

THE

MAKIN'

MONEY MOVES

METHOD

STOP FEELING LIKE YOU'RE FALLING
BEHIND + START GETTING WHAT YOU
WANT IN LIFE

Start saying no to

- ⊘ NEEDING MORE MONEY
- ⊘ RESTRICTIVE BUDGETS
- ⊘ GIVING UP WHAT YOU LOVE

And yes to

- ✓ CHANGE THAT FEELS EASY
- ✓ PAYING OFF DEBT
- ✓ WEDDING + HOUSE + KIDS
- ✓ THE FUTURE YOU DESERVE

NICOLE VICTORIA

@NOBUDGETBABE

ASK YOURSELF THESE QUESTIONS

- DO YOU FEEL YOUR SALARY IS PUT TO GOOD USE?
- IS YOUR NET WORTH GROWING EACH YEAR?
- DO YOU HAVE A 6 MONTH EMERGENCY FUND SAVED?
- DO YOU FEEL COMPLETE IN YOUR CURRENT LIFE?
- DO THE PIECES OF YOUR LIFE FIT TOGETHER AND MATCH UP WITH YOUR VALUES (WORK, RELATIONSHIPS, FAMILY LIFE, PERSONAL)?
- ARE YOU WHERE YOU WANT TO BE IN LIFE?
- ARE YOU WHERE YOU THOUGHT YOU'D BE IN LIFE?
- DO YOU FEEL HAPPINESS FOR OTHERS AS THEY ACHIEVE THEIR LIFE GOALS?



If you answered NO to even one of these questions, then this e-book is for you.

LET'S GET REAL HERE...

You've been feeling this way for a while.

Everyone else seems to have it figured out. They're moving forward in life, and you can't help but think you're falling behind.

Your friends, people you used to go to school with, your colleagues at work... They're getting married, they're buying houses, they're having kids.

And you're still living in your rental apartment, consistently having a little too much month left at the end of your paycheck, even though you make a good salary.

Your debt is piling up, whether it's student loans, your car financing or that dreaded credit card bill.

You have \$0 (or very little) in your savings account, and nothing saved for emergencies - let alone retirement.

You know you need to do something, but you're overwhelmed and don't know where to start. You've tried to budget before and it might have worked for a while, but sooner rather than later you were back on your ish.

You feel doomed, so you try not to think about it.. push it to the back of your mind. But the harder you try to forget about it, the more in your face it seems to be.

You start feeling like you just got dealt a crappy hand. It's not your fault, you've never been good with money, your parents weren't good with money, and you've been left to figure it out on your own.

You feel like you're never going to get it together, even though you want to. Even though you long for a life that's different than the one you have now.

You just need help but you don't know where to get it.

GIRL, I'VE BEEN THERE.

Feeling like you just can't do anything right no matter how hard you try

Being overwhelmed and confused by my finances

Not knowing the right route to take or where to even get started

Being too anxiety ridden to even look at my debt, let alone think about making a plan to pay it off

Wondering how the hell everyone else seemed to have a copy of the instructions for life that I obviously missed out on

Being jealous of everyone else that seemed to "get it", and hating even more that you feel some tyra way

Wanting more than anything to have a beautiful wedding, buy a house + have kids, but never feeling like you'll be able to afford it



IF YOU DON'T KNOW ME, MY NAME IS NICOLE VICTORIA

I'm a Money Coach with a specialization in helping 20 and 30 something women become confident with their finances, and wildly grow their bank accounts.

Whether you need help finding the money (without giving up what you love), or growing those freaking dollars... you've come to the right place.

I took my life from broke as a joke with \$40K in debt (and a ton of cute clothes in the closet), to increasing my net worth by hundreds of thousands of dollars in two short years.

