

# 5 DAY SAVVY MONEY MAKEOVER CHALLENGE



**How To Build A 7 Figure  
Portfolio During  
Turbulent Times**

This workbook will be your notes, planner, and your roadmap to accelerating your financial growth.

# ***5 Day Savvy Money Makeover Challenge Schedule of Events***

**DAY 1-Wealth Mindset -Build the attitudes and habits that separate the self-made millionaires from the 99% set to be pummeled by the oncoming recession**

**Day 2- 7 Figure Financial Makeover-Find extra cash flow in your current money picture to beef up your safety net — even in times when most people’s cushion keeps wearing thin**

**Day 3- Accelerate Your Financial Growth- Learn what investment opportunity levers are and what the wealthy use to succeed in up and down markets**

**Day 4: Portfolio Challenge- Make smart money moves in the stock market to capitalize on falling prices and grow unbreakable wealth**

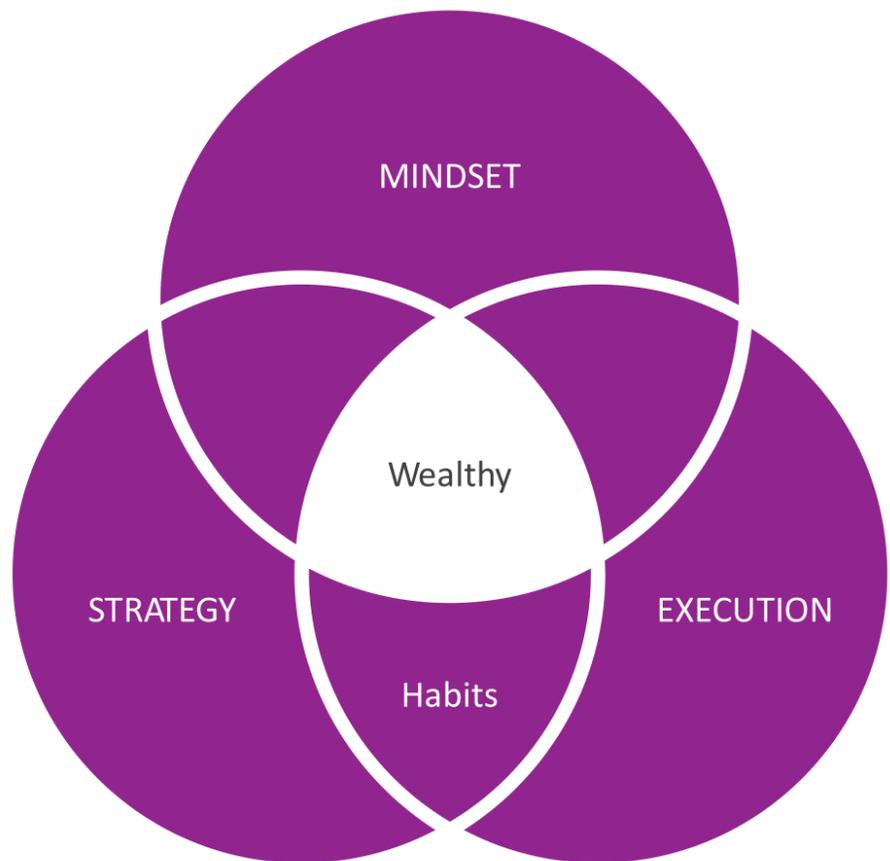
**Day 5: WealthyU Goal Model Panel: Meet real women who have applied these strategies to build their first six and seven figure investment portfolios.**



# SESSION 1

## THE SEVEN WEALTHY HABITS

- ✦ Outlook
- ✦ Vision
- ✦ Appetite
- ✦ Mindset
- ✦ Focus
- ✦ System
- ✦ Legacy



# 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 accelerate their financial growth to seven figures and beyond. Here's an overview:

## THE 7 WEALTHY 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. Also, understand 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 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.

# 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

.....  
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.

# SESSION 2

Finding your fortune means behaving your way to wealth. This means making smart money moves that focus on increasing your net worth. When wealthy women make financial decisions they will ask themselves, "What is the long term impact of these resources? Will it move me closer or further away from my financial goals?"

## Savvy 7 Figure Makeover

Complete the exercise below by identifying the changes that you are willing to make

Expense	Cost per Month	Alternative	Cost per Month	Savings per Month/Year
Totals				

# SESSION 3

## *Accelerate Your Financial Growth*

**My personal rate  
of return :\_\_\_\_\_**

**5 Ways to increase my rate of return:**

**1.**

**2.**

**3.**

**4.**

**5.**

**ON YOUR OWN:**

**What are your top 3 acceleration strategies?**

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

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

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

**ACTION ITEMS:**  
**What IS YOUR WEALTH GAP?**  
**FACE IT! FIGURE IT OUT! FIX IT!**

# WealthyU Ambassadors



**Michelle Smith**



**Suzanne Belcher-Boyd**



**Virginia Rutherford-Hall**



**Anita Jenkins**



**Lynnette Reynolds**



**Brigette Yvette Rockett**



**Melissa Stichel**

# Have Questions?

Link with a WEALTHYU Team member

- **Get to know WealthyU:**

Our team members are listed at the end of this workbook.

- **Not sure who your Ambassador is?**

- **GET HELP FAST:**

Comment on any of our posts & we'll make sure you get connected.

# SESSION 4

## PORTFOLIO CHALLENGE

**CHOOSE 5 DIVIDEND ARISTOCRATS THAT HAVE PAID  
THE HIGHEST YIELD.**

1.

2.

3.

4.

5.

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### Action Items

1.

2.

3.



# About Your Instructor

## ABOUT DEBORAH OWENS

Deborah Owens is America's Wealth Coach™ and is on a mission to help women overcome their fear of investing through coaching, accountability, and support.

She is the founder of WealthyU: A Financial Wellness company that has a proven track record of helping thousands of women transform from cautious savers into confident investors.

After spending two decades in the investment industry Deborah has authored three critically acclaimed books; *A Purse of Your Own: An Easy Guide to Financial Security*, published by Simon and Schuster, *Nickel and Dime Your Way to Wealth*, and *Confident Investing*. Deborah created WealthyU to give women access to information that could only be obtained through private wealth managers. She is a 20-year financial services industry veteran and former vice president with Fidelity Investments.

Mrs. Owens founded WealthyU to create customized training and coaching for companies and individuals. She holds a Masters of Business Administration from Loyola University of Maryland.



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