

Workbook & 12-Month Financial Planner

Personal Finance Course

Get tailored advice, budgeting strategies, and creative solutions that enable you to enjoy your preferred lifestyle without compromising your financial stability, creating a balanced and fulfilled life.

STYLED **SENSIBLY**

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Financial freedom starts now.

WE'RE GLAD YOU'RE HERE!

Welcome to our comprehensive budgeting course, designed to empower you with the essential knowledge and skills to understand your spending habits and align them with your financial goals.

In this course, we will embark on a journey to demystify the world of personal finance, helping you gain greater control over your money, reduce financial stress, and pave the way to financial success. By delving into the principles of budgeting, you'll learn how to identify your spending patterns, set clear financial objectives, and create a practical plan to achieve your dreams.

We're excited to guide you through this transformative experience, providing you with the tools to make informed and strategic financial decisions that will impact your life positively. So, let's get started on your path to financial empowerment and a more secure financial future.

C H A P T E R

01

Picture your *dream* life.

Having a clear vision for your personal finances and your life is essential because it serves as a guiding light for your decisions and actions. A clear vision helps you set goals, create a budget, and save for the future, ensuring financial stability and security. It also provides purpose and direction, motivating you to pursue your passions and dreams. It helps you make choices that align with your long-term aspirations, fostering a sense of fulfillment and accomplishment. Without a vision, you may drift aimlessly, missing out on opportunities and failing to achieve your full potential.

VISION

Write out a brief summary of what your dream life looks like to you:

EMPLOYMENT SITUATION:

RELATIONSHIPS:

PERSONAL STYLE:

ROUTINE:

HOME - WHERE DO YOU LIVE:

FINANCIAL SITUATION:

TOP 3 AREAS OF YOUR LIFE YOU WANT TO START IMPROVING:

How does this future feel to you? Does it make you excited? No more stress?

C H A P T E R

02

Uncover what you *value*
as a consumer.

Determining what you value as a consumer is crucial because it influences your purchasing decisions and overall satisfaction.

For instance, if you prefer quality over quantity, you'll invest in products that last longer and deliver better performance, even if they come at a higher price. On the other hand, valuing quantity might lead you to prioritize bulk purchases or discounts.

Recognizing your values helps you make informed choices that align with your priorities, ensuring a more satisfying consumer journey.

WHAT DO YOU VALUE?

Check the statement below that most applies to you.

☐

Quality: High-quality products that are durable and reliable but you can afford less

OR

☐

Quantity: Products that are not as high quality but you can more of what you want when you want it

☐

Brand Reputation: you prefer buying from a specific brand when making your purchases

OR

☐

Brand Reputation: Branding does not influence your purchases

☐

Design: You value aesthetic and innovative products

OR

☐

Design: You value function over appearance

☐

Customer Reviews: You always check the reviews before making a purchase and only buy products with 4 or more stars

OR

☐

Customer Reviews: Reviews do not heavily impact your decision, you may consider them unreliable

☐

Sustainability: Environmentally friendly and ethical production practices are important when making your final decisions

OR

☐

Sustainability: Environmentally friendly and ethical production practices do not ultimately influence your decisions

Are you surprised by your selection? _____

Do you spend in accordance with your values or do you find yourself sacrificing those values due to other factors? _____

What else do you value? _____

MOTIVATION

C H A P T E R

03

What *motivates* you to spend or save.

Understanding your motivation for making a particular purchase is a cornerstone of becoming a smarter shopper. Whether you're buying out of necessity, desire, or to fulfill a specific need, recognizing your motivation allows you to assess the importance of the purchase. By aligning your motivation with your consumer values, like quality, quantity, or convenience, you can make more informed choices. This self-awareness helps you avoid impulse buying and ensures that each purchase contributes to your overall satisfaction and financial well-being, making you a more mindful and strategic consumer.

WHAT MOTIVATES YOU?

01

PROMOTIONS & SALES

Promotions, sales, or discounts on the product make it more appealing by offering perceived value or cost savings

PEER INFLUENCE

Friends, family, or colleagues have purchased the same product, creating a desire to fit in or experience what they've enjoyed.

