



BREAKING PAST
THE JANUARY
BLUES WITH
FINANCIAL
SUNSHINE

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MEDIA

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The Start of Something New

It's January, the credit card bills from the holiday have arrived and the overwhelming feeling of it all is very real. The amplifier is that it all adds to the January blues. The fact that you're feeling this way now doesn't mean that's where you have to stay, because it's time we bring some financial sunshine to January! This is your time for your financial wellbeing and empowerment!

Welcome to the financial conversation that truly belongs to you because it starts and continues by prioritizing the way you feel and staying focused on what you want for yourself! While I've put this here for you for January, it can be used any time to help you connect with your financial voice and create your path forward. Here, we'll begin with acknowledging and working through the way you feel and then shift the energy focus towards your path forward.

Martha

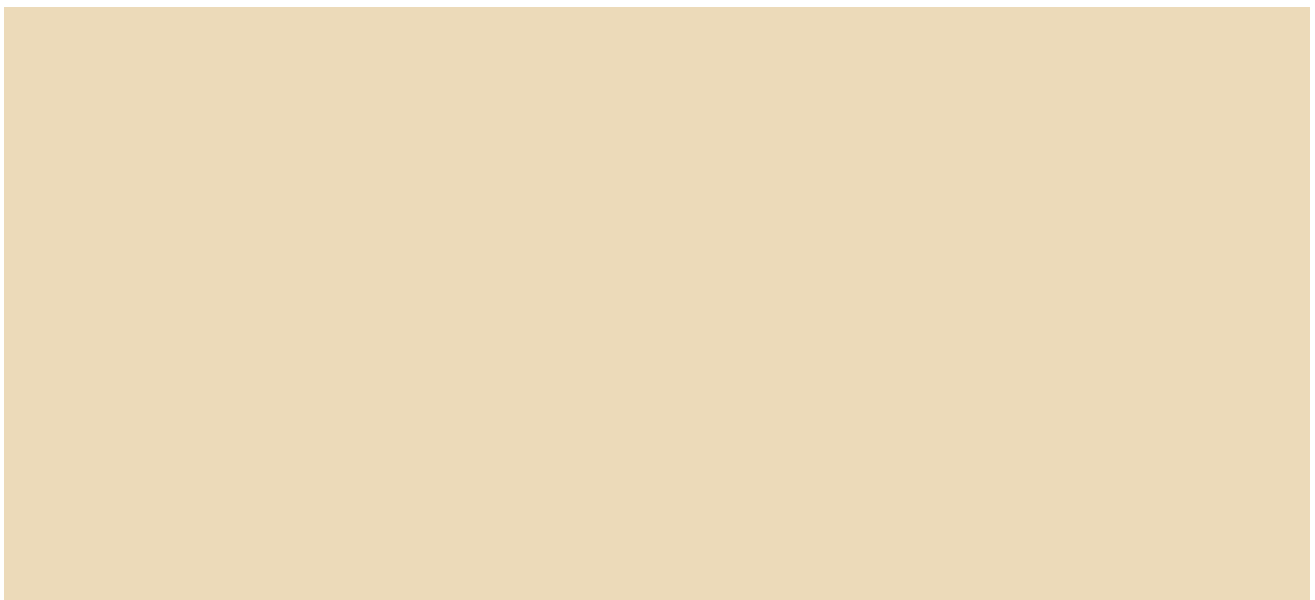


Starting with the feeling

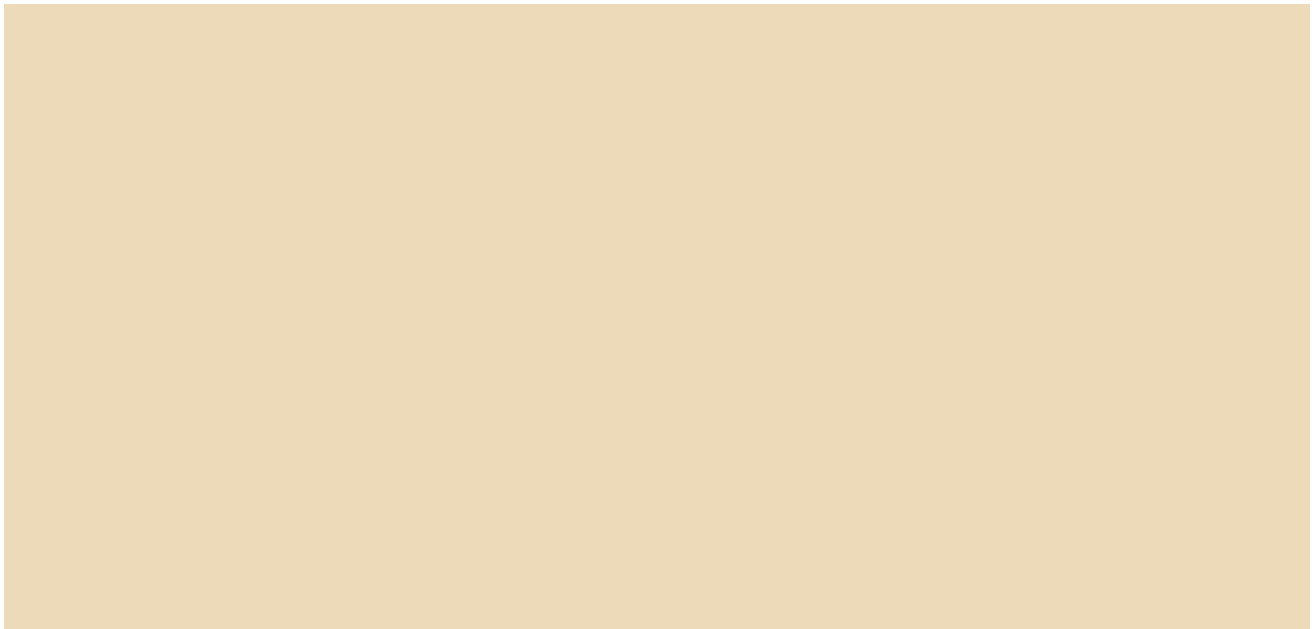
With a few words that represent your emotions, describe the way you feel about your finances now:



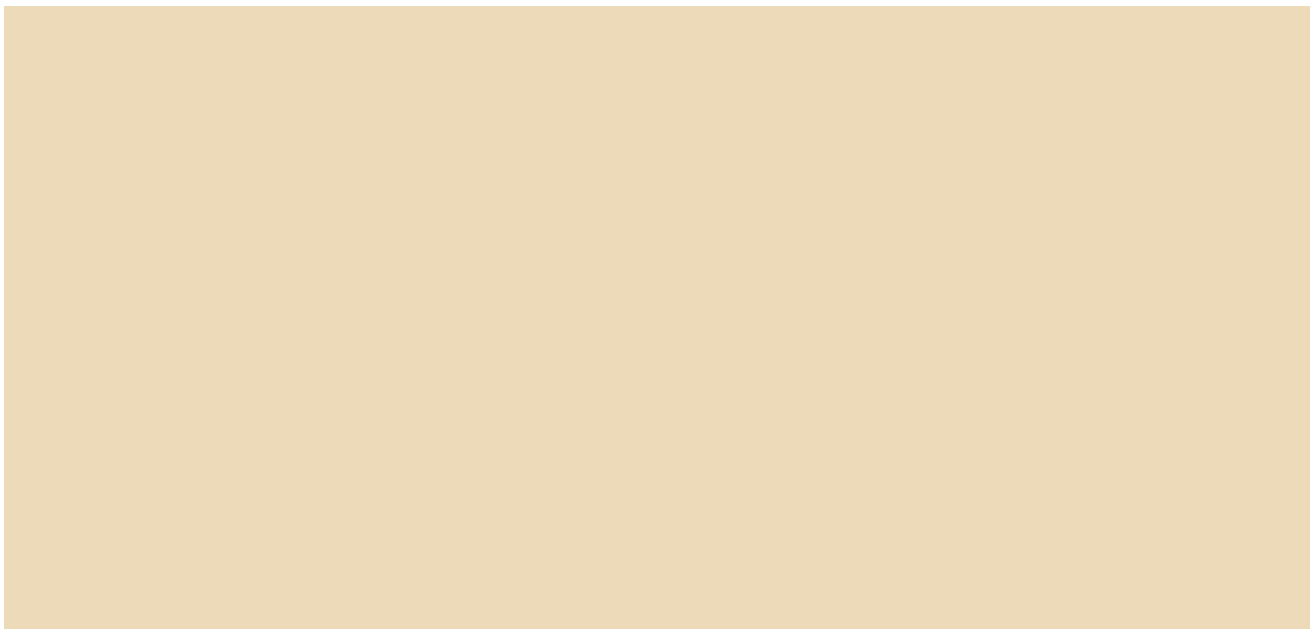
What are some of the factors that have led to these feelings? For example, larger holiday gatherings this past year combined with feelings of guilt and obligation to purchase gifts.



