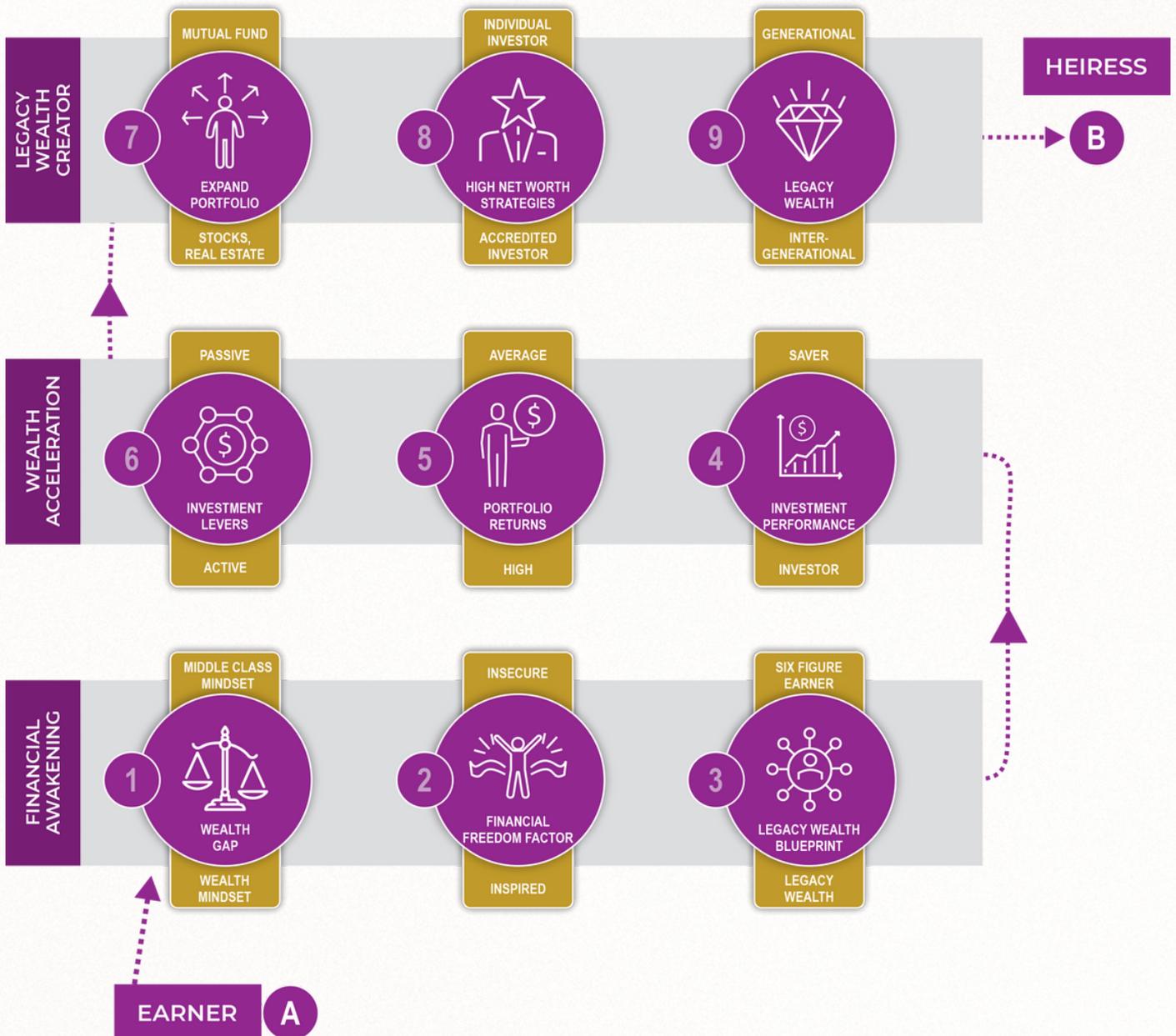




LEGACY WEALTH BLUEPRINT

WORKBOOK



Introduction

In the book *Wealth Secrets*, I share the Legacy Wealth Blueprint that is responsible for helping thousands of women breakthrough to six and seven figures and beyond.



