

Money Loves
Women ♀ \$™

Financial Freedom *Tracker*

Your cheat sheet to
demystify money
and achieve
financial prosperity.



Are you ready to **take control of your money and finances** rather than having them control *you*?

If so, welcome! This guide will help you take tangible steps to become financially successful and, more importantly, alter your relationship with your finances altogether so you can **attract wealth and experience authentic rich living**.

After using this guide and financial tracker, I want you to walk away feeling more capable, more deserving, and more focused on embracing abundance in all aspects of your life.

Let's get started!

Dr. Deborah K. Ekstrom



Pursue extraordinary.

STEP 1: *Conduct A Self-Assessment*

Understanding your relationship with money is the first step toward success. Start by reflecting on your previous habits and behaviors with the following prompts.

- **Reflect on your past experiences with money:**

- a. Take some time to think about your past experiences with your finances.
- b. What are some positive feelings you have? What are some negative feeling you have?
- c. How have these experiences shaped your current beliefs and attitudes toward money?

Breaking The Cycle:

Mindy's Mission to Financial Success



Mindy grew up in a family that struggled to make ends meet. Money was always tight, and her parents often had to choose between paying the rent and feeding the kids. This difficult upbringing had a profound impact on Mindy, who **swore she would never be poor again.**

Once she became an adult, Mindy threw herself into her work, determined to make a better life for herself. She lived frugally and saved every penny she could, never allowing herself to spend anything on luxuries or non-essentials.

Despite her hard work and dedication, Mindy's wealth never seemed to grow. She was always afraid of losing money, so she kept her savings in the house where she could keep an eye on them. Sometimes, she felt compelled to count it to feel more safe and secure.

As time went by, Mindy began to realize that her extreme saving habits were actually holding her back. She never really felt confident enough to invest her money and watch it grow. As a result, inflation was eating away at her savings, and once she realized this, Mindy took action. **She learned how to invest so her money could work for her, which ultimately led her on a path of building real wealth and lasting financial security.**

- **Identify your money triggers:**

- a. Make a list of things that make you feel anxious, stressed, or upset when it comes to money.
- b. Are there certain spending habits that you have that make you feel out of control?
- c. Are there certain financial situations that you avoid or procrastinate dealing with?

Carefree to Cautious:

Julie's Journey to Financial Stability



Julie grew up in a life of privilege. Her parents were upper-middle class and always had more than enough money to buy her anything she wanted. This led Julie to develop a **carefree attitude towards money**, assuming that it would always be there and that she didn't need to worry about it.

As she got older and landed a well-paying job, Julie's spending habits only grew more extravagant. She bought designer clothes, dined at fancy restaurants, spent everything she earned, and sometimes more. **Julie never gave a second thought to her future.**

However, credit card debt piled up, until Julie began to realize that her careless approach to money was having a negative impact on her finances. Despite her high income, she had nothing to show for it. She was living paycheck to paycheck, with no savings and no retirement plan.

Julie was shocked to learn that at this rate, she would never be able to retire. The thought of having to work well into her golden years was a wake-up call. **So Julie made a change to learn about her personal finances so she could make confident decisions with her money and build true generational wealth.**

- **Assess Your Money Mindset:**

One of the biggest challenges for most women is limiting or unrealistic beliefs about money. We all have deep subconscious relationships with money and they affect us in so many ways.

For example, read the following statements and ask yourself if you hold any of these beliefs:

- Money can't buy happiness.
- Good people don't chase money.
- Rich people are greedy and take more than their share.
- Money is the root of all evil.
- It takes money to make money.
- Debt is bad and should be avoided at all costs.
- You need to work hard and sacrifice your life to earn money.
- The more money you have, the more problems you will have.
- Investing is risky and only for the wealthy.

By going through these exercises, you'll be **better equipped to understand your relationship with money** and how it's impacting your current financial situation.

With this understanding, you'll be better able to **change your mindset around money** to identify and overcome the limiting beliefs and behaviors that may be holding you back from true financial freedom.



STEP 2: *Determine Your Financial Standing*

As you shift your mindset and become more confident with your money, it's critical to evaluate your current finances, cash flow, and net worth.

If you're trying to achieve any goal, you have to **get very real about where you're starting**.

87% of people do not have a net worth tracking dashboard to measure where they are and how they're progressing. And many don't know what their current cash-flowing assets even are, much less if it's working for them.

That's why we created the ***Money Loves Women Financial Freedom Tracker*** for you.

How to Use this Tool:

- **Gather your financial footprint:** Collect all your bank statements, credit card statements, and other financial records to get a clear picture of your current financial situation.
- **Uncover your financial habits:** Write down all your income and expenses for a specific period to see where your money is going on a daily, weekly, monthly, and yearly basis.
- **Assess cash flow and calculate net worth:** Utilize my free Financial Freedom Tracker template to determine your current cash flow assets, and understand what steps you need to take to reach your financial goals.

[Download Your Financial Freedom Tracker Here](#)

STEP 3: *Start Your Journey to Financial Freedom*

- **Set Your SMART Goals:**

SMART goals are specific, measurable, achievable, relevant, and time-bound. **Identify your financial goals** and make them “SMART” by breaking them down into smaller, more manageable steps and setting a specific deadline for achieving them.

- **Assess Your Current Cash Flow:**

After filling in your Financial Freedom Tracker, you should be able to see all your cash-flowing assets laid out plainly. Now it's time to assess them. Are they working for you? **Take a look at your current net worth and the monetary goals you set for yourself.** The better you understand your current financial state, the more confident you'll grow in making investment decisions.

- **Follow Your Action Plan:**

Create a plan of action for achieving your top-priority financial goal. **Identify the specific steps you will take**, the resources you will need, and the potential obstacles you may face.



If you aren't sure what your top financial goal is, or how to approach building a plan, that's ok, and you're not alone. There are many resources out there to help you learn about finances, but very few understand the specific situation and challenges that women are faced with.

So what's your next step?

If you're serious about getting your financial life on track so you can build the life of your dreams and you've taken the steps above, I invite you to explore the benefits of The Money Loves Women Signature Course. This comprehensive solution is designed specifically for women, to help you **break through your limiting beliefs, establish a healthy relationship with money, and achieve financial freedom.**

With the Signature Course, you'll receive **expert guidance and practical steps** to organize and grow your finances.

Say goodbye to feelings of insecurity around making financial decisions and learn the skills and knowledge to feel **confident and empowered** with every move you make.

Don't let your fear and insecurities hold you back.

Take the next step with the [Money Loves Women Signature Course](#) and unlock your power to create a life of financial stability and freedom today.

Get Started Today