I WENT FROM

**\$40,000 IN STUDENT LOAN DEBT
LIVING IN A CRAPPY RENTAL APARTMENT
NO SAVINGS IN THE BANK
A DISTORTED VIEW ON MONEY
FEELING HELPLESS AND WORTHLESS
THINKING I WOULD NEVER MOVE FORWARD IN LIFE**

TO

**COMPLETELY DEBT FREE [EXCEPT MY MORTGAGE]
LIVING IN MY DREAM HOME
6 FIGURE SAVINGS
6 FIGURE MARKET INVESTMENTS
WEDDING PAID IN CASH
AND A NEW BABY BOY**

And I'm not different
I'm not special

I saw where I was in life, knew I needed to make a change to really find TRUE happiness + did the work to make it happen.

I've made it my goal to help you get there too.

Without giving up what you love
And without a damn budget

Just serious, life transforming change.

**THESE ARE THE MONEY
SECRETS YOU WISH YOU
KNEW, BUT DIDN'T KNOW
WHERE TO FIND.**

**THE KEY TO GETTING WHAT YOU WANT IN LIFE
+ TO FINALLY STOP WONDERING WHERE YOUR
MONEY GOES, ONCE AND FOR ALL**

MAKIN'

MONEY MOVES

**THE ONLY 5 STEPS YOU HAVE TO
TAKE TO AFFORD THE LIFE YOU
WANT**

In this e-book I have put together the EXACT process I took to turn my life around and increase my net worth by hundreds of thousands of dollars.

MAKIN' Money Moves is my signature process to take you from broke and dreaming to a Mega Money Babe who never has to stress about finances again.

Taking control of your finances means taking control of your life. Who you HAVE BEEN is not important.

**WHO YOU ARE BECOMING
is everything**

MAKIN' Money Moves is not a gimmick, quick fix, or book of tricks you can use for short term gain. This process is not for someone who isn't ready to experience REAL LASTING TRANSFORMATIVE change in their lives. Are you all in on your goals?

We dive deep.

We get to the root of the problem.

We help you stop self sabotage

And we give you the road map to creating the life you truly want

MY 5 STEP PROCESS WILL CHANGE YOUR RELATIONSHIP WITH MONEY... FOR GOOD

MAKIN' Money Moves is my signature approach to financial management.

It's based on creating true transformation within your life by shifting the way you think about money, and learning the why and how behind your self sabotage.

The theory behind my process is that lasting change never comes through quick fix approaches like a budget, and that until we truly understand our habits that got us to this point in our life, we will never know how to break them for good.

Budgets are like diets; we may see short term gain, but it's never sustainable and the results can vanish as quickly as we saw them. They're not fun, they're restrictive, and simply put:

They're trying to control an internal problem with an external solution

Before we can realize our dreams and goals, we need to do the inner work.

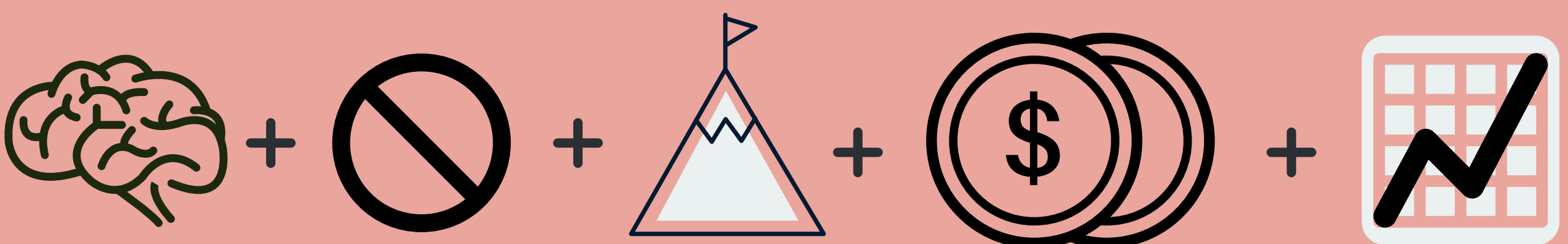
MAKIN' Money Moves takes you through a journey of learning and understanding how your past shaped your views on money, and how that is stopping you from getting what you really want, today.