With an understanding for the path your emotions took, it's time to give yourself grace for the way you're feeling. What does the word grace mean to you?



With the opportunity to embrace your emotions with grace and understanding, let's turn our gaze forward with commitment towards what you want to see for your finances this year. In the box below describe how you want to feel about your finances this year:



Grace, Understanding and Commitment

What we've done here is work through giving yourself Grace, Understanding and Commitment! There is an active statement I've put together as a mantra to help remind yourself of this:

"I give myself the grace of understanding with the commitment to move forward."

Keep repeating this mantra I created for you throughout your financial journey because what was, does not have to define what is, or what will be! The way you feel and what you want for yourself belong to you and only you. I wholeheartedly believe in you and in your ability to create what it is that you desire for yourself!

It's with your inner power that the idea of debt becomes the past and stays in the past!

Now let's keep breaking through the clouds with sunshine and get started creating the financial picture you want to see for yourself!





Step One:

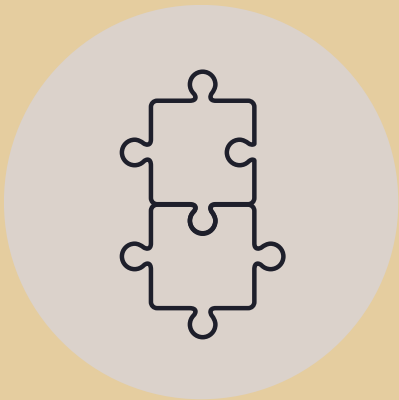
An Abundance Mindset

Far too much of the financial conversation is focused on what we don't have or what we can't do. Let's change that together by focusing on what you **have** and what you **can do!** This mindset paired with the actions below are key to your long-term success!

Shop your pantry for delicious food to enjoy.

Shop your closet for fab clothes finds.

Shop your make-up drawer for items you may have forgotten about.



Step Two: Connect

Reviewing your current financial picture helps you connect and reassess.

Review income versus expenses

Review bank and credit card statements. Keep a close eye on reoccurring monthly expenses (you can sometimes find a lot of \$\$\$ with this!)



Step Three: Allocate

Now that you've reviewed your financial picture, it's time to allocate money towards making debt a thing of the past by re-evaluating your expenditures

- Consciously shift financial priorities towards eliminating debt
- Merchandise returns! Complete those returns with a happy heart, knowing that you're prioritizing your financial health. Allocate the funds from those returns directly towards eliminating debt

Step Four: Consolidate

Make that money you've allocated work in the most effective manner!

- Compare interest rates. With credit card interest rates being of the highest, consider looking for lower interest options like a Line of Credit where appropriate.
- Consolidating borrowing accounts to the lowest interest account. This can help you reduce the interest costs so more of the money you've allocated goes directly towards principle.





Step Five: Keep it in the Past

You've worked to shift the idea of debt to past because the idea of debt doesn't belong to you. Now, let's keep it in the past with these ideas:

- Reduce credit card limits.
- Sign-up for credit card alerts and expenditure tracking.
- Unsubscribe from email mailing lists.



Step Six: Celebrate

Acknowledging and celebrating yourself is essential! And by this I don't just mean celebrating when you've made debt the past, I mean celebrate each step you take!

Why is this so important? Because we've gotten so used to the negative way we're spoken *at* when it comes to money in our lives that it's become our expectation and a part of our day-to-day self talk. It doesn't have to stay that way! Together, let's change the expectation to change the game on finances in our lives!