02

03

EMOTIONAL APPEAL

The product or brand evokes strong positive emotions or connections, such as nostalgia, happiness, or a sense of belonging.

DESIRE FOR IMPROVEMENT

The purchase can lead to an improvement in the buyer's life, like upgrading to a newer smartphone or a more fuel-efficient car.

04

05

NEED OR UTILITY

A product or service fulfills a practical need, such as food, clothing, or housing.

C H A P T E R

04

Break down where your
money is coming from
and where it is *going*.

Tracking your earnings and expenses each month is essential for maintaining financial stability and making informed decisions. It allows you to gain a clear understanding of your financial health, identify spending patterns, and see where your money is going.

This data empowers you to set and adjust budgets, save for goals, and make necessary adjustments to avoid overspending or accumulating debt. Additionally, it provides a sense of control and peace of mind, helping you plan for the future and make sound financial choices based on your real financial situation. In essence, regular tracking is a fundamental tool for managing your finances effectively.

INCOME/ EXPENSES

Fill in the chart below based on one month of your current income/expenses.

INCOME

DATE	DESCRIPTION	AMOUNT
TOTAL		

FIXED EXPENSES

DATE	DESCRIPTION	AMOUNT
TOTAL		

OTHER EXPENSES

DATE	DESCRIPTION	AMOUNT
TOTAL		

TOTAL INCOME	
TOTAL EXPENSES	
TOTAL REMAINING	

C H A P T E R

05

The *expenses* you can't
live without.

Properly budgeting for non-negotiable expenses is crucial because these are fundamental costs that must be covered regularly. Failing to allocate funds for these essential bills can lead to financial instability, late payments, or even potential eviction or service disconnection. By budgeting for these non-negotiables, you ensure that you prioritize your financial responsibilities, maintain a roof over your head, and access essential services consistently. This financial discipline provides peace of mind and a solid foundation for managing discretionary spending and savings, helping you stay on top of your financial obligations.

BILLS & NON-NEGOTIABLES

Referring to the income/expenses worksheet, fill in the chart below based on one month of your current expenses.

HOME

DATE	DESCRIPTION	AMOUNT

TRANSPORTION

DATE	DESCRIPTION	AMOUNT

DEBT PAYMENTS

DATE	DESCRIPTION	AMOUNT

HOME TOTAL	
TRANSPORTATION TOTAL	
DEBT TOTAL	
MONTHLY TOTAL:	

C H A P T E R

06

Are you overpaying for your food?

Overpaying for groceries can often occur through hidden ways, such as impulsive purchases, brand loyalty, or failing to compare prices. Shopping effectively can help you save money by being mindful of these pitfalls. Making a list and sticking to it can curb impulse buying, opting for store brands over name brands can lead to significant savings without compromising quality, and price comparison across different stores or online can ensure you get the best deals. Additionally, using coupons and taking advantage of loyalty programs and sales can further reduce grocery costs, making your shopping trips more cost-effective and budget-friendly.

SMART SHOPPER SAVINGS

Purchasing groceries is a necessary expense however, the cost can fluctuate week by week making it hard to budget for. By implementing these strategies, you can rein in your grocery expenses and make more cost-effective choices during your shopping trips.

01

Create a Shopping List: Plan your meals and create a shopping list before heading to the store, and stick to it. This prevents impulse purchases.

04

Compare Prices: Pay attention to unit prices on labels to compare costs and choose the most cost-effective options.

02

Shop with a Full Stomach: Avoid shopping when hungry, as it can lead to unnecessary cravings and overbuying.

05

Buy in Bulk: For non-perishable items that you frequently use, consider buying in bulk to take advantage of lower unit prices.

03

Buy Generic Brands: Opt for store brands or generic products, which are often more affordable than name brands.

06

Limit Impulse Buys: If you're tempted by an impulse purchase, give it a 24-hour waiting period to decide if it's genuinely necessary.

