



YOUR PLAN to earn, save, and make your money work for you.



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Money Mantra

I AM good with money.

I AM an excellent money manager.

I AM abundant.

I AM wealthy.

I earn well.

With effort I can achieve anything.

I see opportunities everywhere.

I have multiple streams of income.

My money works for me.

I AM an investor.

I make a difference

I am confident.

I am capable.

I am grateful for...





I CAN CHOOSE Affirmations

I CHOOSE how much money I earn.

I CHOOSE how much money I spend.

I CHOOSE how much money I save.

I CHOOSE how much money I invest.

I CHOOSE to make my money work for me.

I CHOOSE to take care of my future self.

I CHOOSE how I use my money
to make a difference in the world.





Some questions to help you start thinking about how you can earn money NOW

- do I want to start my own business?
- what are my strengths?
- what are my talents?
- what am I good at?
- what do people compliment me for?
- what do I love doing?
- what comes naturally to me?
- what do I find easy that others don't?
- am I good with people?
- do I love animals?
- am I good with tech?
- how are other people making money from this?
- how can I make money from this idea?
- what skills must I learn so I can monetise this idea?
- how much time do I have?
- how much money do I need to start?
- what am I passionate about?
- do I enjoy old people?
- what do others ask me to help with?
- what's important to me?
- do kids laugh and giggle with me?
- what skills am I good at?
- am I patient?
- what jobs are in my area?
- how do I apply for a job?
- how much does the job pay per hour?
- Is my resume excellent?
- what questions will they ask in the interview?





Some Notes:

- There are two ways to earn money, work for it and make it work for you.
- There are three ways to get more money, earn more, save more, and earn & save more.
- There are two types of income - active income and passive income.
- Active income is earned when hours are exchanged for money, and is usually a job. When you are not working, you don't get paid.
- Passive income is when you do the work once and get paid over and over in the future for the same work, or it is income earned from investments like dividends and rent. You get paid even when you are not exchanging your hours for money.
- Some ways to get money, are allowance, gift, salary or wages from a job, salary and profit from a business, income from a side hustle, income (dividends) & capital growth from your shares, income (rent) and capital growth from your investment property, and other income.
- Having multiple streams of income is sensible, gives you future financial security.
- **Earning money is important. What you do with the money you earn is as important.**
- Current you has to take care of future you.





Some ideas for earning money:

Babysitter. Make something and sell it. Sell your (and others') pre-loved stuff. Product reviewer. Create and sell NFT's. How to videos. House sitting. Dog walker. Dog groomer. Carwasher. Lawn Maintenance. Offer your skills. Maths tutor. Sports coach. Graphic designer. Social media manager. Personal shopper. Set up phones and computers. Videographer and editor. Photographer. Sell stock photos. Surveys. Market research. Lifeguard. Pack shelves at the supermarket. Barista. Wait tables. Bartender (over 18). Paid intern. Kitchen hand. Blogger. Make tutorials. Teach younger children something you are good at.

Some ideas for finding clients:

Word of mouth. Your reputation. Your social circle. Your parent's social circle. Community Bulletin Boards. Social Media. Network. Freelance Websites





Be an investor not just a consumer...

Buy something with the expectation that it will make money for you in the future rather than just buying something because you want to have it.

A consumer consumes and doesn't make their money work for them. They buy liabilities.

An investor invests and makes their money work for them. They buy assets.

Investing in shares

Income (dividends) & capital growth from the shares you own. Can start with \$5

Investing in property

Income (rent) & capital growth from the property you own. Need a fair amount of money to start





**Disclaimer: The information contained within this presentation is not financial advice.
It is for educational purposes only. I am not a financial advisor.
I am a financial educator. Your financial decisions are based on your own
situation, goals and research.**



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