The 5 MAKIN' Money Moves steps to financial freedom and success:

1. **Change your mindset change your life**
2. **Overcoming self sabotage**
3. **Getting real with your goals**
4. **All about the numbers**
5. **Growing those dollaasss**

KEEP READING, THIS IS SERIOUSLY GOING TO CHANGE YOUR LIFE...





SHIFT YOUR MONEY MINDSET

We have different levels of consciousness that we use to view the world, and our lense in which we view the things that happen to us is done through our Ego. Our Ego is shaped by our upbringing, our childhood, and what we've experienced in life (to name a few).

The way our Ego views the world creates the mindset we use to move through life. It contains the "rules" we follow by looking back at our past experiences and leads us to what it believes is safe. The Ego's main goal is to keep us safe, but this "safety" is really just our Ego trying to keep us in the familiar - what we believe to be true based on what we have gone through (whether or not it actually is).

Changing your mindset (the way your Ego views the world) will change the way you experience life, and the way you handle your actions and reactions when it comes to money, saving, spending, and working towards your goals.

We have no control over the external events that happen around us. We can't choose our parents, our upbringing, or our childhood experiences. We can't choose how other people act towards us, who likes us and who doesn't. We can't choose how the markets perform and when a recession might hit.

The only thing we truly have control over is how we view each and every event that we experience.

I was plagued by a negative mindset where I was the victim in every situation - I believed that my debt and lack of savings were due to things like the government allowing student loans to be taken when I was "too young to know better", my parents for not paying for my university, the schools for not teaching us how to handle money. Things were happening TO ME, and my Type A personality couldn't handle not being in control of everything. It used to drive me crazy. I felt like a got dealt a crappy hand in life, because it looked like everyone else had it SO much easier than I did.

I let those negative thoughts consume me. I thought because I didn't have financial help that I would be doomed to being in debt forever. But when I took an audit on my life and started going through my mindset shift, I realized...

Things weren't happening TO ME, they were happening BECAUSE OF ME.

I was the constant in every situation: the debt, the spending, my negative attitude... And if things were happening BECAUSE OF ME, then I was the only one with the power to change them.

Ever wonder how two people can go through the exact same situation, but have a completely difference experience? Mindset.

One of my good friends had cancer, and I went to visit him in the hospital frequently during his stay. Much to my surprise, he was still his same, regular self. Happy, care free, and vibrant... even though he had just gotten such a serious medical diagnosis. I remember thinking "wow, I would be in shambles"...But I truly believe that his positive attitude and outlook is what kept him fighting, and is part of the reason he is still here today. **The way we perceive a situation can either make or break us: if we continuously look for the negative, that's what we're going to see.**

If we can take a good hard look at our lives and say we are not happy with where we are, then the first thing we need to go back to is our mindset. **Is the way we are viewing our situation leading us to take actions that are not in true alignment with who we want to be?**

A negative money mindset, just as a negative outlook on life, can derail your abilities to move through your money blocks (the thoughts that are keeping you stuck) UNTIL YOU LEARN HOW TO CHANGE THEM.



The self limiting beliefs of "I'll never be able to do this", "it's too hard", "I don't make enough money", and the like are thoughts we developed as a response to our life experiences. These cannot be overrun or pushed away with a budget, **you need to do the inner work to understand WHY you have those thoughts, so you can develop a plan on HOW to change them.** Without changing those thoughts we stay stuck in a negative money mindset which means **we will stay in that same vicious cycle that got us to the point we're at today.**

Now, what if I told you everything you've been taught about money is wrong, even down to the most minute and simple part of financial advice... what money is.

Our high school economics classes told us that money was a form of currency. Social media tells us that money is influence. Movies tell us money is fame. CEOs tell us that money is power.

