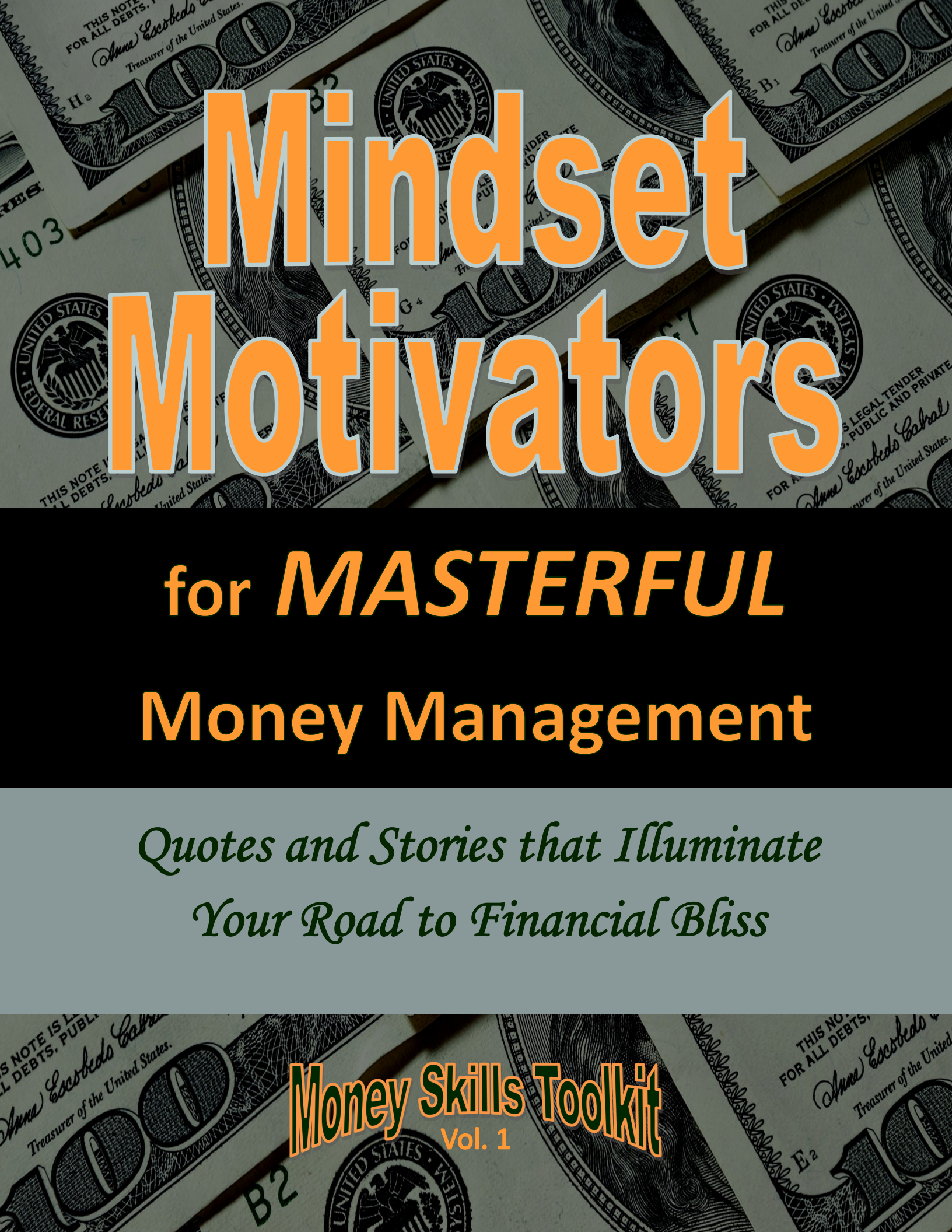


The background of the entire image is a collage of US dollar bills, primarily featuring \$100 bills. The bills are slightly tilted and overlapping, creating a textured, financial theme. The text is overlaid on this background.

Mindset Motivators

for *MASTERFUL* Money Management

*Quotes and Stories that Illuminate
Your Road to Financial Bliss*

Money Skills Toolkit
Vol. 1

Mindset Motivators

for **MASTERFUL**
Money Management

*All Commentary Written by
Christy Johnson*

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www.m5freebook.MoneySkillsToolkit.com



Money Skills Toolkit

This book contains inspirational gems brought to you by the Money Skills Toolkit, an online portal of resources that show you how to *Track*, *Stack*, and *Pack* your money through these common household tools that represent five core actions. Read on to see how to put these tools to work in your financial life.



PAINTBRUSH

To paint your picture for financial independence



WRENCH

To fasten your commitment to making your financial independence picture a reality



PLIERS

To squeeze your expenses into a manageable percentage of your net income



SCREWDRIVER

To drive away impulses that threaten to screw up your financially independent lifestyle



HAMMER

To hammer away debt with a payoff plan and regular payments

Money Skills Toolkit



Let the following pages fuel your mind with empowering motivational quotes and stories to help you practice good money habits each month, so you can ease on down the road to your financial bliss. Start your engine and get ready to roll.

Bon Voyage!



JANUARY

New Start for the New Year

Believe in yourself



Photo Source: Social Media

PAINT

Your
Picture



Put what you perceive
Into the plan you conceive
Then trust and believe
That old habits you'll leave
And your goals you'll achieve
For the rewards you'll receive

"YOU MAY SEE
ME STRUGGLE
BUT YOU WILL
NEVER SEE ME
QUIT."

Photo Source: Social Media

FASTEN

Your
Commitment



The road to your financial bliss
won't always be smooth.
Bumps and potholes you hit
along the way might slow you down,
but they will make you appreciate
your efforts to get there so much more.
So keep moving!

