

The Motivating Your Financial Literacy Challenge

A close-up, top-down view of a person's hands typing on a silver laptop keyboard. The person is wearing a grey long-sleeved shirt, a silver watch with a black face on their left wrist, and a silver ring on their left ring finger. The laptop screen is open to the right, showing a dark, reflective surface. The background is a light-colored, possibly white, surface.

#MYMFLChallenge

bit.ly/mymacademywait

Motivating Your Money Financial Literacy Challenge

Are you financially educated and responsible?

Are you protecting yourself, your family, your future, & your dreams?

Are you sure you are making the best financial choices?

Would you like to know for sure and stop wondering?

**TAKE THIS FINANCIALLY LITERACY
CHALLENGE AND FIND OUT**

*****This is a fillable document. You can click right on the checkboxes if you're using a desktop computer**

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1. Your credit score is the heartbeat of our finances because so many other areas of our finances rely on this score. **Do you know your current credit score?**

Y

☐

N

☐

2. A credit score in the 700's gives you the most savings each month on bills that you will be paying every single month for at least the next couple of decades. (Interest Rates on home and auto loans, lines of credit and bank loans) as well as Insurance Premiums (homeowner and renter insurance as well as auto insurance). **Is your credit score 700 or above?**

Y

☐

N

☐

3. Every 3 seconds someone's identity is stolen, 15 million Americans in 2017. **Do you have an active credit monitoring service on your credit report so that you can protect against identity theft and those that are looking to take everything that you have worked so hard to get?**

Y

☐

N

☐

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4. A Last Will, Living Trust, Health Care and Financial Power of Attorney which that what you want to be done with any life insurance policies and other assets such as home, property, bank accounts, and personal belongings including the custody of your children will go exactly where you intended. **Do you have all of the following in place?**

Y

N

☐☐

5. We all want to ensure that our loved ones left behind can continue their standard of living and be as comfortable as possible while mourning our unexpected passing? Life insurance is one of the greatest ways to show love to your loved ones when you are not around to help them through one of the hardest times in their life. **Do you have a life insurance policy in place to replace your income, cover your half of the mortgage, help with college etc in the event of death or still alive but unable to work?**

Y

N

☐☐

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6. The rate of inflation means the value of your money is decreasing while it's sitting in the bank. **Do you have something in place that will allow you to grow your money faster than any financial institution w/out the risk of the stock market and w/out having to pay taxes on it when you take it out?**

Y

☐

N

☐

7. In order to have balance in Your financial structure and be able to comfortably pay our bills, save for things we want to enjoy later, enjoy the lifestyle we love **NOW**, and put money away for our retirement many of us need to have money coming in from several different sources. **Are you bringing in passive income (making money in your sleep that doesn't require any money to set up) or have multiple deposits going into your bank account throughout the week? Yes No**

Y

☐

N

☐

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8. Knowing your exact (1) starting point which is where you are right now, (2) having a clear picture of your dreams and your goals which is your destination, (3) a detailed plan to reach your dreams and your goals, (4) knowledge of why you failed financially in the past, (5) a plan to help you get back on track when you miss your goals or make mistakes with your money going forward, (6) and a few people you trust for support while on your journey are all the pieces needed to build a solid financial foundation and generate wealth. **Do you currently have these tools and resources in place?**

Y

☐

N

☐

9. A clear understanding of basic money concepts, advanced wealth strategies, and how to make your money work for you will determine your level of financial success. **Do you feel that your formal education or your upbringing sufficiently prepared you to appropriately manage your finances and important personal matters as it relates to protecting your identity, credit, assets, real estate, personal property, family, and future dreams?** Yes No

Y

☐

N

☐

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10. The fact is, having all the tools you need to be successful, having the financial information readily available to you, and even knowing deep down inside of your innermost self that you indeed need to make some changes to how you handle your money and that you need to ask for help is simply now enough.

The truth is, in order to change your current money situation and our future you have to be willing to learn something new and then be willing to take action.

If you knew of a way, at an affordable price and with someone you trusted who has been where you are trying to go and who has helped others to completely change their financial picture who provided you will all of the financial education, services, tools, and support that you needed to build a solid financial foundation protect yourself, your family, and your future would you be interested in knowing how?

Y

☐

N

☐

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Answer Sheet

If you answered "YES" to 7 or more of the challenge questions, **CONGRATULATIONS!** You have passed the **Motivating Your Money Financial Challenge™** which means you are financially responsible and the protection of yourself, your family, your future, your dreams, your goals, **and** your peace of mind is something that you have made a priority and have worked very hard achieve.

Without a doubt, the peace of mind that comes with knowing you have everything in order is **PRICELESS!**
Kudos to you for sure!!

As a result, I would like to invite you to join the **Motivating Your Money Movement** and post the hashtag below so others like you can take the challenge as well. Help me spread the word to other women that help is available. Women who like myself, were not taught about money growing up. I didn't know that there was so much about money that I just didn't know. Simple concepts that would've made my life so much easier as a single parent.

#MYMMovement

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If you answered "YES" less than 7 times, you are likely leaving your family unprotected, likely not handling your financial matters as best as you could, and MOST OF ALL, you likely don't have the peace of mind and financial freedom that you *really* want and that sucks.

I remember feeling the same way and no matter how much money I made I never had the peace of mind that I wanted because I was still spending money recklessly and not managing it well at all. It always seemed so unfair.

