

The Money Glow Up Starter  
Kit

The Money  
*Glow Up*  
Starter Kit



## Meet Katie

Hi, I'm Katie.

I'm a former financial adviser, certified life coach and someone who has spent years fascinated by why we know what to do but still struggle to do it.

For years I helped people understand money better when working in a bank, but then these same customers would come back a couple of years later in a similar situation again.

What I learned, both professionally and personally, is that money isn't just about money or the logical ways you handle your finances.

It's about the stress we carry.

The stories we tell ourselves.

The habits we've picked up over years.

The emotional spending that happens when life feels hard.

The avoidance that happens when we feel overwhelmed.

And the confidence we often wish we had but were never taught how to build.



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## Meet Katie

In 2020, I was diagnosed with incurable breast cancer. Since then, that diagnosis has completely changed the way I look at life.

It made me realise how precious our time is and how many women are spending years feeling trapped, overwhelmed and stressed about money when what they really want is freedom, choice and peace of mind.

That's why I created the GLOW Method.

A simple framework that combines practical money organisation with the emotional side of money so you can feel calmer, more capable and more in control of your financial future.

I don't teach women about money because I want them to become interested in money or some sort of money expert.

I teach women about money because life changes.

Relationships end.

Jobs become unbearable.

People get sick.

Redundancies happen.

And I never want a woman to feel trapped because she believes she couldn't cope financially on her own.

I want women to know they have choices.



*Katie*

*xx*

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# Introduction

If money feels overwhelming right now, I really want you to know this before we get going...

Most women are not “bad with money”. You are not lazy. You are not stupid. And you definitely don’t need a maths degree to learn how to handle your money.

Most women are dealing with a lot, tired, emotionally exhausted and trying to hold everything together while quietly feeling crap that nobody ever actually taught them about money in the first place.

A lot of us grew up watching women feel stressed about money, avoiding money conversations or handed finances over to someone else because they didn’t feel confident enough to deal with it themselves. Then we become adults and somehow expect ourselves to magically know what we’re doing.

Money is also rarely **just** about numbers - again something we aren’t taught.

Sometimes it looks like emotional spending because life feels hard.  
Sometimes it looks like avoiding your banking app because you already feel overwhelmed.  
Sometimes it looks like telling yourself you’ll “sort it later” because your brain cannot deal with one more bloody thing!  
And sometimes you actually know what you should be doing... but still cannot seem to do it consistently.

But none of that means you can’t change it and, therefore, whatever financial situation you currently find yourself in.

A woman who trusts herself with money has choices.

Choices about work.  
Choices about relationships.  
Choices about how she lives her life.

That’s what this guide is really about.

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# The GLOW Method

This is the four-step Future You framework I use to help women feel calmer, safer and more capable with money emotionally and practically.

## **G** — *Get Clear*

Before anything can change, we need to get really honest with where you are at right now. No shame. No panic. Just clarity around what is actually going on financially. Anxiety grows when you bury your head in the sand and avoid looking at what's really happening. The less we know, the more our brains fill in the gaps with worst-case scenarios.

This step is about understanding your current situation properly so you can stop feeling scared of your finances and start feeling more capable with them. Because you cannot make confident decisions from information you're avoiding, and you cannot create more choices for yourself if you don't know where you stand. Getting clear isn't about judging yourself. It's about giving yourself the information you need to move forward.

## **L** — *Lift The Blocks*

Money habits are emotional far more often than people realise. Emotional spending, avoidance, self-sabotage, guilt, shame, scarcity, fear of not having enough, feeling "bad with money"... these patterns don't appear out of nowhere. This step is about understanding the emotional and subconscious patterns affecting your financial behaviour so you can stop fighting yourself all the time.

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# The GLOW Method

## **O** — *Organise Your Life & Money*

This is where we create practical systems that help you feel calmer, more supported and more capable with money. Things like organising accounts, understanding where your money is going, reducing financial chaos, simplifying your finances and creating habits that help Future You feel secure rather than constantly overwhelmed. Most women think organising their money is about being “good with money”. I don’t think that’s the real reason. I think simple money systems create something far more valuable. They create options. When you understand what you’ve got, where it is and how it’s working for you, you have more flexibility, more confidence and more choice when life inevitably throws you a curveball. Having simple systems in place means you’re not making important decisions from a place of panic.

You’re making them from a place of capability and knowing you have got your own back.