**“There is
so much
you can
let go of,
without
really losing
a thing.”**

Ralph Marston

Photo Source: Social Media

SQUEEZE

Your
Expenses



Your Christmas euphoria is slowly subsiding, and you'll soon be getting back to your daily routine. Hopefully, that routine won't reveal a case of holiday overspending, but think about this if you do come to that realization. While Christmas is a joyous season and a great time for giving, one thing to let go of is the notion that it's okay to bust your budget just because it's Christmas. When you plan well at the beginning of the year and stick to your plan throughout the year, you can enjoy Christmas with your loved ones, and enjoy the euphoria of knowing you haven't lost sight of your financial bliss.

Things money can't buy

1. Manners
2. Morals
3. Respect
4. Character
5. Common sense
6. Trust
7. Patience
8. Class
9. Integrity
10. Love



Photo Source: Social Media

DRIVE

Away
Impulses



Reevaluate any of your relationships that are based on you trading your money for attributes that should be exchanged for free.

The other person may be withholding or they may simply lack—either way, you're not getting what you pay for.

Instead, trade your money for things that benefit you and get you to your financial bliss.

The past can hurt,
but you can either
run from it, or,

learn from it.

Photo Source: Social Media

HAMMER

Away
Debt



Debt out of control is usually
a hurtful result of bad money habits.
But don't run from your situation and make it
worse. Instead, face your past behaviors and
learn good money habits, so you can turn
things around and get yourself out of debt.



FEBRUARY

The Year is Still Young



Photo Source: Social Media

PAINT

Your
Picture



Your financial bliss is not going to just come to you with the press of a button.

Now is the time to
get up, suit up, get in the game
of changing your financial life,
and play to win.

There is no elevator
to success.
You have to take
the stairs..

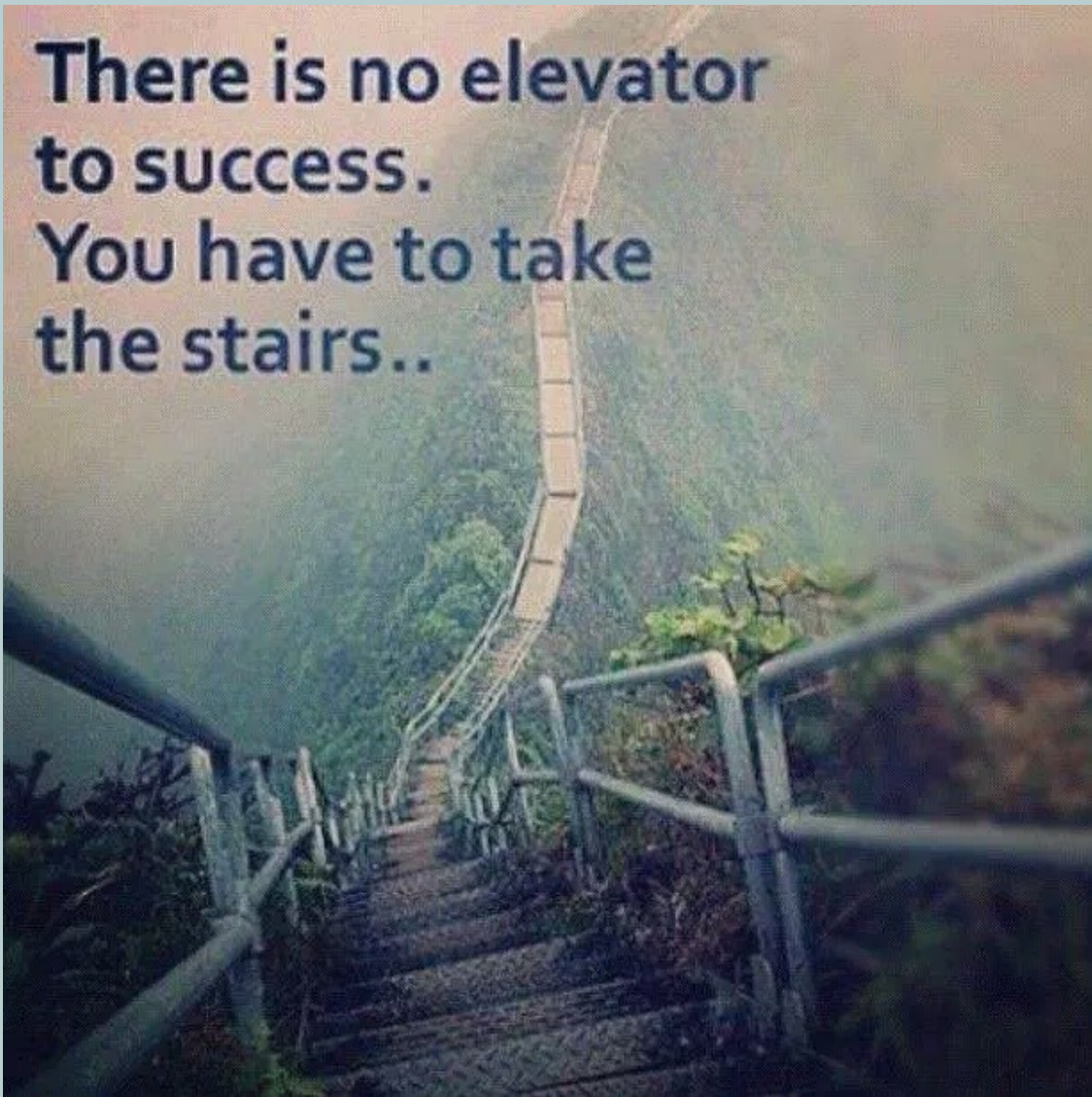


Photo Source: Social Media

FASTEN
Your
Commitment



The goals you set
have steps you must take
in order to achieve them.

Every step counts
toward your effort,
your growth,
and your success.

