Leah Manderson’s

Money Made Easy
7-Day Mini-Program

Money Made Easy, Life Made Richer
Hello friend!

Thanks for downloading the 7-day Money Made Easy Mini-Program. You’re taking a huge step toward your financial freedom.

Not too long ago, I was a little bit of a financial mess. Despite my best budgeting efforts with Mint.com, I was still forgetting to transfer 10% of my paycheck to savings, sometimes late on bills (ugh), rushing to fill my retirement accounts right before the cutoff, and feeling pretty unhappy with the whole money situation in my life.

I’ve been a personal finance nerd for years, and I was still messing up all the time. I wanted to get it right, but the pieces weren’t coming together. I tried scheduling reminders to do things, but then life would get in the way. I’d berate myself for not having the willpower or discipline to see things through, but that didn’t work either.

It wasn’t until I learned about automating my finances that things really turned around for the better. Although I knew I could set my bills on autopay, I soon learned that I could automate just about every aspect of my financial life.

After implementing this automation from “budgeting” to bill pay to saving and investing, I’ve turned my finances into a well-oiled machine that really puts my money to work FOR me (not the other way around). Now, every bill is paid in full and on time. My savings is growing while I sleep. My debt is being paid down in a timely manner that still allows me to live well today.

I am thrilled to share this system with you now. I know it can radically simplify your financial life, and single-handedly change your outlook on finances for good.

So hop to! Get going on Day 1 on the next page.

To your infinite success!

Leah Manderson
Before you get started on setting up your money system (i.e. setting up your bank accounts to do all the work for you), you have to get yourself in the right money mindset, because changing your mindset determines everything.

When you implement these positive, life-enhancing mindsets around money, possessions, spending, investing, saving, etc. you'll put yourself on financial freedom autopilot. Your mind will be zeroed in on your goals and your money system will take care of all the details on your behalf.

Changing your mindset is never easy, but the results are so sweet.

Take time to meditate on these ideas and apply the ones to your life that resonate most with yourself. Revisit these often when you're faced with big money decisions.

Let's launch in.

1. **You control your destiny**

Nothing can interfere with a person on a mission. You can get a great job in a lousy economy. You can start a six-figure business with $100. You can choose to stop living paycheck to paycheck. You can change your priorities. You can stop living the way your parents want you to live and start living the way you want to live. This mindset alone can change your life financially, physically, spiritually, emotionally, and every other way possible. Realizing you’re in control is at first terrifying (“what if I make a mistake?”) and then massively liberating (“this life is mine and I’m setting the rules”).

2. **Money is just a tool.**

Or, said another way, money is a means to an end, not the end itself. Having a million dollars means nothing. Who cares what digits are in your bank account? No one. What matters is that you use your money to create a life that is fulfilling to you.

3. **Ask yourself how much value you're getting from something--not what it costs.**

"These days man knows the price of everything and the value of nothing." This quote by Oscar Wilde is true and sad. Culturally, we are obsessed with talking about how much things cost, rather than what their value is to our lives. We glorify $20,000 Birkin handbags, and balk at paying $25 for a book on starting a business thinking, "I can find all of this on Google!" However, that $25 book could help you make $20,000 later. Always buy for value.
4. **Your life is longer than you think.**

You must prepare for the future, and there's no getting around that. To help you prepare for a long life, be debt-free and grow your money. Having more money stored away will not only help you retire, but it will give you options throughout your life.

5. **Your life is shorter than you think.**

You must live right here, right now. Life is not guaranteed, and hoarding ALL of your money is a quick trip to suck-ville. Having some "fun money" now allows you to get out of a crappy job without a plan B, move out from a relationship that goes wrong, and celebrate being alive with a spontaneous trip to the beach with your friends.

6. **Collect experiences, not things.**

Science has proven that people are happier when they fill their lives with adventure rather than a house full of "stuff."

7. **Only buy things that you L-O-V-E.**

That doesn't mean buy everything that you love, but it does mean that when you need a pair of jeans, buy the ones that you want to wear every day for the next 5 years. Only buy the shoes that are so cute and so comfortable that you would trade them with your fuzzy bunny slippers. **When you don't compromise the quality of your *things*, you'll buy less, appreciate your things more, and need less in your life.**

8. **Take care of yourself.**

Eat real, delicious, nourishing full-fat foods. Spend lots of quality time with your friends. Find moments of joy every day at work. Having a fulfilling life will prevent you from wanting to spend loads of money to fill "gaps" in other areas.