The 7 Wealth Secrets

SECRET #1

INCREASE YOUR NETWORTH

Learn how to make the shift from earner to owner by taking the income you earn and investing in assets that will grow and pay you a return on your investments.

SECRET #2

FIND YOUR SUPER POWER

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. It is important to understand what they are in order to stay your course.

SECRET #3

INCREASE YOUR FINANCIAL ACUMEN

Read as much as you can and find a mentor. This will allow you to build confidence, boost your knowledge, and be current on the economy and the financial markets.

SECRET #4

CREATE A GOAL FOCUSED ACTION PLAN

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.

SECRET #5

DEVELOP A WEALTH MINDSET

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.

SECRET #6

CREATE A SYSTEM

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

SECRET #7

ESTABLISH AN ESTATE PLAN

Protect what you have built by establishing a will and or trust to ensure that you are creating intergenerational wealth



Wealth SECRET #1 Increase Your Net Worth

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.

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

- What's the best use of this money?
- How can I invest and turn this income into wealth?
- How does this compare to the way you think about money?

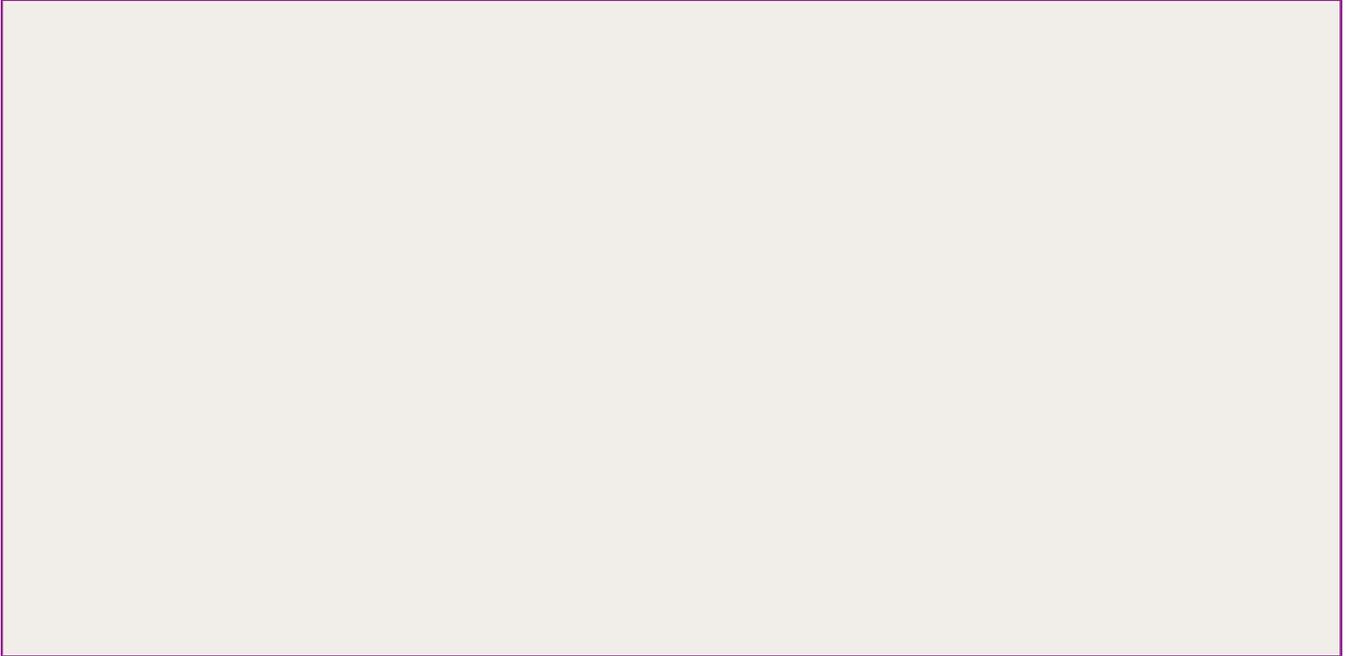
Take out your banking or checking account statement. Write down your last three saving or investment decisions.

