



**WEALTH**  
**BLUEPRINT**

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NAME

# Module 1 – Introduction

## Are You a Wealthy Woman?

In this section you will learn:

- ❖ Learn The attitudes and behaviors of wealthy women
- ❖ Identify patterns that prevent you from creating wealth
- ❖ Create your own net worth statement
- ❖ Write your Purse Story

### 1.1: Are you a Wealthy Woman?

In *A Purse of Your Own*, I share the 7 Wealthy Habits that I observed in my successful clients.

#### THE 7 WEALTHY HABITS

**A WEALTHY OUTLOOK:** This foundational habit gives us a macro or “big picture” view of the world. It is a habit that encourages adding value. It is a characteristic of successful people, and a core value of great companies, allowing them to move beyond boundaries.

**A WEALTHY VISION:** Rather than the macro view required in the first habit, a Wealthy Vision encourages you to look inward and identify your comparative advantage—your unique gifts based upon a blend of innate characteristics.

**A WEALTHY APPETITE:** The habit of acquiring knowledge. To add value, wealthy people continually increase their knowledge base. They gain insight by attending seminars, subscribing to periodicals, and reading books to stay abreast of the economy and to identify investment opportunities.

**A WEALTHY FOCUS:** This habit helps you remain determined, set priorities, and eliminate distractions as you pursue your goals. Wealthy people recognize that stating specific desired outcomes allows them to stay on course even when dealing with complications.

**A WEALTHY MINDSET:** This habit keeps you going in the face of adversity. Everyone else might tell you something is impossible, but a Wealthy Mindset keeps you moving to the beat of your own drum.

**A WEALTHY SYSTEM:** Successful people set up a system that allows them to remain organized. This is the habit that allows them to track resources, manage their finances, and adopt money management and investment processes that allow them to monitor their progress.

**A WEALTHY LEGACY:** Promotes the importance of paying your way forward. To receive, you must first give something of value. People who develop this habit recognize that it is in giving that they receive, and they relish the opportunity to leave a path for others to follow. They understand the need for estate planning and charitable giving.

## Pursercise 1.1 – Are you a Wealthy Woman

In the book, *A Purse of Your Own*, I share the 7 Wealthy Habits that I observed in my successful clients. If you are willing to adopt these behaviors you can become a wealthy woman too!

### Wealthy Outlook

Wealthy women think of money as a tool to help them achieve what they want. Like a key, money is a tool that can be used to unlock doors, important doors that determine the way a person lives today and in the future. Wealthy women realize money is the tool that can help them to become financially independent and help fund their philanthropic endeavors.

When wealthy women look at their money, they generally ask themselves:

- What's the best use of this money?
- How can I make this money make more money?
- How does this compare to the way you think about money?

Take out your banking or checking account statement. Write down your last three saving or investment decisions.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

How did your responses compare to how a wealthy woman thinks about money?

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What would you do differently?

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## Wealthy Vision

Wealthy women think differently from other women. They view money uniquely and develop patterns of behavior and thoughts that keep them in front financially.

A wealthy woman considers the following questions:

- How can I pay myself first?
- What kinds of plans are available through my employer?
- Does my employer plan provide an advisor for me to discuss my options?
- Will my advisor review my choices with me before I follow someone else's advice?
- Do I need to schedule an appointment with a financial advisor and accountant semi-annually or annually?

Review your employer sponsored plan(s) and/or individual retirement account statements.

List your accounts and the amount of your monthly contributions

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

Are you paying yourself at least ten percent of your income? \_\_\_\_\_

How did your responses compare with what a wealthy woman does?

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What would you do differently?

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## Wealthy Appetite

The wealthy woman has developed the habit of acquiring knowledge. She reads, observes, talks, and takes classes. As her knowledge grows, so does her ability to screen information that comes to her from advisors, and her skill in making smart decisions. If you acquire the habit of a Wealthy Appetite, you will see learning as your responsibility to yourself and will increase your future prosperity.

Let's see how a wealthy woman satisfies her craving for information:

- She creates her own reservoir of information by subscribing to newspapers such as The Wall Street Journal or The New York Times.
- She tunes into a financial television shows like CNBC to keep abreast of the financial markets.
- She adds financial sites such as [www.money.com](http://www.money.com) to her Internet home page.

How does this compare with the way you think about learning?

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List your favorite financial website, magazine and television program.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Name the last seminar or workshop you attended to increase your financial I.Q.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

How did your responses compare with what a wealthy woman does?

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What would you do differently?

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## Wealthy Mindset

Wealthy women are continually presented with opportunities. The wealthy women in *A Purse of Your Own* utilize several of the wealthy habits to help them filter opportunities. They learn from

their mistakes and move on rather than vow never to invest again. They know that opportunities come and go; if they don't catch this one, another will come along. They are patient.

If you think about opportunities like wealthy women, you will see them as choices that are good for you only if they fit your timetable, risk level, and current financial situation.

