



LEGACY WEALTH BLUEPRINT

Mindset

Strategy

Execution

Financial
Independence
Roadmap



Deborah Owens
America's Wealth Coach

Introduction

In the book *A Purse of Your Own* (Simon and Schuster), I share the 7 Wealthy Habits that I observed in my successful clients. Since founding WealthyU, we have taught thousands of women how to acceleration their financial growth to seven figures and beyond.

Here's an overview:

THE 7 Wealth Habits

A WEALTHY OUTLOOK: Having a wealthy outlook requires you to have an understanding of where you stand financially, including what you own and what you owe understanding that wealth is created by increasing your net worth.

A WEALTHY VISION: Identify your skills, strengths, and talents so you will be able to leverage them to create value for others. Your values also matter in order for you to build wealth, and it is important to understand what they are in order to stay your course.

A WEALTHY APPETITE: Develop a thirst for knowledge and increase your financial acumen. This will allow you to build confidence, boost your knowledge, and be current on the economy and the financial markets.

A WEALTHY FOCUS: Know your goals and the timelines needed to complete them. Be clear on what you need to do in order to stay on track financially.

A WEALTHY MINDSET: The greatest risk is taking no risk at all. Learn how to turn problems into opportunities in order to take calculated risks. Wealthy people become wealthy by resisting the temptation to follow the crowd.

A WEALTHY SYSTEM: Set up simple wealth-building systems that allow you to keep your finances in shape and to leverage the power of compounding.

A WEALTHY LEGACY: Pay it forward to others. Help your family and friends become financially responsible and look for ways to help others incorporate the seven wealthy habits.

I also share how these same attitudes and behaviors helped me to move forward in my career, and put me on the path to engage, enlighten and equip women with the tools they need to build wealth. Now I want to help you assess if your current attitudes are in alignment with you adopting the wealthy lifestyle.

HELLO!

I'M DEBORAH OWENS

A financial expert, author and entrepreneur and I am on a mission to help women of color learn how to turn their income into wealth.

After spending twenty years in the investment industry I learned the secrets of financially successful women. Now thousands of women are adopting the seven wealthy habits build investment portfolios to seven figures and beyond.



DEBORAH OWENS

America's Wealth Coach™

ABOUT MONEY

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.

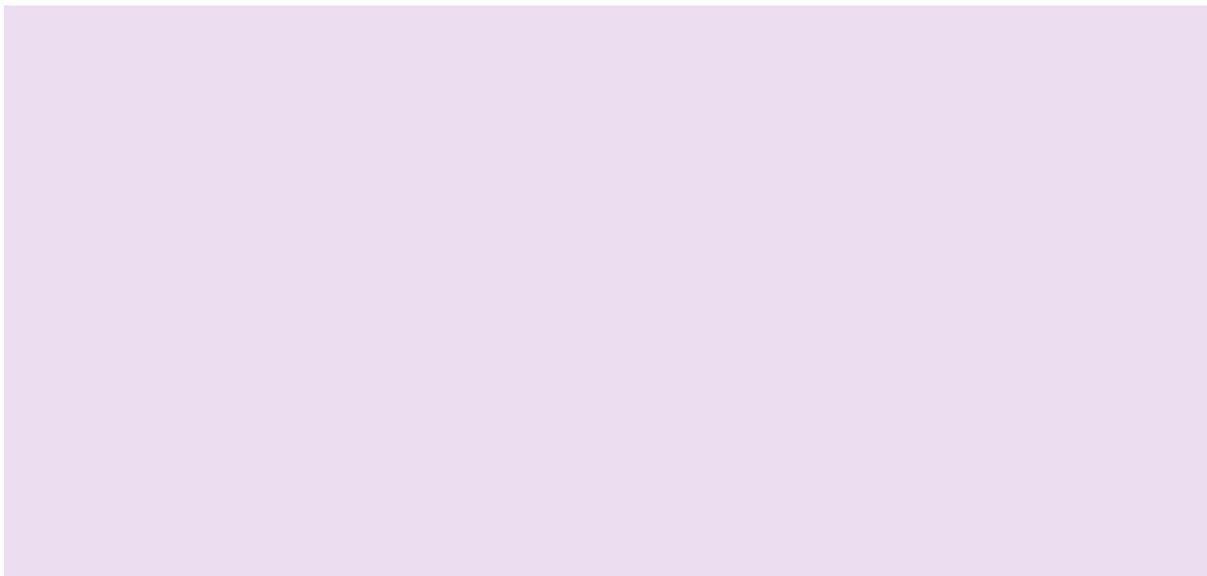
2.