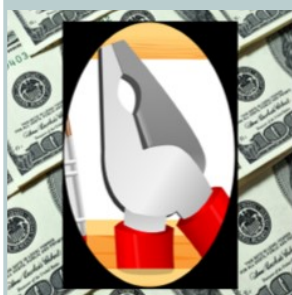
VALUES ARE
THE DEEPLY HELD
BELIEFS THAT DRIVE
AND DIRECT YOUR
BEHAVIOR

www.glennstewart.com

Photo Source: Social Media

SQUEEZE

Your
Expenses



Your journey to your financial bliss requires you to analyze your money values to make sure they are consistent with your money goals.

When your values and goals are aligned, they work together to drive your money behavior and direct you to spend in their favor.

Keep your values, goals, and behavior on the same team so that together everyone achieves more.



**appreciate
what you have,
before it turns into
what you had.**

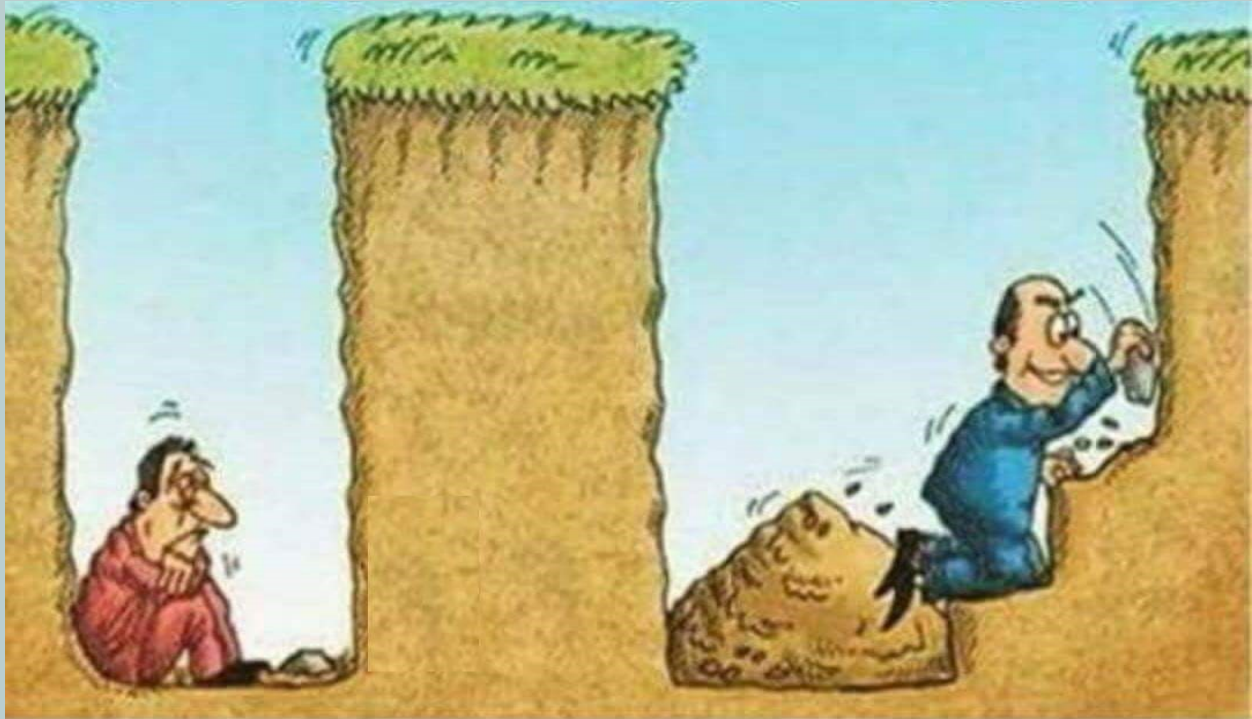
Photo Source: Social Media

DRIVE

Away
Impulses



You've put much thought and effort
Into creating your financial plan,
so don't stray away now.
Show some love and appreciation
by putting in the effort to make
your plan work so you can get
to your financial bliss.

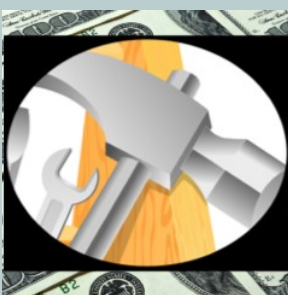


This is about the two choices life gives every person; either you sit, sulk and dwell on how unfair life is to you, or you could try and figure out how to make the bad situation work in your favor.

Photo Source: Social Media

HAMMER

Away
Debt



Having limited financial tools and resources doesn't mean you have to stay stuck in debt. Start small, and find a way to make your resources work in your favor, so you can climb your way out of debt and get to your financial bliss.



MARCH

March Madness!

**EITHER I WILL FIND
A WAY, OR
I WILL MAKE ONE**

PHILIP SIDNEY

Photo Source: Social Media

PAINT

Your
Picture



Your mindset of determination
is the base color in your picture
of your financial bliss,
and that mindset will compel you
to bring your financial picture to life.

THE ONLY DIFFERENCE BETWEEN
A GOOD AND A BAD DAY
IS YOUR ATTITUDE

FRENCH BY DESIGN BLOG

Photo Source: Social Media

FASTEN

Your
Commitment



A day of financial turmoil
is not the end of the world.
It is a time for your financial
aptitude to gain altitude,
which makes you adjust your attitude
so you can turn your experience into
a day of financial triumph.

YOU CAN'T CHANGE WHAT'S
GOING ON AROUND YOU UNTIL
YOU START CHANGING WHAT'S
GOING ON WITHIN YOU.

@MINDSTRIPPED

Photo Source: Social Media

SQUEEZE

Your
Expenses



You have to stop ignoring the fact
that you're living beyond your means
in artificial abundance,
so you can stop that madness,
rein in your spending,
and attract the real abundance
that gets you to your financial bliss.