Wealthy women evaluate opportunities by inquiring:

- If I take advantage of this opportunity by withdrawing money from another investment will it prevent me from achieving my objectives?
- What type of research will provide me with the information I need to be confident in selecting the best investment option?
- Is this opportunity aligned with my long-term goals and objectives?

How does this compare with your thinking about opportunities?

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Write down the most recent investment opportunities that were presented to you.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Did you evaluate the opportunities like a wealthy woman? How?

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What would you do differently?

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## Wealthy Focus

Wealthy women are optimistic about their future. They don't worry because they have prepared for their future. Achieving goals are really just answers to the question of how she wants her life to be, and that the important thing is to have enough money to support her choices.

Wealthy women enjoy life.

- They spend joyfully today because they have set aside enough for tomorrow.

- They have a sense of control over their future which enables them to be flexible.
- They set aside funds for their goals which provide them with options and choices.

How does this compare to the way you think about the future?

List your top three financial goals.

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

Have you determined how much you will need, and are you depositing funds into your future?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

What would you do differently?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

## Wealthy System

Wealthy women spend their money on making more money before they spend it on things that won't make them money. They resist instant gratification and do not make impulsive purchase decisions. They are intentional and strategic about where they put their resources.

Here's how wealthy women make decisions about spending.

- What goal will this help me achieve?
- Will today's purchase sabotage my long-term goals and prevent me achieving what I really want most?
- How can I create a system that will allocate my funds automatically to give me the freedom that comes from planning towards the future?

How does this compare to the way you think about spending?

\_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

Take out your banking or checking account statement. Write down your last three purchases over one hundred dollars.

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

Did you spend your money like a wealthy woman?

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What would you do differently?

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## Wealthy Legacy

The wealthy woman trusts herself first. In addition to trusting herself, to help her succeed financially the wealthy woman assembles a team to help her protect her assets and pay it forward to future generations.

A Wealthy Woman:

- **Builds her estate:** The wealthy woman has an estate-planning team, including her financial planner and an estate-planning attorney.
- **Monitors her progress:** The wealthy woman reviews her own progress monthly, and at least annually with advisers.
- **Protects her assets:** The wealthy woman protects her assets by having her attorney draw up her will and trust.
- **Gets her advice:** The wealthy woman gets her advice from professionals and avoids advice from well-meaning family and friends.
- **Manages her earnings/losses:** The wealthy woman uses a tax professional, but keeps accurate and organized records herself.
- **Prepares her reports:** More and more investors use computer software to track their money and print out reports other than those prepared by accountants and attorneys.

Who is on your team?

Name of your Accountant: \_\_\_\_\_  
\_\_\_\_\_

Name of Your Financial Advisor: \_\_\_\_\_  
\_\_\_\_\_

Name of your Attorney: \_\_\_\_\_  
\_\_\_\_\_

Have you built your team? Are they meeting your needs?

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What else do you need to do?

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Make a list of the next steps you need to take to adopt the seven wealthy behaviors.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_

# WEALTHY MINDSET QUIZ



## Do You Have an Income or a Wealth Mindset?

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Wealthy people think of money as a tool to help them achieve what they want. Like a key, money is a tool that can be used to unlock doors -- important doors -- that determine the way a person lives today and in the future.

After reading the prompt, please select the answer that comes closest to representing you and mark the corresponding letter. No preparation is necessary -- you only have you be yourself.

1. When you make a spending decision you:
  - a. Look to see if it fits your budget
  - b. Consider if you have earned the right to purchase
  - c. Figure everything will work out in the end
2. To achieve your financial goals:
  - a. Have funds automatically transferred to investment accounts
  - b. Set aside a certain amount from each paycheck
  - c. Put money aside as it becomes available
3. What percentage do you contribute to a retirement plan?
  - a. The maximum allowed
  - b. The amount my employer matches
  - c. None
4. How do you rate your financial knowledge?
  - a. Advanced
  - b. Beginner
  - c. Novice
5. Where do you get your financial advice?
  - a. Variety of sources; website, financial advisors, etc.
  - b. Financial Advisor
  - c. Friends and family

6. When the stock market declines you:
  - a. Look for opportunities to invest
  - b. Assess your portfolio allocation
  - c. Consider moving all investments to cash
  
7. If you suffered a financial setback (eg. job loss) you:
  - a. Have six months of your expenses in an emergency fund
  - b. Have three months of your expenses in an emergency fund
  - c. Would have to use credit cards to pay your expenses

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After you've completed the quiz, separately add up all the A, B, and C responses you have.

A responses: \_\_\_\_\_

B responses: \_\_\_\_\_

C responses: \_\_\_\_\_

**If you have 5 or more A responses:** You possess many of the skills embodied in wealth mindset. Congratulations!

**If you have 5 or more B responses:** The strengths required for attaining wealth lie within you and will continue to be developed as you learn how to shift from and income to a wealth mindset.