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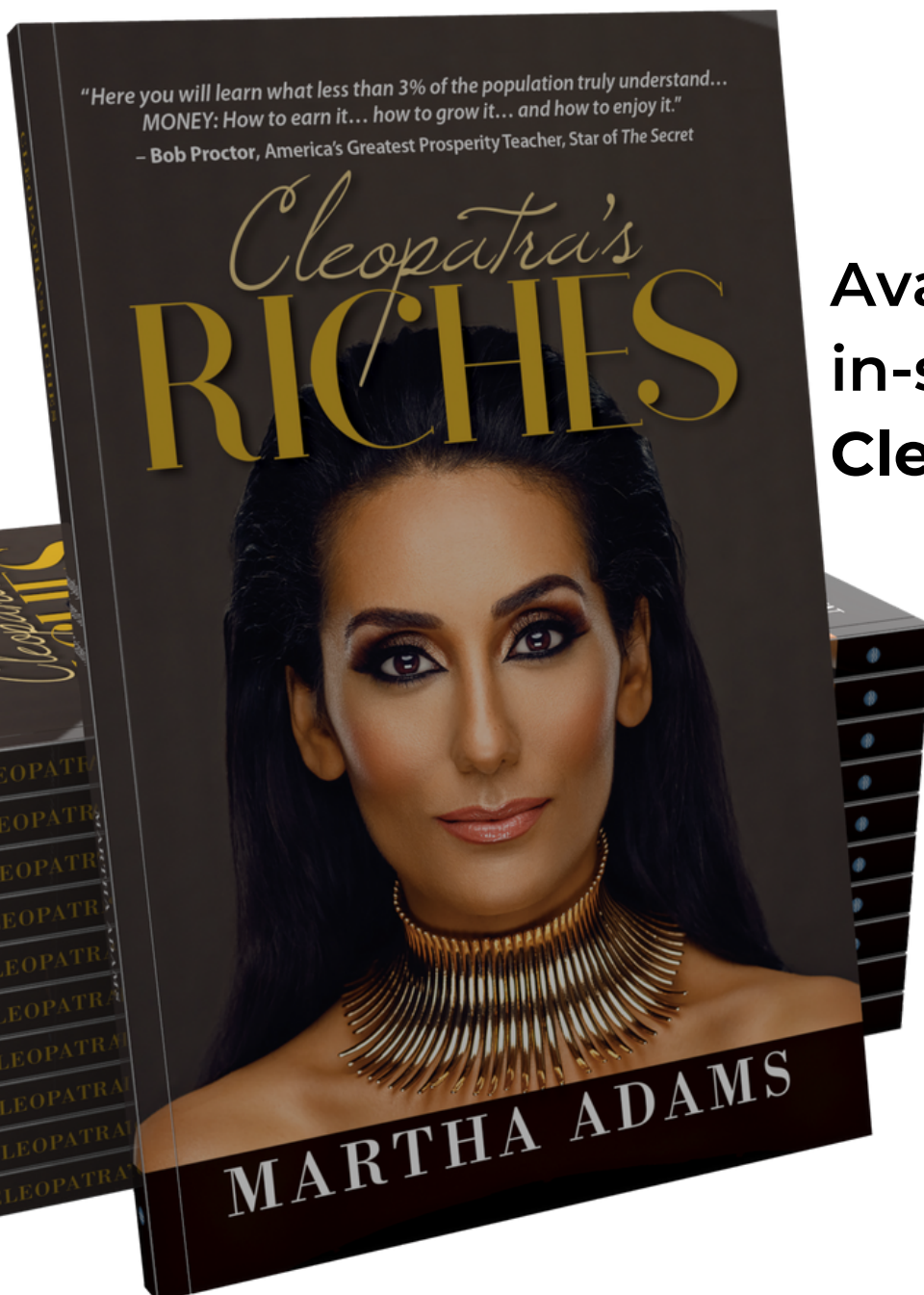
You are more than your numbers or your current circumstances. You are the riches of your story and the power of your choice.

MARTHA ADAMS



Let's Continue the Conversation!

Regardless of your current financial circumstance, we at Martha Adams Media want to see you achieve even greater financial prosperity. The key is we focus on the missing piece, the way you feel about money! With the conversation we lead, our focus is to help you bring an awareness and break through those invisible barriers to create the change you want!



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