1.

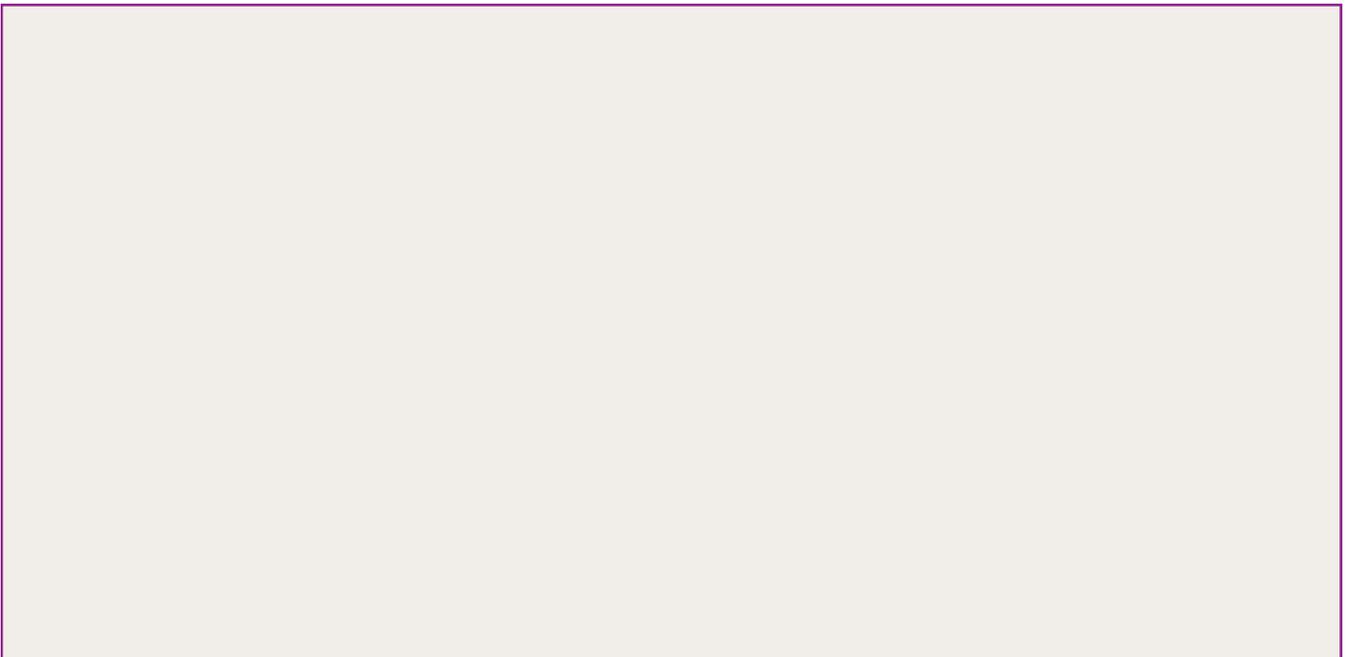
2.

3.

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



What would you do differently?



Wealth SECRET #2

Find Your Super Power

ABOUT EARNING



Wealthy women think differently from other women. They identify their unique talents and strengths and leverage them to achieve financial success.

A WEALTHY WOMAN CONSIDERS THE FOLLOWING

QUESTIONS: 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.

- 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.

Wealth SECRET #3

Increase Your Financial Acumen

ABOUT LEARNING



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. 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 show like the Nightly Business Report or CNBC to keep abreast of the financial markets.

