



Financial Planning Starter Workbook

Beginning steps anyone can take toward
financial freedom

Created by Ariana Theus



Welcome my friend!

I'm so glad you're here!

This workbook is designed to provide simple yet valuable guidelines to kickstart your financial goals.

I'm a true believer in the power writing things out.

With these baby steps, we can get you that much closer to your dreams.

What do you hope to achieve with this workbook?

Why financial planning?

Simple. Freedom!

My kids would walk into my room and say, "Mommy, I wish you didn't have to work." And that broke my heart. I went from being a stay-at-home mom to working more than 40 hours a week. Living in California was not cheap, not to mention 5 kids and a home to maintain.



Too many people are focused on money.

They should be focusing on their greatest wealth - their financial education.

So, in my spare time, I would study all things finance. Ways to save. Ways to increase income. Ways to change my mindset.

And then, the opportunity of a lifetime came knocking on my door. I joined a team on a mission to empower families with financial literacy, allowing them to make their own financial decisions!

I thought - "YES! THIS IS AMAZING!"

I have the privilege to learn from 6 and 7-figure earners. And now, I want to share them with others that are looking to take back their time.

And so, I did. I definitely did not become an overnight success. But, I worked my tail off. I became passionate about sharing what I've learned with anyone that would listen. I was excited before I even earned any money!

My hope is this simple workbook ignites a small spark in you to make strides toward your financial goals.

Set the Stage

Surprisingly, most people don't set solid financial goals.

For success, setting goals helps you truly plan out and achieve the dreams you have. So, let's go!

1 Year Financial Goals

5 Year Financial Goals

Road Map to Success

*Social media makes things look so easy. It isn't.
Let's break down our simple plan.*

01

Take the first step. Whether that's eliminating debt, building your emergency savings fund, or increasing your cash flow. **START!**

02

Automate. The easiest way to stick to it is by setting it and leaving it alone.

03

DON'T TOUCH IT! Money grows most powerfully through compound interest. If we touch it too early, then it won't grow as quickly as we would like.

04

Talk to someone. Most people don't know **HOW** to do any of this. We know about savings accounts with our banks, and socials talk about the S&P 500 and crypto. But, sometimes, you don't know what you don't know. Meet with me to see how we can maximize your growth potential!

WANT TO WORK WITH ME PERSONALLY? CLICK [HERE](#)

Your Checklist

*This is a sample of things I would suggest you start toward your goals.
Of course, finances look different for everyone, so adjust to fit your life!*

Cash flow

- ☐ Set a goal for increased cash flow

Take a look at how much you spend monthly. If you're in the red monthly, let's work on increasing that cash flow!

Debt

- ☐ Eliminate bad debt

With your increased cash flow, you can start paying down your bad debt quickly.

Save

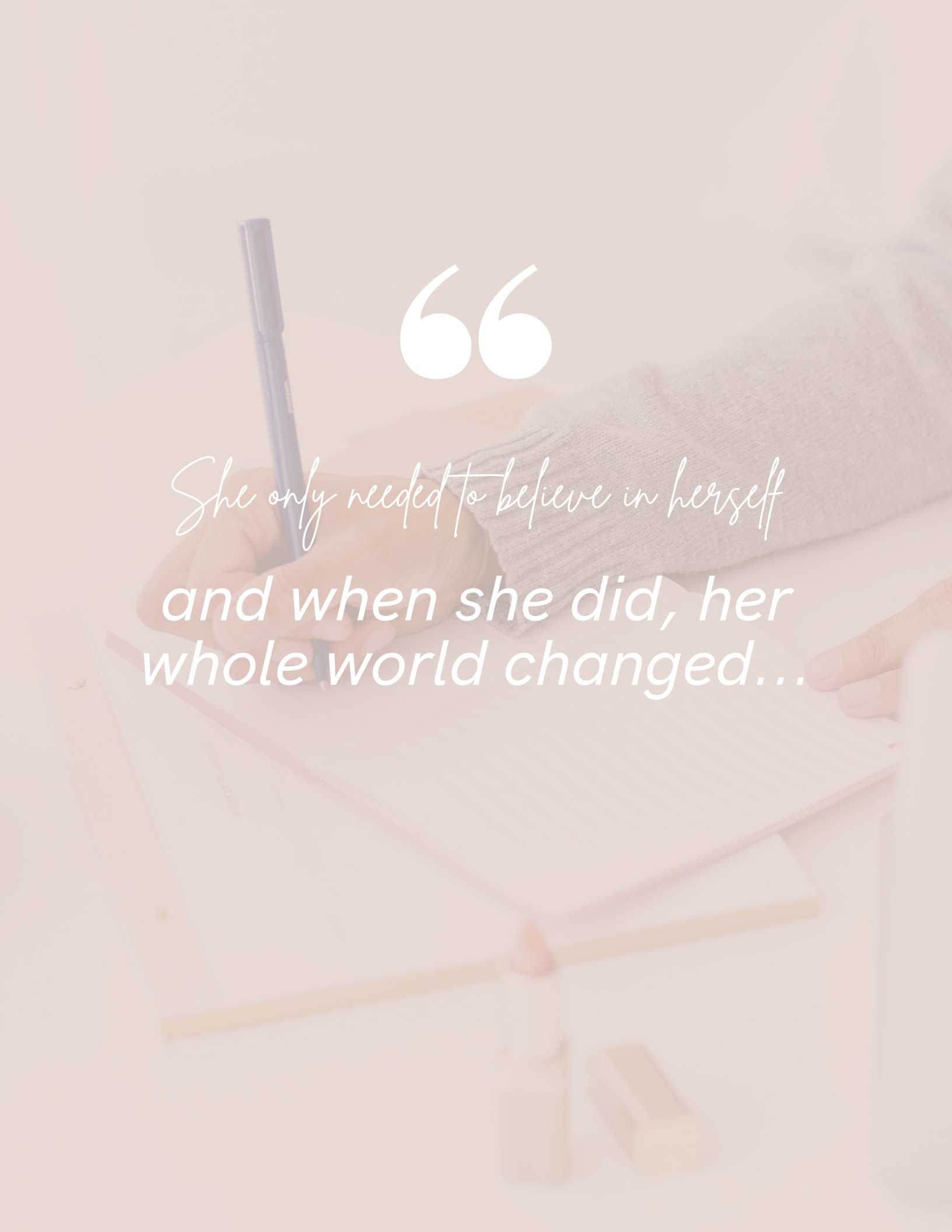
- ☐ Build your emergency fund

Here is where you put your liquid funds - easily accessible cash in the event of an emergency.

Invest

- ☐ Make your money work for YOU

Investing can mean a variety of things. There are options for those that love risks or another approach is a safer, more risk-averse option. Start where you feel comfortable. Personally? I became my own bank.

A person wearing a grey sweater is writing in a white notebook with a blue pen. The notebook is open, and the person's hand is visible holding the pen. The background is a soft, out-of-focus light pink color.

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*She only needed to believe in herself
and when she did, her
whole world changed...*

Hey, I'm Ariana

I'm passionate about empowering families with financial literacy. I hope you find this workbook helpful. Interested in a personalized plan or interested in how you can become your own banker? I'm readily available to help! Click [here](#) to get on my calendar!

LET'S KEEP IN TOUCH