**Sometimes,
when one door closes,
you need to nail
a board over it.**

Photo Source: Social Media

DRIVE

Away
Impulses



That person who convinced you to spend money on them by promising to pay it back, and then who proved to be untrustworthy, shouldn't be given an opportunity to be untrustworthy again.

@INSPIRATIONAL_QUOTES968

FORGET IT ENOUGH
TO GET OVER IT.
BUT REMEMBER
IT ENOUGH SO IT
DOESN'T HAPPEN
AGAIN.

Photo Source: Social Media

HAMMER

Away
Debt



While you're trying to forget the circumstantial details of your debt situation, remember the emotional state that triggered your spending so you can stifle that emotion and avoid another debt situation.



APRIL

Spring Cleaning



Move out of your
comfort zone. You
can only grow if you
are willing to feel
awkward and
uncomfortable when
you try something
new.

-Brian Tracy

Photo Source: Social Media

PAINT

Your
Picture



Just because you're comfortable in your current financial situation doesn't mean it's a good situation to be in. When you know there is room for improvement in your financial life, you have to be willing to sacrifice your comfort for a while so you can make it better. That's when you'll learn how to make the improvements you need to grow into the next phase of your journey toward your financial bliss.

What you
focus on
will grow.

Photo Source: Social Media

FASTEN

Your
Commitment



When you focus on the picture
of your financial bliss,
you will find yourself
cultivating money habits
that bear the financial fruit you desire.

My bank balance is a constant reminder that I'm safe from identity theft

Photo Source: Social Media

SQUEEZE

Your
Expenses



Identity theft is a very real cause for concern. But if your bank balance is constantly like this, then maybe it should be a reminder that your spending habits are keeping you from your financial bliss. Don't make that kind of sacrifice - take the risk and change your spending habits so you can be safe from that kind of bank balance.

Some people will only love
you as much as they can use
you. Their loyalty ends
where the benefits stop.

-Tamara Renaye



Photo Source: Social Media

DRIVE

Away
Impulses



You can do without
the people in your life
whose loyalty is tied to
the money you spend on them.
Your loyalty is to your financial agenda,
not to them. So terminate their benefits
and cut them loose.

IT'S A
GOOD DAY
TO HAVE A
GOOD DAY



Photo Source: Social Media

HAMMER

Away
Debt



It's a good day
to have more money
going toward your debt
to turbocharge your payoff plan,
so you can get out of debt faster
and have lots of good days
being debt free.



MAY

Get Ready for Summer

NEW MONTH
NEW BEGINNING
NEW START
NEW MINDSET
NEW FOCUS
NEW INTENTIONS
NEW RESULTS

Photo Source: Social Media

PAINT

Your
Picture



This month of May marks a new day
To make a new way for what you earn and pay
So stop the delay, throw all doubts away
Change your work and your play
And the hurdles you'll slay
Just stick and stay on the track that you lay
For new results will display
And cause a life-changing sway

**EVERY
CHAMPION
WAS ONCE A
CONTENDER
THAT
REFUSED TO
GIVE UP**

-ROCKY BALBOA

Photo Source: Social Media

FASTEN

Your
Commitment



You're fighting to change your financial life,
so don't throw in the towel
just because you're having a tough round.
Stay in the ring and fight for the knockout,
so you can claim your champion's belt
and the purse of your financial bliss.

ACTION ALWAYS BEATS INTENTION.

Photo Source: Social Media

SQUEEZE

Your
Expenses



One reason your financial life isn't changing the way you want is because you're spending too much time intending to spend less money. Put some action with your intentions and make the changes it takes to reduce your spending, so you can save more money and start seeing the results you want.

Stop telling people more than they need to know

Photo Source: Social Media

DRIVE

Away
Impulses



Most people in your circle don't need to know the intimate details of your financial goals. Not everybody will understand or accept your commitment to your financial bliss, so sharing too much information could undermine your efforts to get there.

.....
When you are going
through difficulty &
wonder where GOD
is, REMEMBER that
the teacher is always
quiet during the test.
.....



Photo Source: Social Media

HAMMER

Away
Debt



Even in silence,
your teacher is there with you,
patiently waiting for you to prove
that you learned the lesson being taught.
So carry on, and show your teacher
that you can do the work
to get to your financial bliss.



JUNE

Graduate to Success

DON'T BE AFRAID

of
**CHANGE
CHANGE**

IT IS LEADING YOU TO A

★ ★ ★ **NEW** ★ ★ ★

BEGINNING

Photo Source: Social Media

PAINT

Your
Picture



How is your financial life so far this year?

Now is the time to review and determine if you're on track to achieving your goals. Don't be afraid to acknowledge what hasn't worked for you—just get busy tweaking your plan now so you can spend the rest of the year getting more bang from your bucks.

IF YOU
DON'T GO
AFTER WHAT
YOU WANT,
YOU'LL NEVER
HAVE IT.

KUSHANDWIZDOM

Photo Source: Social Media

FASTEN

Your
Commitment



Achieving your financial goals takes more than just having a plan. You have to implement your plan in pursuit of your goals. Then you must have the commitment, the behaviors, and the perseverance required to support your plan, so you can have the results you want from your plan.

**MAKE SURE EVERYONE
IN YOUR 'BOAT' IS
ROWING AND NOT
DRILLING HOLES WHEN
YOU'RE NOT LOOKING.**

KNOW YOUR CIRCLE

Photo Source: Social Media

SQUEEZE

Your
Expenses



Your spending plan is the boat that's getting you to the shores of your financial bliss, so you'll need to make sure that the other spenders in your boat aren't drilling holes in the spending goals. Everyone needs to spend in the same direction so that your boat rows smoothly to shore.

YOU CANNOT
HANG OUT WITH
NEGATIVE PEOPLE
AND EXPECT
TO LIVE
A POSITIVE LIFE.

