

BE THE BOSS OF YOUR MONEY

Sacred Money. Sacred Life.



10 Keys to Heart-Led Financial Freedom

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INSIGHT

01



01

BE READY FOR THE UNEXPECTED & FIND FINANCIAL CONFIDENCE

Build & Maintain Emergency Savings

The first step toward financial confidence is creating a safety net. Start by saving your first \$1,000 for small surprises, then expand it into 3–6 months of essential expenses over time. Emergency savings reduce stress & prevent you from falling into debt when challenges arise.

One thing is certain: we can & should expect the unexpected to occur - we just don't know when or how much. Building this buffer gives you peace of mind & the freedom to focus on your goals without fear of being derailed.



INSIGHT

02



YOU CANNOT BUILD ON SHIFTING SANDS

Create Strong Financial Foundations

Every great achievement starts with a strong foundation. Without it, progress is fragile & fleeting.

Here's how you can create yours:

- **Develop Strong Foundations:** Take control of your money & go after your dreams.
- **Fix Money Challenges:** Take action to fix money challenges & embed a process to build financial confidence.
- **Move to the Next Level:** Make the most of your income through smart, intentional decisions designed to help you build wealth & win with money.



When your financial foundations are solid, you can handle challenges, pursue opportunities, & confidently build the life you want.



INSIGHT

03



MONEY IS GREAT AT FOLLOWING ORDERS

Create a Spending Plan That Reflects Your Priorities

A Spending Plan (my preferred term for a Budget) is the tool that ensures your money works for you. Regardless of your level of income, you need a Spending Plan.

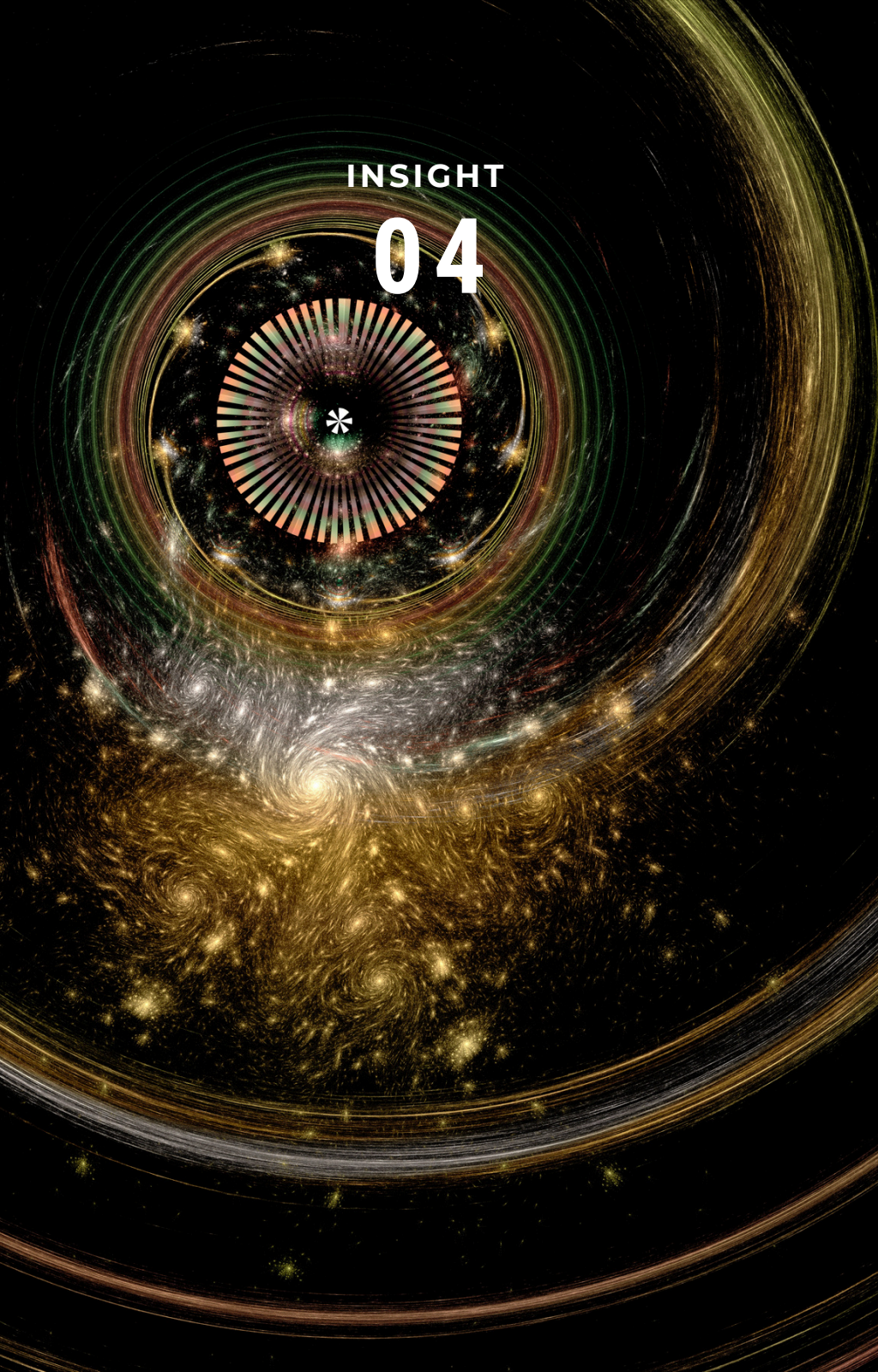
People often think, “I don’t earn enough to budget,” or “Every dollar is already gone before it arrives,” or even “I earn a lot & I save regularly, so I don’t need to do this.” Wrong on all counts.

