WOMANS COMPASS FORUM



CREATING A BUDGET THAT WORKS FOR YOU

Every one needs some sort of spending plan to create financial freedom

Why Are Budgets Important?

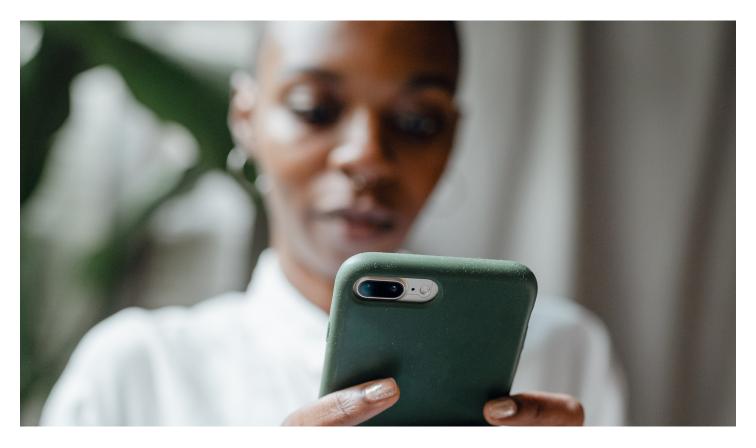
- It Helps You Keep Your Eye on the Prize. Home. Retirement. Vacation.
- It Makes Sure You Don't Spend Money You Don't Have
- It Helps Lead to a Happier, Secure Retirement
- It Helps You Prepare for Emergencies
- It Helps Shed Light on Bad Spending Habits
- Helps Your Relationship with Spouse, Partner, Girlfriend, Boyfriend, Parent, Children, Co-Workers and Friends
- Keeps You From Feeling Financially Overwhelmed

Ask Yourself...

- Do you buy things and hope you can afford them?
- Do you know what you spend every month?
- Do you track your spending?
- Do you have a plan for your money?
- Do you have any savings taken out automatically?
- Do you talk about budgets with your friends and family?



CREATING A BUDGET THAT WORKS FOR YOU



Pick a Budget App

- Fun way to track your money
- You're already on your phone!
- Try different ones.
- There are many see which one fits your life best.
- Pick one:
 Mint, Your bank, Wally, Empower,
 Personal Capital, Clarity Money, Prism,
 Acorns, GoodBudget, YNAB, Mvelopes,
 Expensify

Where Did Your Money Go The Last 3 Months?

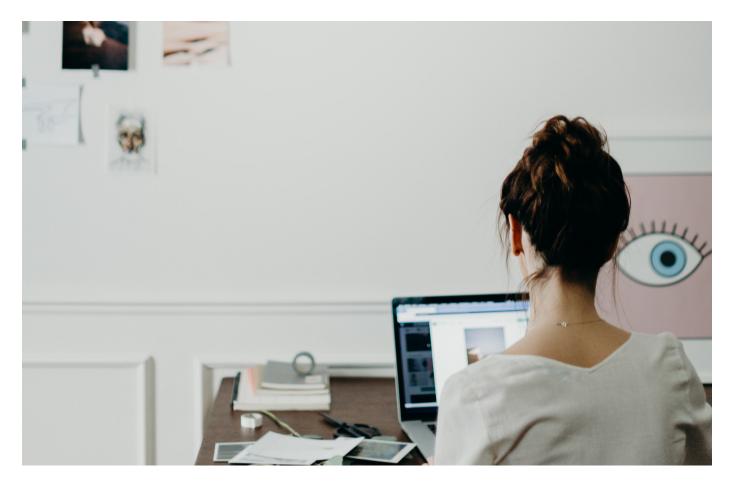
- Look at where your money has gone the last 3 months.
- Download all expenses from checking accounts, credit cards and debt cards.
- What are the biggest categories?
- Where is the most of your money going
- Just doing this exercise can help you save money or spend smarter.
- Use Excel or Quicken

CREATING A BUDGET THAT WORKS FOR YOU

5 Places To Plug

One time exercise every six months. Examples:

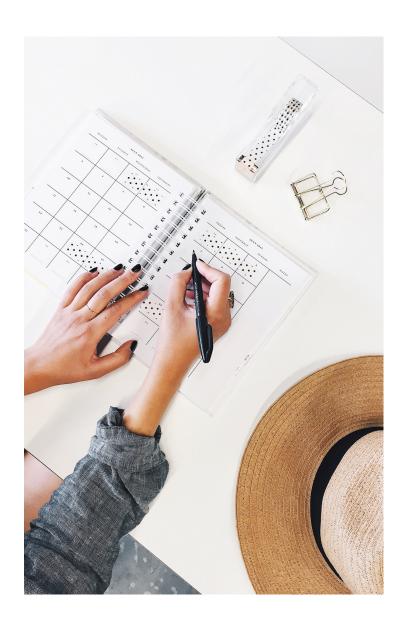
phone, utilities
Late fees
Beauty treatments
Cable/Internet/Streaming
Pet care
Gym
Fixed expenses (rent, garage)
Increase ins. deductibles to lower premiums
What are your 5 places?



Automatic Savings

Every time you get paid, automatically put at least 20% into SEPARATE savings account

CREATING A BUDGET THAT WORKS FOR YOU



Weekly Cash Spending Plan

Create a weekly amount to live on for variable expenses such as:
Grocery/ Eating Out, Drugstore,
Entertainment, Clothing, Beauty

Prioritize Your Spending

Think of it like cash and keep to it for the week

Every week pick ONE Big Item

How Woman's Compass Forum Can HELP

- You want control of your finances and a clear understanding of your personal and shared financial holdings
- You want clarity on how much you need for retirement ... and how to get it;
- You want a clear understanding of your personal and shared financial holdings;
- You will feel stronger and more in control of your finances & legal challenges

CREATING A VITAL DOCUMENT ORGANIZER

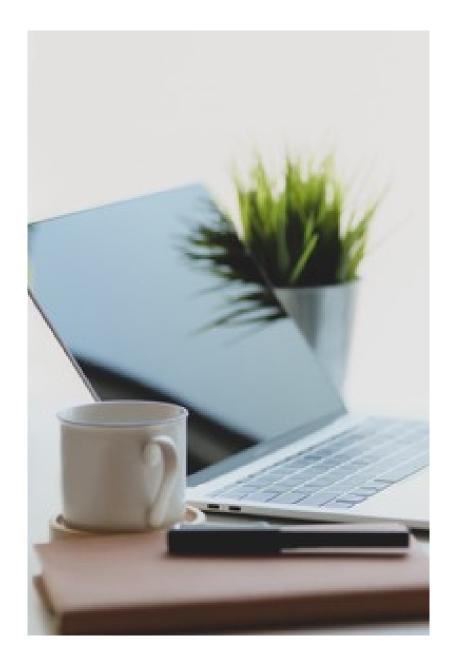
Know what you have Know what you need to protect

Key Takeaway

Compiling, organizing, updating and storing financial and vital documents will give you a solid legal foundation

Personal Records

- Social Security card
- Full legal name(s): Marriage certificate, divorce decree, legal name change order
- Legal residence: Original deed of trust, rental agreement
- Driver's License
- Passport
- Birth Certificate, citizenship documentation
- Children: Birth certificates, certificates of adoption, custody/parenting plan
- Employers and dates of employment, employment contracts, employee benefits
- Names and phone numbers of ICE, doctors, lawyers, accountants, financial advisors
- Medications taken regularly (updated periodically as needed)
- · Pets, vets and caregivers



CREATING A VITAL DOCUMENT ORGANIZER



Financial Documents

- · Sources of income and assets
- Names of your banks and account numbers (checking, savings, credit union)
- Investment income (stocks, bonds, mutual funds) and financial advisors
- Retirement plans, IRAs, 401(k)s, pensions, etc.
- Other real estate ownership information (deeds, title, etc.)
- Car title and registration
- Copy of recent income tax returns
- Social Security and Medicare/Medicaid information
- Insurance information (life, health, long-term care, home, car), policy numbers, agents
- Location of safe deposit box and key, signatories
- Digital Assets
- Liabilities
- Mortgages and loans
- Credit and debit card names and numbers

CREATING A VITAL DOCUMENT ORGANIZER



Legal Documents

- Up-to-date, executed estate plan
 - o Will
 - Living Revocable Trust (if part of your estate plan)
- Powers of Attorney (Springing, Durable)
 - Medical
 - Financial
- Advance Directives
 - Appointment of health care representative

Review and Update

- REVIEW: Make sure all records and documents are accurate and reflect your understanding ... and current life circumstances
- UPDATE beneficiaries for all your accounts and policies where possible; update personal records to reflect any changes
- FOCUS on anything missing: Will? Trust? Advance Directives? Powers of Attorney?