Photo Source: Social Media

DRIVE

Away
Impulses



When you're striving for your financial bliss, your crew of friends (or family, for that matter) shouldn't be the ones who constantly blow their money. Because sooner or later, they will help you blow your money too. You can't be about that life AND achieve your goal, so keep your eyes on the prize. And if necessary, change playgrounds and playmates.

You'll end up real
disappointed
when you go
through life
thinking people
have the same
heart as you

Photo Source: Social Media

HAMMER

Away
Debt

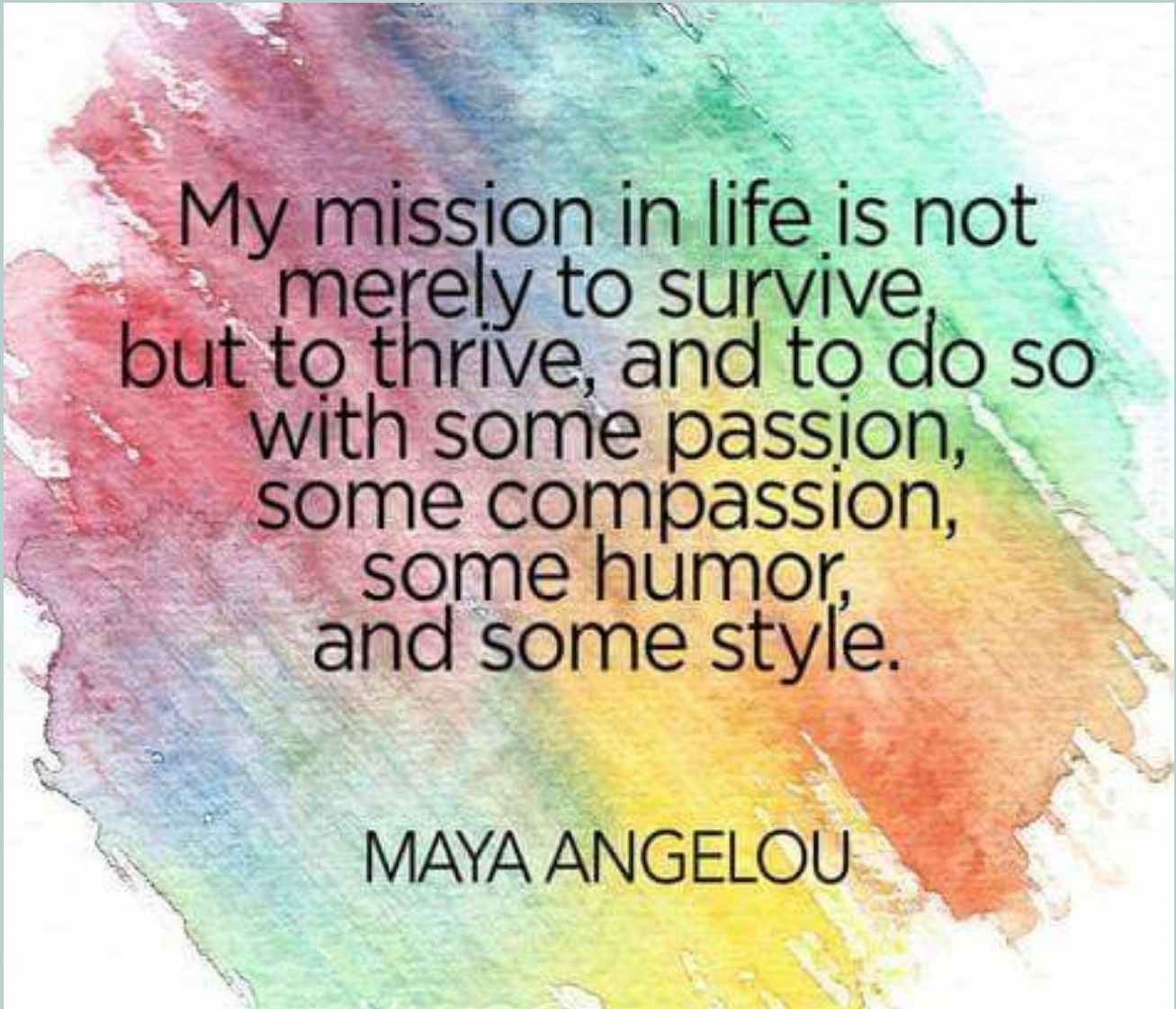


It's a costly lesson to learn that not everybody is responsible about paying their debts like you are. Whether it's cosigning on a loan, or authorizing a charge on your credit card (which is still cosigning on a loan), you're stuck with the debt if the other person doesn't pay it back. So spare yourself the disappointment (or worse) and avoid letting someone else put you in debt.



JULY

Financial Independence



My mission in life is not
merely to survive,
but to thrive, and to do so
with some passion,
some compassion,
some humor,
and some style.

MAYA ANGELOU

Photo Source: Social Media

PAINT

Your
Picture



Take some inspiration from Ms. Maya Angelou
and go back to your canvas to give your
financial picture a makeover.

Come back with a new look
and a new outlook on your mission of
having a thriving lifestyle painted with
financial independence.



Photo Source: Social Media

FASTEN
Your
Commitment



That plan you made
for changing your financial life
won't happen if you don't put forth
the effort to make it happen.
So do the work required
to achieve your goals - otherwise,
you'll only guarantee that you won't get
the results you want.

Become so financially
secure that you
forget that it's *payday*.

Photo Source: Social Media

SQUEEZE

Your
Expenses



“How do I become financially secure?”

You transform your money management
from a hot mess of bad habits
into a cool system of well-planned spending.
Then turn on auto-pilot so you can cruise right
past payday and on to your financial bliss.

A
*lack of
boundaries
invites
a lack of
respect.*

Photo Source: Social Media

DRIVE

Away
Impulses



One of the keys to having financial independence is setting rules and boundaries for handling your money. So once you have them set, give them respect. R-E-S-P-E-C-T.

