

THE CONFIDENT MONEY MANAGER

A Goal-Getters Guide to Financial Freedom





**My Iron Man D** - You inspire me to dream big. You support me in every endeavor. You allow me to operate in my strengths and keep me grounded and laughing along the way. Thank you for being so patient and selfless.

Jalen and Aniyah - I have learned so much from you and because of you. I am motivated to be all I can be because I know you all are watching. You give me so much hope for the future.

**Mom -** Thank you for always being interested and supporting me along the way. I pray that I make you proud.

**Jesus** - My Redeemer. Giver of big dreams and deep purpose. You have carried me through every storm and blessed me greatly on the other side. All the the glory belongs to You.



#### IT'S NOT JUST FOR them

Tired of making excuses for why my paycheck was not enough, I finally decided to take accountability for my financial situation. In less than two years, I was able to eliminate \$126K in debt and build a 5-figure savings account. After figuring out how to confidently manage my money and create a financial legacy for our family, I began to help family members and friends make smarter money decisions. This led to me teaching courses throughout my community on finances. Now I have developed the Confident Money Manager™ course to help professionals like you win with your money and manage your way to financial freedom.



Always remember, it's not just for them - whoever your them is.

You are worthy of financial freedom.

- La'Trice Ham

Personal Finance Coach + Educator

My them was everybody I thought had a head start on me people whose parents paid for their college, people who made more money than me, people whose parents paid for their wedding and gave them a down-payment on their house, and anybody who wasn't a single mom - they were my THEM. Then I realized that them wasn't my problem. My mindset was. Who is your them?

Are you ready to change your mindset, so you can walk confidently along the path to YOUR financial freedom?

### TABLE OF CONTENTS

#### PART ONE

Confidence Starts in the Mind

Confidence Questionnaire Identifying Mindsets

#### PART TWO

The Confident Goal-Getter

**Bold Goals Worksheet** 

#### PART THREE

The Five Star CFO

Know your Expenses

#### PART FOUR

The Debt Minimizer

Debts Worksheet

#### PART FIVE

#### Get Ready and Stay Ready

Emergency Planning Worksheet Life Planning Document List

#### PART SIX

#### The Confident Saver and Investor

Savings Projection Worksheet Wealth Building Plan

#### **PART ONE**

# Confidence starts in the mind

The great book of Proverbs says, "for as a man (woman) thinks, so is he (she)." Your thoughts are what determine your words...and those words are what determine your actions and your actions determine your habits and those habits determine character. Character determines destiny. This doesn't just apply to life in general, it applies to your financial destiny as well. So we must start from the beginning - how is your financial thought life?

# ARE YOU CONFIDENT THAT YOU ARE ON THE PATH TO THE FINANCIAL FUTURE YOU DREAM ABOUT?

Answer these questions truthfully. Put a check next to the statements where you have 100% confidence.

I know I am on the path to financial freedom.
I have written financial goals that I review regularly.
I meet my financial goals consistently.
I have a 3-9 month emergency fund.
I have adequate life insurance and a will in place.
I have a debt payoff plan that I am working on now.
I use a budget to direct all of my spending.
I have automated savings for retirement.
I have automated savings for short term goals.
I know I am worthy of financial freedom.

No worries or fear if any box is not checked, it's just time for you to become a more Confident Money Manager.

#### BECOMING A CONFIDENT MONEY MANAGER

#### MINDSETS - WORDS · AFFIRMATIONS

Think fast. What are the first thoughts you have when you hear the phrase "You can have financial freedom." Write them below.



When I changed my negative thoughts and stopped feeling sorry for myself, my path to financial freedom became more clear and certain. Begin saying to yourself, "I got this." "If she can do it, so can I." "I am destined to have financial freedom."

## HOW CONFIDENT DO YOU FEEL NOW THAT YOU HAVE WALKED THROUGH PART OF THE CONFIDENT MONEY MANAGER ROADMAP?

## It is never too late or too early to start managing your money more confidently.

It's Time to Win with Your Finances!

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