Store



STORE ESSENTIAL DOCUMENTS SECURELY



USE WOMAN'S COMPASS FORUM'S
SYSTEM TO STORE VITAL
DOCUMENTS ONLINE AND IN HARD
COPY



MAKE SURE DOCUMENTS ARE
ACCESSIBLE TO THE PEOPLE WHO
NEED THEM IN AN EMERGENCY
(E.G.,LEGAL DOCUMENTSATTORNEY, MEDICAL DIRECTIVESPHYSICIAN, CLOSE FAMILY)

CREATING A VITAL DOCUMENT ORGANIZER

Storage Tools

- Firesafe Box
- Spreadsheets
- Dropbox, Google Drive
- Online storage solutions
- If using online storage solution: Look for HIPAA compliant, bank-level security
 - Use an encrypted flash drive; store in a secure location
 - Look for locking folders on computer operating system
 - Use a commercial encryption program
 - PDF-editing programs that include a password feature



How Woman's Compass Forum Can HELP

- Are you missing any of these documents? WCF will help you identify and obtain!
- Do you have an estate plan? WCF will help you design one!
- Do you have a plan in place in case of medical emergency? WCF will help you create one!
- Do you want to make sure everything is secure and accessible to the appropriate people at the appropriate time? WCF has solutions!

CREATE A PEACEFUL NIGHTS SLEEP

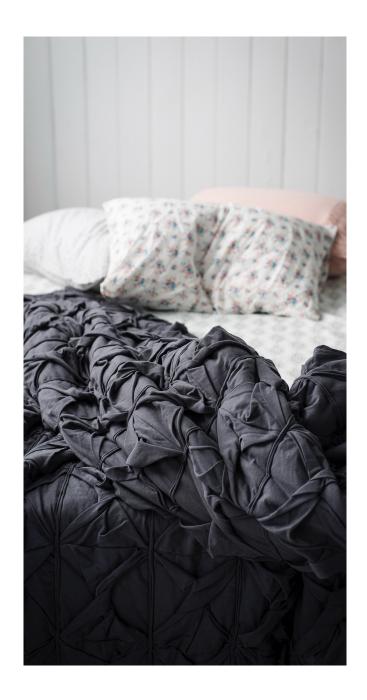
Learn what to do to wake up feeling refreshed

Key Takeaway

A good night's sleep requires intention and some skillful planning.

Ask Yourself...

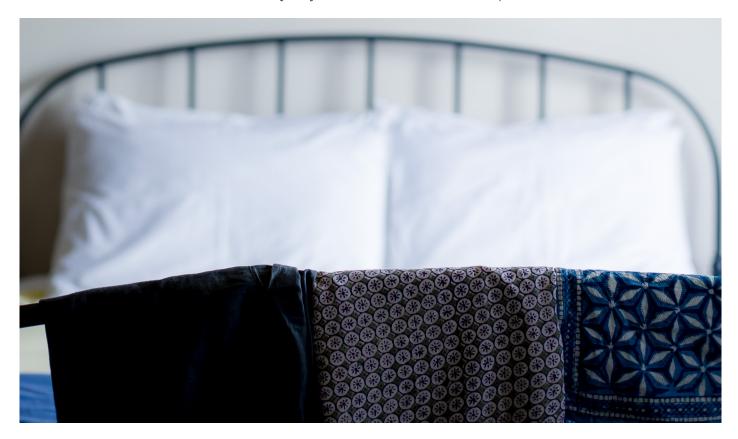
- Do you get enough sleep?
- What is the quality of your sleep?
- Do you wake often in the middle of the night?
- Do you wake up feeling rested?
- Is your sleep environment clean, quiet and free from distraction?
- Do you turn off your devices a few hours before turning in?
- What is the temperature in your bedroom?



CREATE A PEACEFUL NIGHT SLEEP

Studies show that measures of impulsivity increase with less sleep so affects food choices and leading to an average of 380 more calories per day! We need deep sleep to restore our bodies and balance our hormones.

