

Leah Harrison



Practical financial coaching that works, so you can experience the joy of a more generous, purposeful life through financial freedom

website: <https://moneywisemom.com> | email: leah@moneywisemom.com



What we'll cover today

- ▶ What's a Financial Coach?
- ▶ Who I Help
- ▶ A Little About Me
- ▶ What Makes My Coaching Different?
- ▶ Services
- ▶ **MY FAVORITE BUDGETING TIPS!**

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QUESTION:

Have you ever used a travel agent or fitness coach before?



Coach vs Advisor

What's the difference?

A financial **advisor** works on *growing* your wealth; a financial **coach** helps you build the habits to *create* wealth. It's like building a strong foundation around your money habits to help stand up & support your financial future.

Financial Advisor

- ▶ Think of a financial advisor like a **travel agent** for your money
- ▶ They help you **pick a destination** (retirement, investment goals), plan the route (which stocks, bonds, or funds to invest in), and handle the logistics (managing portfolios).
- ▶ They're focused on **long-term wealth** building and investments

“HELP ME INVEST!”

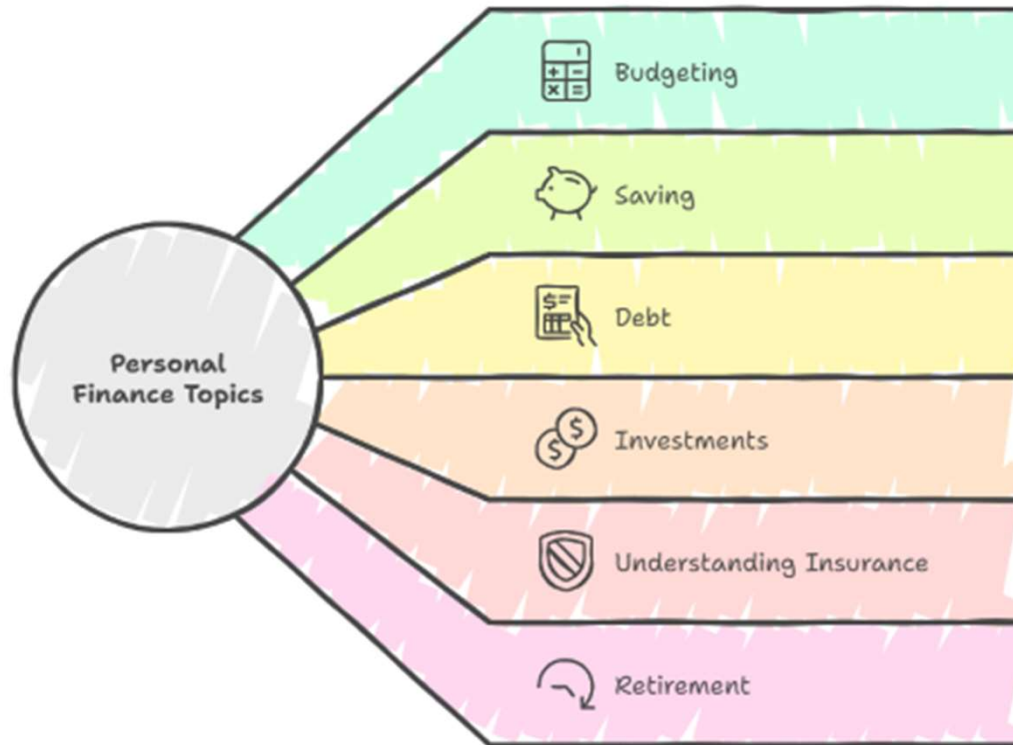
Financial Coach

- ▶ A financial coach, on the other hand, is like a **personal trainer** for your money
- ▶ They help you build **healthy habits**, like budgeting and saving, to get your finances in shape (i.e. take control of your finances)
- ▶ They're focused on your **day-to-day** and month-to-month financial behaviors, helping you overcome challenges like living paycheck-to-paycheck or tackling debt.

“HELP ME FIND THE MONEY TO INVEST!”



What Are “Day-to-Day Finances”?





C.O.A.C.H.

