THE SOBER WEALTH GUIDE

The money that comes back, and the wealth you build, when alcohol isn't running the show.

A Booze Free Babes® companion

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Hey Babe

I was standing at a birthday party with a margarita in my hand — sugary, salty, sweet, the whole thing — when a voice inside me said, **Nothing changes if nothing changes.**

What I didn't expect, once I listened, was the energy that came back. It felt like a hook coming out of me. My confidence lifted. My discipline lifted. My work lifted. And money got quieter and clearer at the same time, because I wasn't spending it in a fog, or apologizing for myself with my wallet, or trying to buy a feeling that a drink had never actually given me.

This little guide is about that part. The money that starts coming back when alcohol isn't running the show. And the other kind of wealth that fills in behind it: your energy, your boundaries, your people, your sense of enough.

You don't have to hit rock bottom to decide you deserve more. You don't have to be sober AF already, or swear off forever, or have a perfect budget. Sober curious, Cali sober, sober AF, or anywhere in between — you're welcome here. Abstinence can be a beautiful goal. It is not a requirement for sitting with this.

I'm not above you. I'm beside you, with a worksheet, a few rituals, and a lot of warmth.

Take what serves you. Leave the rest.

With you,
Ellen

A gentle note before we begin

This guide is peer support and self-reflection. It is not financial, tax, investment, or legal advice, and it is not a substitute for a qualified professional who knows your situation.

The numbers and rituals in these pages — including the 7s, the 11s, and your personal money number — are invitations to pay attention, not predictions, promises, or guarantees. Nothing here is a claim about what you will earn, save, or become.

Your path is yours. Go gently.

What's inside

1. When alcohol isn't running the show
2. What drinking really costs (a simple worksheet)
3. Redirect the booze budget
4. Money mindset and self-worth
5. Your Sober Wealth Bank Account
6. 7s, 11s, and your personal money number
7. The 11-Day Abundance Ritual
8. A soft place to land next

1 When alcohol isn't running the show

Wealth, around here, is bigger than a balance.

There's the money that used to leave your account in a blur — the rounds, the "I'll get this," the late Ubers, the next-day takeout, the forgotten subscriptions, the little purchases that were really a search for relief. When you cut back, or pause, or stop, some of that money simply... stays. That part is practical, and it matters.

And then there's the wealth that doesn't show up as a line item. A clearer morning. A Saturday you actually remember. A nervous system that isn't braced for the next thing. The confidence to name what you want. The energy to follow through. I call all of that your Sober Wealth.

This guide holds both.

We start with a simple look at what drinking has been costing you, so the number stops living in the back of your mind as a vague ache. Then we give that money a new place to go, on purpose. Then we tend the inside of it: the stories, the worthiness, the voice that gets to say no. And we do it in a numerology-forward way, because 7s and 11s have a way of making a ritual feel like a ritual, not a lecture from your future accountant.

You are not behind. You are not bad with money. You are a woman who is coming back to herself, and her resources are coming with her.

2 What drinking really costs

Let's make the invisible visible, without shame. This is not a test. It's a flashlight.

Use a typical week, not your very best week and not your hardest one. If you don't know exact numbers, estimate. An honest guess is more useful than a perfect blank page.

The obvious costs

Think about a usual week:

- Drinks you buy for yourself (bars, restaurants, bottle shops, delivery, the "quick stop")
- Rounds or tabs you pick up
- Mixers, garnishes, ice, the pretty extras
- Late-night food you probably wouldn't have ordered otherwise
- Rides, parking, cover charges, the "we might as well"
- Anything you tend to buy once the evening loosens (online carts count)

Write a weekly estimate for each, then add them up.

What it is	Weekly estimate
Drinks for me	$ _____
Rounds / tabs I pick up	$ _____
Mixers and extras	$ _____
Late-night food	$ _____
Rides, parking, cover	$ _____
Impulse buys after a drink	$ _____
Other	$ _____
My weekly drink-related total	**$** _____

Now multiply.
Weekly total × 4 = a monthly picture: $ _____

Weekly total × 52 = a yearly picture: $ _____

Sit with those two numbers for a minute. Not to punish yourself. Just to tell the truth.

The quieter costs

Money is only one kind of cost. Check anything that feels familiar, and jot a note if you want.

- ☐ Sleep that doesn't quite restore you
- ☐ Mornings that start in a fog
- ☐ Time spent planning, recovering from, or rehashing the night

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- ☐ Energy you don't have for the thing you actually care about
- ☐ Impulse spending that isn't even alcohol, but travels with it
- ☐ Conversations you left too early, or stayed in too long
- ☐ A short temper, a thin patience, a tighter chest
- ☐ The dull tax of not quite trusting yourself

Notes: _____

None of this makes you a problem. It makes you a person who has been paying in more than dollars.

