

START SAVING
MONEY

NICOLE COOLEY

MONEY COACH
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ABOUT ME



THE FUN STUFF

If I could eat pasta everyday,
I would.

My TV guilty pleasure is Pit
Bulls and Parolees.

Wine on the couch is my ideal
Friday night.

I'm a green juice junkie.

Money is fun.



THE OFFICIAL STUFF

- Certified Financial Recovery Counselor aka Money Coach
- BA in Finance, MA in Organizational Leadership
- Worked for two Fortune 500 companies in the banking and insurance industries

I believe the emotional aspect of our relationship with money is just as important as the technical knowledge.



MONEY COACHING IS

- **A System** and proven process to track your money
- **Accountability**, custom approach and ongoing support
- **Money Mindset** work: Emotions around money and root of spending drivers

**“Moxie is having the energy,
courage and determination
to create the life of your
dreams.”**

(ME!) NICOLE COOLEY

1. FIND MONEY TO SAVE

Unless you already have a pile
of money lying around?



HOW TO FIND MONEY TO SAVE

The possibilities are endless, but here are a few of my favorite ways to get started



1. Meal plan

Use ingredients you have, shop once, save money.



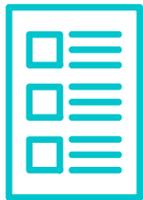
2. Stay out of the department stores

If you do need to go to the store, stick to a list.



3. Visit the library (aka get creative)

Where can you get the same thing for cheaper or free? Borrow your books, attend a free concert, have a date picnic at a park.

