

# Big Girls Don't Cry

Taking the Emotion Out of  
Finances



# Seminar Guide Book

✦ By

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Money Wisdom for Women



# Mission

- ✦ The mission of Big Girls Don't Cry- Taking the Emotion Out of Finances is to educate women in the art of recognizing their spending undesirable spending habits and replacing these habits with desirable spending habits. These habits will allow women to conquer their fears towards money and allow them to save for their future.

## Mission Continues

Eight out ten women retire in poverty,  
due to their lack of wealth building.  
Notice I did not say earning  
potential, but wealth building.  
Something we will discuss later.

# Purpose

- ✦ The purpose of this guide is to aid women in identifying spending habits that are keeping them from being financially savvy.

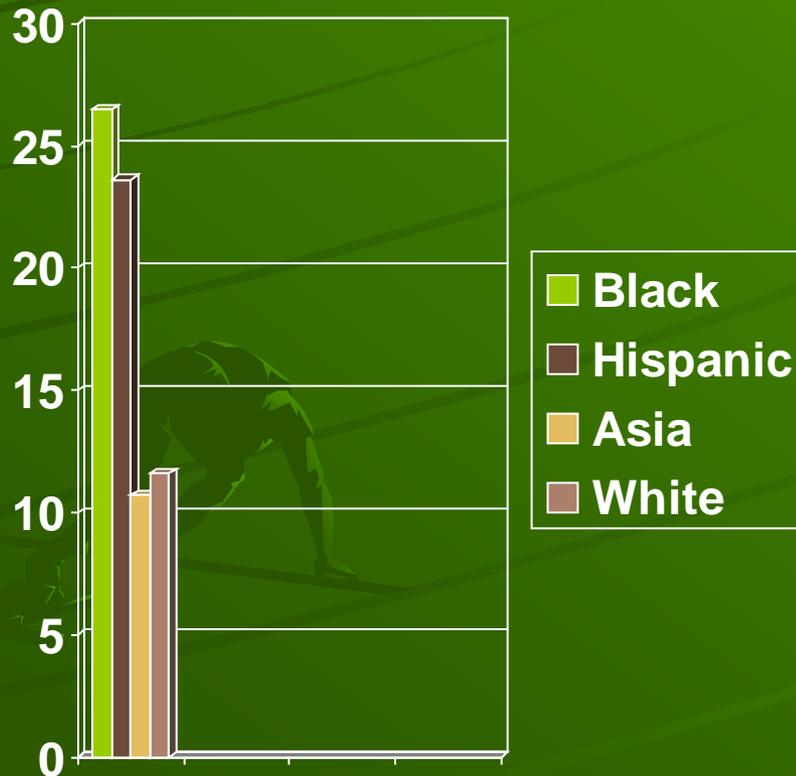


# Why Now? Why This Seminar?

- ✦ Women are under emotional stress daily. Emotional stress comes to us in many directions. This guide will help identify emotional triggers that keep us from making sound financial decisions.

◆ According to The Center for American Progress over half of the 37 millions Americans living in poverty are women.





- ◆ Twenty-six percent of African American women are poor
- ◆ Twenty-three percent of Hispanic women are poor
- ◆ Ten percent of Asia women are poor
- ◆ Eleven percent of Caucasian women are poor.

✦ It is time that we take action and control of our finances.



# Agenda

- ◆ Introduction
- ◆ Test Your Knowledge
- ◆ Cash Flow Chart
  - Gross Income
  - Net Income
  - Checking
  - Savings
  - Leftovers

## Agenda continues

- ◆ Recipe for Financial Freedom
- ◆ Anita's Tracker
- ◆ Summary
- ◆ Definitions
- ◆ Resources

# Introduction

- ✦ *Big Girls Don't Cry* is an amazing journey that every woman should take in her life. I have walked this road many times. It is amazing and I am still here to talk and write about it.
- ✦ *Big Girls Don't Cry* touches women in a personal way as it discusses our true relationship with our finances, and how we allow so many distractions to interfere with us becoming financially secure.
- ✦ Now is the time to free ourselves from bad habits, such as emotional shopping, unhealthy relationships, rescuing our adult children, low self-esteem, not caring, and allowing others to make financial decisions for us.

- ✦ Once we are free from these and other poor financial habits we are free to create good financial habits such as emergency savings, retirement building, healthy shopping tips, healthy relationships, learning the difference between self-esteem, self-worth, and net worth. All of these habits build wealth, leading to a legacy for our children to follow and not debt for them.

# Test Your Knowledge

- ◆ How much of your Gross Income is paid in taxes?
- ◆ What is the difference between Gross Income and Net Income?
- ◆ Do you have concise clear financial goals?
- ◆ What is your greatest fear regarding money?

# Test Your Knowledge

- ◆ What percentage of your net income should be spent on housing?
- ◆ What do you consider your money success?
- ◆ Do you track your spending?