What that money could become

Look at your yearly picture. If that amount stayed with you for one year, what would you love it to do?

Three ideas, no pressure to choose yet:

1. _____
2. _____
3. _____

If a number made your stomach drop, take a breath. You're not in trouble. You're just finally looking. That is already a kind of wealth.

3 Redirect the booze budget

Awareness without a landing place can turn into a spiral. So we're going to give the money a new ritual, not just a new rule.

Call it your Babe Fund, your Stay Fund, your Future-You pot — whatever name makes you smile when you open it. It can be a jar on the dresser, a notes app, a spare envelope, or a separate pocket in the account you already have. Keep it easy. This is a practice, not a financial overhaul.

The three-step redirect

1. Name it.

Use the weekly number from your worksheet, or start smaller if that number feels loud. Starting smaller and staying with it is better than starting big and disappearing.

2. Move it on purpose.

When you skip a drink, decline a round, leave earlier, or choose a different kind of night, move the amount you would have spent into the Babe Fund. If tracking every moment sounds exhausting, pick one ritual transfer instead: the same day each week, the same amount.

A numerology-forward way to begin, if you want one:

- Move **$11.11** (or $7.77) the first time, just to make it feel like a ceremony.
- Then move your real weekly number, or a piece of it, on a rhythm you can keep.

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3. Decide its job in advance.

Money without a job has a way of wandering back to the old habit. Give your Babe Fund a job you can feel:

- a cushion that lets your nervous system exhale
- a debt you are ready to shrink
- a trip, a class, a retreat, a body-care fund
- a gift to a future version of you who is going to be very glad you started

Write it here:

My Babe Fund is called:

Its first job is:

My ritual amount and day:

When the old habit knocks

It will. That's not a failure. That's the moment the ritual is for.

Try this, out loud or on paper:

> I hear you. I'm not abandoning joy. I'm moving this money toward the life I actually want.

Then move the amount, even if it's $7.77. Especially if it's $7.77. Small and sacred still counts.

You get to keep pleasure. Fun does not pour out of the bottle. The redirect is how you prove that to yourself, in dollars and in dignity.

4 Money mindset and self-worth

Money is not just math. It's power, it's freedom, and it's voice.

A lot of us learned to go quiet around it. Don't be too much. Don't be greedy. Don't make it awkward. Say yes so no one is disappointed. Pick up the tab so you don't owe anyone an explanation. Spend a little extra to smooth over a feeling you didn't want to feel.

If any of that sounds familiar, babe, you're in good company.

Your self-worth and your money story are often having the same conversation. When alcohol has been in the mix, that conversation can get even blurrier: spending as soothing, spending as belonging, spending as an apology, spending as a way to stay in the room.

We are not going to shame the old story. We're going to hear it, and then choose a truer one.

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Prompts: the story you inherited

Write for a few minutes. First thoughts are welcome.

What did I learn about money growing up? Who was allowed to talk about it?

What did I learn about my worth — and did money ever get used to prove it, or to take it away?

When I spend on a night out, what am I hoping the money will do for me? Belonging, relief, courage, numbness, celebration, something else?

Where have I said yes financially when I really wanted to say no?

What's one financial "no" I need to say to create space for a bigger "yes"?

Prompts: the voice you're growing

If money were a friend sitting beside me, not a judge above me, what would I tell her I've been afraid of?

What would "enough" feel like in my body, even before the number changes?

Where do I already practice generosity with myself? Where could I try it this week?

A boundary I can say out loud: **That's not in my budget right now.** Or: **I'm choosing something else tonight.** Or, in my own words:

A worth reminder, for the days the number gets loud

> I am not my balance. I am not my past tab. I am allowed to get clearer without being perfect. I can say no and still be kind. I can want wealth and still be a good woman. My worth was never up for sale.

If you want a weekly check-in, use this one sentence:
This week, my money and I practiced: _____

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5 Your Sober Wealth Bank Account

Money is one account. It is not the only one.

I think of Sober Wealth as a bank account that holds more than cash. It is the sum of your internal strengths and external resources — the things that help you get well, stay well, and actually thrive. Emotionally, physically, socially, spiritually, and in the rooms you walk into.

When this account is full, you can handle life with more grace. When it's low, everything feels thinner. You get depleted. The old pattern gets loud. You feel easier to knock off center.

The good news: you can make deposits on purpose. You do not have to wait until you feel rich in every way to start.

The four pillars

These are the four pillars of your Sober Wealth. You don't have to build them all this week. Notice which one needs a deposit first.

1. Personal capital (mind + body)

This is your internal health and resilience.

It includes physical health, nourishing food, hormone-supportive meals if that matters for your body, and sleep. It includes emotional regulation, coping skills, and a clear sense of your "why."