She adds financial sites such as www.FINANCE.YAHOO.com as her Internet home page.

Wealth SECRET #3 (Contd)

Are you taking advantage of all of your opportunity levers?
Review your employer-sponsored plan(s) and/or individual retirement account statements.

List your accounts and the amount of your monthly contributions

Are you paying your self at least 15 percent of your income?

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

What would you do differently?

Wealth SECRET #3 (Contd)

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 would you do differently?

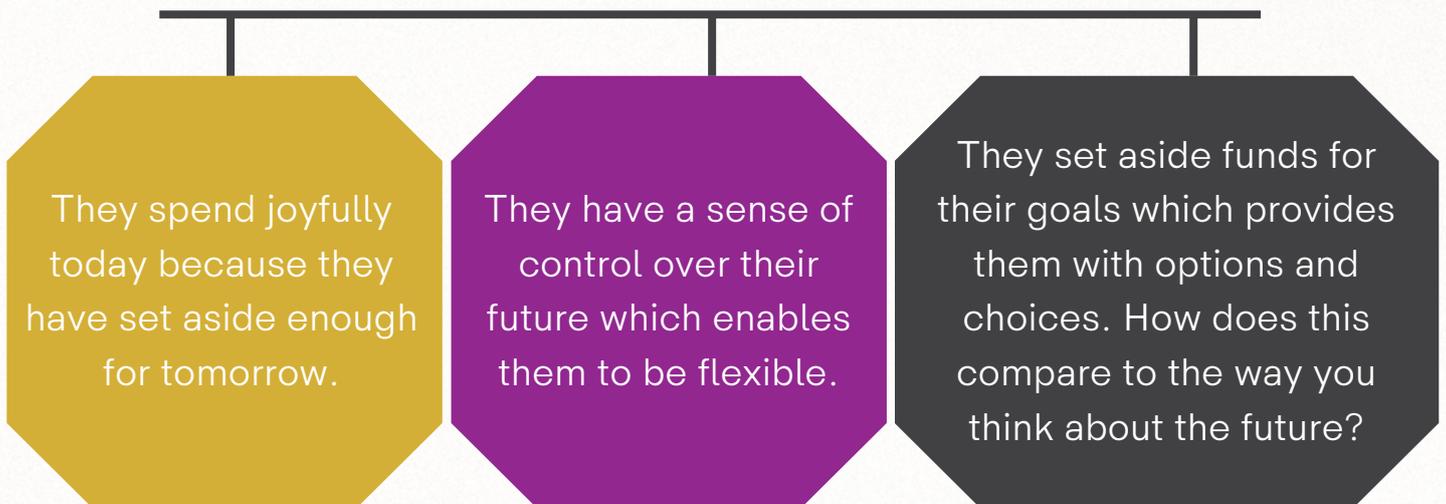
Wealth SECRET #4 Goal Focused Action Plan

ABOUT THE FUTURE



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.



List your top three financial goals.

Wealth SECRET #4 (Contd)

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?

Wealth SECRET #5 View Problems as Opportunities

ABOUT OPPORTUNITIES



Wealthy women are continually presented with opportunities. The women in Wealth Secrets utilize several of the wealth secrets 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?

Wealth SECRET #6

Systems and Technology



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.

1

What goal will this help me achieve?

2

Will today's purchase sabotage my long-term goals and prevent me from achieving what I really want most?

3

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?

What systems or technology are using to build wealth?

Wealth SECRET #7

Protect What You Build

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.

Wealth SECRET #6 (Contd)

Do you have systems in place to achieve your financial goals?

What would you do differently?

Wealth SECRET #7 (Contd)

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?

What else do you need to do?

Make a list of the next steps you need to take to adopt the wealth secrets.

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



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.