Restrain your emotions. *Retrain* your brain.
Contain your spending. *Maintain* your system.
Gain your financial independence.



Everything comes to you
at the right moment.
Be patient.

Photo Source: Social Media

HAMMER

Away
Debt

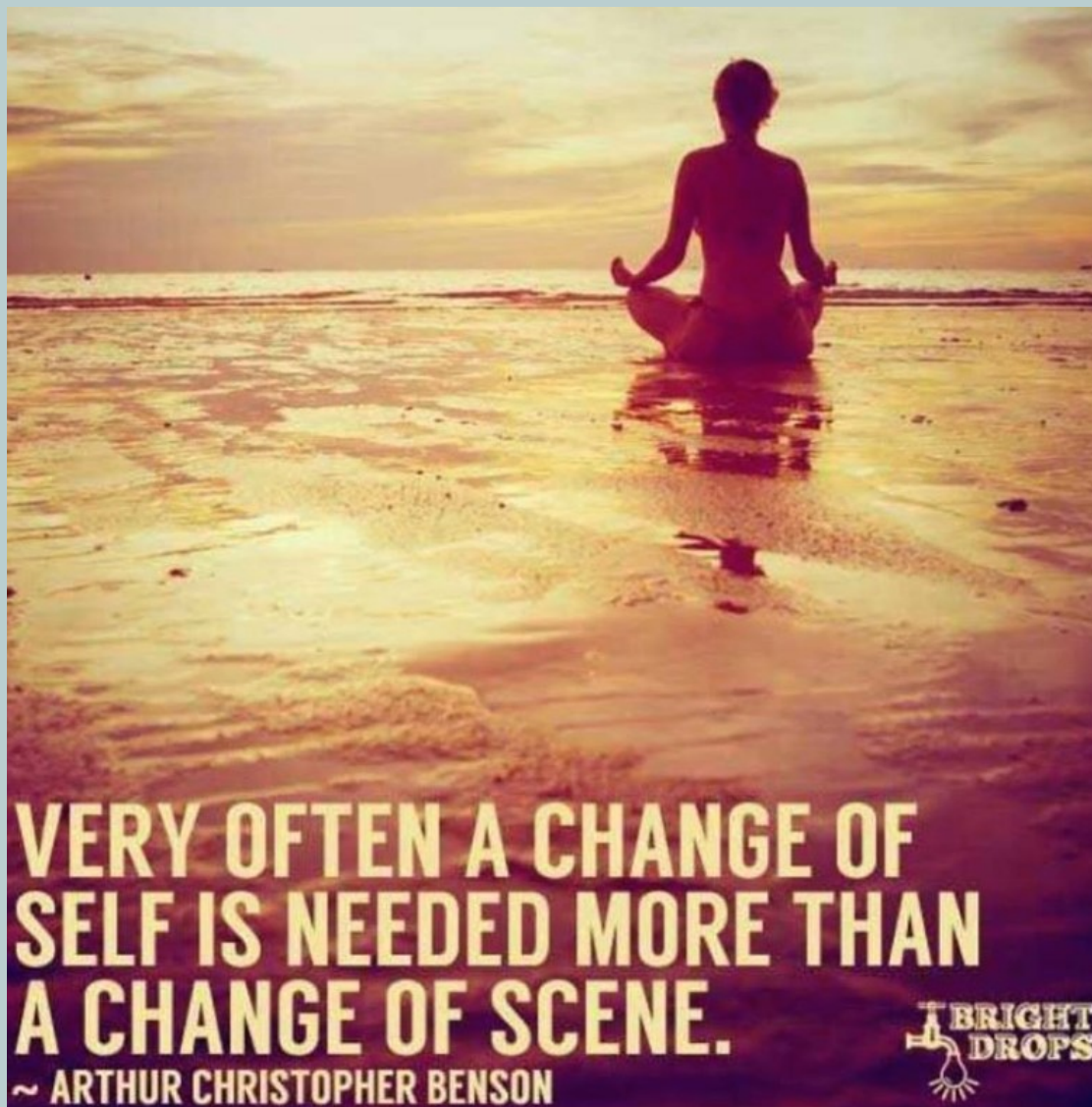


That day when your debt is all paid off just can't come fast enough. Getting out of debt is not as quick as getting into debt, but don't dwell on that. Keep your focus on the progress that you make with each payment, and the feeling of accomplishment you'll have when your debt-free day comes. The patience you learn through it all will help you avoid getting into debt again.



AUGUST

Back to the Books



**VERY OFTEN A CHANGE OF
SELF IS NEEDED MORE THAN
A CHANGE OF SCENE.**

~ ARTHUR CHRISTOPHER BENSON



Photo Source: Social Media

PAINT

Your
Picture



Being happy with your financial life doesn't always mean having more money. Often it means you need to change how you view the money that's already on the scene. Changing how you view your money will change how you use your money, so you can make the same money scene return the outcome you need to be happy with your financial life.

BEING IN
A HURRY TO
IMPROVE
YOURSELF
ONLY
SLOWS DOWN
THE PROCESS

Photo Source: Social Media

FASTEN

Your
Commitment



Improving your financial life is a process that requires your acceptance and your patience. Making hasty money decisions can cause damage that costs you more time and money to repair, so take the time necessary to get proficient at making good money decisions that show signs of progress toward your financial bliss.



Don't buy that \$300 bag to have nothing in it. Buy that \$10 bag to have \$290 in it. Don't go broke trying to look rich

Photo Source: Social Media

SQUEEZE

Your
Expenses



Instead of enriching the high-priced designer who's not going to give you \$300 when you need it, enrich yourself by adding to your emergency fund or retirement account, or even your charitable giving to help someone less fortunate. Plan well and you could do all three.