A Spending Plan gives us visibility, plus the capacity to be intentional & identify opportunities to kickstart change. When you give your money clear orders, it has the power to transform your financial future.



INSIGHT

04



MOTIVATION DOES NOT WORK

*Gain Clarity on
Your Most Important Goals*

Motivation fades & it's just not enough to drive lasting change. Instead, you need clarity on what truly matters.

Ask yourself:

- How do I want to live my life?
- What are the experiences I want to have with those closest to me?
- How do I want to support my family & my community?

Your Most Important Goals provide the fuel for a sustainable journey of transformation. They replace financial stress with growing financial confidence, giving you a roadmap to live the life you deeply desire.





INSIGHT

05

BE THE ADULT IN THE ROOM

Learn to Say No to "Stuff"

The external world & material items cannot provide lasting fulfillment & happiness. These outcomes can only be found in your internal world (see Insight 8 for more).

This is a powerful lesson that many take years to discover, & some may go their entire lives looking 'outside' for safety & stability in a world of change & impermanence.

I want financial success for you that includes reduced spending on random 'stuff' with short-lived excitement, & a deeper sense of personal fulfillment supported by a rich internal life.



Let your mind become a place of calm & support - not ruled by a critical inner tyrant that many of us battle every day.



INSIGHT

06



PROVIDE FINANCIAL LEADERSHIP

Talk About Money With Loved Ones

Providing leadership doesn't necessarily mean exerting control. It does mean bringing everyone to the table so you can move forward together as a team.

This is especially important when sharing finances with a partner. You're in this together, & you love each other, so it makes sense to act like it. Shame, blame, arguments, & guilt are unproductive & will get you nowhere useful.

Working together is essential. Even if one person takes the lead, both must be involved & have equal ownership & opportunity.



INSIGHT

07



LIVE WITH A GENEROUS SPIRIT

Be Generous Within Your Means

Generosity is a defining characteristic of people we admire. It is a core element of who they are, & we gravitate toward them as a result.

When we give, we enjoy that feeling now & into the future. Generosity doesn't have to be financial; it can include giving your time, effort, & expertise to causes & organisations you care deeply about. Volunteers are often in greater demand than donations.

Find a way to give that works for you. Don't wait for later; give a little now, until you can give a lot.





INSIGHT

08



MAKE GROWTH A PRIORITY

Invest in Self-Development

Investing in personal growth is one of the most rewarding decisions you can make. It enhances your capabilities, builds resilience, & positively impacts your whole life.

- **Incorporate spiritual development.** Avoid elevating money above all else. It's fine to become financially secure, but don't fall into the trap of being a 'Miserable Millionaire.' True growth comes from balancing your financial success with fulfillment in deeper areas of life.
- **Understand Maslow's Hierarchy of Needs.** Many people in our community are stuck at the 'Safety & Security' level, where finances consume their energy just to stay afloat. My goal for you is to go beyond this stage, allowing you to explore & move towards Self-Actualisation - whatever that means for you.
- **Free yourself to contribute your unique gifts.** We all have genius & talents that the world needs. But financial worries often trap people, preventing them from fully expressing themselves. Eliminating unnecessary financial stress creates the freedom to share your best self with your family, community, & the wider world.

When you prioritise growth, you create internal strength & clarity to reach your highest potential, both financially & personally.