Poor sleep quantity and/or quality can lead to high blood pressure, increased risk of cardiovascular disease, lower immune function, increased sensation to pain, more rapid growth of cancer cells, and weight gain. Studies show that people who sleep only 5-6 hours a night eat the most calories and are low in vitamin C and selenium (needed for healthy thyroid hormone function.)



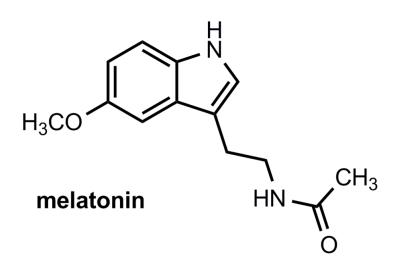
Action Plan

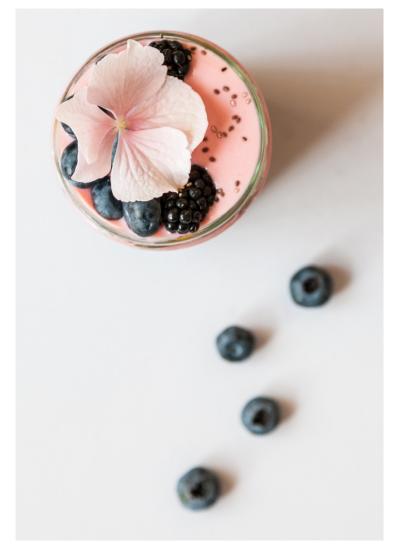
Set up your sleep sanctuary

- Survey your bedroom environment including your sheets, pillows, bed coverings, mattress and window shades.
- Remove unnecessary clutter, and electronic devices.
- Replace any linens and pillows, add shades or curtains.
- Introduce a plant, to help cleanse the air-or even just a nature photo for your wall
- Add an essential oil diffuser. Best oils for sleep are Lavender, Chamomile, Cedarwood, Sage, Valerian*use pure high-quality pure oils only

Sleep Tools

- Keep a sleep journal
- · Drink less alcohol
- Create an inviting sleep environment
- Remove electronics from the bedroom!!!
- Turn down the temperature
- During daylight hours spend more time outside
- Turn off the lights to full darkness, so as not throw of the pineal glands ability to regulate melatonin.
- Nutritional Intervention





Nutritional Intervention

Ashwagandha – shown in studies to relieve anxiety and stress, improve symptoms of fatigue and support better sleep quality.

Magnesium – Helps to support GABA brain activity and regulation of circadian rhythms for better sleep.

B6 in combination with herbal remedies like valerian, California poppy extract, passion flower extract, and lemon balm extract have been shown in studies to support more restful sleep.

CREATE A PEACEFUL NIGHT SLEEP



Sleep Stages

- 1 Light 2% of total sleep time transition
- 2 Rhythmic brain waves called sleepspindles produced 50% of total sleep timeheart rate and body temperature drop
- 3 & 4 -Delta Deep Sleep Physically restorative BP drops, respiration slows, growth hormone is released. Front loaded in the first third of night. Filters days experiences
- 5 REM Mental restoration move info from short term (days experiences) to long term memory like into an electronic filing cabinet - dreams (in REM muscles relax so that you can't move so that can't act out your dreams) Last third of night

Sleep Cycle wake – 1 – 2 – 3&4 – 2 – 5 (80–120 mins) approx. 90 mins – Cycle repeats 4 – 5 times a night

It Takes 21 Days To Set A New Habit

For 21 days plan to go to sleep at around the same time each night and wake up around the same time.

Chronotype is a genetic propensity as to whether you are an early bird (15%) or a night owl. For most people ideal bedtime is 10-11 pm. Sleep drive is established by a build-up of adenosine at a receptor site in brain and your sleep rhythm. When drive and rhythm are in sync you get best sleep.

How Can Woman's Compass Forum HELP

- Identify the length of your sleep cycle so that you can set your individual bedtime
- Learn more about the specifics of what nutritional therapies can help you sleep better
- Links to our favorite sleep masks and sleep Apps
- Learn more info about sleep tools and why they work



WHAT DO OUR STUDENTS HAVE TO SAY?

"This course is a safe space for women to learn and grow. No matter what stage of life you start this course, you will end it on a path to take better care of yourself and your family."