9. **Give back.**

Giving makes us appreciate what we have so much more. When you can afford to do so, find organizations whose mission you support and give them your time, talent, and money.

10. **Commit to regularly improving your money knowledge.**

Just as money empowers you to live your highest vision of yourself, so does your knowledge!

These aren't just platitudes that you should post on Pinterest. These are mindsets that will pay you for life. Re-read them. Think about them. Adopt them into the thoughts you think each day. You'll soon start to see your life change for the better.
DAY 2: A DAY IN THE LIFE OF YOUR PAYCHECK

Let’s talk about WHY to create a money system at all.

The most important reason to create a money system is so that all of your bills are paid on time, your savings accounts are funded, and that all this happens without you lifting a finger.

If you've ever used automatic bill pay, you already have experienced financial automation at work. One prime example of this is your gym. Most gyms automatically take out $X per month for your membership.

Did you know that you can expand this to virtually EVERY area of your financial life, from paying every day bills to saving and even to getting out of debt?

You CAN, and the results are so sweet.

Here's how automating your money works in a perfect world. The following is a little ditty I like to call, "A day in the life of your paycheck."

| Your paycheck lands in your bank account. Woohoo! You are flush with cash and ready for action. |
| Your employer has automatically funded your 401(k), so you're saving on autopilot for retirement. Your fun 70 year-old self is thanking you for funding her senior water aerobics class. |
| Your employer also transferred 15% of your salary to your savings account. You're saving up for a trip to Paris, and this chunk of savings will go toward a night's stay in a hotel right off the Champs-Elysees. |
| The next day, all of your bills are paid automatically. Your bank sends out the exact amount needed to your student loan, cell phone, rent, utilities, insurance, credit card and any other bill. You consistently pay a little extra on your debt to get out quicker. You didn't have shuffle through mail, re-set your online bill pay password for the 50th time, or worry the mailman lost your payment en route. |
| You check your account to ensure that all of your bills were paid, and can see in your checking account exactly how much you have to spend guilt-free for the rest of the month. |

THAT is the essence of your money system. All of your bills are paid, all of your savings are funded, and you get to spend the rest of your money without any guilt whatsoever.

You make the bank do all of the work for you, and you get to relax and enjoy the rest of the month with what you have left over.
We've talked about how to think about money, and why you should automate your money, and today it's time to start taking some action!

The purpose of today's email is to automatically set up your savings. Why start with savings? **Well, for one, I believe in a savings-focused budget, but also, because I believe in paying yourself first!** It's an old concept that has stood the test of time, and I think you'll soon see how important it is.

With a nice chunk of savings, you'll have the money you need to take care of an unexpected emergency, go on a great weekend trip at a moment's notice, make a down-payment on a condo in the city, and otherwise live your dream life.

This step is super short and your action step should only take about 5 minutes of your time. You're going to put your savings on autopilot!

Ready to get started? This is easy as pie. **Ask your company's HR rep to direct deposit 10-30% of your paycheck to your savings account each month.** *(Tweet that tip to your friends!)*

And it's so important to start saving NOW. In your regular ol' bank savings account, I want you to start aiming for 3-6 months of living expenses in what we'll call your "Oh Sh*t Fund." Your OSF (for short) will be the funds you need to support you if you need to call for money backup.

Lose your job? You're covered. Need to move on from your dead-end relationship? Stand on your own two feet. Have an emergency vet bill for your pooch? Covered, STAT! Have a once-in-a-lifetime opportunity to go meet your favorite author in NYC? Okay, you can count that as an emergency just this once.

No matter what your situation or how much debt you have, I recommend that you save at LEAST 10% per month toward your OSF. It's so very important that you have *something* to fall back on in the case of an unexpected expense!

So take action now! Take 5 minutes today to set this up. In no time, you'll have a nice pillowy cushion of money goodness to handle anything that comes your way.
What you’re going to do today is a one-time process that will ensure you never miss a payment and never pay a late fee again on any of your bills. One of the best reasons for automating your bill pay is so that you don’t have to touch your bills ever again.