About The Ceo & Founder

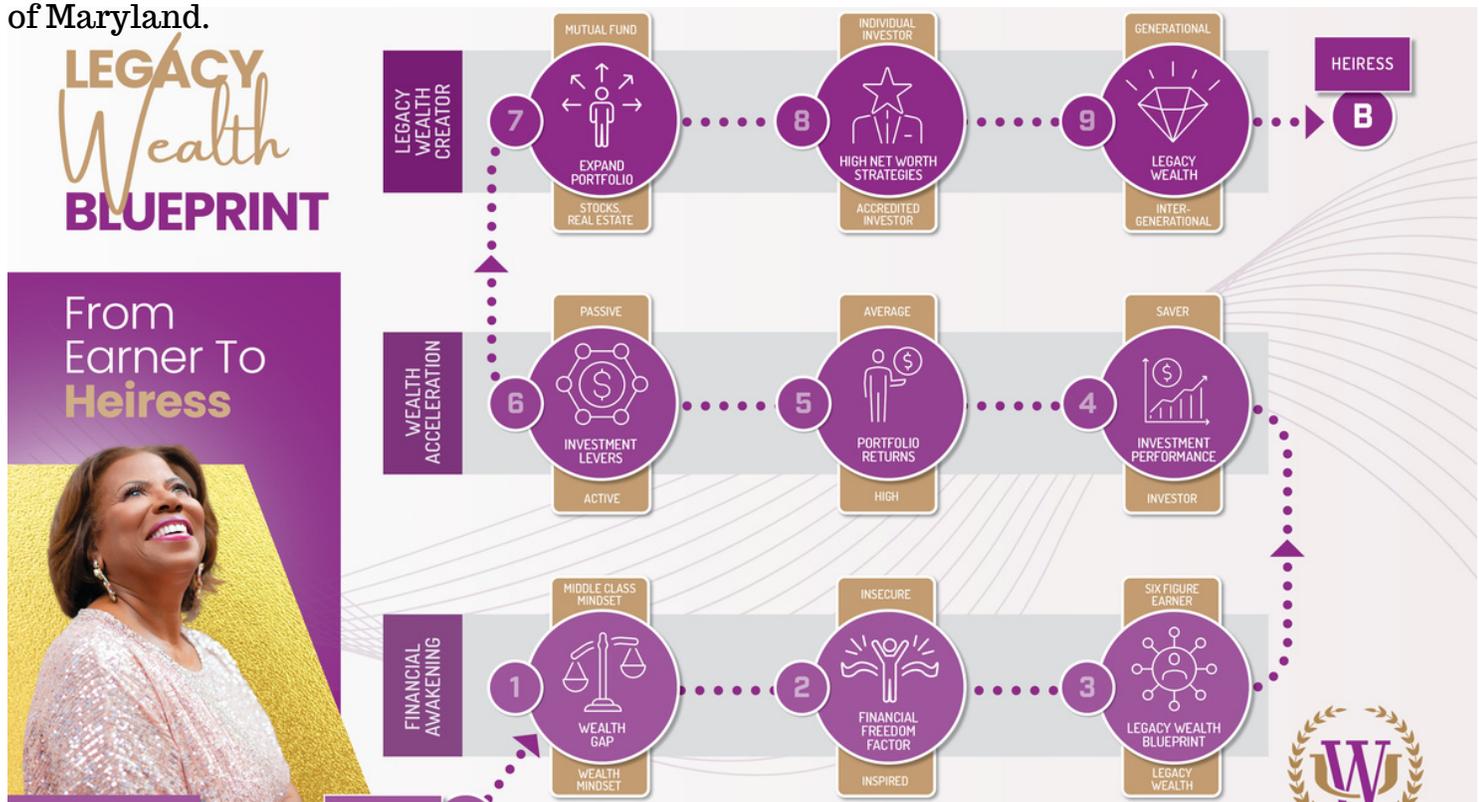
DEBORAH OWENS

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 four critically acclaimed books; *Wealth Secrets: A Woman's Guide To Own And Secure Her Financial Future*, *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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