But **money is not fame, or power, or influence. Money isn't even intrinsically a form of currency.** To be a form of currency, it needs to have value, and the value that we assign to money can (and does) change and fluctuate.

Think about this scenario: you're shipwrecked on a deserted island, you're starving and thirsty and hot and you FINALLY find another form of human life - someone else is stranded with you. And thank GOSH because they have figured out how to fish, and it looks like they have extra.

But they don't want to just share with you, after all it was hard work getting those fish and that person will eventually be hungry again and need to eat.

BUT DON'T WORRY. You've managed to save your wallet and you have a crisp \$50 bill ready to trade. \$50 USD should be enough for a fish, right?

I think we see pretty easily here that your money means absolutely nothing in this situation, and is the reason why we cannot even assign the definition of "currency" because money has NO intrinsic value.

So if money isn't fame, or power, or fortune, or even currency... then what the heck is it? Simple, **money is a physical representation of hours of your life.** Nothing more, nothing less.

DID YOU KNOW?

PERSONAL FINANCE IS 80%
BEHAVIOUR + MINDSET,
AND ONLY 20% TACTIC

THAT'S WHY
BUDGETS DON'T
WORK



And when we realize that **an average human has 700,000 hours in their life**, and that every dollar we spend is a direct representation of a trade in those limited hours we have on this earth, it might just change the way we spend it. One of my favorite quotes that I think sums this up perfectly is: **"we aren't making a living, we're making a dying"**.

If we all have a finite number of hours in our lives, and we trade those life hours at work for money to buy crap we don't need, couldn't we have worked LESS if we didn't buy the crap? OR couldn't we be further along in the pursuit of our dreams?

Do you want to trade hours of your life to truly fulfill yourself and work towards real happiness, or short term gratification?

Understanding what money really is, versus what we have believed it to be, allows us to start treating it like a TOOL to help get us closer to the life we actually want (instead of living the one we're in, WISHING for a change).

And this is just scratching the surface. Just understanding what money is isn't enough to change your money mindset.

We need to dig deeper, we need to understand how our limiting beliefs about money are holding us back and how our past experiences have shaped those beliefs. Only then are we able to start moving away from a scarcity mindset (I'll never have enough money, I won't be able to afford what I want), to abundance (I may not have enough money now, but I will).

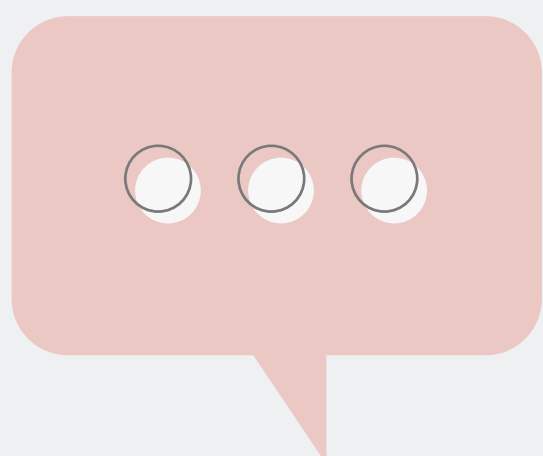


I TRIED BUDGETING, AND FAILED..

Budgets are an externally imposed solution to an internal problem. You're not overspending because you don't have a little piece of paper telling you to spend 30% of your income on housing.. that's BS.

Most of us KNOW what we have to do.. but we don't do it. That's where this proven method comes in.

Because money gets to be easy.



ARE YOU SICK OF FEELING LIKE YOU'RE MISSING A COPY OF THE INSTRUCTIONS TO LIFE THAT EVERYONE ELSE SEEMS TO HAVE?

WE'VE TURNED OUR MASSIVELY SUCCESSFUL METHOD INTO A 3 MONTH COURSE TO WORK DIRECTLY WITH NICOLE.

THIS IS THE SECRET SAUCE YOU'VE BEEN WAITING FOR.