-Penelope, CT

"I absolutely LOVED your entire seminar. Wow, what an enormous amount of helpful information that made me feel much more empowered & motivated"

-Lydia, CT

"The reason I chose to take the course is because I trust Galia and her partners, they care about the outcome and not just how to get there financially."

-Amber Wilder, Wilder Ideas Holdings Corp

"I love that it's a course organized by women for women. I appreciate this type of supportive, empowering environment and vibe."

-Corinne, CT

"The Woman's Compass Course has given me a strong foundation, a scaffolding and tools to build a stronger edifice with confidence and competence."

-Fatim, NYC

"What a motivating course for getting your financial, legal and personal health affairs in order!"

-Kim, CT

RESULTS ACHIEVED

Personal Finance

- · Know when you can retire and how much to save every year and on a monthly basis
- Started investing more and switched investments to Fidelity and saved on fees
- Felt more confidence in how to monitor retirement savings
- Found an old pension of \$20,000
- Fixed mistakes on credit report
- Saved \$50/month on cable bill
- Created a MONEY MONDAY
- Did a crystal clear three-month snapshot going forward
- · Got a higher rate on an online savings account
- Really learned about mutual funds: Morningstar ratings and expense ratios
- Opened and funded a SEP IRA and Roth IRA
- Get a AAA membership. Besides obvious car safety- lots of great discounts. Also, AARP if you are over 50 (yes some of us are...)

Legal

- Many participants ordered recommended online will, trust and advance planning tools -- a GREAT first step to creating a complete estate plan
- · Checked beneficiaries on all accounts. Found mistakes!
- Made a photo list of assets for will
- · Watched our legal webinar videos with spouses
- · Got health care proxy forms filled out
- Took a closer look at term life insurance policy
- · Got bigger fireproof safe box for artwork and larger assets
- Set advance directives
- Met with an estate planning attorney

Self-care

- One participant said she finally wakes up rested! From creating a sleep journal to holistic sleep supplements
- Feeling "less guilty" in taking care of herself and personal needs
- Cleaning out food pantry
- Activated a sleep schedule
- Adding more yoga to daily schedule especially breathwork
- The class creates habits and keeps you accountable
- Got more steps and started walking 3 1/2 miles a day
- Meditated every morning for 10 minutes every day! Positive words in and negative words out
- Didn't exercise before and now walking every day!
- Reminder not to use quarantine as a reason to eat unhealthy no more frozen pizzas!
- · Got a recommended sleep mask so sleeping better and allowing natural light when necessary

Join the emporwed Woman's Compass Forum community. Register for our next course beginning Oct 8th.



WOMAN'S COMPASS FORUM

0 DEGREES OF PERSONAL FINANCE, LEGAL AND MIND-BODY SELF CARE TO POINT YOU WHERE YOU NEED TO GO

Galia Gichon

Galia Gichon is an independent personal financial expert with more than 20 years in financial services, including nearly 10 years on Wall Street and an MBA in Finance. Her career has spanned corporate bond research analyst, personal finance expert, angel investor, entrepreneur advisor, and author. As an angel investor and advisor, she has worked with Her Corner, Pipeline Angels, Astia, Topstone Angels, and Refinery CT. She is also the Founder of Down to Earth Finance, independent personal finance education.

Margie Jacobson

An attorney, certified mediator, and nonprofit leader with nearly two decades of experience. Her legal experience spans a variety of diverse settings, including an AM Law 100 law firm, an entrepreneurial start-up, and Fortune 100 companies including The Coca-Company Company. She was most recently Of Counsel to a boutique law firm advocating for students' rights from birth through post-secondary education. Margie serves on the boards of a number of non-profit organizations on the local, state, and national level, providing leadership in the areas of education, civil rights, women's rights, disability rights, and the arts.

Michelle Didner

Michelle found healing in yoga as a new mother struggling with a health crisis. After completing her RTY 200 training with Saraswati's Yoga Joint in Norwalk, CT, she lived in Argentina and Switzerland where she taught yoga and meditation to an international community. During that time, she began to explore a deeper understanding of nutrition and health, and complete certification as a Holistic Health Coach with the Institute for Integrative Nutrition in NYC. She continued her studies in yoga, anatomy, and mind/body awareness. Michelle holds a BA in English from Boston College. Michelle currently teaches yoga and workshops in meditation, anxiety management, and nutrition, as well as extended retreats in wellness and self-care.