vibe (5 mins)

- Share a recent money win (big or small)
- Express gratitude for how each of you contributes financially

2. Review & Reflect (10–15 mins)

- Quick glance at checking & savings balances
- What went well last month? Any surprises?

3. Spending Check-In (10 mins)

- Review 2–3 categories (ex: groceries, eating out, subscriptions)
- Any cuts or re-allocations needed?

4. Upcoming Expenses (5–10 mins)

- What’s coming up this month? (trips, birthdays, school stuff, etc.)
- What bills are coming up?
- Who’s handling what?

5. Goal Progress (10 mins)

- Update savings goals, ER fund, or debt payoff
- Celebrate progress—even \$25 saved is a win!

6. Wrap-Up (5 mins)

- Any tweaks to make next month smoother?
- Revisit or schedule the next check-in

Pro Tip: End with something fun—a walk, Netflix, a mimosa.

Make money convos feel rewarding, not exhausting.

QUESTIONS TO ASK YOUR KIDS TO BUILD FINANCIAL IQ

These questions work best in everyday moments—car rides, grocery runs, allowance convos, etc.

AGES 3–6:

- “Where does money come from?”
- “What do you think we need to buy first when we go to the store?”
- “Why do you think people save money?”

AGES 7–10:

- “If you had \$10, how would you split it between saving, spending, and giving?”
- “What’s something you want to save up for?”
- “What’s the difference between a ‘need’ and a ‘want’?”

AGES 11–14:

- “What do you think it costs to run a household?”
- “Have you noticed any ads that make you want to buy something? Why?”
- “What would you do if you had to earn your own spending money?”

AGES 15–18:

- “What’s your plan for your first job/income?”
- “How do you feel about credit cards or borrowing money?”
- “What would financial freedom mean for you as an adult?”

TEACHABLE MOMENTS TO USE IN DAILY LIFE

Use life as the classroom. These are everyday chances to model values and habits.

- Grocery Shopping: Talk about price differences, using a list, and staying in budget.
- Online Purchases: Show them how you compare prices, use coupon codes, or wait for sales.
- Allowance: If they receive one, split it into SAVE / SPEND / GIVE jars or accounts.
- Unexpected Expenses: Be honest (age-appropriately) about things like car repairs, medical bills, etc.
- Restaurant Tips: Let them help calculate the tip and talk about service-based jobs.
- Family Giving: Involve them in choosing where to donate time or money.
- Family Vacation Planning: Show them the budget, how much things cost, and what choices you're making.
- Payday: Celebrate with a conversation: “This is what I earned and how I plan to use it wisely.”

CONVERSATION STARTERS FOR DIFFERENT SITUATIONS

Keep these in your back pocket & refer to when necessary.

WHEN YOU'RE TURNING DOWN PLANS (OR SUGGESTING CHEAPER ONES):

- "Hey, I'm on a savings goal right now, but I'd love to still see you. Want to do coffee or a walk instead of dinner out?"
- "I'm saying no to this event—not because I don't want to be there, but because I'm working on something big financially right now."

WHEN PEOPLE QUESTION YOUR SPENDING CHANGES:

- "I'm being really intentional about where my money is going these days. It's not a punishment—it's actually really empowering."
- "I've got a few money goals I'm working toward, so I'm just being more mindful. No drama—just different priorities right now."

WHEN SOMEONE ASKS FOR MONEY OR FINANCIAL HELP:

- "I care about you, and I wish I could help right now. But I've committed to a plan for my finances that I need to stay true to."
- "I'm not in a position to give financially, but I'm happy to help you brainstorm or look for resources if that would be helpful."

WHEN YOU'RE SAYING "NO" TO FAMILY SPENDING PRESSURE:

- "I've made some changes to how I manage my money, so I may not be contributing like I used to—but I'm still here and still supportive in other ways."
- "I'm making some long-term moves right now, and that means I'm scaling back in the short-term. I hope you can understand and cheer me on."

WHEN YOU JUST WANT TO SET THE TONE:

- "I'm doing a money reset and being really focused on my financial wellness. It might mean fewer yeses, but it's because I'm building something solid for myself."