CLICK HERE TO APPLY FOR A SPOT TO BE CONSIDERED INTO OUR HIGH LEVEL COACHING PROGRAM WITH NICOLE.



OVERCOME SELF SABOTAGE

Overcoming self sabotage is akin to getting the hell out of your own damn way.

You're feeling helpless and hopeless, maybe even a little bit defeated. You allow your past experiences to shape your actions and reactions to the world around you.

By this point in my process you've come to a realization about what money is (a tool), and you know why you've had a negative experience with the pursuit of your goals from a financial perspective.

Even with this knowledge, it's not always possible to move forward with what you know you have to do to reach where you want to go.

Why?

There are two parts to our minds - the conscious and the subconscious.

When we learn and we plan, when we decide we are going to do better, we are using our CONSCIOUS mind. We are current and in the moment. We understand "right" from "wrong".

But KNOWING what you need to do and ACTUALLY DOING IT are two completely different things.

Why is it so hard to actually do the damn thing we know we NEED TO DO and stop self sabotaging and doing the things that prevent us from getting what we want?

Because **90% of our day is spent on autopilot** using our SUBCONSCIOUS mind.

Ever drive home and completely forget how you got there? That was your subconscious mind doing the work.

We do the same things every day the same way - we get up, brush our teeth, and put on our clothes in the same order. We drive to work or take transit and show up at our desk and do these things in the same way.

It's not only habit, it's your brain's way of saving energy by giving you the instructions on how to do things the way you always have (using your subconscious mind).

Your conscious mind only comes into play when we will it to, when we have the energy to devote to THINKING instead of just doing. It is all too easy to go through life "asleep", moving through each minute and hour the same way we always do.

This is why it's so hard to change, because our lifestyles become our habits, and those habits live in the instructions to our brain on how we should move through life each day.

Think about smoking - when attempting to quit many smokers state that "breaking the habit" is the worst part, not actually having the cigarette.

They light up when they get in their car, after they eat, when they're stressed.

It's their subconscious mind that keeps telling them "this is what comes after this", even though they know they WANT TO and SHOULD quit.



We continue to self sabotage because we fail to bring the programming and new information down from our conscious mind (the plans we made) into our subconscious mind (the things we actually do).

This is so difficult because we fall into the trap of **believing that our current circumstances aren't bad, they JUST ARE.**

Our conscious minds know we want to and should change, but our subconscious minds tell us "this is the way we've always done things". Add in a little Ego and this sentence becomes "this is the way we've always done things + THIS IS WHO WE ARE".

But we cannot just keep responding in ordinary ways if we want to live an extraordinary life.

You may read that and think, "well I'm not trying to live an extraordinary life, I'm just trying to get out of debt and into my goals".

But most people don't achieve their goals.

Most people go through life self doubting and self sabotaging and living in the mundane, WISHING for a change, COMPLAINING about their current circumstances, but never ACTUALLY doing anything to make it come about.

Society places such an emphasis on WEALTH and getting rich, but not on happiness. And I don't think there is a single person on this earth that would say they have no desire to ever be happy. But the problem is, most people will tell you they aren't happy.

Look at the increasing depressing and anxiety rates. We as a society are UNHAPPY, but we stay stuck.

Looking to get unstuck and achieving happiness IS LIVING AN EXTRAORDINARY LIFE.

The word itself is EXTRA - ordinary.

And **you cannot just WILL these changes to happen.**

How many times have you said:

- I just don't have the willpower
- I'm a procrastinator
- I need more self discipline

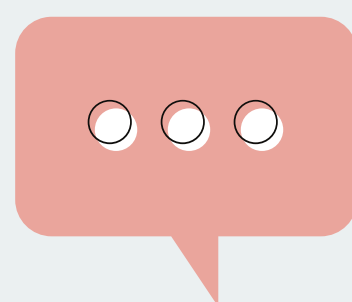
Placing your desire to change again on something outside yourself. It's not your fault, you just don't possess the traits to live the life you want, so you settle for the mundane.

