

*Focus  
On  
Motivation*



How to address your behavior for personal  
and financial growth

Bahiyah Shabazz, MBA Fabulous & Money Savvy™ Coach

**Workbook**

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## **Personal Development**

Congratulations! You've taken the first step toward success while holding yourself accountable. Personal development should be taken with an honest, detached approach. This concept will allow you to regard your obstacles and distinctively clarify your goals. You will be asked to disclose all your personal and financial statements as it relates to your improved results.

Excuses aren't acceptable as it allows you to live in fear and deters you from focusing on your full potential. You deserve to live your best life with a vision and purpose. During your development process it is strongly recommended that you focus on your strengths and passions. Practice your self awareness of behavior and personal qualities.

Devote to all things positive, by refraining from negative self-talk, demeaning behavior and criticism of self and others. During and after your coaching session you must reflect on your personal growth to notice gains and areas for improvement. It's strongly suggested that you continue a custom plan for yourself even afterwards to continue accountability of behavior and success.



## STEPS TO SUCCESS

“In order to be successful you must address your concerns, habits and actions.” ~Bahiyah Shabazz, MBA

Identify your values – We are all seeking who we are, what we stand for, and the need to exist. Begin your thoughts with the question, “What’s important to me?” Identify and list your core values including your belief system.

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Clarify your goals- In order to properly seek guidance and explain to self as well as others you must be able to clearly understand the need. We all want to be successful, live debt free and have a balance life. Be specific when narrowing down your goals. When you’re too broad, it’s highly impossible to achieve.

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Identify what’s stopping you- Define what you *believe* is stopping you from succeeding.

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## ACHIEVING YOUR GOALS

Why are your specific goals important to you?

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Are your goals short term or long term? Do you believe all are obtainable?

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List how you will measure your goals.

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**CREATE AN ACTION PLAN**

Itemize the tools and resources you will need to succeed. Be specific about the knowledge for success.

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Address any behavior and emotional obstacles you will need to overcome.

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How often are you willing to work on your clarified, specific goals?

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## A NEED TO SUCCEED

“Initially, I had regrets about my past actions. Then I realized that without it, I couldn't be where I am today.” ~Bahiyah Shabazz, MBA

How do you feel about your life?

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What changes are you willing to make?

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If you could have anything you want, what would your life look like?

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What can you do today to change? What excuses do you have for creating limitations, are these good excuses?

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## SET YOUR OWN BOUNDARIES

“There is no such thing as limitations when you know your potential.” ~Bahiyah Shabazz, MBA

List ALL your boundaries (internal & external), what can you do to overcome and succeed?

Obstacle: \_\_\_\_\_

Solution: \_\_\_\_\_

Obstacle: \_\_\_\_\_

Solution: \_\_\_\_\_

Obstacle: \_\_\_\_\_

Solution: \_\_\_\_\_

Obstacle: \_\_\_\_\_

Solution: \_\_\_\_\_

Obstacle: \_\_\_\_\_

Solution: \_\_\_\_\_

## SELF AWARENESS

Achieving your personal development will consist of taking an holistic approach. You must consider your health, well being and finances in order to be completely successful. How you maintain yourself in one situation is how you maintain in others. We can give you the tools to be successful externally, you are solely accountable for your internal growth.

### Physical Activities –

- \*
- \*
- \*

### Mental Stimulation -

- \*
- \*
- \*

### Social Activities –

- \*
- \*
- \*

### Educational Activities -

- \*
- \*
- \*

How much time do you plan to devote to these activities?

Sunday: \_\_\_\_\_

Monday: \_\_\_\_\_

Tuesday: \_\_\_\_\_

Wednesday: \_\_\_\_\_

Thursday: \_\_\_\_\_

Friday: \_\_\_\_\_

Saturday: \_\_\_\_\_

**TAKE CONTROL OF YOUR FINANCIAL LIFE**

“Obtaining financial empowerment is not being oblivious to your current financial state. Account for your all your liabilities.” ~Bahiyah Shabazz, MBA

How do you feel about your net worth?

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Identify behaviors before engaging in spending.

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Are you seeking financial empowerment? Why or Why not?

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What obstacles will you need to overcome to increase your self worth and net worth?

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Where did you learn your financial behavior and How?

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**ARE YOU WORTH WHAT YOU THINK?**

Asset – Liabilities = Net worth

Confidence + Knowledge = Self worth

In addition to knowing where each penny is spend, you must also know how much you truly owe.

	<b>Lender</b>	<b>Amt Owe</b>	<b>Min Pymt</b>	<b>Rate</b>
Mortgage				
HELOC				
Vehicle (s)				
Furniture				
Appliances				
Personal Loan				
Student Loan				
Credit Card 1				
Credit Card 2				
Credit Card 3				
Credit Card 4				
Credit Card 5				
Credit Card 6				
Credit Card 7				
Other				
Other				
Other				

## Focus on Motivation

\*An additional sheet is provided upon request.

# ACCOUNTABILITY

SMG,LLC gives you a C.L.E.A.R. (clarity, leadership, education, acceptance, reinforcement) understanding to achieving your goals. It's important to recognize your full potential while seeking improved results. These steps will allow you to realize and understand yourself by your terms.

“When you begin to define yourself by others perception then you are caught in their beliefs and not yours.” ~ Bahiyah Shabazz, MBA

**Clarity** – Disclose what is standing in your way of achieving your goals. Be specific when identifying what you want to accomplish. You can't move forward unless you've identified the specifics.

**Leadership** – When you excel it encourages others to follow suit. You become a leader in your household, workplace and community. You are now unlocking your full potential and exhibiting to others that it is possible...no matter the circumstance.

**Education** – Knowledge is power. Modern technology allows everyone to have pertinent information at their fingertips. Gather your resources, tools and literature to educate and encourage you to move forward. It's extremely important to stay abreast of ways to achieve your success.

**Acceptance/ Accountability** – Understanding and accepting who you are will improve your self awareness. Many are seeking answers when the answers truly lies within them. When you are catering to your entire being through education, exercise, medication and prayer, your future is clearer than before.

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**Reinforcement** – The blueprint is written and the answers are visible, but it’s the action that will make the difference. Your action should consist of a plan, execution and revisit.

**BELIEF IN SELF**

“Turn your impossible into I’m Possible.” ~ Bahiyah Shabazz, MBA

Weakness(es):

- \* \*
- \* \*
- \* \*
- \* \*

Strength(es):

- \* \*
- \* \*
- \* \*
- \* \*

Are your weaknesses & strengths more influenced internally or externally?

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Name three books that will positively influence your life.

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