Ways to build it:

- Keep a daily grounding ritual, even if it's two minutes
- Eat in a way that supports your body, not just your schedule
- Journal to process feelings instead of absorbing them

2. Social capital (relationships)

This pillar is the quality of your connections, not the size of your guest list.

It includes friendships that are sober, sober-curious, or simply emotionally aligned. Safe spaces where you can tell the truth without being judged. Partners or family members who respect the boundaries you set.

Ways to build it:

- Join or deepen a group where you can be honest (virtual attendance absolutely counts)
- Gently prune relationships that leave you drained
- Create a Safety Net Crew of 3–5 aligned people you can actually text

3. Spiritual capital (meaning + connection)

This is purpose, and a connection that goes deeper than your past.

It can sound like faith, intuition, prayer, meditation, time in nature, or a quiet knowing that you belong to something larger than the last hard week. It does not have to look like anyone else's practice.

Ways to build it:

- Give a little time each day to prayer, meditation, breath, or the outdoors
- Serve from overflow, not from obligation

- Remember: the way you walk this can become a gift, but only when it comes from a full cup

4. Community and environmental capital

This pillar is the room around you.

A peaceful, predictable environment. A home with clear boundaries, whether or not everyone in it is alcohol-free. Access to healing resources, including the low-cost and free ones. Places — in person or online — where a booze-free choice is normal, not a debate.

Ways to build it:

- Set your Home Healing Standards and actually enforce them
- Use a simple manifesto, letter, or house agreement if you need the norms in writing
- Seek rooms where your kind of life is celebrated

How you know the account is filling

You'll start to notice:

- Your energy steadies
- Your boundaries feel clearer, and easier to hold
- You stop absorbing everyone else's weather
- You feel less reactive, and more able to respond
- After a disruption, you can find your way back to yourself

If you want a snapshot, rate each pillar today from 1 (running on empty) to 11 (overflowing). Use 11 on purpose. We're allowed to be a little mystical here.

Pillar	Today (1–11)	One deposit I can make this week
Personal (mind + body)		
Social (relationships)		
Spiritual (meaning + connection)		
Community and environment		

A full money account with an empty Sober Wealth account won't feel like freedom. Tend both.

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6 7s, 11s, and your personal money number

Numerology, in this guide, is a mirror, not a map of fate. We're going to use two numbers that already have a pulse in Booze Free Babes — 7 and 11 — and then find a personal money number from your birth date, as a reflective ritual.

7 is the sacred pause. Inner wisdom. The quiet day. The walk, the journal, the "I don't have to decide this with a drink in my hand." Seven asks you to listen before you leap, and to trust that stillness is productive.

11 is the alignment number. The little jolt of intuition. The 11:11 on the clock that makes you look up and come back to yourself. Eleven is not a demand to be exceptional. It's a reminder that you can live in agreement with what you know is true.

You'll see these numbers throughout the practice: an 11-day ritual, optional transfers of $7.77 or $11.11, a 1-to-11 scale for your pillars, maybe a hand on your heart at 11:11. Use them as breadcrumbs. They are here to make the work feel like a ceremony.

Your personal money number

This is a simple birth-date ritual, not a verdict on your earning power.

Write your birth date in numbers. Add every digit together. Keep adding the digits of the total until you reach a single number from 1 to 9, unless you land on **11** or **22**. Those two stay as they are. They're often called master numbers, which here just means: sit with them a little longer.

Example (not a real person's date): July 14, 1985

> 7 + 1 + 4 + 1 + 9 + 8 + 5 = 35. 3 + 5 = 8. That money number would be 8.

Now yours:

Money-number calculator

My birth date: month / day / year

The digits added: _____

My money number is: ____

Sitting with your number

Read the note that matches yours. If it doesn't fit, you're not doing it wrong. Take the line that feels true and leave the rest. This is a prompt, not a personality sentence you have to wear.

1 **The starter.**
Fresh pages, first deposits, the courage to begin in your own name. Your work is to start before you feel fully ready, and to let your wealth belong to you.

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2 **The partner.**
Money as relationship: with yourself, with a partner, with the people you let close. Your work is receptivity without self-erasure. You can share and still have a say.

3 **The expresser.**
Joy, voice, creativity. Your work is to stop treating pleasure as a guilty afterthought. Name what you want out loud. Let your money support a life that actually sounds like you.

4 **The builder.**
Foundations, rhythm, the unglamorous deposit. Your work is steadiness. A small system you can keep will take you further than a dramatic overhaul you abandon.

5 **The mover.**
Change, freedom, a little air in the room. Your work is to let your money support movement without using spending as an escape hatch. Freedom with a container is still freedom.

6 **The caretaker.**
Home, harmony, the people you love. Your work is to include yourself in the circle of care. You cannot keep underwriting everyone else's comfort and call it abundance.