<u>C</u>LARITY	Helps you see the big picture , while guiding you through next steps, so you always know where you <u>are</u> and where you're <u>going</u>
<u>O</u>RGANIZATION	Helps you implement proven systems and best practices to organize & simplify your everyday finances
<u>A</u>CCOUNTABILITY	More than just a cheerleader, a coach helps you succeed and stay on track through regular check-ins and ongoing support
<u>C</u>ONFIDENCE	Helps build your confidence to make informed decisions through practical and relevant education on important money topics
<u>H</u>ABITS	Helps you discover your unique money personality and how it influences your money habits (how you relate to money) so you can apply that understanding to transform your finances

Who I Help

People who feel:

- ▶ **Overwhelmed** by all the financial info out there
- ▶ **Confused** about where to start or what's right for them
- ▶ **Scared** that facing their current financial situation might feel embarrassing, or that they'll fail

And who are:

- ▶ Making avg middle-class income or better, but wondering where their money goes each month
- ▶ Ready to break free from the paycheck-to-paycheck cycle
- ▶ Eager to build financial confidence and looking for a judgement-free guide to help them create simple money habits that stick



QUESTION:

Would you consider yourself a natural **SPENDER** or **SAVER**?



About Me - BEFORE



The American Dream *Nightmare*

- Paycheck-to-Paycheck
- 30-year Mortgage
- 5-year Car Loan
- \$30K Credit Card & Non-mortgage Debt
- No Emergency Savings
- No College/ Education Savings
- Inconsistent Retirement Savings

And I managed to “accomplish” all of this *WITH* a degree in Accounting!



About Me - AFTER

Fast Forward to Today!!!

- ✓ Living on 90% of my Gross Income
Being *generous* with the rest!
- ✓ Paid for House
- ✓ Paid for Car
- ✓ \$0 DEBT
- ✓ 3 Mos Emergency Savings
- ✓ Cashflow College/ Education
- ✓ Investing 15% Towards Retirement





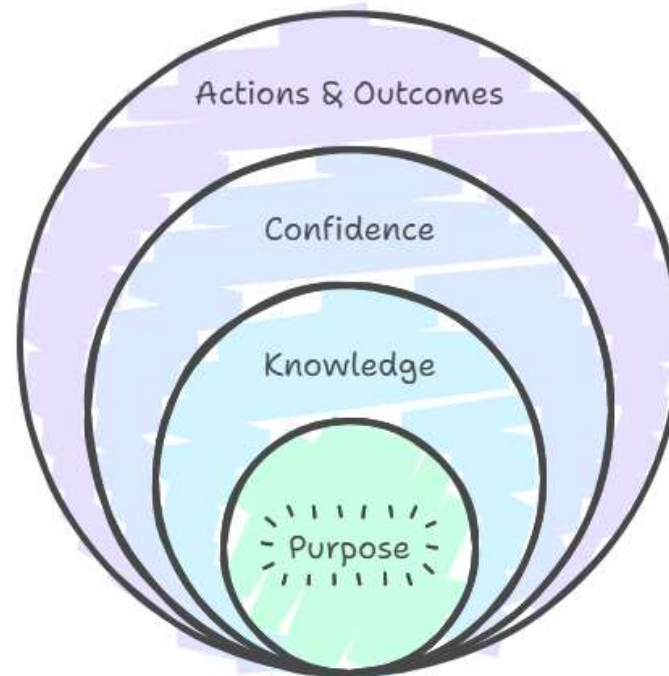
2025 BONUS UPDATE: since that picture was taken in March 2022...

- ▶ Summer 2022 - I got married 🎉 🏠 💍 💕
- ▶ Fall 2022 - Cut back to a 4-day work week (bought my time back)
- ▶ Summer 2024 - Quit my 'J.O.B.' (to become a full-time entrepreneur)
- ▶ TODAY - I'm building the business of my dreams - helping people win with money!
- ▶ All because...there was **PURPOSE** behind my actions



What makes my coaching different?