## **W** — *Walk As Future You*

This is where lasting change happens. Not through perfection, but through consistency, self-trust and becoming the kind of woman who handles money differently. The goal is to become someone who trusts herself to keep showing up financially even when life feels messy.

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# Get Clear

## **Get clear.**

One of the biggest reasons money feels overwhelming is because we avoid it. And, I completely understand why.

There's something really powerful though about sitting down and becoming fully aware about where you are financially without making yourself feel bad for it.

No need to shame yourself or feel panicky, remove the emotion and just see the facts for what they are, this is just your starting point - don't make it mean anything other than that.

Take 10–15 quiet minutes and write down:

Money Coming In-

- Salary
- Benefits/support
- Side income
- Child maintenance
- Any additional income

Money Going Out-

- Bills
- Debt repayments
- Food
- Transport
- Subscriptions
- Spending habits
- “Fun spends” that add up

Debt Balances-

What are the balances of anything you owe? Here we include loans, credit cards, anything on finance, store cards etc everything counts.

## Get Clear

What's causing you the most stress financially right now?

- Debt
- No savings
- Cost of living
- Emotional spending
- Not earning enough
- Feeling disorganised
- Fear about the future
- Avoiding finances
- Not understanding financial products
- Living month to month
- Other: \_\_\_\_\_

Avoiding money usually creates far more worry than actually looking at it. Sometimes things are not as bad as our anxious brain has convinced us they are.

Equally, sometimes we realise things do need attention and support.

Both are okay.

What matters is that you stop avoiding yourself financially, facing your finances is an act of self-respect and self-love.

# Lift the Blocks

## ***Lift the Blocks.***

This is the part most people skip, because they don't even realise it IS a part!

As I have already said, money habits are rarely just about money.

Sometimes we spend emotionally because we're stressed, burnt out or trying to comfort ourselves.

Sometimes we avoid our finances because they make us feel ashamed or overwhelmed.

And sometimes we're stuck in habits that helped us cope emotionally at one point, but no longer support the life we actually want.

So instead of judging yourself, I want you to get curious about your patterns, and any unconscious beliefs you may have.

Grab a pen and think back to the last few times you spent money impulsively or emotionally.

What was happening at the time?

Were you:

- stressed,
- overwhelmed,
- lonely,
- burnt out,
- trying to reward yourself,
- avoiding something,
- feeling low,
- feeling like you "deserved something"?

What were the thoughts you were having that led to these feelings?

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# Lift the Blocks

How did you feel immediately after spending the money?

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And how did you feel a few hours or days later?

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Do you notice any patterns showing up?

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Other areas for you to journal on to find your patterns could be:

- childhood money messages
- what you saw/heard growing up
- whether money felt safe or stressful
- whether women around you struggled with money

Sometimes emotional spending is not really about the thing we're buying at all. Sometimes it's about trying to meet emotional needs that crave support in completely different ways.

Awareness changes things because once you understand your patterns, you can start changing them in a kind and gentle way..

# Organise your Life & Money

## **Organise your Life & Money.**

One of the biggest reasons women feel constantly stressed around money is because everything feels chaotic.

- Money comes in.
- Money goes out.
- Bills are mixed with spending.
- There's no real system.
- No breathing room.
- No feeling of safety.

And when life already feels overwhelming, trying to manage money inside chaos can make your nervous system feel constantly “on edge”. This is why creating simple systems matters, because Future You deserves support, structure and to feel calm about her finances.

This might look like:

- separating your bills and spending money

Having separate pots so you know what money is for can help keep you calm and in control.

- creating a small “Cushion”

Having a financial cushion, just in case, creates financial safety, knowing you don't need to worry if the boiler breaks down just as a snow blizzard hits is worth putting a bit away each month!

- setting up a daily money check-in

Nothing extreme just know where you are at and what is going on.

- automating important payments

This takes away another part of your mental load.

- reducing financial avoidance

Open the letter and just deal with it, burying your head in the sand doesn't make it go away. The pension letter, the overdue bill, the email that has sat there for weeks unactioned.

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# Organise your Life & Money

## - simplifying accounts

Make sure each account you have has a purpose and you know why they are there, close any old accounts that you no longer use. Especially credit cards. This is the same as decluttering your living space, it helps create calm and peace.

