



7 Days Activate Your Financial Wellness



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Affirmation

I will take the time to understand and accept my full potential. I am capable of loving myself while acknowledging my beauty, strength, and wealth. Today is the day I declare a debt free life. I will live my life abundantly.



Day one

*Lesson
1*

*You learn most
financial behavior
from your parents.*

Describe a time in your life when you observed your parents discuss or fight about money. How did it persuade your thoughts on how to have a relationship with your personal finances and possibly mate?

*Lesson
2*

*Too often you
rather take care of
others while hurting
your finances.*

How do you establish financial boundaries?

*Lesson
3*

*Goals are made to be
implemented not
thrown to the side
once created.*

Explain where you are with your financial goals.

Action:

Take a C.L.E.A.R. Approach to your success. Write three (2) financial goals and one (1) personal goal.

Affirmation

I will take the time to improve my self worth and increase my net worth. I am not defined by material possessions, but by the purpose I am here on earth. I will learn to say no to the things that are emotionally, physically, and spiritually harmful. I will say yes to a better future.



Day two

*Lesson
4*

*Track your
spending for the
next four weeks.*

Where are you wasting money? Do you find that you are spending money when you're hungry, window shopping or both?

*Lesson
5*

*Take an inventory
of your material
possessions.*

When was the last time that you wore a particular pair of jeans, shirt or shoes? How much money are you wasting that could have been applied toward your debt, savings and investments?

*Lessons
6*

*Do something
meaningful for
yourself.*

Rewarding yourself shouldn't break your bank. When was the last time you engaged in a physical or mental activity that was free?

Action:

Get a credit report and FICO score from all three credit bureaus. Make sure each are accurate. If not, dispute all inaccurate accounts.

Affirmation

I will check my emotions while shopping. If I'm not able to pay cash for an item or the total balance before the month end when charging I will not purchase the item. My financial stability is more valuable than any tangible item I can afford on plastic. I will no longer work for my Mastercard or be smothered by any plastic I carry within my wallet.



Day three

*Lesson
7*

*Every credit has
its limit.*

What is your credit limit, balance, APR, and minimum payment for each secured and unsecured loan?

*Lesson
8*

*If you don't have a
plan any path will
lead you where you
are going.*

Do you take the time to write a list before shopping?
Explain your process of living within your means {net income}.

Lesson
9

Your financial resume explains if you are responsible, lazy, worth investing in, or lack proper decision making.

Explain why you have decided to get back on the right financial track.

Action:

Create a snowball debt plan to pay off your credit cards. List each card beginning with the highest balance. Begin paying the card with the lowest balance first. After payoff, move to the next card. Beginning with the lowest balance will allow you to have a sense of gratification and accomplishment.

Affirmation

I am worthy of everything I deserve. My purpose does not end when my life is faced with a dilemma. My plan is to be as prepared as I can for any unforeseen event. I believe that tomorrow is a new day and it's important to live my life with hope, happiness, and preparation.



Day four

*Lesson
10*

If you continue to put the weight of the world on your shoulders you will never begin to rise to the next level.

How do you save for an emergency fund? What is the amount or percentage you decided to put away?

*Lesson
11*

Financial crisis is guaranteed just as taxes and death.

What behavior are you willing to change to reach your goals? What can you alleviate from your daily routine to build your account?

*Lesson
12*

*Vices can be
turned into
victories.*

What steps will you take to take control of your savings?

Action:

Open a savings account online and arrange direct deposit.
Calculate your total eight month expenses. Divide by 24 or 36 to see how much you would need to save monthly. Now begin saving over the next 24 months. If you need longer, try 36 months.

Affirmation

I will cherish the life that was given to me and promise to take care of myself. I will not leave my loved ones the burden at my demise to worry about financial obligations on top of losing someone dear to their heart. I am living each day to its fullest potential while creating my own opportunity.



Day five

*Lesson
13*

*Fear is the state of
the unknown.*

Do you have life insurance? If so, how did you calculate how much to purchase?

*Lesson
14*

*Everyone will one
day leave their
body to live in the
spirit.*

When was the last time you updated the beneficiaries of your policies? Do you have a will and trust in place? If not, why don't you feel deserving?

*Lesson
15*

*Tomorrow is not
promised to
anyone.*

Have you taken the time to reach out to a family and friend lately? List two you people you would like to spend more time with. Schedule a lunch date to catch up on old times.

Action:

Inquire with an agent enough term life insurance that will cover your absence.

Affirmation

I am the best investment that I can put my time, money, and effort into. If I don't begin to love myself today I can't expect anyone to reciprocate the feeling. I promise to sacrifice all that I can so that I am able to live comfortably when I decide to retire. I am worth the investment!



Day six

*Lesson
16*

*Treat your savings
and investments as
an expense.*

Does your budget include a savings/investment plan?
Explain the importance of saving for your future.

*Lesson
17*

*Educate!
Educate!
Educate!*

List three books that you will read this year to inform you of
financial growth.

*Lesson
18*

Diversification is a strategy that will protect you from losing most, if not, all your money.

When was the last time you viewed your financial (investment) statements? Schedule a quarterly appointment with your financial adviser to make sure that you are on track for your financial goals. What are the areas that most concern you?

Action:

Enroll in your company's 401K plan. Also, open a Roth IRA to increase your investment contribution.

Affirmation

Now that I know better I will do better. I know that the possibilities are endless because I believe in myself. I will not allow myself to make excuses. Instead, I will find a different path that will lead me toward my goals. Along the way, I will continue to educate myself and others to do better. I am aware of my emotions and how to control myself from making harmful decisions. Now, that the steps are in place to increase my net worth I am confidently leaving a legacy.



*Lesson
20*

Do Better!

How has your spending and financial behavior changed since day one?

*Lesson
21*

Take action.

Revisit your goals from Day One to revise if needed.

Action:

Journal your progress daily. Include your thoughts on your finances, lessons learned and how you will continue to improve.

Bahiyah Shabazz

As one of the nation's leading financial experts on the art of maximizing your potential, *Fabulous & Money Savvy™ Coach*, Entrepreneur, Author and Personal Wealth Advisor, she empowers and coaches everyone to be exceptional.

She is also a motivational speaker, columnist and host of Fabulous & Money Savvy Radio.

Bahiyah is a result driven coach who help people reach their goals by holding themselves accountable while improving both their self worth and net worth.

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