3.

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



What would you do differently?



WEALTHY WOMAN DOES

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.

A WEALTHY WOMAN IDENTIFIES HER STRENGTHS SHE CONSIDERS THE FOLLOWING QUESTIONS:

- 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 the people around you who . List those skills.
My Comparative Advantages
 - 1.
 - 2.
 - 3.
 - 4

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.

1 I am at my best when I am doing...

2. When I am at my best I am doing.....

3. When I am doing_____ the thing that I love most about it is...

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. What is your takeaway from this exercise.

WEALTHY WOMAN LEARNS

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 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.

- Portfolio Challenge

The assignment:

Choose 5 companies from the list

. Which companies do you think has grown the most in the past five years

Identify their current value

Total the value of each company from the answer key.

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

List your favorite financial website, magazine and television program.

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

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

What will you do differently?

ABOUT OPPORTUNITIES

Wealthy women are continually presented with opportunities. The women in WealthyU 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 objective?
- 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?

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

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

What would you do differently?

ABOUT THE FUTURE

Wealthy women are optimistic about their future. They don't worry because they have invested in assets that will produce future returns. 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 provides 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.

ABOUT SPENDING

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 a wealthy woman makes decisions about spending.

- What goal will this help me achieve?
- Will today's purchase sabotage my long-term goals and prevent me from 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 thousand dollars.

1.

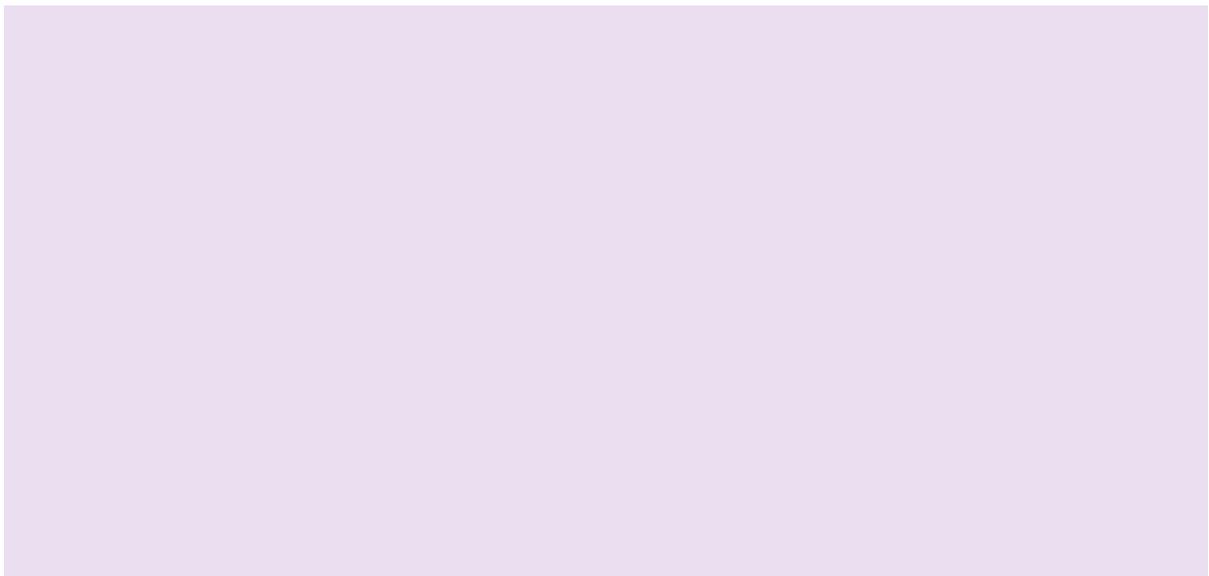
2.

3.

Did you spend your money like a wealthy woman?



What would you do differently?



WHOM THE WEALTHY WOMAN TRUSTS

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 Tax Advisor/ Strategist:

Name of Your Financial Advisor:

Name of your Attorney:

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

What else do you need to do?

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

Apply to enroll in our programs at bit.ly/wealthyapply