Let’s pretend that you’ve just had a hard day at work. You woke up early to the sound of your alarm, solved complicated problems at work, resisted fast food for lunch, sat through a dreadful commute etc. How do you think your “willpower” is holding up?

Yeah…..it’s not.

When you finally get home, you don’t have the willpower left to tackle "responsible" money tasks like writing checks, paying bills, thinking how much extra should go toward your big debt repayments, going through a ton of online bill pay sites, etc.

Don’t blindly trust that you can just “will” your way into every financial to-do. Instead, automate your bill pay, and you’ll win every time.

Here’s what to do:

1. Go through your bank account and list out all of your recurring bills, like rent, utilities, cell phone plan, student loan, etc.

2. Set up or log in to the online bill pay of the first account you listed.

3. Look for a section that includes, "set up recurring payments," "automatic transfers," "automated bill pay," etc. If you have trouble finding this section of your creditor’s website, do not be scared to call them up and ask for them to set it up for you.

**I know what you’re thinking. You don’t mind calling your friends or your mom, but you HATE calling up organizations that will make you go through options, sit on hold, etc. BUT, if you take this step today, you' will literally never have to do it again. How’s that for a perk?**

3. Enter your checking account information and select the option that allows you to pay the full amount of your bill every month.

4. For the first month after you've set up automated bill pay, schedule a reminder to check your account on the payment due date. In the super rare event that the automated payment wasn't processed, call the bank or organization immediately and let them know of your situation.

5. Repeat for the rest of your creditors.

6. Enjoy never touching your bills again!
Today we're diving into the GOOD ("Get-Out-Of-Debt") life!

Now that you've automated your savings and your bills, your next most important priority for your money right now is kicking debt to the curb.

Debt is a real pain, and you already know you're better off without it. Being in debt is stressful and can get in the way of you taking advantage of big opportunities. I know because I've been there, too, and my debt almost stopped me from getting the house of my dreams!

Since those pesky debt repayments don't contribute anything to your life anymore, you want them out. **Getting rid of debt as fast as you can literally pays you in time (that you don't have to worry about paying your bills) and money (in saved interest and late payments) (Tweet that tip!)**

You probably already know that you should pay off as much as you can as quickly as you can, but this graph should make it a little more real. Here's a graph representing how paying more now will save you thousands in the future.

Both Jessica and Helen had $2,000 in debt, at a 20% interest rate. Jessica pays the minimum per month, and over 15 years, pays off her debt, with interest payments for a grand total of $4,240. Helen just paid an additional $10 per month and paid her debt off in 7 years for a grand total of $3,276.

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<thead>
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<th>Jessica</th>
<th>Helen</th>
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<tr>
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<td>Total Paid on Debt</td>
<td>$4,240</td>
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The difference in those numbers $964 and 8 years. What could you get with $964? At $50 per pair of shoes, that's nearly 20 pairs of shoes! And that's a round-trip flight for two to Costa Rica! And you're right now paying that toward...nothing...just some credit card bill.

To get to the REAL good life, we've gotta go through the GOOD life first. Tomorrow I'll show you all the strategies for getting rid of all of your debt quickly (and automatically!).
I bet you got motivated yesterday to pay off your debt. I know how it feels. My debt got me in trouble once, and I don't wish it on anyone. I did, however, get my debt under control, and I know you can do. I listed in this post everything I did, and I know it can help you too.

**A WORD OF WARNING:** You might be really pumped right now to pay off your debt--thinking you can live off of Ramen and peanut butter for the next year--but it's hard to stick with a reduced lifestyle for very long.

Don't fall into that trap!

Yes, getting out of debt is SUPER important, but if you start to see paying off debt as nothing but pain and slaving away and depriving yourself of LIVING, you're more likely to splurge yourself back into debt or quit altogether.

For that reason, I want you to spend a little on small indulgences every couple of weeks (under $25--think pedicures, bubble baths, fragrant candles, a cupcake from your favorite bakery, or your pleasure of choice), but keep your eyes on being debt free.

There are three common approaches to paying off debt.

1. **The psychological reward:** pay your smallest bill amount completely while paying at least the minimums on your other bills. Once you've paid off your smallest debt, pay off your next smallest debt, etc.