CHAPTER 8
LET'S PARTY!

TYPICAL HOLIDAYS & CELEBRATIONS FOR GIFTS

If you're not being intentional with your spending it's very easy for funds to slip out of your accounts through the following gifting celebrations. One way you can be mindful of this is to realize how many holidays & events you actually buy for. One way to stay in control of this leaky spending area is to set an annual gift budget. You may want to be birthdays & Christmas into a separate category. But it's the "Hallmark Holidays" that can catch you off guard. When was the last time you tallied up what you spend on others annually for gifts? That's a space I recommend you hone in on. Please feel empowered to adapt based on your culture or religion.

Annual Holidays:

Valentine's Day/Galentine's Day

Easter

Administrative Assistant's Day (optional)

Boss's Day (optional)

Mother's Day

Father's Day

Halloween

Christmas- family & friends, holiday parties, gift exchanges, white elephants, office parties

Personal Gifts:

Birthdays

Anniversaries

Bridal Showers

Weddings

Baby Showers

Graduations

Host Gifts

Housewarmings

Retirement

In just my example (excluding your personal culture and religion) there are at least eight possible gifting holidays and nine gifting lifetime milestone events. And the milestone events will include multiple people!

Please note that these are not holidays I recommend buying for, I just wanted to bring your attention to the number of possibilities that you may encounter. This is also not counting the cost to host or throw the festivities. Be mindful, intentional and aware of this tricky spending category.

GENERAL GIFT QUESTIONNAIRE

Stop guessing & buy stuff they actually want or need.

NAME:

AGE/ SIZE:

HOLIDAY/ EVENT:

.....

TOP 3 COFFEE SHOPS/ RESTARAUNTS/ LOCAL FAVORITES

01.....

02.....

03.....

3 ITEMS YOU WANT OR NEED BUT HAVEN'T BOUGHT YOURSELF

01.....

02.....

03.....

3 FAVORITE HOBBIES OR PASTTIMES

01.....

02.....

03.....

NOTES

ANNUAL GIFT TRACKER

Copy this for various holidays.

Who are you buying for this year? What are you gifting? How much does it cost annually?

NAME, GIFT	AMOUNT	ORDER?
TOTAL		

3 MONEY MISTAKES TO OVERCOME

You just read some of my financial mistakes and things I wish I knew sooner in life. What are three major money mistakes you've made in your life, how have they affected you and what can you learn to avoid them again in the future?

MISTAKE #1

WHAT I LEARNED

MISTAKE #2

WHAT I LEARNED

MISTAKE #3

WHAT I LEARNED

CHAPTER 10 YOUR MONEY MANIFESTATION

We're in the final step- where you make money savvy promises to the financially confident woman you're becoming. You've envisioned her day-to-day life, you've noticed how making these changes will have positive impacts in all facets of your life, you've released all the poor money info that you were fed. Now, write her a letter about how you will take steps to actively change into Her. Remember, she is already you.

DEAR FUTURE SELF,

LOVE, ME.

FINAL AFFIRMATION

“

I DON'T NEED PERMISSION TO
BECOME *her.*

I'VE DONE THE HEALING,
MADE THE PLAN, AND TAKEN
THE FIRST STEPS.

I AM LIVING PROOF THAT
FINANCIAL FREEDOM IS
EMOTIONAL FREEDOM.
MY MONEY HAS A PURPOSE.
AND SO DO I.

”

GIRL, YOU DID IT!

Congratulations, what an amazing accomplishment! I hope you continue through the series & continue becoming the woman you're meant to be!

See you in next book!



Up Next:

- She's Debt Free- Payoff Strategies & Financial Freedom Mindset
- She Invests- Intro to Investing: No Overwhelm, No BS
- She Gets Paid- Salary Negotiations, Raises & Pricing Your Worth
- She Owns It- Homeownership, Real Estate Investing & Wealth Building
- She's the She-EO- Managing Money, Marriage & Motherhood
- She's a Mogul- Growing Your Business & Net Worth