C H A P T E R

07

Understand the
psychology of your
spending.

Psychology plays a significant role in financial decision-making. Behavioral economics has shown that our emotions, biases, and cognitive processes often influence our financial choices. These psychological factors can lead to impulsive spending, irrational investment decisions, and an aversion to risk. Understanding how psychology affects our financial behavior is key to making more rational and informed decisions.

IDENTIFYING SPENDING PATTERNS

Spending habits often stem from emotional triggers like stress or excitement. By understanding these psychological drivers, individuals can gain insight into their spending patterns. Write out a personalized solution to any of the following emotional triggers you relate to.

PROBLEM	TRIGGER	SOLUTION
Retail Therapy	A response to stress, anxiety, or sadness to boost one's mood	<hr/> <hr/> <hr/>
Impulse Buying	Making unplanned purchases on a whim without thinking through the necessity or budget impact.	<hr/> <hr/> <hr/>
Celebration Splurges	Overindulging in spending to mark personal achievements or special occasions.	<hr/> <hr/> <hr/>
Fear of Missing Out	Purchasing items because others have them, fearing being left out or not fitting in.	<hr/> <hr/> <hr/>
Comfort Eating	Buying excess food or dining out to provide temporary comfort during emotional distress.	<hr/> <hr/> <hr/>
Boredom Buying	Making purchases to relieve boredom, even when the items serve no real purpose.	<hr/> <hr/> <hr/>
Relationship-Related Spending	Overspending on gifts or treats to maintain or improve personal relationships.	<hr/> <hr/> <hr/>

C H A P T E R

08

Learn how to *create* a *budget* specific to you.

Personalizing your budget to fit your specific financial needs and goals is crucial because it ensures that your financial plan is aligned with your unique circumstances and aspirations. Generic budgets may not account for your individual income, expenses, and savings objectives. A personalized budget allows you to allocate resources where they matter most, and track your progress toward achieving your financial dreams. It serves as a practical tool for managing your money effectively.

MANAGING A MONTHLY BUDGET

01

Determine Your Financial

Goals: Define your short-term and long-term financial objectives, such as saving for emergencies, paying off debt, or planning for retirement.

02

Calculate Your Monthly

Income: Calculate your total monthly income, including your salary, bonuses, investments, rental income, or any other sources.

03

List Your Expenses: Make a comprehensive list of all your monthly expenses, categorizing them as fixed (e.g., rent/mortgage, utilities, insurance) and variable like groceries or discretionary spending (e.g., entertainment, shopping, or dining out).

04

Prioritize Essential Expenses:

Allocate a portion of your income to essential expenses, ensuring that they do not exceed a reasonable percentage of your total income.

05

Set Savings Goals: Determine how much you want to save each month, including contributions to your retirement fund, emergency savings, or other specific financial goals like travel or a new car.

06

Use the Monthly Budget

Worksheet: With the worksheet you can track your income and expenses. As well as, regularly track and record all of your financial transactions.

C H A P T E R

09

What do you *want* from your finances?

Your vision of your dream lifestyle is intricately linked to the financial goals you set today. The lifestyle you aspire to, whether it involves travel, homeownership, early retirement, or financial freedom, all hinges on your ability to manage your finances effectively. By creating financial goals, you set a roadmap to turn your dreams into reality. Start by defining specific, measurable, and time-bound objectives that align with your vision, such as saving a certain amount each month, paying off debts, or investing in assets that appreciate over time.

SETTING FINANCIAL GOALS

Refer to the income/expenses worksheet you previously filled out when creating your goals.