2. **The mathematician's way:** Put off your highest interest rate debt first while paying at least the minimums on the rest of your bills. Once you've paid off your highest interest rate, move to your next highest interest rate.

3. **The egalitarian**--Distribute your funds equally across all debts, so that you're paying above the minimums for all.

Neither of these are better or worse than the others. The one that's best for you is the one you feel the most comfortable with.

For what it's worth, I chose the psychological reward, knocking out a credit card debt, and then moving up to my car!

Once you've chosen the amounts you'll put toward each debt, set up your automatic payments. Increase your automatic payments as your income goes up, or as you get your other spending under control.

Getting out of debt is kinda like working out. If you're not feeling the burn, you aren't doing enough.
Another thing I did that was SUPER helpful to me was making a few big payments. For example, after I got my year-end bonus, I skipped buying myself something nice, and put a huge chunk toward my car. After saving for a few months, I put another big payment toward my car.

Although paying small amounts consistently for a long time works beautifully, it feels SO SATISFYING to watch the debt go down by big chunks.

So first, automate your debt repayment, paying beyond the minimum and for as much as you can right now. Then, make big chunk payments when you can.

Once you've paid off a debt completely, celebrate your success with a little indulgence! (Click to Tweet that!)

Above all, take action sooner rather than later! Now that I'm debt-free, I feel ready for anything, and know that I can run fast through any door that opens for me!
DAY 7: A ROUNDUP OF TIPS (OR, TAKE ANY ACTIONS LEFT!)

You reached the end of the mini-program! Although there so much more to learn about managing your moolah, you've set a firm foundation that will serve you now and forever.

Since there was quite a bit of content, you may have missed something or want to review it one more time. This final email serves to review what we talked about and bring it all together.

1. **Your mindset around money is so, so important.** I gave you 10 money mindsets to think about. Most of all, I want you to remember that:

   - YOU are in control of your destiny.
   - Money is just a tool to live a better life.
   - Spend only on things you LOVE.

2. **You learned WHY automating your money gives you freedom.** Remember "A Day in the Life of Your Paycheck"? It's a smooth system that does the work of saving and bill pay, leaving you with money you can spend 100% guilt free!

3. **If you only do one thing, PAY YOURSELF FIRST!** Have your employer direct deposit 20% of your paycheck into your savings account. Don't have an employer? Set up the auto transfer through your bank.

4. **Automate your bill pay.** It might take a little bit of time to get sorted out, but it will revolutionize your financial life. No more late payments. No more worrying about the bill in the mail.

5. **Get out of debt ASAP.** I gave you three ways to do it: by starting with the lowest debt first, starting with the highest interest rate first, or by distributing money equally to all of your debts. Pick the way that feels best to you and make a firm commitment to knocking out your debt.

Thank you for allowing space for me in your inbox, and CONGRATS on your accomplishments! I hope you have a completely automated financial system that serves you for the rest of your life.

If you liked this mini-program, would you take the time to share it with your friends on Twitter? [Click to Tweet about this mini-program!](#)

Here's to your infinite success!
GOING FURTHER WITH ME

I hope you really got something out of this 7-day Money Made Easy Mini Program.

It is designed with the hope to make your financial life easier and more satisfying.

When you went through the program, you may have had some sticking points where you wanted to go deeper, learn more, or address a problem specific to your life situation. **If so, I want to take the opportunity to offer you a free one-on-one coaching consultation.**

**What is financial coaching?**

Unlike financial planning, which involves long-term goal fulfillment, financial coaching is a spot-treat your current financial questions.

You might ask:

- If I automate everything, I feel like I might overdraw my accounts. How can I get ahead?
- How do I stop living paycheck to paycheck?
- How can I get my credit in check and/or improve my credit score?
- How can I afford to pursue my dream of traveling, starting a business, or staying home with my kids?
- Which debt should I pay down first, given my unique circumstance?
- What are the first steps to investing?

These are all worthy questions, but that I have to know more about you to answer, and I’d love to do just that.

If you’re at all interested in going deeper with me, reach out at leah@leahmanderson.com, with the subject: Free Coaching Consult. I’ll respond to you within 24 hours.

Have a beautiful day!

*Leah Manderson*