

SIMPLE WAYS TO TAKE CONTROL OF YOUR LIFE

SMART MOVES

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WILEY

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MONEY

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I've made a lot of silly money mistakes in my time. Some of my 'highlights' (in no particular order) include:

- I once went to a new hair salon to get my hair cut and coloured. I didn't ask how much it cost before the hairdresser started, and when I got to the counter, it was \$650. I was absolutely mortified but had no other option than to just pay it.
- I didn't realise that I had to actually cancel subscriptions after the free trial period and ended up wasting hundreds of dollars on random apps and streaming services I never used.
- As soon as I received an offer for my graduate role, I bought a very expensive handbag so I could 'look the part' on my first day. I wasn't starting the job for another six months and I had already spent a big portion of my first pay cheque.
- I was running late to an appointment and couldn't find a park, so I stopped in a loading zone outside. I came out 15 minutes later to a very hefty fine.
- I always thought I needed to 'treat myself' after a long week at work and would constantly buy random beauty items or new clothes to boost my mood. The man at the post office remembered my name from how often I was going in, and would snidely ask me: 'So what did you get this week?'

We're all human. We all make mistakes that we may not be particularly proud of. However, what's important is that we forgive ourselves for these past mistakes and learn how we can improve in the future. For many people, learning how to manage your money was never really taught when they were growing up. The beliefs and the behaviours that we have towards money usually stem from how we saw our parents and other people interact with money and what we saw in movies or on TV. Maybe you've always told yourself that money is 'too hard'. Or maybe you've convinced yourself that it's 'too late' to change your relationship with money. But you are far more capable than you think and there is no better time than today to take the first step to transform not only your money, but your life.

Remember, personal finance is just that — personal. We all have our own unique upbringings, privileges and backgrounds, and negatively comparing yourself to someone else's situation is a waste of your time. The only person you should be comparing yourself to is the person you were yesterday. If you focus on becoming just 1 per cent better every day, you will see huge progress over time.

You might be wondering: what does 1 per cent better even look like? One per cent better can include a variety of things such as working on your money mindset, forgiving yourself for past money mistakes, setting financial goals, creating a budget, paying off debt, being financially prepared for an emergency, knowing where your money goes every month, exploring ways to grow and invest your money, and learning how to shop smarter and avoid impulse shopping.

It may feel overwhelming, confusing or daunting, but remember that you do not have to change everything all at once. Pick one or a few things to focus on at a time and build systems and habits so it becomes a natural part of your life. When you feel like you have a good grasp of the topics, choose some more areas to work on, and watch your confidence with money grow. What matters is that you have decided to take control, transform your relationship with money and work towards becoming financially free.

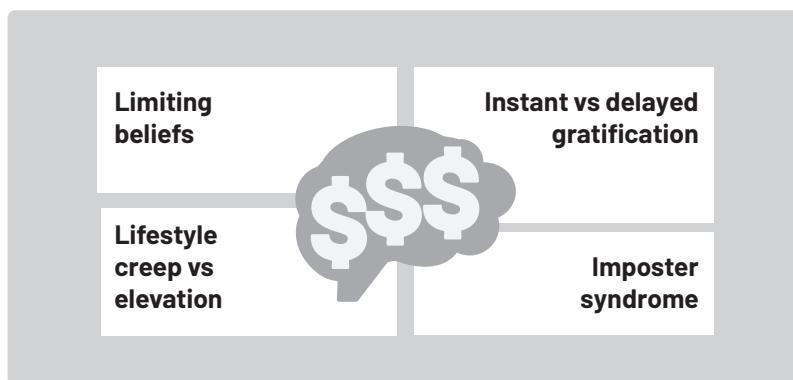
Being financially free and independent is so important. The reason for this is that when you are financially independent, it allows you to make your own decisions without the influence or control of others. It means you can say 'no' and walk away from things that do not serve you. It means that you no longer stress about money or have money hold you back when making a decision. It means you have full control of your time and can live life on your own terms.

And probably more importantly, financial freedom gives you choice. It gives you the choice to quit a job that you feel trapped in and take your time finding a better one, end a toxic relationship or be there for your loved ones when needed. This is why it's so important to build positive money habits and have a plan for your money, so that you are never in a situation where you feel stuck, trapped or held back.

