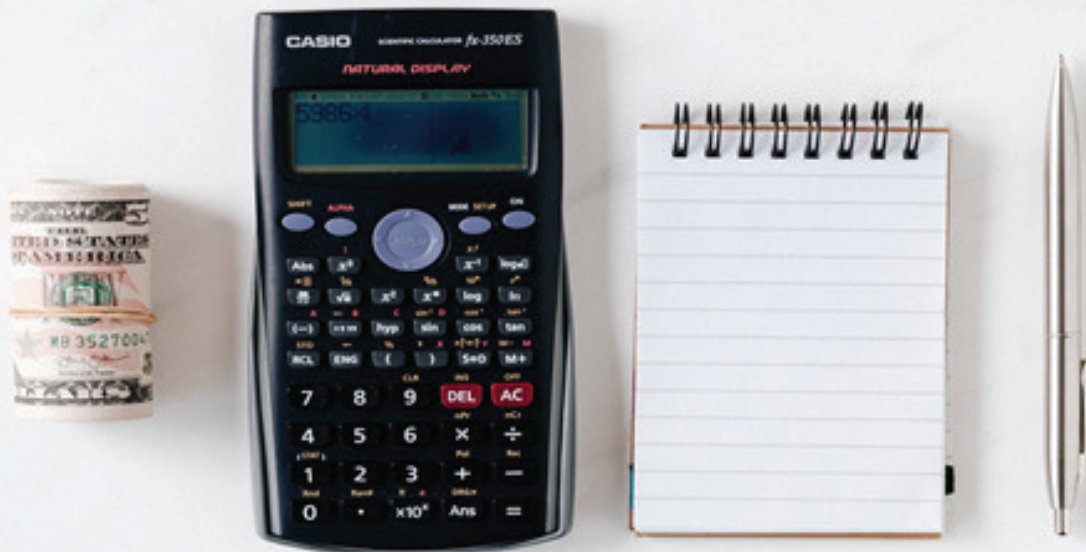




# Money Revamp Roadmap



**Congratulations on embarking  
on this financial journey!**



**The aim of this roadmap is to  
help you gain financial  
knowledge, handle your money  
better and win all-round  
with your money!**

**Take control of your life and  
finances let this  
serve as your guide!**



# 1. Mindset

## Make the change:

- ▶ Set the intention to change your money story
- ▶ This usually comes from a place of getting tired of being financially stuck
- ▶ What is your “WHY” you must have a reason/s to get better with your personal finances this will keep you going in the hard times
- ▶ Put them somewhere you can see often to help you focus

## Affirmations work:

- ▶ Change your “I can’t” to “I can” practice affirmations to help you be confident with money
- ▶ Use present tense
- ▶ Say your affirmations as frequently as possible



## 2. Take responsibility for money mistakes

### ► Change from being a victim to being a victor of life

- a) Write your past money mistakes down
- b) Assess: Why did they happen? Is it something you could control?
- c) Apply: Learn the lessons and take actionable steps forward

## 3. Invest in your financial literacy:

- At Figuring Finance we provide personal finance services and resources to help you better plan your money
- Learn how money can work for you
- The more you know the less you fear
- Understand different financial instruments



## 4. Financial Application:

### a) Time to Get Organized, Set your goals

- ▶ Write your short, mid and long-term goals
- ▶ You don't have to have them all worked out in detail at first
- ▶ Set mini goals leading to the bigger goals
- ▶ Set reminders to review your goals often

### b) Make a budget

- ▶ Test out different budgeting styles till you find what works for you
- ▶ Remember that a budget is a work in progress
- ▶ Create a budget for each new month

### c) Track your spending

- ▶ To get started review your spending history from the last 3-6 months
- ▶ Begin to track your spending by setting time to do so daily, every other day or weekly



### **d) Build an emergency fund**

- ▶ Prepare for life's uncertainties by saving money for it
- ▶ An emergency fund is your budget for your bare minimum expenses for one month
- ▶ Plan to increase your fund to 3-6 months

### **e) Grow your money**

- ▶ What skills or hobbies do you have that can earn you income?
- ▶ Focus on increasing your income streams
- ▶ Set aside time to work on your side hustles

### **f) Investing**

- ▶ Invest for your future by educating yourself on how investing works
- ▶ Write down your investment objectives
- ▶ Investing is for the long-term: practice delayed gratification



## 5. Change your lifestyle

### a) Address your bad money habits

- ▶ Write each bad money habit that you have
- ▶ Write down actions you can take to break each habit
- ▶ Write down the new habits you would like to replace the old ones with

### b) Lifestyle changes:

- ▶ When improving your personal finances, it's time to cut back on some unnecessary costs!
- ▶ Decrease how much you spend on the “little” pleasures of life to increase your savings

### c) Top 3 expenses to monitor:

- ▶ Housing
- ▶ Transport
- ▶ Food



- ▶ But you can only cut your spending by so much, look for ways to increase your income, try a side hustle





## 6. Set Financial boundaries

### d) Set rules around your money for yourself and for others

- ▶ What spending limits have you put for yourself?
- ▶ Have limits on how much you can lend or contribute



### **e) Put yourself first**

- ▶ This is putting your financial goals first
- ▶ Prioritizing your future is also investing in it by paying yourself first
- ▶ Prioritizing your bills and expenses is making sure your stable before bailing others out

### **f) Learn to say “NO”**

- ▶ Get comfortable with saying “No”
- ▶ Practice different ways to say “NO”
- ▶ Expect pushback from others for having boundaries with your money



If this has been of  
support to you!

Share it with a friend!