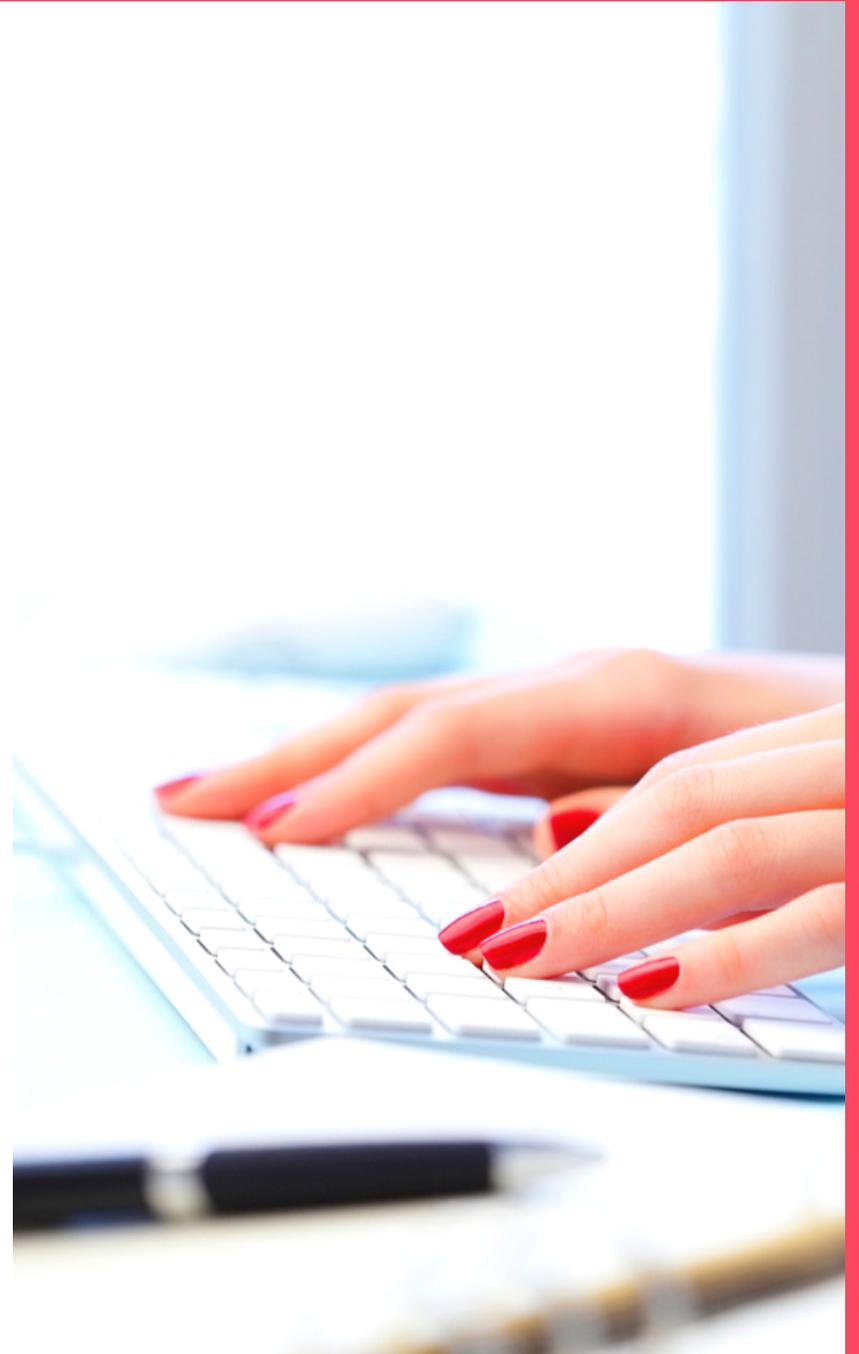


4. Review fixed expenses – my favorite

Car insurance, cable, Netflix, wine of the month club, etc. Review your plans, get new bids, cancel what you don't need.

2. SET UP A SYSTEM.

Your memory is not a system.



HOW TO SET UP A SYSTEM

You found some money, now get it into a savings account!

automate

Set up an automatic transfer from your paycheck or checking account.

Once you set it, forget it, and let your savings build.

save first

When you sit down to do a budget or pay bills, transfer to savings first. Then use the rest to build your budget.

3. PRIORITIZE YOUR GOALS

Save for a vacation, retirement
and a juicer all at once.



HOW TO PRIORITIZE GOALS

Keep your eye on the prize

1. Don't leave any money on the table:

Retirement accounts

If you work for an employer that matches contributions to your retirement account, you should ALWAYS put at least the percentage that gets you the match. First priority, always. If not, you are literally leaving a stack of money on the table. And that's just silly.

2. Save for a rainy day: Emergency fund

First target to save 3 months of living expenses. As your savings and responsibilities grow, you might want to grow your account to 6 months worth of expenses or more. Remember, this account is not just for worst case scenarios. It can help cover medical bills, home repairs or carry you if you lose (or quit!) your job.

3. Down payment on a house

First things first, get educated on what you can afford and what the different loans mean. In a perfect world you will save 20% for a down payment because then you avoid mortgage insurance, or PMI, which depending on the purchase price can be a couple hundred bucks a month.

4. Saving for fun stuff

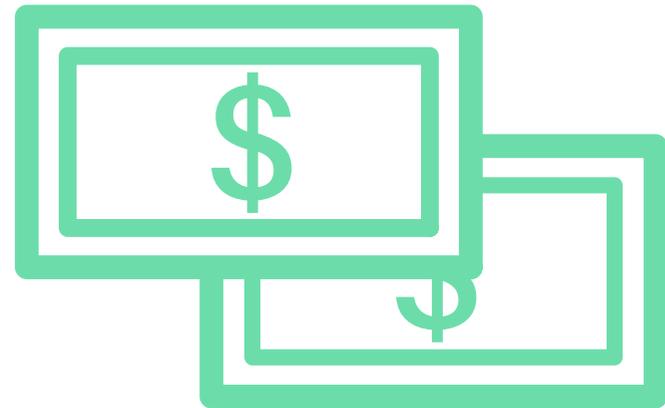
While you are working on your emergency fund or downpayment you have to also be saving for some fun stuff otherwise it won't be a sustainable plan. Map out your goals and how long it will take to achieve them. Then decide on a percentage split for different buckets. Maybe 80% goes into down payment, and 20% goes into trips and other fun stuff. A sustainable savings plan includes making room for the fun stuff.

BONUS TIP

Should you be making more money?

Reviewing and trimming your expenses is vital to a healthy budget. But don't forget about the other side of the equation. Put some energy into increasing your income. Apply for the new job, start a side hustle, freelance, sell some stuff.

Get creative on how you can bring more money into your life to build your nest egg even faster.





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