1

Laying the foundations

YOUR MONEY MINDSET



Our money mindset and attitudes towards money ultimately shape how we handle our finances. The money mindset we have is usually shaped by how we grew up around money, our experience with it growing up and witnessing how our parents and other people interacted with money. For example, if you come from a household where your dad handled all the finances and your mum didn't make any of those decisions, then this is likely to lead to you having similar beliefs as an adult. Or if money was

2

Managing money

MONEY HABITS TO FOLLOW

Most good money habits do not come naturally — they are developed over time with consistent practice and a shift in mindset. Being good with your money is more than setting a new year's resolution and thinking that is all that's required to achieve your financial goals. Like any other positive habit, taking control of your finances is developed through repetition, diligence and focus. Here is a simple summary of actions that you can do daily, weekly, monthly and yearly to get better with your money.

DAILY

Track your spending

Check your bank account

Weekly check-in

Plan your meals

MONTHLY

Review and update your budget

Automate your bills, savings and investments

Review insurances

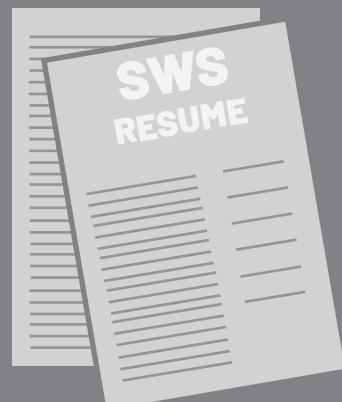
Negotiate bills

YEARLY

CAREER

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If there is one thing you get out of this book and apply to your career (or any aspect of your life), let it be this: *Shoot your shot*.

The best things that have ever happened to me in my career happened because I took a risk.

- A spur-of-the-moment pitch mid-meal to the owner of a new local restaurant landed me my first client for my social media marketing side hustle.
- Applying for a job that I was not 100 per cent qualified for scored me one of the most rewarding roles I have ever worked in.
- Negotiating my salary led to a 30 per cent pay increase and money that would have otherwise been left on the table.
- Putting my hand up for a new project led me to meeting the most inspiring career mentor.
- A random DM on Instagram led to a national diary collaboration with one of the biggest diary manufacturers in the country.

None of these would have ever happened if I didn't shoot my shot.

How many times have you talked yourself out of a potential opportunity because you didn't feel worthy or experienced or qualified enough? But if you never go for what you want, you'll never have it. If you never push yourself out of your comfort zone, you'll never grow. If you don't ask, the answer will always be 'no'.

Imagine how much you could achieve if you weren't afraid of failure or other people's opinions or feeling embarrassed. Stop creating roadblocks for yourself. Your potential is infinite. Feel that fear and hesitation and do it anyway. Write that email. Send that message. Make that phone call. Ask that question. Don't sit and wait for opportunities to come your way. Take charge and create them for yourself.

If you feel any self-doubt or self-sabotaging thoughts creep in, challenge them.

So what if they say no?

So what if it doesn't work out this one time?

So what if you make mistakes and learn along the way?

Shooting your shot isn't always easy. It will be scary, nerve-wracking and uncomfortable. But don't let the temporary discomfort override the possibility of a life-changing win. You might fail the first time or even the tenth time, but that 11th attempt will make it all worth it. Reframe failure as redirection and trust that you are on the path to exactly what is meant for you. Keep backing yourself, no matter how many tries it takes.

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Getting a job

COMPONENTS OF A WINNING RESUMÉ



1. *Max two pages*
2. *Simple and easy-to-read design*
3. *Tailored for the specific job you are applying for*
4. *Lists accomplishments and includes your 'it' factor*
5. *Includes quantitative details*

1. MAX TWO PAGES

A recruiter spends on average seven to ten seconds looking at your resumé. Keep it between one and two pages max. If you have a lot of experience, prioritise the experience that is most relevant to the job you are applying for. You do not need to include your first part-time job at the local store when you were 15.

ACING THE JOB INTERVIEW



You wowed the recruiter with your job application and you get a call to come for a job interview. Before you start panicking, remember that if you have reached the interview stage, the company already thinks you have what it takes to do the job. The interview is an opportunity for both you and the hiring manager to get to know each other better and see if there is a good fit for the role.

