



LINDA PARMAR
COACHING
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5 tips and homework to be financially successful

1. Be Accountable!!

Homework = pull three months of bank statements and credit card statements and add up how much money you spend and what you spend it on, ex eating out, grocery shopping, coffee's, bills. You will be amazed and probably shocked at what you learn.

2. Budget!

Homework = after your summary of spending from last homework it is time to have a look at what is realistic for your spending. Do you really need to go to get coffee's every day? Do you really need so many new clothes? Question what you are buying and make a budget that works. Look at how much money you bring in each month and a budget that works with what you make. DON'T OVERSPEND!

3. Debt – Ugh. I know. It's the elephant in the room, let's talk about it!

Homework = Write it out, pen to paper. Let's look at the debt, write out where you have the debt and what you owe. Include also the interest rate that you are paying on each debt. Some will SHOCK you!! The first step is to see if you can consolidate the debt into one manageable payment. With this payment work out a plan on how much you will pay and how long until the debt is paid down. MAKE A PLAN! Have a goal!

4. Be grateful for money! Love it! Appreciate it! Just think if you actually appreciated money it may actually appreciate you back.

Homework = Be grateful for money once a day. I am grateful for money because.....
Once a day be grateful. Make it a part of your routine.

5. Manifest Money! Be clear on what you want from money.

Homework – Write down three goals that you have with money, BE SPECIFIC! If you just consolidated your debt and have a plan to pay it off write it down ex, I will have my loan paid off in 4 years. If you are saving for a vacation write down how much you are going to save every month to go on this vacation and find a picture of where you want to go and put it on a vision board, your fridge, wherever works for you to see it and manifest it into your life. This activity will help you be VERY clear on financial goals and looking at them and making them come to life will work.