**Purpose-driven Finances
Start with your "Why"**





Here's My Why

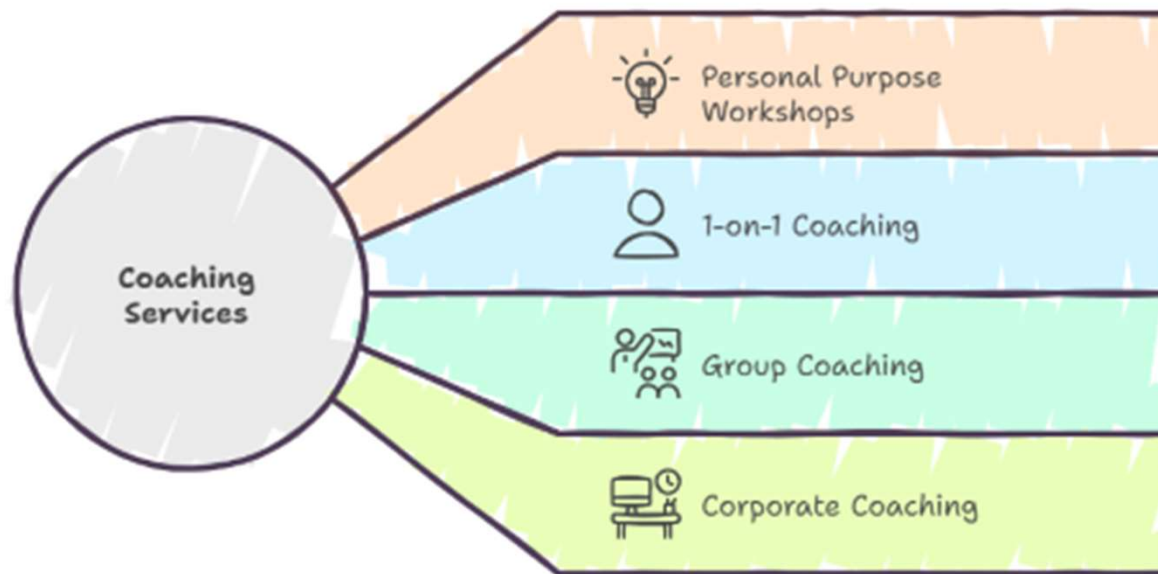
My Purpose is to steward my time, talents, and finances with intention - in a way that affords me more margin (space) in those areas of my life so that I can pursue my God-given passions more fearlessly. And then, out of abundance in my own life, to also use those gifts (of time, talents, and finances) to be a blessing to those I love and within my community as well. I want the impact I make *during* my lifetime, to last *beyond* my lifetime.

How About You?

Imagine the difference you could make, not only in your own life but in the lives of those around you if you could afford to be more generous with your time, your finances, and your passions!



Coaching Services





Services



Personal Purpose Workshops:

- Group & Individual



1-on-1 Coaching:

- Level 1 - Financial Snapshot
- Level 2 - 90-day Roadmap
- Level 3 - RaDICAL* Money Makeover
- Masterclass - Ditch Your Mortgage
- Pay-as-you-go sessions



Group Coaching:

- Financial Literacy Series



Corporate Coaching:

- Webinars/ Workshops
- Speaking Engagements
- Financial Literacy Series

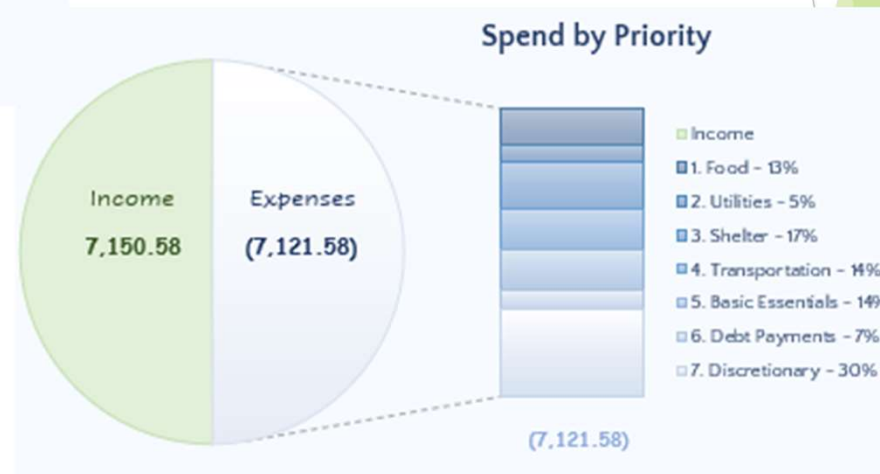
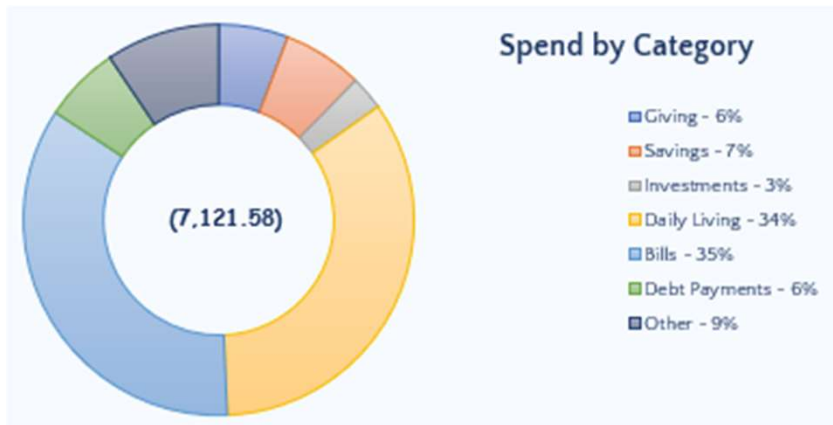
** Utilizes my proven RaDICAL goal-setting framework*

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What's a Financial Snapshot?

How am I spending my money?





What's a Financial Snapshot?

How Am I Doing Compared to My Budget?





What's a Financial Snapshot?

What Am I Spending The Most On?

This Month's Top 20

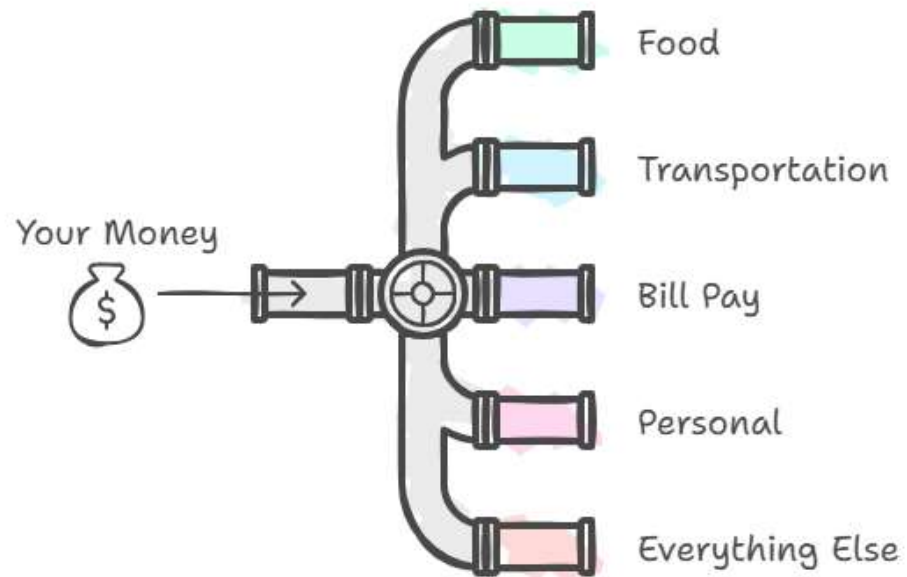
INCOME		
Income Source	Amount	% of Total
1 Job 1	\$ 2,300.00	32.2%
2 Rental Income	\$ 1,200.00	16.8%
3 Savings Xfer	\$ 1,010.00	14.1%
4 Job 2	\$ 1,000.00	14.0%
5 Side Hustle	\$ 900.00	12.6%
6 Tax Refund	\$ 355.00	5.0%
7 Expense Reimbursement	\$ 120.00	1.7%
8 Cashback Reward	\$ 15.00	0.2%
9 Credit Interest	\$ 0.55	0.0%
10 Miscellaneous	\$ 0.03	0.0%
11	\$ -	0.0%
12	\$ -	0.0%
13	\$ -	0.0%
14	\$ -	0.0%
15	\$ -	0.0%
16	\$ -	0.0%
17	\$ -	0.0%
18	\$ -	0.0%
19	\$ -	0.0%
20	\$ -	0.0%
Top 20 Total	\$ 6,900.58	96.5%
Starting Balance + All Other Income	\$ 250.00	3.5%
Total Income	\$ 7,150.58	100.0%

EXPENSES		
Budget Line Item	Amount	% of Total
1 Bills - Mortgage	\$ (1,200.55)	16.9%
2 Food - Groceries	\$ (929.00)	13.0%
3 Other	\$ (670.03)	9.4%
4 Food - Dining Out	\$ (539.00)	7.6%
5 College	\$ (450.00)	6.3%
6 Charitable Contribution	\$ (410.00)	5.8%
7 Personal	\$ (400.00)	5.6%
8 College	\$ (345.00)	4.8%
9 Transportation - Gas	\$ (319.50)	4.5%
10 Bills - Utilities (Electric)	\$ (234.00)	3.3%
11 Retirement (IRA)	\$ (200.00)	2.8%
12 Bills - Car Insurance	\$ (187.00)	2.6%
13 Online purchases	\$ (150.00)	2.1%
14 Bills - Mobile Phone	\$ (130.00)	1.8%
15 Bronco	\$ (125.00)	1.8%
16 Bills - Homeowner's Insurance	\$ (123.00)	1.7%
17 Bills - Utilities (Gas)	\$ (120.00)	1.7%
18 Other	\$ (94.00)	1.3%
19 Bills - Annual Subscription - w	\$ (76.00)	1.1%
20 Bills - Cable	\$ (70.00)	1.0%
Top 20 Total	\$ (6,772.08)	95.1%
All Other Spending	\$ (349.50)	4.9%
Total Expenses	\$ (7,121.58)	100.0%



QUICK START BUDGETING TIPS

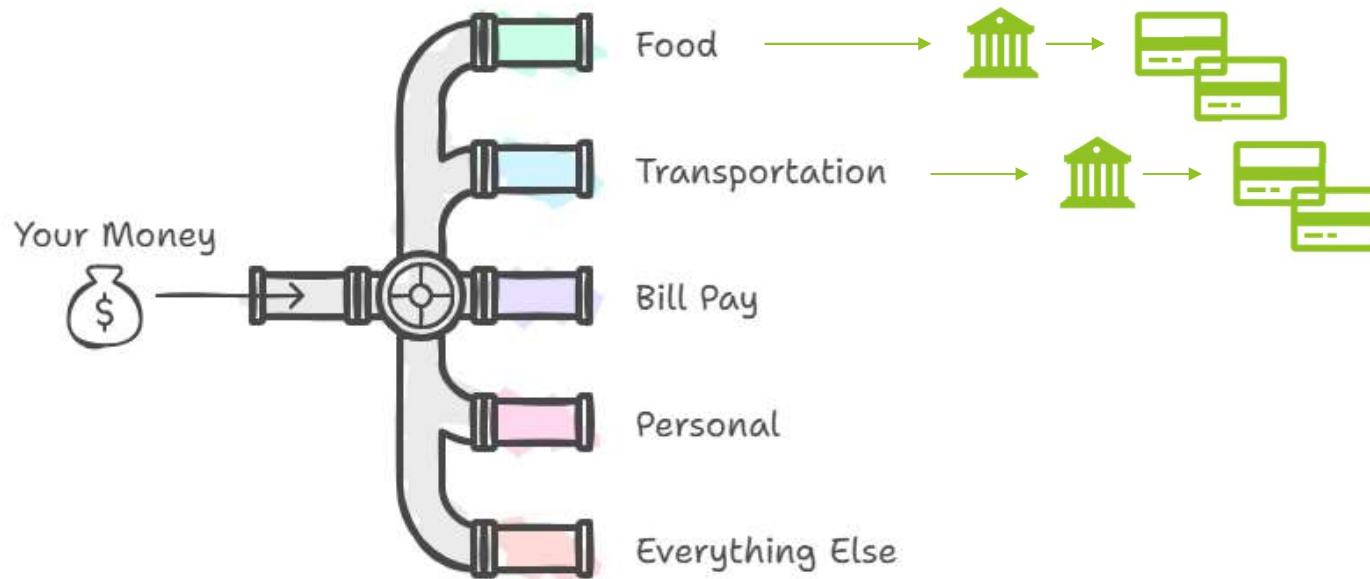
Organizing Your Finances





DIGITAL CASH ENVELOPES

Organizing Your Finances



FREE PRINTABLE DOWNLOAD


Free Download

 Cheat Sheet: Unlock Extra Cash In 6 Easy Steps!



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We'll never share your information. You'll also receive resources & exclusive offers, but can [Privacy Policy](#)






Cheat Sheet: Unlock Hidden Cash in 6 Easy Steps!

[S.P.O.N.G.E. METHOD]

S	Split the Cost	Consider sharing subscriptions, memberships, or even household expenses with friends or family. This allows you to keep enjoying the benefits while cutting your personal cost.
P	Prepare It Yourself	Opt for Do-it-Yourself (DIY) options wherever possible. Whether it's cutting your veggies at home, doing basic home repairs, or making your own coffee; small changes add up to big savings!
O	Opt for Free Versions or Minimum Services	Evaluate which subscriptions or services you actually use and downgrade where possible. Free versions or basic plans are often just as effective!
N	Negotiate a Discount or Promotional Rate	Many companies offer discounts to new or loyal customers. Don't be afraid to ask if there's a better rate or if any current promotions could apply to you.
G	Go Generic	Brand-name products are often more expensive than their generic counterparts. Switching to generic can provide the same quality for a fraction of the price.
E	Eliminate It Altogether	If it's not adding value or joy, consider cutting it completely. The less clutter in your budget, the more space you have for what truly matters.



Where to find me

- ▶  Website: moneywisemom.com
- ▶  Email: leah@moneywisemom.com
- ▶  You Tube: [@moneywisemom111](https://www.youtube.com/@moneywisemom111)

THANK YOU!!!