INSIGHT

09



Reflect on Progress Regularly

It's one thing to have a plan; it's another to act on it & review it regularly. Regular reflection ensures you're clear on your progress & can adjust when needed.

Have you ever taken notes at a workshop or watched a motivational video, only to leave those insights untouched for months? That's FTI (Failure to Implement).

ACTION TURNS PLANS INTO PROGRESS



The background is a vertical marbled pattern. It features a central vertical band of a lighter, bright teal color, which is flanked by darker, more saturated teal and blue-green tones. The edges of the image are heavily textured with irregular, vein-like patterns of a metallic gold or bronze color, creating a rich, layered effect.

INSIGHT

10

YOU ARE DESERVING; YOU ARE ENOUGH

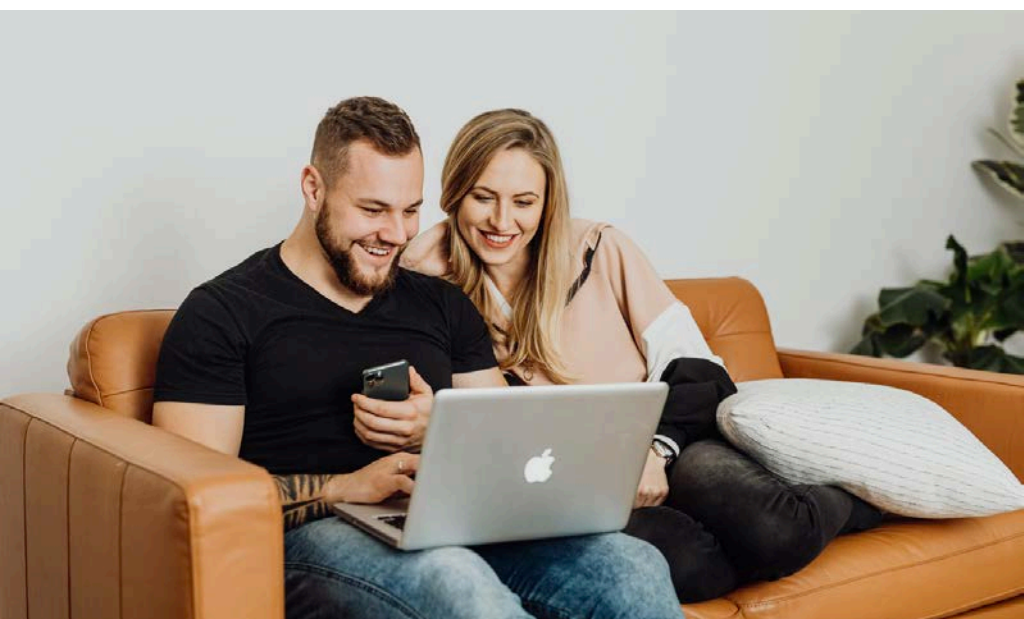
Celebrate Wins, Big & Small

You are worthy of success & financial abundance. Do not hold yourself back. Never think that doing well with money is reserved for others; it is available to you.

Everyone can learn to manage their finances well, & when you do, you'll have more money & less stress.

Self-doubt may feel like a warm blanket that keeps you safe, but it ultimately keeps you stuck. Move beyond it.

**YOU ARE DESERVING OF
SUCCESS, COMFORT, &
EXCELLENCE IN LIFE.**



MEET SLOAN

Executive Financial Coach



What's next for you?

In my 40's I realised the corporate path I was following wasn't doing it's job. I was successful, but not fulfilled. It was time for my next horizon.

As a proud Money Nerd I was already in a good spot. However, I strengthened my position by creating a Transition Fund & planning ahead.

For me it was moving into my own business; for you it may be a different journey. One thing is certain, building a strong financial foundation is the launching pad you need to bring your most important goals to life.

Over 30 years financial services expertise including specialist & executive roles across Banking & Financial Planning. Former Financial Planner – now helping clients to control their income, build financial confidence, & chase down their Best Life.



LET'S TALK

0491 170 195

Email Sloan

Book a Coffee Chat

LEARN MORE

Be the Boss of Your Money

Financial coaching is the shortest distance between where you are now & building wealth.

Establish & prioritise your personal & family goals.

Understand your Values & align your income in support of building your Best Life.

Coaching helps you to act with intention & focus, to reclaim that awesome feeling of being in control.

**INSIGHT, SUPPORT, & CARING
ACCOUNTABILITY THAT
ENABLES REAL PROGRESS.**



UNLEASH
YOUR
POTENTIAL