SHORT TERM

GOAL (<i>Specific</i>)	TERM (<i>Timely</i>)	TOTAL COST (<i>Measurable</i>)	MONTHLY (<i>Realistic</i>)	WAYS TO REACH (<i>Action</i>)

MID TERM

GOAL (<i>Specific</i>)	TERM (<i>Timely</i>)	TOTAL COST (<i>Measurable</i>)	MONTHLY (<i>Realistic</i>)	WAYS TO REACH (<i>Action</i>)

SETTING FINANCIAL GOALS

LONG TERM

GOAL (<i>Specific</i>)	TERM (<i>Timely</i>)	TOTAL COST (<i>Measurable</i>)	MONTHLY (<i>Realistic</i>)	WAYS TO REACH (<i>Action</i>)

REMEMBER

Regularly review and adjust these goals as you progress, ensuring they remain aligned with your evolving vision. By setting and working towards these financial goals, you can bring your dream lifestyle within reach and create a future that reflects your aspirations.

C H A P T E R

10

Learn how to use your
12-month *financial*
planner

For this next chapter refer to the 12 Month Financial Planner
PDF & Video.

C H A P T E R

11

Clearing the clutter out of *your* finances.

Simplifying your expenses is of paramount importance for maintaining financial clarity and control. By streamlining your spending, you reduce the risk of overspending, overlooking bills, and accumulating unnecessary debt. A simplified expense structure also makes it easier to track and manage your financial resources, leading to more effective budgeting and saving. Additionally, it can reduce stress and anxiety related to financial matters, as you'll have a clearer picture of where your money goes and can allocate it more purposefully toward your financial goals. Simplifying expenses encourages financial discipline and paves the way for better financial health and stability.

10 WAYS YOU CAN CLEAR YOUR CLUTTER

Check the box next to each idea that you can apply to your financial plan.

- 01 **Limit Impulse Buying:** Avoid impulsive purchases by making a shopping list and sticking to it. ☐
- 02 **Cut Unnecessary Subscriptions:** Review your subscriptions, like streaming services or magazine subscriptions, and cancel those you no longer use or need. ☐
- 03 **Cook at Home:** Reduce dining out by preparing meals at home, which is usually more cost-effective. ☐
- 04 **Declutter and Sell Items:** Sell unused or unnecessary items to earn extra cash and declutter your space. ☐
- 05 **Shop Smart:** Look for sales, use coupons, and buy generic brands to save on groceries and other essentials. ☐
- 06 **Reduce Transportation Costs:** Carpool, use public transportation, or consider walking or biking to cut down on commuting expenses. ☐
- 07 **Buy Used or Refurbished:** Consider purchasing used or refurbished items, such as electronics or furniture, to save money while still getting quality products. ☐
- 08 **Limit Entertainment Expenses:** Find affordable or free entertainment options, like enjoying nature, exploring local events, or utilizing public resources like libraries and parks. ☐
- 09 **Refinance Debt:** If possible, refinance high-interest loans or credit card debt to lower interest rates. ☐
- 10 **Stick to a Budget:** Establish a clear budget that outlines your income and expenses, helping you control your spending. ☐

DISCIPLINE

C H A P T E R

12

Strategies to *stick* to your budget.

Discipline acts as the foundation upon which you can build a solid financial future. It helps you resist the temptations of impulsive spending, stick to your budget, and consistently save or invest toward your objectives. By maintaining financial discipline, you establish a habit of responsible money management, ensuring that you remain on track to achieve your long-term aspirations. Whether it's paying off debt, saving for a home, or securing your retirement, discipline is the driving force that turns your financial intentions into tangible and lasting success.

Follow these steps as your internal thought process before you add an expense to remind you of your goals and keep you motivated.

- | | | | |
|------|---|------|--|
| STEP | 1 | ———— | Pause and Reflect
Take a moment to pause before making a purchase. |
| STEP | 2 | ———— | Remember Your Goals
Recall your financial goals. What are you striving to achieve, whether it's paying off debt, saving for a home, or investing for retirement? |
| STEP | 3 | ———— | Consider The Necessity
Ask yourself if the purchase is necessary. Will it help you progress toward your financial goals, or is it more of a want than a need? |
| STEP | 4 | ———— | Assess The Impact
Think about the potential impact of the purchase on your finances. Will it set you back or push you forward? |
| STEP | 5 | ———— | Budget Check
Review your budget. Does this purchase fit within the allocated amount for discretionary spending? |
| STEP | 6 | ———— | Explore Alternatives
Consider if there are more cost-effective alternatives to achieve the same satisfaction or benefit. |
| STEP | 7 | ———— | Sleep On It
Give yourself some time to think it over. Delaying the purchase decision can help prevent impulsive buying. |
| STEP | 8 | ———— | Align With Goals
If the purchase still aligns with your financial goals and budget after going through these steps, proceed with confidence. |

C H A P T E R

13

Can you realistically
achieve your goals with
your current *income*?