**You are free to choose,
but you are not free from
the consequences of your choice!**

Photo Source: Social Media

DRIVE

Away
Impulses



You hastily chose to use bill money or borrowed money to make some purchase, which caused you to veer off the road to your financial bliss. Now the dust has settled, and you're stuck with the consequence of spending your time and energy trying to get back on track. You imagine how much further along you could be if you hadn't spent the money in the first place, and realize that it pays to stay in your lane.

THERE ARE TWO
KINDS OF PEOPLE-
THOSE WHO
DO THE WORK
AND THOSE WHO
TAKE THE CREDIT.

Photo Source: Social Media

HAMMER

Away
Debt



Before now, you've been the kind of person who takes the credit (card) to buy what you need and want. Now you're seeing the debt you racked up from your behavior, and the burden you've brought to your financial life. Now you have to become the kind of person who does the work to change your behavior, so you can get out of debt and get on the road to your financial bliss.



SEPTEMBER

Fruit of Your Labor

**Your salary is the
bribe they give you
to forget your
dreams ..**

Photo Source: Social Media

PAINT

Your
Picture



Turn the bribe they give you
into the funds you use
for your big dream,
and make it happen!



Photo Source: Social Media

FASTEN
Your
Commitment



Uh oh! You must be serious about getting to your financial bliss. You wrote down your itinerary of goals, you know exactly what you're going after, and you're on the pursuit.

Naysayers beware—
you're headed for your zone of accomplishment, and you won't be stopped.

Don't wait for
everything to be
perfect before
you decide to
enjoy your life.

Photo Source: Social Media

SQUEEZE

Your
Expenses



You deserve to reward yourself when you achieve a financial goal, like paying off a debt or reaching a savings milestone. Squeeze in a provision for a budget-friendly purchase to celebrate your accomplishment.

The milestone and the reward will replenish your efforts and motivate you to continue on your trip to your financial bliss.

When you
know your
worth, no one
can make you
feel worthless.

Photo Source: Social Media

DRIVE

Away
Impulses



When the plan you created
for your financial life is proving its worth,
you don't need to debate the merits of it.

You only need to appreciate its value
in achieving your goals and getting you
to your financial bliss.

I knew I was on the right path
when I started feeling peace
in situations where I would
normally feel tension.

—Yung Pueblo

Photo Source: Social Media

HAMMER

Away
Debt



With each payment you make
toward getting out of debt,
you relieve a little bit of the tension
you feel because of the debt.
Keep traveling on the path you know
is the right one, so you can feel
complete peace in your financial life.



OCTOBER

Quarter Final



Photo Source: Social Media

PAINT

Your
Picture



The current sign of the times
could be a sign that it's time
to Be Your Own Boss.
So don't be discouraged by
thoughts of idle time—use your time
to work on your dream of
owning a business.

SUCCESS IS NO ACCIDENT.
It is hard work, perseverance,
learning, studying, sacrifice
and most of all, **love** of what you are doing.
- Pele

Photo Source: Social Media

FASTEN
Your
Commitment



All of these things are required
for your journey to your financial bliss.
Strengthen your commitment
to succeeding on purpose.

Dave's Daily Tip

**We often overspend
because we are
trying to fill an
emotional gap in
our lives. No object
will ever satisfy
your soul.**

daveramsey.com

Photo Source: Social Media

SQUEEZE

Your
Expenses



If your spending habits keep getting you in trouble, then it might be time to analyze the influence your emotions have in your buying decisions. Do some soul searching to build satisfying habits that keep you out of spending trouble, so you can get to your financial bliss.

Surround yourself
with what you are
trying to
become...not what
you are trying to get
away from.

Aimee Halpin



FOCUS ON THE POSITIVE

Carol CC Miller | Positive Focus.com



Photo Source: Social Media

DRIVE

Away
Impulses



You're on a mission to become more
conscientious about your spending habits
so you can get to your financial bliss.

It's time to move away from the
naysayers and never-doers, and take flight
with like-minded people who are
on the same mission as you.

"Two things define you.
Your patience when you
have nothing, and your
attitude when you have
everything."

Photo Source: Social Media

HAMMER

Away
Debt



When your goal is to get out of debt, your patience is a virtue at times when your money is lacking. But once you pay off your debt and your money is plentiful, your patience will pay off in an attitude of elation from accomplishing your goal.



NOVEMBER

Giving Thanks



Stop being
afraid of
what could
go wrong
and start
being
excited
about what
could go
right."

Photo Source: Social Media

PAINT

Your
Picture



You've reached the point where
having a better financial life
requires you to make a radical change,
so go ahead and take the plunge
into what could be your most exciting
and rewarding journey.

LOOK
BACK AND
THANK GOD,
LOOK
FORWARD AND
TRUST GOD.

Photo Source: Social Media

FASTEN

Your
Commitment



Thank your creator for providing the light that guided you through financial trials and tribulations this year.

Trust that your creator will keep you strong and encouraged so you can make the next year a year of triumphs in your financial life.

"We have poverty mentality when our children are wearing the rent."



Photo Source: Social Media

SQUEEZE

Your
Expenses



A poor understanding of money leads to reckless spending habits that can keep your family poor. So do your part to make sure your family gets the financial enrichment to practice spending habits that perpetuate a mentality of building wealth.

Be careful when
you blindly follow the
masses.

Sometimes the
M is silent.

Photo Source: Social Media

DRIVE

Away
Impulses



You can take a detour
to enjoy the holiday excitement,
but keep your eyes wide open
so you can keep the holiday hype
from derailing your trip
to your financial bliss.

H.O.P.E.

HOLD ON, PAIN ENDS

Photo Source: Social Media

HAMMER

Away
Debt



Paying off your debt can be a struggle that causes you some real pain, but it's a remedy for your financial ills that ends with rewards of epic proportions. So stay on track and keep hope alive.



