

## DESK ASSIGNMENT

Put all of your paperwork on a desk. Sit down with yourself and make a comprehensive list of all of your various bank accounts, investment accounts; absolutely anything to do with your financial life.

# 2

## LEARN THE DETAILS

Now this might sound a bit dull, but every woman should know the details of her company pension or investment plan, insurance policies, mortgages, etc. Doing your research is a great idea both for the educational aspect and to build confidence. Take the time and do it.

## REFLECT ON YOUR VALUES

What really matters to you? What are the causes and concerns that you would like to invest in, especially those that are MOST important to you? Write them down and write from your heart.

# 4

## EXAMINE YOUR FINANCIAL BEHAVIOUR

For one month keep track of all your spending. This exercise will give you incredible context: you will see exactly what you are spending your money on. As an example, if you see clearly that your auto insurance costs are too high, you might decide to sell your car and take taxis or public transportation.

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## BUCKET LIST TIME

Write down all the goals you want to achieve, the dreams you want to fulfill, and the life experiences you want to have before you die. Bucket lists often help motivate people to ensure that their financial plans are carefully followed.

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## WHAT IS THE MONEY FOR?

At the end of the day what are you trying to accomplish? Do you want to leave behind a body of work to inspire others? Do you want to ensure that your children or future children will receive a sizable inheritance? Be specific about your life objectives.

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## ALIGN YOUR FINANCIAL DECISIONS WITH YOUR VALUES

Every time you are in a situation where you need to make a spending decision, use the '24 hour rule.' Walk away, reflect, and determine whether that purchase is aligned with your values and objectives.

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## DECIDE IF YOU ARE REALLY INTERESTED IN MANAGING YOUR OWN MONEY

Be honest with yourself. Will you actually take the time to do your own research and make your own investments? Or do you just think you 'should' be doing this? Make the right choice for yourself with no judgement. Maybe you need to find a financial advisor that you can trust. The most important thing is to get started one way or another.

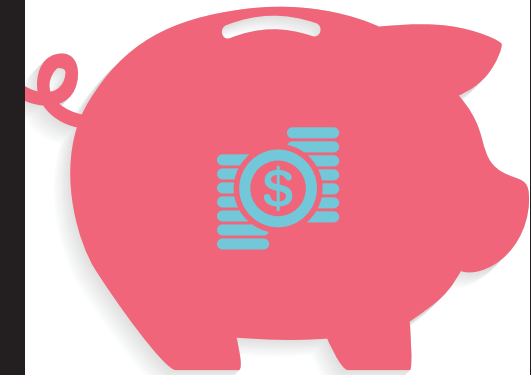
# 7

## SET GOALS: SAVINGS, SPENDING AND INVESTING.

Save the same amount every month and put the money away immediately.

And make sure that your savings are completely separate from your spending money: that means both in a separate bank account and at a separate bank! Discipline yourself to contribute 10% of your income every year to an investment account. Successful investing is less about "timing the market" and more about "time IN the market." Don't wait – invest in your future now. And don't feel guilty if you haven't started saving before now...it is never too late. There's a Chinese proverb: "The best time to plant a tree is 20 years ago. The second best time is today."

# 10



## GET STARTED INVESTING

Open an online trading account. Even if it is for only a small portion of your savings. Investing is not difficult; you just need to get started. Take a small amount of money and invest in companies that either make or do things that you like. It should be intuitive. If you think investing will be difficult, it will be. Making your own investment decisions will help to demystify the markets and provide the opportunity to learn about yourself.