



TOP EIGHT
MISTAKES WOMEN
MAKE WITH MONEY
AND HOW TO FIX THEM

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90 percent of all women will have to manage their own money and financial well-being at some stage of their lives, yet the vast majority of these women will not have a clue how to do it!

WHY IS MONEY IMPORTANT?

- Money is something that is present in all of our lives.
- Money touches everything.
- The average person makes 5-7 financial decisions every day.
- It's much harder to live your purpose if you're not financially free.

Money dictates where we live, where we go to school, the quality of life we experience and the quality of life that we can offer our children. Money dictates the type of food we have access to and our ability to pursue a life of freedom.

Unfortunately, we women continue to make big mistakes with our money, which is holding us back from living the life of our dreams.

Anyone can follow an investment strategy, or put together a budget, but **without a strong money mindset, you are going to sabotage your financial freedom and growth.**

Once you shift your mindset, once you cultivate a better relationship with your money, then you will gain the freedom and the power.

As a woman, learning how to build wealth is going to ensure:

- you are empowered
- you get to lead a life of fulfillment
- you get to fulfill your dreams and create a freedom lifestyle
- you get to contribute to your family, your community and to the world at large.

If you do not learn how to build wealth, you will be living on someone else's terms – and, most likely, those terms will not be in your favor.

You matter, you have a purpose, you have something to contribute to the world and the truth is that you cannot contribute 100% and give it your all if you are struggling with money. As you can see, money is important, and it's not evil and it's not great either, it's just money. If you want to increase your freedom, your happiness, and your joy, you need to nurture your relationship with money.

8 MONEY MISTAKES WOMEN MAKE AND HOW TO FIX THEM

1. IGNORING MONEY. INSTEAD DECIDE TO LOOK AT YOUR MONEY

You need to make the DECISION that now is the time to get to know your money, to understand it, to look at it and to create a better relationship with it. Imagine being in a relationship with another person, and each time they speak to you, you look the other way. Or, when they come in the door asking for a favor, you run in the opposite direction. Do you think this person would want to hang out with you and engage? The same thing is happening with your money, if you ignore it, it will ignore you. Decide now that you will start allocating time to learn and create a better relationship with your money.

2. NOT LEARNING ABOUT MONEY – INSTEAD GET EDUCATED ABOUT MONEY

No one teaches us about finances at school, so we think we were supposed to be born knowing everything about money. Knowledge about money is not innate; however, it is something that you can acquire. You can start small, buy a basic financial book, talk with other women about money, or look for a webinar about money and finances. The payoff of learning about finances has incredible results!

3. NOT HAVING MONEY GOALS – INSTEAD CREATE YOUR MONEY VISION

Most of us have planned a party, a trip or a wedding, yet we have never planned our financial future. If you do not know where you are going, you will never get there. On the other hand, if you set a financial goal of how much money to make, how much you want to save, how much debt you want to eliminate and how much you want to invest you will be way ahead of many other women. Create your money vision and you will set up your life of freedom!

4. RELINQUISHING YOUR MONEY POWER – INSTEAD CLAIM YOUR MONEY POWER

Many women walk around thinking that a man is a financial plan. Alternatively, they are waiting for someone to fix, take care or save them from their money situation. –I used to think this. I grew up in Spain at the end of a dictatorship. The invisible spoken phrase was, “You will be taken care of by the man you marry or if you don’t get married, your brother or father will take care of you.”— This is not how it works!–

You can let your partner or family member handle the money and ask questions. You can get information, you can ask for advice regarding your finances, but ultimately it is your choice, your money and your future. Do not abdicate your power. Instead, surround yourself with the right advisors and partners that are several steps ahead of you, that have proven to be, do or have what you want financially. Ask for their advice. Remember the ultimate choice is yours!

5. HANGING OUT WITH THE WRONG PEOPLE— INSTEAD CHOOSE YOUR MONEY CIRCLES WISELY

If you are constantly hanging out with people (this includes family & friends) that are always complaining about money, complaining about their situation and complaining about their work, you will be part of that group. —Remember, we are the average of the 5 people we hang out with.— This crowd has a poverty and lack mindset, they are what I call, “Victims of circumstances and energy vampires.” They believe that they have no control, life has dealt them a bad set of cards and they will surely rob your energy and convince you about why life is so hard.

Like attracts like. It is incredibly hard to see something different for yourself if the people around you reflect back negative messages about money.

If on the other hand, you hang out with successful and abundant mindset people, with whom you can talk openly and safely about money, prosperity and abundance, then you will start opening up your awareness. You will become the creator of your destiny instead of being a victim of circumstances.

Women crave community, connection and support, so decide that from now on you are going to look for a group or community that is going to lift you up and support you regarding finances, prosperity and abundance.

6. NOT TALKING ABOUT MONEY— INSTEAD START TALKING ABOUT MONEY

As women, we love to talk about many things. We grow in community. We feel supported when we can vent with close friends and other women that will support us. Talking helps us grow, yet when it comes to money, this topic is more taboo than sex and politics. If you want to change anything, the first step is to acknowledge and talk about it. Start chatting about money with your girlfriends. Find masterminds and groups where everyone feels safe and comfortable talking about money.