Gross Income

Business Income

Checking

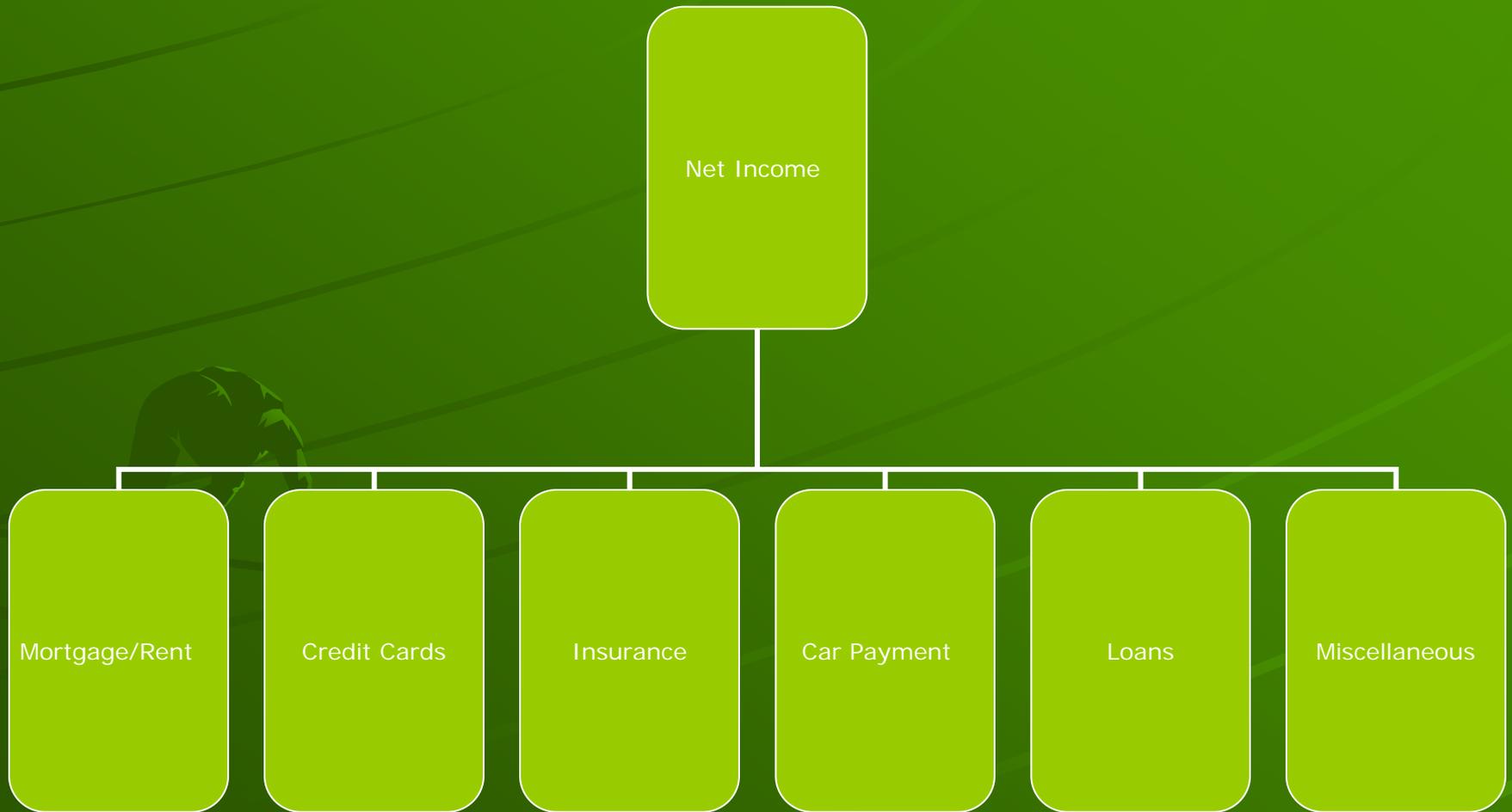
Other Income



# Cash Flow Chart



# Cash Flow (Net Income)



# Cash Flow (Savings)

Retirement

Emergency

College

Miscellaneous



# Recipe for Financial Freedom

- ✦ The recipe for financial freedom has only ten steps. You may have heard or seen them before; however, you might not have paid much attention to them at all. Today we will work through these ten steps which will become ten positive financial habits.

# Recipe for Financial Freedom

- ✦ Start Where You Are
- ✦ Make a Date With Your Finances
- ✦ Create a Savings Plan
- ✦ Develop A Financial Spending Plan
- ✦ Know Your Weaknesses
- ✦ Develop a Wish List
- ✦ Be Realistic
- ✦ Be Disciplined
- ✦ Stay Focused
- ✦ Have Fun

# Anita's Tracker

- ◆ **Anita's Tracker** Do you ever wonder where all your money goes? For one week, carry the Anita's Tracker with you and track where you spend your money. At the end of a week you'll have a clear idea of just where those extra dollars could be hiding. In the future, you can use funds you currently fritter away to increase savings, pay off bills or buy something special.

◆ Item Cost

Total

# Summary

- ◆ Developing this guide was fun for me. It was fun for me because I had to walk this journey alone. I had to figure out my financial goals, make a date with my finances, develop a wish list, create a spending plan, know my weaknesses, be realistic, be disciplined, stay focused, and have fun. I decided to share my journey with others so that you don't have to reinvent the wheel. It is already invented for you.
- ◆ I hope that you enjoy this guide, the book, and the CD for this amazing financial journey.

# Definitions

- ✦ Cash Flow-is how your earnings flow through from earned income to net income to household expenses.
- ✦ Checking Account-is where most people place their earned income as a holding tank. Money deposited into a checking account is distributed to pay for goods and services.
- ✦ Gross Income-Earned Income is income earned from your occupation, or business you own.
- ✦ Net Income-is Gross income, earned income minus taxes (federal and local) and other deductions.
- ✦ Savings Account- Monies you deposit into an investment vehicle that is used in cases of emergencies, retirement, or college.

# Resources

◆ ARJ & Associates-Money Wisdom for Women

◆ [www.moneywisdomforwomen.net](http://www.moneywisdomforwomen.net)

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# Thank you

✦ Questions??????