## - creating habits that make you feel more in control instead of reactive

Unfollow accounts that make you feel ashamed, behind or inadequate. We are not playing keeping up with the Joneses any more!

Having systems like these can create massive emotional relief, because the goal is not just “having more money” - which will come when you’re calmer and more intentional with money.

The goal right now is feeling calmer, safer and more supported in your everyday life.

## **A little Future You task**

I want you to choose ONE thing this week that would make your life feel financially calmer.

Not perfect, just calmer.

Examples:

- opening a separate bills account
- creating a small Cushion savings pot
- checking your direct debits
- moving bill money as soon as you get paid
- cancelling a subscription you forgot about
- opening the letter you’ve been avoiding
- writing down all your monthly bills
- checking your bank account daily instead of avoiding it

## Organise your Life & Money

What is ONE thing Future You would feel relieved you finally sorted?

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What small step could you take in the next 24 hours?

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Small actions repeated consistently will help you feel safe and your nervous system will feel calm, that will then create confidence over time.

# Walk as Future You

## ***Walk as future you.***

Who is future you? And what is her relationship with money like? Not what it looks like on Instagram. Not what society thinks. Not people online pretending they have life figured out.

You and your real life.

A lot of women are chasing somebody else's version of success without ever asking themselves what they actually want their life to feel like.

For me, going through cancer changed this massively.

I used to follow a lady on Instagram and felt a bit jealous, like I really wanted her life, but then I realised I was comparing myself to a single, younger woman with no children and no cancer! That soon made me realise I don't need my life to look like hers, I need to feel calm in my own, real life. Feeling safe. Being able to make memories with my family and the people I love.

Your financial goals become much clearer once you stop chasing appearances and start focusing on what genuinely matters to you.

Perfectionism keeps so many women stuck with money and so many other areas of life too.

One bad week and suddenly they feel like they've failed. One emotional spending moment and they decide they're terrible with money. One missed habit and they convince themselves they're back at square one again.

But confidence with money (or anything else in fact) is not built by getting everything right all the time. It's built by learning how to stop trying to numb out every time life feels stressful, emotional or overwhelming.

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## Walk as Future You

Let's face it, if you had a nail in one of your car tyres, you wouldn't say "fuck it" and slash the other three as well.

Checking your bank account after avoiding it. Starting again after a week where things felt chaotic. Moving money into your cushion account even if it's only a tiny amount. Doing the small things that future you would feel relieved you started now instead of six months down the line. These are all great steps forward.

The women who feel calmer and more confident with money are not the women who never make mistakes. They're the women who stop turning one difficult moment into a reason to completely give up on themselves and tell themselves how awful they are.

You just need to start becoming someone who trusts herself to keep showing up, even when life is messy or hard.

Take a few minutes to write down how future you handles her money, her accounts, how she feels around money.

I then want you to write a letter to money. pretend money is a person, write a letter to them about how you treat them right now, do you just use money and hope it will be in your account because you have; taken the time to check on it first? This exercise can really highlight where we want to make changes for our future selves.

Remember this is all about awareness. Becoming aware of your relationship with money and slowly but surely you can change it.

# The Money Glow Up Starter Kit

Ready for Your Own Money GLOW Up?

Reading this guide is a brilliant start.

But sometimes what we really need isn't another spreadsheet, budgeting app or money-saving tip.

Sometimes we need someone to sit down with us, look at everything properly and help us make sense of it all.

That's exactly why I created my Money GLOW Up Sessions.

These are private one-to-one sessions where we'll take a deep dive into both the practical and emotional side of your finances.

Together we'll identify what's keeping you feeling stuck, what financial knowledge or confidence is missing, and the practical and emotional steps that will help you create more choice in your life.

Before the session you'll complete a short questionnaire and gather some key financial information so we can make the most of our time together.

During our session we'll explore:

- Your current financial situation and goals
- Any debt, savings, accounts or financial products you want help understanding
- Areas where your money could be simplified or organised

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# The Money Glow Up Starter Kit

- Emotional spending patterns, avoidance habits or limiting beliefs that may be affecting your finances
- Practical next steps tailored specifically to you

My goal isn't to make you perfect with money.

My goal is to help you feel capable enough to make decisions from a place of choice rather than fear. Because when you trust yourself with money, you trust yourself with your life.

And that creates options.

Life is too short to stay stuck when more choices are possible. ✨

*Katie*  
*xx*

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