The key to financial success is not only about earning more but also managing your money wisely. It may take time and effort to bridge the income-to-goal gap, but with determination and strategic planning, it's possible to make progress toward achieving your financial objectives.

STRATEGIES TO INCREASE INCOME

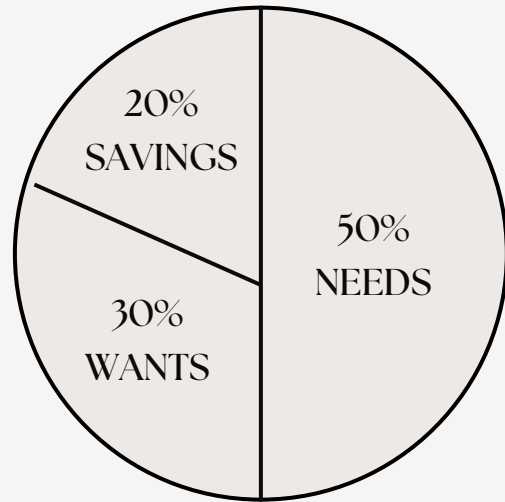
What the experts suggest.

Experts suggest following the 50/30/20 budgeting rule.

Allocate 50% of your after-tax income to cover your essential needs.

Reserve 30% of your income for discretionary spending on wants or non-essential items and experiences.

Dedicate 20% of your income to savings, investments, and debt repayment.



Determine if the cost of your goals exceeds your income.

First, Review your financial goals and assign a monthly cost to each one.

Next, Review your income and expenses and determine if you are optimizing your savings potential.

Finally, Subtract your financial goal monthly total from your total income after expenses are paid.

If you are in the positive, congratulations you are earning enough to achieve your goals!

If you are in the negative, don't worry, you still have options.

Strategies to Increase Income.

1. **Side Hustles:** Explore opportunities for part-time jobs, freelance work, or gig economy jobs to supplement your income.
2. **Advance Your Career:** Seek opportunities for career advancement, additional certifications, or skills development that may lead to higher-paying positions.
3. **Negotiate Salary:** If you're already employed, consider negotiating for a raise or a bonus based on your performance and contributions.
4. **Participate in the Gig Economy:** Explore gig platforms where you can offer your services on a project basis, such as driving, delivery, or online tasks.
5. **Financial Education:** Invest in financial education to make better investment and money management decisions.

C H A P T E R

14

Financial *freedom*
starts now.