7 **The wise one.**
Pause, intuition, the inner account. Your work is to trust the quiet. Review, reflect, and let some decisions ripen. You do not have to spend to prove you're living.

8 **The steward.**
Flow, influence, material power held with integrity. Your work is to let money move through your life without shrinking from it, and without letting it run you.

9 **The releaser.**
Completion, generosity, the clean ending. Your work is to let old money stories finish. Give what's yours to give, and stop paying for chapters that are already over.

11 **The aligner.**
Intuition, vision, the inner yes. Your work is to let your money follow what's true, even when the old habit is louder than the new knowing. Check in at 11:11 and ask, “Am I in agreement with myself?”

22 **The master builder.**
Vision plus foundation. Your work is to take the big picture and give it a next small step. You don't have to build the whole house today. You do have to keep faith with the blueprint.

A few questions, now that you have your number:

Where do I already see this energy in the way I handle money?

Where have I been trying to be a different number?

For the next 11 days, I will honor this number by:

If you like, write your money number at the front of your Babe Fund, or on a sticky note where you keep your journal. Let it be a companion, not a grade.

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7 The 11-Day Abundance Ritual

Eleven short days. Not a forever plan. Not a test of your discipline. Just a window to practice living like your wealth — both kinds — belongs to you.

Set aside 10 to 20 minutes a day. Same-ish time helps, but any time you'll actually show up is the right time. If you miss a day, begin again on the next one. The ritual is still yours.

You will need this guide, a pen, and your Babe Fund, however unofficial it looks.

1 Day 1 — Name your why

Hand on your heart. One sentence: I'm doing this because... Write it down. If it helps, start the Babe Fund with a ceremonial $11.11 or $7.77.

☐ I did this _____

2 Day 2 — Tell the truth about the cost

Complete the “what drinking really costs” worksheet, including the quieter costs. No fixing yet. Just honesty.

☐ I did this _____

3 Day 3 — Give the money a job

Name your Babe Fund and its first job. Choose your ritual amount and day. Make the first real redirect, even if it's small.

☐ I did this _____

4 Day 4 — Meet the old story

Use the inherited-story prompts in the money mindset section. Thank the old story for how it tried to protect you. You don't have to keep it.

☐ I did this _____

5 Day 5 — Find your money number

Do the birth-date ritual. Read your number. Answer the three questions. Sit with it longer than feels strictly necessary. Seven would be proud.

☐ I did this _____

6 Day 6 — Say one money boundary

Choose one financial no that makes space for a bigger yes. Practice the sentence out loud. If you can, use it in a real moment this week — a tab, a cart, a plan, a request.

☐ I did this _____

7 Day 7 — The sacred pause

Seven energy, on purpose. Take a quiet walk, a bath, a few pages of journaling, or a no-spend stretch of the day. Notice what already feels like enough. Do not use this day to optimize yourself.

☐ I did this _____

8 Day 8 — Make a tangible move

Redirect a real amount — your weekly number, or part of it. Cancel or pause one thing that was only there because alcohol was running the show, if something obvious is waiting. Let the move be visible.

☐ I did this _____

9 Day 9 — Worth, without the receipt

Read the worth reminder out loud. Answer: What would “enough” feel like in my body, even before the number changes? Do one kind thing for yourself that isn't a consolation prize.

☐ I did this _____

10 Day 10 — Deposit into a pillar

Score your four Sober Wealth pillars. Make one deposit in the lowest one: a grounding ritual, a text to your Safety Net Crew, ten minutes of stillness, or a small change in your space.

☐ I did this _____

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11 Day 11 — Come into alignment

At 11:11, or at any time you can be still, ask: Am I in agreement with myself? Write a short note to the woman who will finish this year with a fuller account — money and otherwise. Tell her what you started. Tell her she's not doing it alone.

☐ I did this _____

On Day 11, I noticed:

_____

I want to keep: _____

My next small step is: _____

8 A soft place to land next

You don't have to know your whole next chapter to have done this well.

If you want a light, free place to keep practicing joy without the bottle, the Booze Free Happy Hour Guide is waiting for you at boozefreebabes.co. Recipes, a little courage, a reminder that fun doesn't have to come out of the bottle.

If you want 72 hours to come home to your body and your nervous system, the Weekender is there when you're ready — a self-paced 72-Hour Nervous System Reset you can start anytime. Not a forever decision. Just a weekend of presence with yourself.

And if January is calling you, **Coming Home to Yourself in January** is the 30-day companion for walking into the new year on purpose. When that door is open, you'll find it with the rest of the sisterhood.

I'll be in the pages with you, not above you. I'm a woman who has walked this, and I put what I know here so you don't have to walk it in the dark.

You deserve a life where your money, your energy, and your joy belong to you.

Hey babe. I'm glad you're here.

With you,
Ellen Frazier
Founder, Booze Free Babes®
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