DO YOUR RESEARCH

Preparation is the key to acing your interview and securing the job. Start by conducting thorough background research about the company, the culture, the role and the interviewer(s). Familiarise yourself with the company's website and social media pages, search for any recent news articles and speak to any friends or connections that work/have worked at the company to gain their insights.

Understand the company history, mission, their products/services, key leaders, recent achievements, future plans and any involvement in industry events or community initiatives. Re-read the job description to remind

WELLBEING

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I used to be the type of person who prided themselves on always being ‘busy’. In school, I was the kid who had an extracurricular activity every day before and after school. In university, I juggled full-time studies, two part-time jobs, another two side hustles, as well as saying yes to as many social events as possible. Between attending classes, studying, working and maintaining a social life, I didn’t have much downtime. I was always figuring out ways to multitask and cram as much as possible into one day. If I did have a free day, I would try to pick up another shift at one of my jobs. If I had an empty gap in my calendar, I had to fill it with something productive.

The thought of having a day, or even so much as an afternoon, off terrified me. I didn’t know how to relax. If I felt tired, I told myself to keep pushing. I never gave myself a chance to take a break or rest. There was always too much to do and not enough time. I only knew how to operate at 100 per cent productivity, and anything less I viewed as a failure.

In my fourth year of university, it all started unravelling. I started getting sick constantly. As soon as I recovered from one illness, I would be struck with another. My immune system was weak. I was sent to hospital twice for exhaustion and dehydration, days before my big final exams. I was burnt out and my body couldn’t handle it anymore. I refused to take a break, so my body decided to take one for me. I vividly remember the doctor in the emergency room asking about my schedule and their concerned face as I listed off my daily routine. ‘Do you ever *rest*?’ she asked me. ‘I’ve never heard of that word,’ I replied, trying to laugh it off. I knew things had to change.

I’m much more intentional with my time now. I’ve learned how to slow down, focus on one thing at a time, take breaks, say ‘no’ more and set boundaries. Self-care and rest are now a non-negotiable part of my daily schedule. Working yourself to burnout is not a badge of honour and it’s not something to glamourise. You can’t run off exhaustion. You can’t be your ‘best’ if you’re running on empty.

Doing your ‘best’ does not mean compromising your physical and mental health. It doesn’t mean pushing yourself to breaking point. Listen to your limits. Allow yourself to step away. Resting is not a sign of weakness or laziness, nor is it a waste of time. In fact, it’s an essential component in living a successful, healthy and happy life.

I’ve learned that I can do it all, but it doesn’t have to be done all at once. Resting and taking care of yourself is productive too.



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Self-care

OUR MENTAL WELLBEING BATTERY

Let's think about our mental wellbeing as a battery. In order to keep our minds and bodies healthy, we want to make sure that our battery stays as fully charged as possible. Every week, we experience and do things that both drain our batteries and energise our batteries.

In the image on the next page, the activities on the left are some examples of what may drain you. This can include a range of things, such as being burnt out, going through a break-up, toxic friendships, health issues and feelings of stress and anxiety. On the other hand, the activities on the right are some examples of what may energise you. This can include self-care, taking the time to rest, practising regular gratitude and investing in yourself.

Think about an average week in your life. Do you feel like you're always running on zero? Are you always counting down the days to the weekend only to feel too exhausted and unmotivated to do anything? If your week is filled with activities, experiences and feelings that drain your mental wellbeing battery, you are going to feel constantly depleted and defeated.