DECEMBER

Close the Books

**“IT IS NEVER
TOO LATE TO
GET INTO THE
BEST SHAPE OF
YOUR LIFE.”**

Photo Source: Social Media

PAINT

Your
Picture



It's December y'all,
and it's a good time to analyze your
financial fitness and tweak or overhaul.

Do what you can now
to end this year on a high note,
and shape the life of your dreams
for years to come!

“You are your greatest asset. When you take care of YOU, your life takes care of itself.”

Photo Source: Social Media

FASTEN
Your
Commitment



You are your greatest asset, even in your financial life. When you take care of you financially—by setting goals, sharpening your money skills, and following your plan—the results you want come to fruition and your financial life takes care of itself.



 /MYLHealthier

**“Spending time with
children is more important
than spending money
on children.”**

Photo Source: Social Media

SQUEEZE

Your
Expenses



Maybe you could cancel one gift you planned to buy for your child, and instead use that money to teach him how to spend it wisely. He'll have the thrill of spending the money while learning an important life lesson. You'll set an example for not overspending while making a significant investment in your child. And the gift of your time and care will surely outlast his joy from any toy.

If MAKING
YOU HAPPY
costs me MY
HAPPINESS
I CAN'T
AFFORD YOU!

Photo Source: Social Media

DRIVE

Away
Impulses



Some people in your circle won't be happy about your mission of becoming financially independent. Once you realize that keeping them in your circle is too expensive on your time and money, you'll then decide that you can afford to shed their excess baggage so you can continue on your trip to your financial bliss.

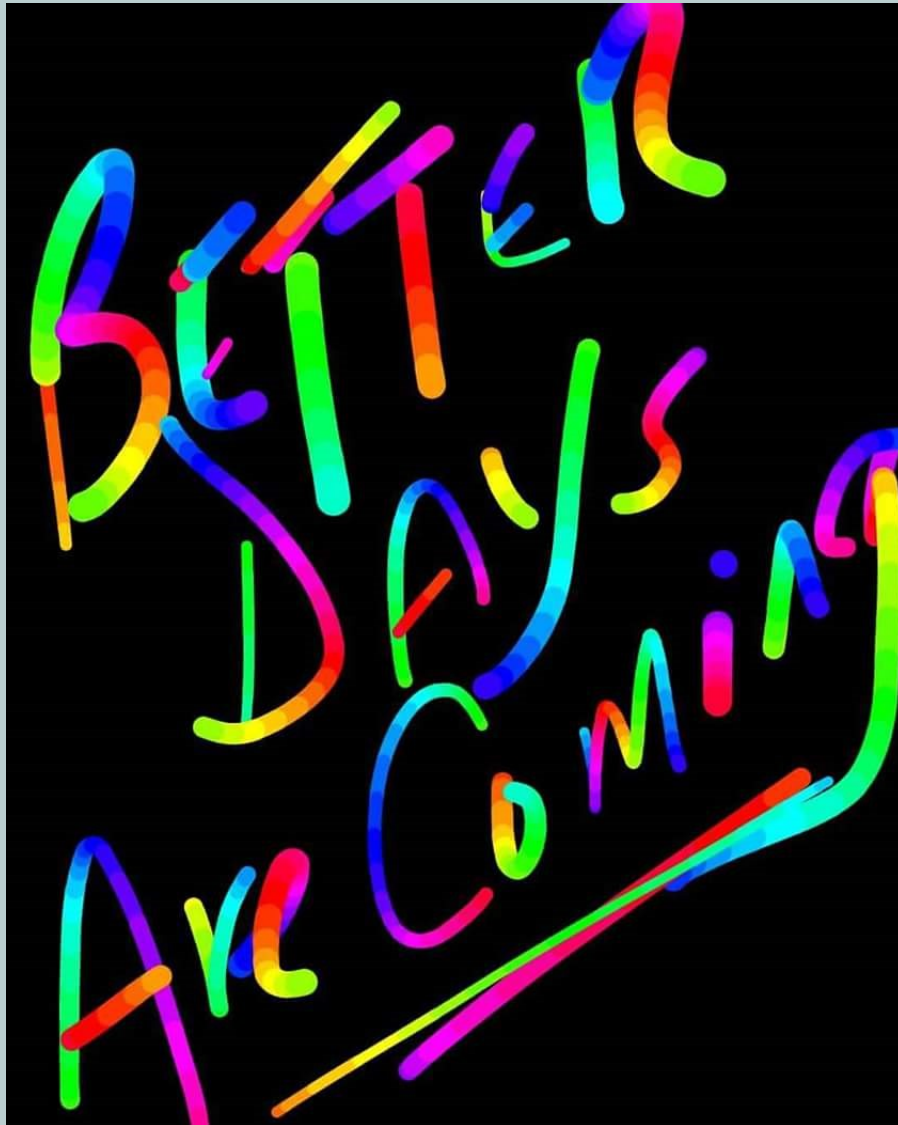


Photo Source: Social Media

HAMMER

Away
Debt



It's the end of the year
And you've come a long way
Be proud of the progress you made
Better days are ahead
So power through the new year
Until all of your debts are paid!



About Christy Johnson

I'm a money skills coach for home and business, serving people in need of relief from messy financial skills and records. I use my 20+ years of bookkeeping and tax experience to teach you solutions that develop your financial preparedness, so you can transform your money management from chaotic to impeccable!

Turn your idle money management into IDeaL results!

Money Skills Toolkit



for an Independent & Disciplined Lifestyle

**Learn
How**

**Tap the image
or the link**

www.MoneySkillsToolkit.com

Get tangible money affirmations to wear, use and share!

**Shop
Now**

**Tap the image
or the link**

Money Skills Toolkit



Custom Apparel
& Accessories

for an Independent &
Disciplined Lifestyle

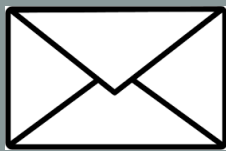
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