



The Financial Freedom Guide For *Smart, Successful Women*

7 Steps To Stop **Worrying About Money** &
Start Planning Your Financial Future With
Certainty, Clarity & Confidence



Use this guide to help you stop guessing, stay on track, and start living your life by design and not default.

Even though you've achieved incredible success in your career, you worry about your financial future. You work hard, lead teams, make big decisions; but when it comes to planning for tomorrow, something gets in your way. That uncertainty creates stress, hesitation, and a sense that you're not in control of your future lifestyle.

And guess what? You are not alone. When asked in a recent Fidelity study of women at the C-Suite level, over **60% said they feel confused** about their finances and lack confidence their money will last for their lifetime. And no wonder, talking about money feels intimidating. Unless it is your life's work, **nobody teaches you** how to do long term financial planning!

If you can relate, this guide is for you. I created this guide to provide you with a framework of recommended areas to address to give you clarity and confidence when planning your financial future. The questions are guidelines that I gleaned from the most common questions asked by clients. I felt if other women have these questions, you might too.

Move through at your own pace. There are no wrong answers, just your answers. The questions are designed as your roadmap to get from where you are to where you want to be. Good luck!

1: Identify Your Financial Values

Key Question:

- Will I be remembered for aligning my financial values with my life values?

Your North Star

Financial confidence isn't just about numbers—it's about alignment. Your financial values—like security, freedom, play, legacy, or family—guide your decisions and create a foundation for the life you want. When your values are clear, choices become easier and more intentional.



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2: Understand Your Current Reality

Key Questions

- If my paycheck stopped tomorrow, would I be okay?
- How much money do I need to support the life I want next?

Clarity Will Set You Free

Financial freedom begins with certainty – not assumptions. Many successful, high-achieving women assume because they are so successful in their career, understanding their finances should be easy. So, why is this hard? Most people grew up in households where money was not talked about. As a result, they find the subject of money intimidating. They blame feeling judged and not heard for not getting help, even though they are successful in their careers. The longer they procrastinate, the longer the questions that keep them up at night often go unanswered. Confidence comes from clarity. When you have a clear understanding of your financial needs for the short and long term, fear of the unknown disappears. You have a plan – a roadmap to get you from where you are to where you want to be.

3: Define Your Spending & Lifestyle Design Goals

Key Questions

- How much can I safely spend each year without running out of money?
- What is possible once money fear is no longer running the show?

Inspired Action Leads To Financial Freedom

Goals without meaning rarely inspire action. By linking financial goals to your life purpose – travel, generosity, freedom, or legacy – they become motivating, measurable milestones. Defining short-term and long-term goals transforms abstract worry into actionable steps. This pillar brings balance back by aligning your money with the life you want to enjoy now and sustain long term. By getting answers to your money questions, you make empowered financial decisions that create joy, purpose and financial freedom. You replace financial fear with money clarity and enjoy your life without guilt or second-guessing.



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4: Understand Your Money Tools and Their Rules

Key Questions

- Do I understand how my retirement accounts work (now and in the future)?
- Am I clear on when and how I can access my money?

Make Empowered Decisions

Money doesn't feel empowering if you don't understand how it works. Retirement accounts weren't designed to be intuitive. When you don't understand how money moves in and out, hesitation sets in—and hesitation can cost you in taxes, missed opportunities, and unnecessary years of work. Timing matters. So do rules. Knowing how your accounts work and when you can access funds allows you to make informed decisions, avoid unnecessary fees, and take advantage of opportunities that support your life goals. Answers give you the ability to make informed decisions without fear of costly mistakes.

5: Build Your Cash Flow Blueprint

Key Question

- What role does work play in my future – choice or necessity?

The Benefit Of Choice

Cash flow planning—deciding how your income is allocated—is central to achieving your goals. Financial freedom isn't always about stopping work – it's about choosing it. Many women continue working not because they want to, but because they're unsure they can stop. This step helps separate purpose from pressure so your next chapter is intentional. When you have a solid knowledge of your cash flow needs, net worth, and how you want to spend your time, you will know if work is optional and your desired lifestyle affordable.

6: Get Support By Finding Your Trusted Advisor

Key Questions

- What would change if I trusted myself to make informed decisions?
- Who do I talk to about money, without feeling judged or dismissed?

Inspired Action Is More Important Than Perfection

Are you avoiding financial decisions, or do you not know where to start? It is common for avoidance to be fear of the unknown. Name one financial question you want answered and start there. Shining a light on your concerns will help you build confidence in your ability to decide. Financial clarity isn't achieved alone. Having a safe, judgment-free space to ask questions, test ideas, and gain perspective accelerates confidence. The right support system empowers you to act, rather than overthink or stay trapped. Asking for help is a sign of strength. Getting the right guidance is a catalyst toward financial freedom. Take the first step without getting stuck in the perfection loop.

7: Live by Design for What Matters Most

Key Questions:

- If all your time was free, what do you dream of doing?
- If you learned you had only 1 year to live, how would you spend it?

Why This Matters

Your life is bigger than money—but money can unlock freedom, meaning, and impact. When your vision is clear, decisions are easy. This step is about legacy, purpose, and creating the life you've always imagined. It's about living intentionally, not by default, so your time, energy, and resources support what matters most to you.

Where Do You Get Answers? (And Why It Matters)

There are a few common paths women take when seeking clarity about their financial future. Each has value – and each has limits.

DIY (Do-It-Yourself)

Information is everywhere, but information without context and accountability often creates more questions than answers. Most women don't lack knowledge – they lack reassurance, interpretation and guidance.

Your CPA

Excellent for tax compliance and year-end decisions. But CPAs answer tax questions – not life questions.

Your Financial Advisor

Strong investment expertise, yet conversations are often performance or data focused. Many women leave with information – but not a life roadmap that aligns with what is in their heart.

A Wealth Coach

This is where Financial Planning meets Success Coaching.

Instead of starting with numbers, we start with you: Your dreams, goals, aspirations, and your “why”. Why are your reasons important to you? The more your reason why pulls your heart strings, the stronger your will to make it happen becomes. When your why is clear, you begin to live by design and not by default and experience True Wealth – the things money can't buy – joy, purpose, and financial freedom.



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Your Next Step

You don't need to have everything figured out. You just need a place to begin - judgement free.

Clarity is the first step to financial freedom.

When your vision is clear, decisions are easy.

If these questions are saying your silent thoughts out loud...

If you're ready to stop worrying and start choosing confidence...

If you want to live your life by design and not default...

👉 **Schedule your 30 Minute**
FREE Breakthrough Clarity Strategy Session
by clicking this link.



Let's Connect! Scan the QR code to access my digital business card with all my contact information.




the **WEALTH COACH FOR WOMEN**
PURPOSE DEFINED. **LIFE DESIGNED.**

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KEEP/STOP/START EXERCISE

BUSINESS OR LIFE AREA

date: _____

Use this exercise to outline areas of your life and/or business that you either want to keep the same, stop doing, or start doing.

KEEP:

STOP:

START:
