

Magnetic MONEY

MONEY THAT STICKS

MODULE 6

Miriam Castilla

LIFE ON PURPOSE

Module 6: Create Your Abundant Future



POINT 1

Systems & automation are key to stress-free finances



POINT 2

The domino effect is powerful. Start small, but start!



POINT 3

Taking charge of your money heals your relationship



01 |

THE KEY TO STRESS-FREE FINANCES

Systems & automation

”

*If you're too busy to
build good systems,
then you'll always be
too busy*





02

START SMALL,
BUT START!

”

*Even the mighty
oak starts as a
small acorn.*



03

HEAL YOUR RELATIONSHIP

Take Charge & Raise Your Vibe

" *Life isn't about
finding yourself.
Life is about
creating yourself*

UNKNOWN

Homeplay #1

Make debts cheaper

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Homeplay #2

Set up your debt elimination plan

WEALTH CREATION FUND (20%)	
Extra Funds for Wealth Creation	
Car Loan	
Personal Loan	
Other Loan 1	
Other Loan 2	
Credit/Store card 1	
Credit/Store card 2	
Credit/Store card 3	
Credit/Store card 4	
Total Wealth Creation Fund	



Your automatic debt elimination plan - Tip The Buckets

1. List all debts, starting with the smallest amount owing at the top alternatively, start with highest interest rate)
2. List minimum payment amount - ensure all payments are listed for same payment frequency - ie per week, fortnight month
3. Decide on an EXTRA amount you can contribute & add it to the first debt to be eliminated
4. When Debt 1 has been paid off, close that account/card, then put all payments you were making towards Debt 1 towards Debt 2 - you are tipping the bucket..
5. Continue tipping the buckets until all debts have been eliminated
6. **CELEBRATE!! Take the next month's payment & treat yourself to a big fat reward!**
7. Next, put those funds towards your savings/wealth creation

Ensure any extra funds received (windfalls, rebates etc) are also paid towards the current debt being targeted

	Description	Payment frequency	Minimum payment	Extra payment	Total payment	Owing	Interest Rate
Debt 1					\$ -		
Debt 2				\$ -	\$ -		
Debt 3				\$ -	\$ -		
Debt 4				\$ -	\$ -		
Debt 5				\$ -	\$ -		
Debt 6				\$ -	\$ -		
Debt 7				\$ -	\$ -		
Debt 8				\$ -	\$ -		
Debt 9				\$ -	\$ -		



Tip the Buckets:
Eliminate Debt Fast!

Homeplay #3

Balance the budget

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INCOME					
	Income 1	\$0.00	\$0.00	\$0.00	\$0.00
	Income 2	\$0.00	\$0.00	\$0.00	\$0.00
	Income 3	\$0.00	\$0.00	\$0.00	\$0.00
	Income 4	\$0.00	\$0.00	\$0.00	\$0.00
TOTAL INCOME		\$0.00	\$0.00	\$0.00	\$0.00
SURPLUS or SHORTFALL		-\$120,900	-\$10,075	-\$4,650	-\$2,325

Homeplay #4

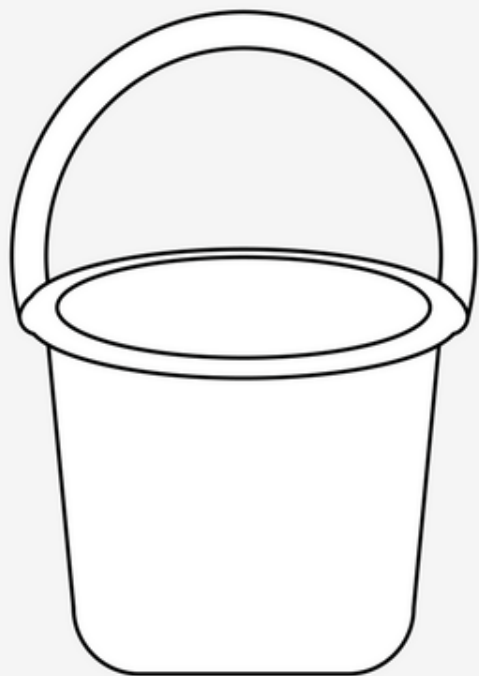
Set up your money flows

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Business:

\$

100%



Business Operating Account



TAX

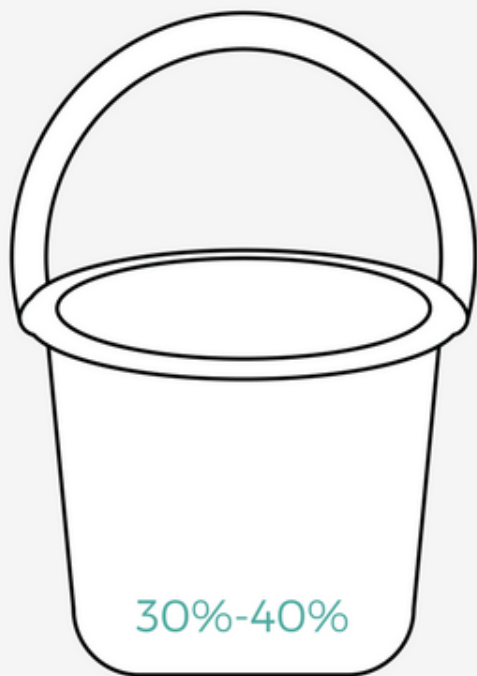


PERSONAL (Bills)

Business:

\$

100%



Business Operating Account

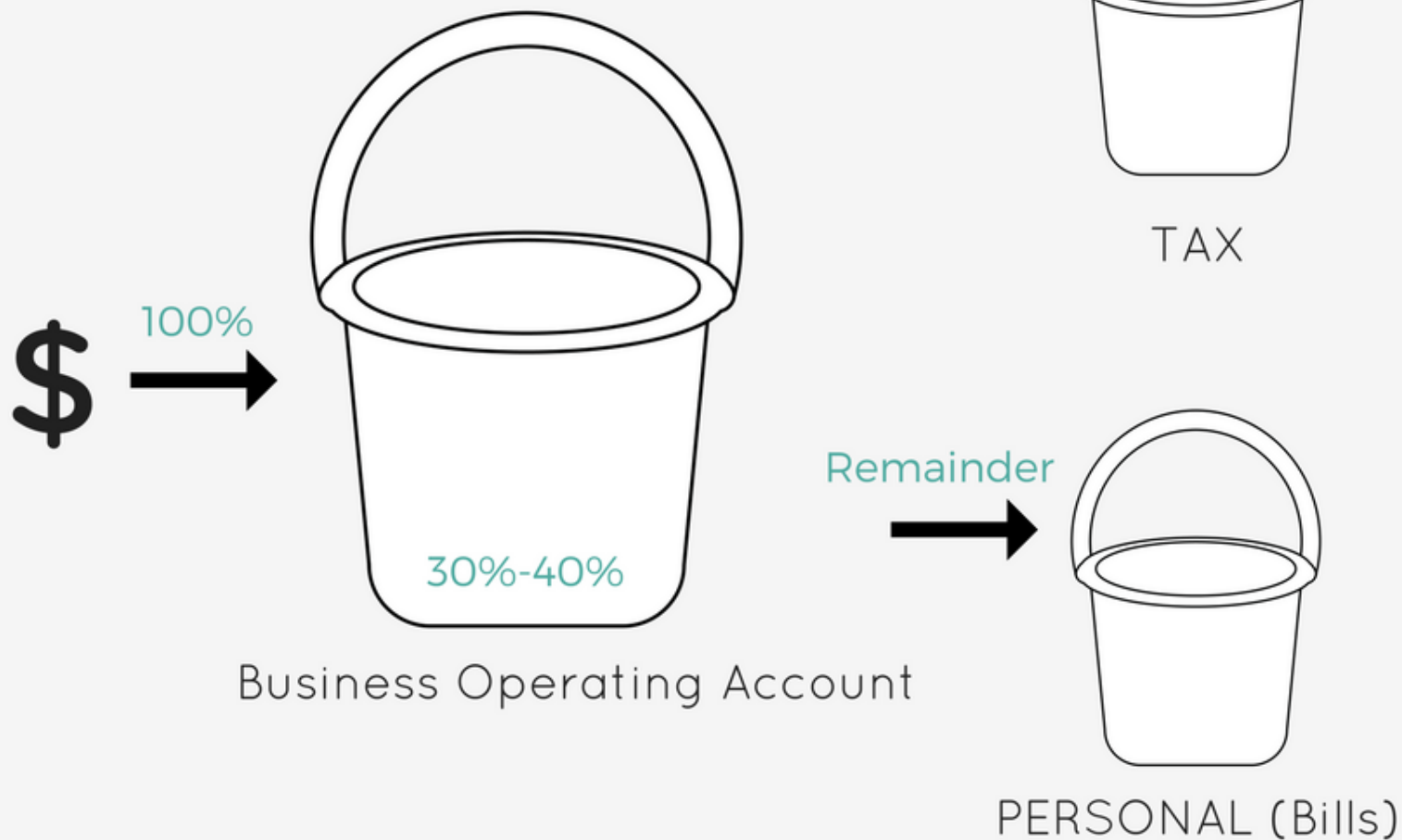


TAX

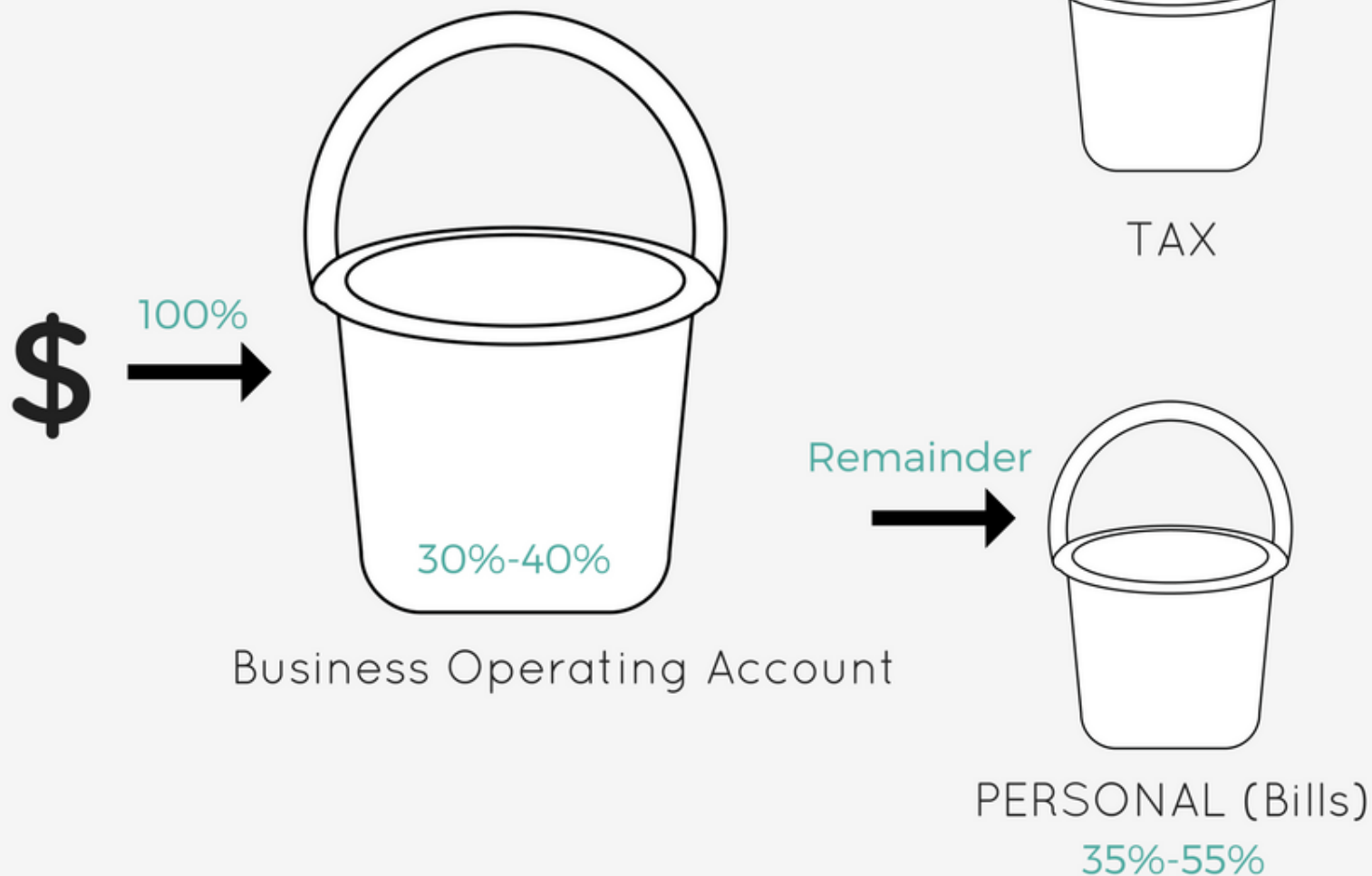


PERSONAL (Bills)

Business:



Business:

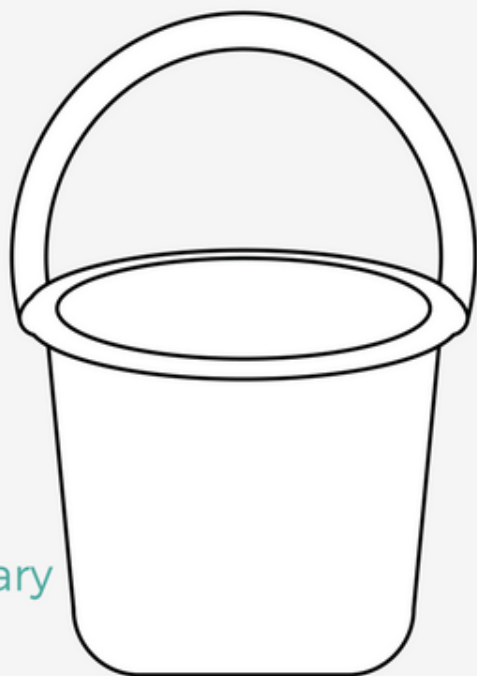


Personal:

\$



From
Business / Salary



BILLS



CASH SPENDING

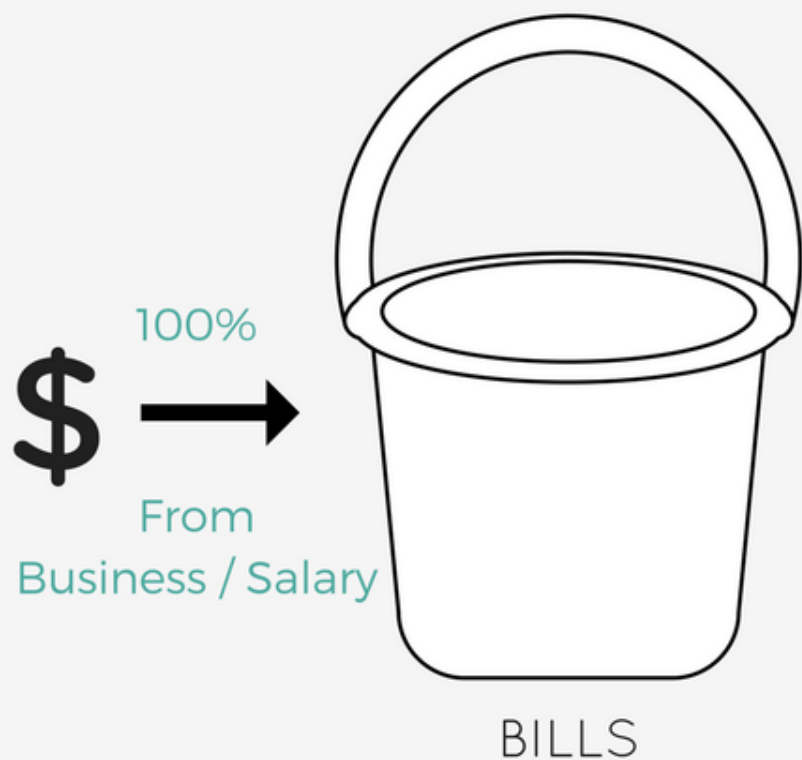


EXTRAS



WEALTH CREATION

Personal:



CASH SPENDING



EXTRAS



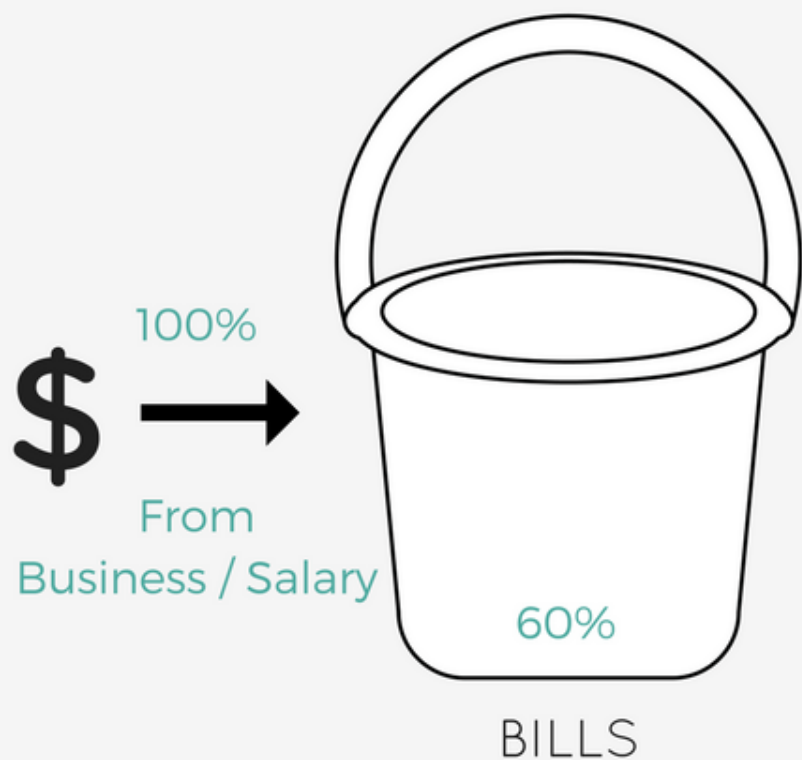
WEALTH CREATION

SURPLUS or SHORTFALL

Check Percentages:

Cash (10%)	10%
Bills (60%)	65%
Extras (10%)	6%
Wealth Creation (20%)	20%
TOTAL	100%

Personal:



CASH SPENDING

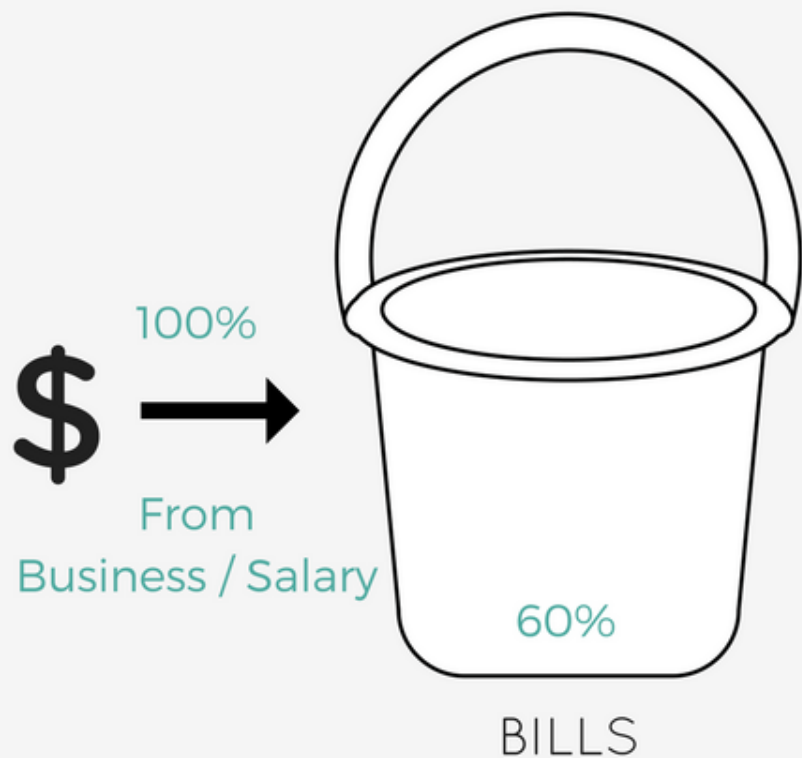


EXTRAS



WEALTH CREATION

Personal:



CASH SPENDING

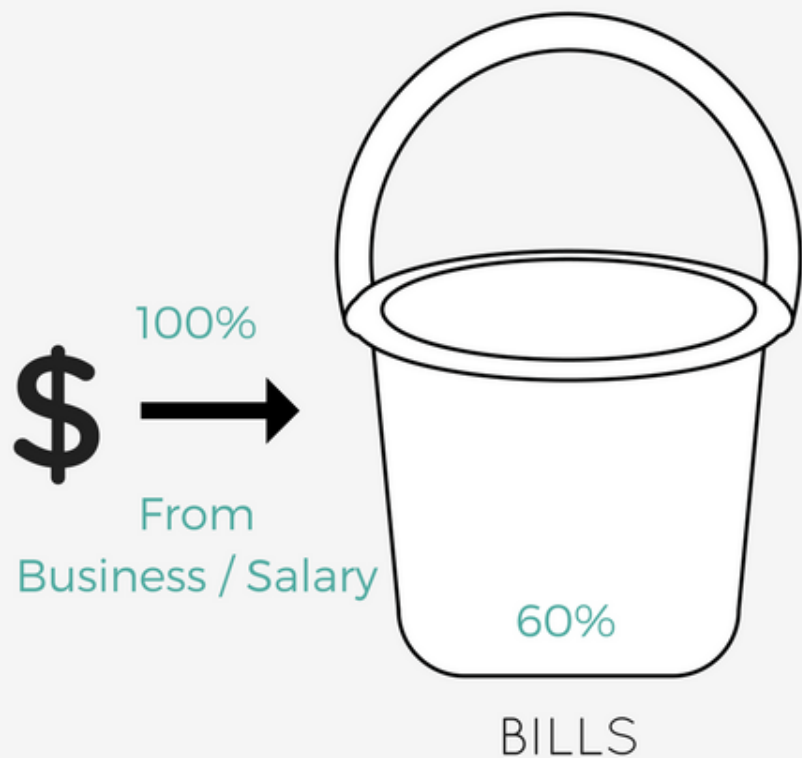


EXTRAS



WEALTH CREATION

Personal:



CASH SPENDING

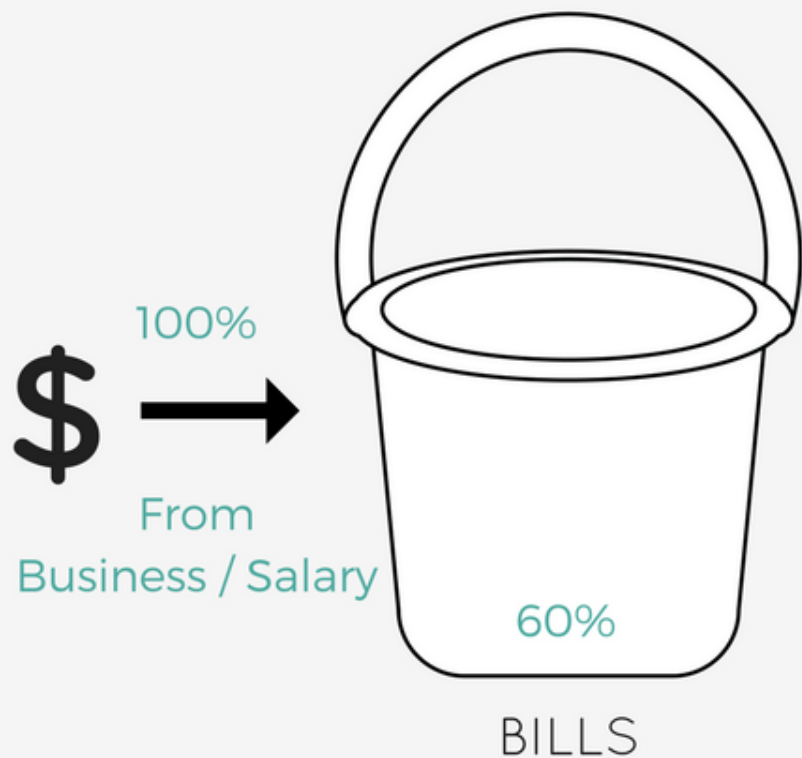


EXTRAS



WEALTH CREATION

Personal:



CASH SPENDING



EXTRAS



WEALTH CREATION

Homeplay #5

Automate your bills

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Homeplay #6

Set up your wealth creation plan

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Eliminate Personal Debt

Accumulate Emergency Buffer

Save For Home Deposit

Boost Retirement Funds

Invest

Pay Off Your Home

Fill Your Retirement Fund

Module 6 - Homeplay Summary

1. MAKE DEBTS CHEAPER
2. SET UP YOUR DEBT ELIMINATION PLAN
3. BALANCE THE BUDGET
4. SET UP YOUR MONEY FLOWS
5. AUTOMATE YOUR BILLS
5. CELEBRATE YOUR WEALTH CREATION PLAN

Share:



#bonusmoney

#takingcharge

#celebrate

#support



#testimonial

What I love most about this course (so far) is....

The biggest shift for me has been ...

I would recommend this course to anyone who...

because....

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END MODULE 6

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