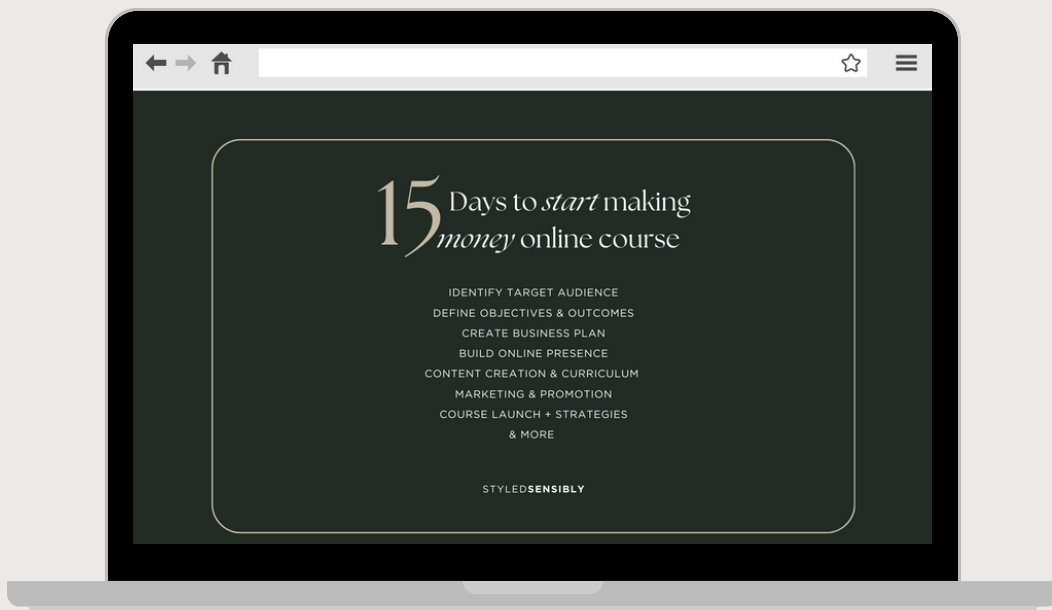
The skills acquired in this course are highly transferable, benefiting various aspects of life. They enable you to make informed decisions about personal finances, debt management, savings, investments, career development, major life decisions, and ultimately contributing to financial stability and a more secure future. Continue your journey to financial freedom by combining the knowledge you've obtained in this course with skills you can develop with another one of our highly rated courses.

JOIN NOW

15 DAYS TO START MAKING MONEY ONLINE COURSE

(LAUNCHING NOV. 6th)

Are you ready to turn your entrepreneurial dreams into reality? Our 15-Days to Start Making Money Online Course is your comprehensive roadmap to kick-starting your online venture. This course is designed to take you from concept to launch in just 15 days. Each day, you'll dive into essential topics such as market research, business planning, website development, marketing strategies, and more.



Whether you've been sitting on a business idea or seeking to revamp your existing one, this course will empower you with the skills, knowledge, and actionable steps to confidently bring your vision to life. Don't miss out on the opportunity to make your online business dream come true - enroll now and start your journey to success!

PRE-ORDER NOW!

CLIENT TESTIMONIAL



Career Advancement Course

The course content was practical and immediately applicable. I've learned skills in leadership, communication, and strategic planning that have propelled my career. If you're serious about your future, do yourself a favor and enroll in this course!"

-
Kylie W.



Personal Style Course

"This course and planner combo is a must-have! The content is engaging, and the practical tools in the planner make the process so much easier. I've completely transformed my wardrobe and shopping habits, all while staying within my budget. It's an investment in yourself that pays off in spades!"

-
Jessica P.



Personal Style Course

"As a new mom I struggled to find my personal style. This course helped me stay on budget and get organized, even with a newborn. I've learned so much about my personal style, and I feel more confident and stylish than ever. This course is a game-changer!"

-
Annalise M.

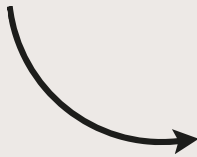
COURSES TO MAKE IT HAPPEN

- 01 -

15 DAYS TO START MAKING MONEY ONLINE (PRE-ORDER)

Whether you've been sitting on a business idea or seeking to revamp your existing one, this course will empower you with the skills, knowledge, and actionable steps to confidently bring your vision to life.

Pre-Order Now!

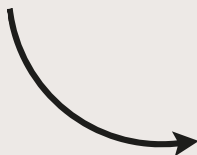


- 03 -

PERSONAL STYLE COURSE

This course and planner helps you develop your personal style while aligning it with your financial goals. It's interactive and encourages self-reflection and informed decision-making to help you elevate your personal style and your life.

Sign Up Now!



THANK YOU

THANK YOU!

I wanted to take a moment to express my heartfelt gratitude for your participation in our financial literacy and budgeting course. Your commitment to learning and your dedication to improving your financial knowledge are truly commendable. I hope that the knowledge and skills you have gained during this course will serve you well in making informed financial decisions, achieving your financial goals, and securing a more stable and prosperous future for yourself and your loved ones.