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Motivation

HOW TO SET GOALS THAT YOU'LL ACTUALLY STICK TO



Split your goals into categories



Write your goals in the present tense



Define key milestones



Break them down



Reward yourself

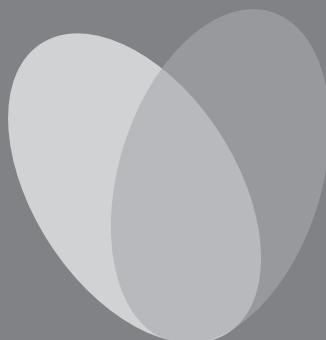


Setting goals gives your life direction, aligns your focus and helps you develop new behaviours and habits to become the best version of you. But do you ever wonder why we get so excited to set goals on New Year's Eve

LOVE

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I once read a quote that said, ‘People enter our lives for a reason, a season or a lifetime’. I didn’t think about the quote too much at the time, but it had a nice memorable ring to it, so it stuck with me. As I’ve gotten older, I’ve realised that no-one comes into your life by accident. Every single person who crosses your path serves a purpose and can have a meaningful impact on you. Maybe they’re there to teach you a lesson, build your confidence, recognise your potential or help you.

To my ex-boyfriend, who never made me feel good enough, I now know the importance of self-love and prioritising my relationship with myself first.

To my childhood best friend who moved halfway across the world to pursue her dreams, I am so proud of you even though we don’t talk much anymore. You gave me the courage to pursue my own.

To my old coworkers who laughed behind my back about my ‘little side hustle’, thank you for giving me the motivation to grow my business and help hundreds of thousands of women all around the world.

I am so grateful for all these people. They taught me so much about myself and helped me grow exponentially as a person. Without them, I would not know what I stand for, to stop playing small and to stop caring so much about what others think.

Learn from the people who enter your life for a reason. These people may be in your life for a few minutes, days, months or sometimes even years. It’s not about how much time someone spends with you, but how they affected your life in that time. Appreciate the people who enter your life for a season. These people are with you for a period in your life, be it at school, university, a certain job, a shared living situation or through another connection. Once your lives start diverging from that common place, person or interest, the relationship tends to fizzle. And lastly, nurture the people who enter your life for a lifetime. These people are simultaneously the rarest but most special people in your life. You may have weird distant phases, busy periods and ups and downs, but they will always be there for you no matter what.

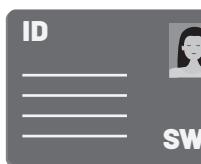
You can never really predict what category someone will fall into. Sometimes the people you think will be in your life for a lifetime may end up being there only for a reason or a season. The only thing that's for certain is that the longest and most important relationship that you will ever have is with yourself. Don't wait for someone to give you the love you want and deserve. Learn to love every part of yourself, including your flaws, your imperfections and what makes you unique. Be your own biggest fan. Compliment yourself. Cheer yourself on. Focus on your growth. Work on healing your past trauma. Forgive yourself.

When you start prioritising yourself, magic happens. Not only will you look and feel better, but you will attract better. You won't settle for less. You won't lower your standards. You'll only accept people into your life who truly value your greatness and bring you nothing but happiness. Self-love is the best love.

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Self-love

THINGS THAT DO NOT DEFINE YOU



- *Your job*
- *Other people's opinions*
- *Your age*
- *Your income*
- *Your academic education*
- *Your relationship status*
- *Your past mistakes*

Growing up, we go through the journey of understanding who we are and how we see ourselves. It's a difficult pathway, filled with the opinions of others, the judgement of societal 'norms' and the pressures of our family and friends trying to define who we are. For many of us, it leads us to try to fit into a certain box so that we feel we belong, or achieve certain things so we feel important and worthy. We attach our self-worth to arbitrary things like our job title, our education or our income, while

HOW TO STOP FEELING GUILTY

*Saying no and
setting
boundaries*

*Honest
mistakes and
failures*

Taking a break

*Celebrating
your
achievements*

Asking for help



*Changing
your mind*

*Being
unproductive
and resting*

*Prioritising
your goals
and growth*

*Not replying
to texts/calls
immediately*

Guilt is a powerful emotion. Generally, it causes us to fixate on:

- what we did wrong
- what we should have said
- how we should have acted
- what we could have done differently.

While some guilt can be used to incite positive change in our lives, most of the time it lingers on our mind and can cause significant negative effects on our physical and mental wellbeing. Here are some tips to help you stop feeling guilty for things you don't need to.

ASSESS YOUR FEELINGS

Our minds have a way of using guilt as a cover for other deeper feelings, such as low self-esteem, resentment or anxiety. Instead of feeling confident in your decision to stay home on a Friday night to rest, you may feel anxious that your friends will think you're a selfish or bad person.