Willpower cannot fight your subconscious thoughts, and although you may wake up in the morning believing that YES EVERY DAY IS A NEW DAY, in reality every day just becomes the SAME day that we experience and complete in the SAME WAY.

We do the same things because they are familiar, because we know what to expect, because they feel safe. Our subconscious minds don't like change, our Ego's don't like change - they like predictability.

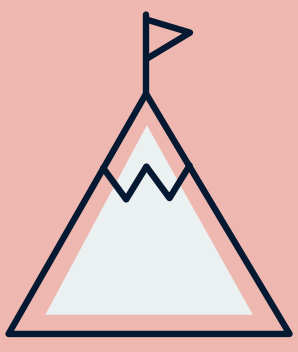
Even if that predictability is bringing us farther and farther from the extraordinary life we want (achieving our dreams).

In order to truly stop self sabotaging we need to bring the plans and information and education down from our conscious minds into the subconscious. We need to make them habit, we need to work towards the extra-ordinary.



**ARE YOU READY TO
CHANGE YOUR LIFE?**

**CLICK HERE TO APPLY FOR
OUR LIFE CHANGING
PROGRAM WITH NICOLE**



GETTING REAL WITH YOUR GOALS

Once we've changed our money mindset, broken down our money blocks, and learned that we need to move what we know we should do from our conscious to our subconscious, the next step in the process is to get real with our goals.

If I asked you right now what your money goals were, you might tell me you want to get out of debt or start saving. **But these fluffy goals are not enough to keep our minds on track and get us into the life we want.**

Most of us have had these goals for a while; they're something we've wished for, and maybe tried to work for, but haven't had success with.

Why if we want something so bad are we not able to achieve it? **Because we aren't being specific enough.**

Goals are only attainable when they're specific.

Wanting to have a better life, or get out of debt, or save money are not enough to wire our brains for achievement.

Think about this:

Have you ever told yourself you're going to start eating healthier, but the moment Karen tells you there's chocolate molten lava cakes in the boardroom, you can't seem to help yourself?

You believe eating the cake is attainable

You know exactly what the cake is

And you can maybe even smell it

These thoughts lead your brain into imagining what it would be like to eat the cake. The taste, the feeling as it hits your stomach.

The feeling wouldn't be the same if someone just mentioned deserts in passing.

The difference is in the details.

Until we get DETAILED about what we want in life, we're never going to be able to create the path it's going to take to get there.

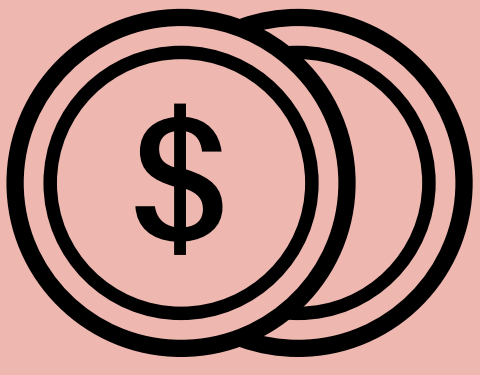
Until we're DETAILED about where we want to go, we're never going to be able to maintain a winners mindset, a mindset of abundance and belief that will help take us to our goals.

With fluffy goals like "saving money" or "getting out of debt" we can't visualize what we're working towards, we can't "taste the cake".

These fluffy goals feel overwhelming because it becomes nearly impossible to pinpoint the exact steps we need to take to be there.

We need to GET REAL WITH OUR GOALS, and figure out what it is we want in the most minute and fine detail.

Only then can we start to put our plans into action.



ALL ABOUT THE NUMBERS, BABY

Once we have fine-tuned our mindset and set our sight on what it REALLY is that we want to achieve, the next step is to finally dive into our finances.