7. FEELING GUILTY OR ASHAMED ABOUT PUTTING YOURSELF FIRST – INSTEAD INVEST IN YOURSELF

The majority of us were raised to please others, to put others' needs ahead of our own. What this does is make everyone else more important than ourselves; we will pay bills before we pay ourselves. We will pay for our kids' education before we pay for our own education. You have to remember, in order to support everyone else in your life, you have to take care of YOU first and this means financially too. Pay yourself first before paying bills, invest in your education to pass down to your children, and then learn how you can afford their education. Gift yourself the desires that you want. It is all possible if you start putting yourself first.

8. NOT FEELING DESERVING OR GOOD ENOUGH – INSTEAD GROW YOUR CAPACITY TO RECEIVE

Many women feel that they are not deserving or good enough. A lot of this has to do with our upbringing, the culture and all the programming that we received along the way. In order to grow your wealth, you have to be able to work on your capacity to receive. Like my mentor, Louise Hay used to say, "The world is abundant, think of the ocean of abundance, do you stand there with a cymbal or do you have a bucket or a pipeline connected directly to you?" How much do you allow yourself to receive? Do you deflect compliments? When a friend pays for your lunch, do you immediately want to re-pay them? Do you indulge in your desires or put others' needs in front of yours because they are more deserving? Receiving is an important component to work on for your money mindset.

As you can see, learning about money, improving your relationship with money and ultimately strengthening your money mindset is what is going to set you free.

Money mindset is a life-long process and as you grow your money mindset, you will be opening up the doors to a life of opportunities, love, freedom, happiness, adventure and you will be able to have a bigger impact on the world. It all starts by taking action and committing to changing your current circumstances.

What others are saying:

"I know now that money has my back, it's my friend and it's ok to spend it."



I am proud of how I have faced my insecurities with money and have been able to shift my relationship with it. I have learned that if you focus on money and treat it well and be grateful and appreciative of it then it will come in greater abundance. I know now that money has my back, it's my friend and it's ok to spend it. After working with Tania my inner voice is not second guessing my spending, I have a new sense of inner calm and trust in relation to money. I am more intentional with my relationship with money. I know that money is my friend. I am more thoughtful and organized with where and how I keep my money. I am allowing myself to be paid first. I am less fearful and I am more playful with it. —Zia Cross

"In just 18 months I have been able to save \$4,500 into my wealth account!"



A big money shift I have had is that it's not as scary as I thought. I don't have to worry so much about it, instead I feel more empowered. I now see money more as my friend. In just 18 months I have been able to save \$4,500 into my wealth account!
— Val Romero

“I ended up receiving \$17,000 in investments for my food company”

Since going through your money programs I've gained so many different things with money:

1. Our store sales went up 30% immediately after introduction of the new package, with no demos or promotion.
2. I went to see a property not far from Santa Fe after attending one of Tania's events and we made \$25,000 on flipping it. Being in the weekend event made me believe in this possibility. If I hadn't gone to see that property, we **might** have made \$5000 on it if we were lucky. But everything changed for the better just from the energy of the event.
3. Another event of Tania's I attended, I ended up receiving \$17,000 in investments for my food company as a direct result of being there. IN FACT, \$11,000 of it was committed on the spot. THAT was pretty incredible.



Working with Tania brings you into a magical, magnanimous, magnificent mood with money. — *Lisa Longnecker*

My mission:

I am a money mindset mentor and I am passionate about transforming the relationship women have with money.

I was born and raised in Spain, at the end of Franco's regime in a very patriarchal country and family. With time, I learned that in order to achieve freedom, to be able to do whatever I wanted whenever I wanted, I needed to cultivate a better relationship with money.

I studied under the top business and money mentors and learned about finances so that I could have money work for me instead of me working for my money.

I am here with a big mission: To inspire and empower you as a woman entrepreneur to own your worth, make incredible money doing what you love and create a time and money freedom lifestyle!

You can try all the different strategies, techniques to make more money, to keep more money. However, if you do not work on the foundation: your inner game & your money mindset, you will not be able to succeed. You will make it and then spend it, or you will make it and some unexpected circumstances will happen that you have to use up all that hard-earned money.

I am not a financial advisor. I am simply a woman talking about what I'm doing, about what I'm thinking, who I'm learning from, what it's been like, sharing what has worked for me and how I'm navigating this money world. You can agree or disagree and take whatever teachings, materials and resources that resonate with you. Moreover, if none of them does, that is ok too. Plenty of financial advisors and financial planners are out there to follow.

On the other hand, if this guide has resonated with you, if you are ready to jumpstart your money mindset journey, if you are ready to finally change things up and start creating a lifestyle of time and money freedom, I invite you to check out my podcast

The Courage To Be. It's ranking as one of the top 2% podcasts in the world. When you listen to the interviews on this podcast you'll gain so much insight and knowledge to help you transform your life and business.

You can also join our amazing community on FB to connect with other amazing women here!

If you would like to be part of an amazing community of women transforming their lives and the world, I encourage you to get in contact with my team and me to see how we can support you. You can reach us at info@thecouragetobehappy.com just type in the subject "money support"

Also, make sure to be on the lookout for our weekly newsletter with tips, gems and tools about success and life, business and money.