**If you have 5 or more C responses:** You are focused on the day-to-day management of your life and are operating in the income mindset. In order to adopt a wealth mindset, you will need to increase your financial acumen and make your financial future a priority.

## 1.4 What's your Purse Story?

Your ability to handle money is largely dependent on emotional factors that you can't afford to ignore. Take this opportunity for reflection and then write your Purse Story, i.e. emotional/financial histories. Psychologists have long known that we operate according to a narrative comprised of real facts, perceptions, and unconscious beliefs. If a story suggests, for instance, that no matter what you do, you'll never get ahead, you will find it almost impossible to succeed. So it's important for you to uncover the unconscious script, and if necessary, rewrite it.

You'll be able to identify your Purse Story because it has revealed itself in recurring patterns throughout your life. Maybe you have trouble sticking to a budget, or you are always careening from one financial drama to another. This exercise requires you to be honest with yourself and follow the path back through your past to examine the events or relationships that have led to your current circumstances. You may also want to start listening to the way you talk to yourself. Perhaps you describe yourself as lazy or as a procrastinator. You might use phrases like "always a day late" or "not good enough." In listening to yourself, you will want to search through your early experiences to understand why you're convinced that you cannot succeed financially.

Leslie's Purse Story provides a great example.

Leslie was reminded of her Purse Story when she described an antique purse that her mother had purchased during the fifties. "It's pearly gray Lucite with a hard, glossy finish. That may not sound great, but it was elegant then and still is. When I use it, people stop me and ask about it. I could sell it for at least a thousand dollars, but I never would. Seeing it, I picture my mom as a young, forceful woman. She bought that purse when she was feeling flush with cash, decades after moving to New York."

"My mom was a farmer's daughter, and was expected to remain in Virginia and marry a local man. However, she moved to New York, found work, and when my father abandoned her, leaving her with two babies, she refused to accept public assistance. She took my sister and me to Virginia, left us with her sister and went back to New York to earn money. I was just eight months old."

Leslie and her sister were separated from their mother for three years, an extraordinarily long time for a child. Through office work, real estate investment, and a series of businesses, her mother was able to create wealth. In fact, Leslie grew up in an eleven-room house in a fashionable New York neighborhood. You would think that this rich inheritance would give Leslie the start she needed to create wealth of her own, but that wasn't the case.

Leslie spent the first several decades of her life overspending on fancy clothes and shoes. She now realizes that she was deeply affected by her mother's



## Module 3 – Wealthy Habit #2: Vision

### Creating Your Wealthy Vision

A Wealthy Vision is the habit of leveraging your strengths. It means knowing who you are and what you stand for. Know your skills strengths and sensibilities, and leverage them in your financial choices and decisions.

In this section you will:

- ❖ Identify your unique strengths and position yourself for success
- ❖ Take those dreams one step further and create your wealth building plan
- ❖ Learn to find the money to save and invest

### Pursercise 3.1 – Comparative Advantage

Adopting a Wealthy Vision means identifying your strengths. Your path to financial security will be paved by using your gifts and talents to serve others. It's important to analyze and uncover your dominant gift.

Let's begin by identifying your strengths, which can serve as guideposts to your future wealth?

- What specific skills do people compliment you about?
- What are you doing when you lose sense of time?
- What is your first memory of feeling a sense of purpose?

Please take this opportunity by asking yourself, which, among all your skills do you do better than most other people? This is not a time to be modest. If you don't know, ask those who love you. List those skills.

My Comparative Advantages

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_

Now that we have identified your strengths it is time to isolate your dominant gift. The following exercise was excerpted from the book, *The Big Leap* by Gay Hendricks. He uses these questions to help people identify their “unique ability” or zone of genius. Complete the following sentences. I am at my best when I am doing... \_\_\_\_\_

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1. \_\_\_\_\_

2. When I am at my best, the exact thing I am doing is... \_\_\_\_\_

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3. When I am doing \_\_\_\_\_, the thing I love most about it is... \_\_\_\_\_

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After completing this exercise you should feel a sense of excitement and joy if you have identified your unique strength. Now you have to determine how to use your talents to serve others, and the result should bring you closer to paving your pathway to financial success.

Now that you have identified your strengths and found the money to invest, it's time to learn how to make your money work for you. Remember wealthy women think, act and do things differently in order to create a purse of their own.

## Module 9 – Utilizing the 7 Habits in Harmony

### I Am A Wealthy Woman

A Wealthy Lifestyle—Now that you have been introduced to the wealthy habits, it's time to Think, Act and Become Wealthy Women. The stories I've presented in Purse focus on women who were determined to become financially independent.

In this section you will learn to:

- ❖ Think, Act and Do Things Differently-Purse Story Rewrite

#### 9.1 Purse Story Rewrite

Now it's time to rewrite your purse story and create your Purseonal Success Plan. It's time to create the blue print for your future success. How do you see your life ten years from now? Refer back to the "My Financial Future Exercise" in Module 2.