It was like no matter what I tried to do on my own I couldn't get it right and I felt like a failure! I had no clue that there was a better way, a smarter way, a simpler way of handling my money, making more money easily, and then making my money do what I wanted it to do (instead of wondering what happened to it all the time).

If you can relate then no worries because I got you!! Stop comparing your self to those people you see - going on multiple vacations, owning multiple homes, owning multiple rental properties, being successful with the stock market, and buying brand new cars. It time for you to do the same and be smart about it at the same time.

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Seriously, if you can relate to what I am describing even a little bit then the biggest question for you is, are you willing to do something about it?

"Taking the **Motivating Your Money Financial Literacy Challenge™** lets you see how much improvement can be made in your overall financial structure. It helps you see those holes in the way you have been used to doing things. Holes that you didn't even know were there.

This challenge also makes it clear that you and your family may only be only one major life event away from everything crumbling all around you due to a lack of having a solid financial foundation in place. This is exactly what happened to me when I went through an unexpected divorce.

My financial foundation was built on sand and I was no longer able to hold it all together.

THERE IS A SOLUTION!!

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The Motivating Your Money Academy™ is the perfect combination of self study tools and resources that will break down the basic money concepts such as credit education/credit repair, debt removal without payment, savings and budgeting strategies for the undisciplined like myself, ways to make money online (and even make money in your sleep without having to pay anything upfront to get it done), grow your money faster just like the stock market with no risk and much more...

Once we figure out how to put all of these financial pieces together, **one baby step at a time**, then figure out the right order to put them in for the best results, we can finally reach our dreams and our goals - To protect our family and our future and be financially free. **#PRICELESS!!**

The Motivating Your Money Academy™ was designed to help you accomplish exactly that. It's the detailed blueprint with support that I wish I had when I started out on my journey to being more being financially stable.

Click here to learn more and see how the **Motivating Your Money Academy™** can help!!!

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ABOUT STACIE...

Stacie L. Daniel is a Wealth Strategist & Insurance Broker. As the founder of Financial Motivations Consulting, she felt compelled to create the **Motivating Your Money Academy™** to help self-motivated ambitious women breathe life into their money situation.

However, the financial tools and strategies she teaches can be used by anyone willing to take action. Stacie says, she saw the need for the academy because, "Success in other areas of our lives tend to cause us to believe that we can successfully manage our finances as well, but the truth is, effective money management is a skill that must be learned."

Stacie has been in the financial services industry since 2008 and have receive multiple awards and accolades. Stacie attributes her success in the financial services industry to the critical thinking, analytical thinking, and advanced problem-solving skills that she learned from being a programmer and earning her BA in Computer Science from the University of South Carolina.



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She attributes her financial failures to once being a single parent for over 10 years, having an unexpected divorce, she was adopted, endured domestic violence, sexual abuse, and even unexpected deaths. All of which affected her bank account, her self-esteem, and helped to create her unhealthy spending habits.

Her passion comes from not being taught about money growing up and not knowing where to get help. She has had a bankruptcy, 486 credit score, defaulted student loans, repossessed vehicles and no hope. She understands first hand the need for financial education. So she teaches how to build wealth, learn how money works, and how to make it work for you so that you too can stop living a life of financial worry.

In fact, Stacie uses her own mistakes and blunders as tools for teaching and motivation to show examples of how our emotions are directly connected to our spending. "The better we master our emotions the better we will manage our money."

~ Stacie L. Daniel

As a result of this teaching method, students become willing to look at their own past to identify their money triggers, spending habits, and secret money munchers so they can face their money fears, create their financial plan, and start building their solid financial foundation one step at a time with her support along the way.

Imagine going from financial distress to financial success.

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Let's Connect...
CLICK THE LINKS BELOW...

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@motivatingyourmoney

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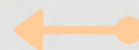
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Monument to Faith
Church Chicago, IL

May 2018

Check out the bonus questions below



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BONUS QUESTIONS:

Did you know that you can remove negative items off of your credit report without payment?

Did you know that if you receive an income tax refund each year that means you paid too much in taxes during the year and you can adjust your deductions to that you receive more money each month?

Did you know if you make money on the side and you have it set up correctly that you can write off vacations, gas, cell phone and utility bills, food and entertainment, internet and even gifts up to \$25?

Did you know before getting ready to purchase a home there are four major expenses that you should be preparing for?

Do you know all of the insurance policies you need to protect yourself and your home based business that is not covered by your homeowners or renters policy?

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BONUS QUESTIONS:

Did you know about The Neighborhood Assistance Corporation of America ("NACA") which is a **nationwide** non-profit, community advocacy and homeownership organization. whose primary goal is to build strong, healthy neighborhoods in **urban and rural areas** through affordable homeownership? **They can help you qualify.**

Did you know bankruptcies and student loans can be removed from your credit report today?

Did you know that you can force the credit reporting agencies to provide the *VERY FIRST* piece of paper you signed when you agreed to an account on your credit report and if they cannot produce it then **THE ACCOUNT MUST BE REMOVED PER THE LAW of 1971?!!**

Did you know you can make money off of your social media accounts like FB, IG, LinkedIn and it doesn't cost anything to do so?



Learn how to do all of this and more in the Motivating Your Money Academy. Click the link below.

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