



# 7-DAY JUMPSTART TO BECOME A FISCAL FEMME

## DAY ONE: KEEP A MONEY JOURNAL

Keep a money journal for the next 30 days. Write down or type out everything you spend and earn. You can use an actual notebook or your phone. This can be really eye-opening and gets us very conscious where our money is going. No purchase is too small to write down. Bonus points if you write down how you felt before and after you made the purchase or received the income.



## DAY TWO: KNOW WHAT MATTERS

We want to align what's important to us with where our money is going to maximize our joy per dollar. The trick is, we have to figure out what we actually want. I recommend going through a **values exercise** to pinpoint what's most important to you. Then, take a look at your money journal and see which value each expense honors. When we put our money where our heart is, our spending becomes extremely fulfilling!



## DAY THREE: START SAVING

The keys to saving are automate and separate. When we separate our savings from our checking, it makes it more difficult to dip into savings. We can also set up automatic transfers to our savings from each paycheck. No willpower or reminders necessary. These types of accounts, also called **online savings accounts** or high yield savings accounts, pay 100x more interest than your average savings account (~1%). YES!



#### DAY FOUR: SPEND IN CASH

An all-cash diet is something I **ask all of my clients** to do. It's a really valuable exercise because it gets us very conscious about where our money is going. Remember, all cash means no online shopping, Amazon or swiping a credit card. It's a lot different to pay for a \$100 dinner in all cash versus a swipe of your credit card. Think about parting with all of those 20 dollar bills!

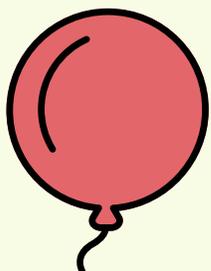
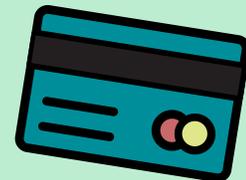


#### DAY FIVE: LIST ALL YOUR EXPENSES

**List** out all your daily, weekly, monthly and annual expenses. Use your money journal to determine where your money is going. I like to look at this on an annual basis because sometimes we can see the true impact of our spending and it accounts for things that don't happen so regularly. Knowing the annual cost, it's easier to assess what's "worth it" for you.

#### DAY SIX: CHECK YOUR CREDIT

Pull your free annual credit report from [annualcreditreport.com](http://annualcreditreport.com) and check it for errors. We don't want to have loans or late payments on our account that aren't ours! Remediating your credit report for errors is the quickest way to increase your score. Then pull your credit score from [creditkarma.com](http://creditkarma.com) or [myfico.com](http://myfico.com) to see where you currently stand as well as get tips for improving your score.



#### DAY SEVEN: HAVE A MONEY PARTY

Set aside time on the calendar each month to check in with your goals, see if your plan is lining up with reality, and to take important money actions. Don't be afraid to make it fun. Get cozy, sip your favorite beverage, play some tunes and don't be afraid to reward yourself!