It's impossible to be successful in this step until we have done the back-work and inner-work necessary to see long lasting TRUE transformative change. I think part of the problem with financial management (or in life) is that people are looking for a quick fix.

They want to believe that by simply writing out a budget means they will reach their goals, but I hope we have learned thus far that without the work on our mindset, beliefs, and getting clear about what we're working towards, we will never be truly successful in our pursuit.

My approach to finances is essentially the opposite to a budget, and **focuses on paying your future self first and foremost**, with a BIG emphasis on **finding out what enough means for you**.

Throughout our lives we have been conditioned to believe that the attainment of "things" is coincident with our success.

Keeping up with the Joneses (or in our era, Keeping up with the Kardashians) has been our gold standard for happiness.

But are the Joneses or the Kardashians truly happy, or do they just have a lot of money and things?

In our constant pursuit of THINGS, we forget to truly value what we buy, what we spend our LIFE ENERGY on. We believe that the more we have the happier we will be. But as we buy more and more things, do we really accomplish a higher level of happiness, or does our crap just create clutter and stress (both from a financial and physical standpoint).

To FINALLY get our finances in order, we will need to understand three things:

1. **Where has our money been going**
2. **What does ENOUGH mean to us**
3. **Do we already have ENOUGH**

A budget is an external imposition on an internal problem. It asks us to PLAN out every dollar we spend, but the issue with this is budgets are never fully encompassing, and they never capture every single expense. Ever had your car unexpectedly break down? An event like that likely wasn't in your plans OR budget.

By tracking where we have spent our money in the past, we can then get a better understanding of where it's actually been going, if we are happy with where it's been spent, and if where it's likely to go in the future if we don't make any changes.

Are your purchases bringing you to a feeling of ENOUGH (contentment), or are they in excess? When we buy new things the theory of diminishing returns comes into play: the first one is great and brings us joy, the second one good, and the third, fourth and fifth are demoted to just being THINGS we possess.

Take for example buying a car. The first one is great because it fills your needs for transportation, the second one might be fun but didn't bring the same level of joy the first did, and if you had 10 cars they would end up being more of a burden than fun.



Where would you park them?
How would you get around to driving them all?
How much money would it cost to upkeep and insure them?

The level of joy you received while buying each subsequent car was reduced, until they became a burden (STEALING YOUR JOY) instead of bringing you happiness.

What ENOUGH means is specific to each person and depends on their personal values and goals.

While one person may be a car enthusiast, and love having a family vehicle, sports car, and motorcycle, another may be happy taking public transit.

My philosophy isn't to never buy anything that makes you happy again, it's to buy ONLY what brings you true happiness, what brings you fulfillment, and what brings you to a level of ENOUGH, and nothing more.

Take a look at where your money has been going, is it in alignment with what you value?

By taking a retrospective look at our finances over the past couple of months, we can very easily see if our spending has been gluttonous in certain categories that don't really mean anything to us, or if there are other areas we would have rather that money went to that are more in line with what we value.

In the constant pursuit of things, we likely believe that we are in the pursuit of happiness - but the more we pursue happiness, the less happiness we are likely to have (because we are always looking for the next and best).

We compare our situations and our lives to those around us from a purely materialistic standpoint - that's what keeping up with the Joneses is all about, the attainment of crap, and who can have the most.

But once we've figured out what ENOUGH means to us...

Whether it's 1 car or 3, we will be able to figure out how to be happy with what we have.

When we go through this process, and we shift our mindset, and we get clear with our values and who we want to be, **it becomes almost second nature to stop wanting things that are outside of this vision.**

This is when the true change happens.

When we can be thrust into a situation that normally would have triggered us to spend, but we don't react in our same harmful impulsive patterns or buying outside of our values.

We'll start to see the debt get paid down, the savings in our bank increase, and we will finally be able to feel fulfilled as we mindfully work towards our dreams...

While still being content with where we are right now, knowing that we WILL GET THERE.

We'll know that societally imposed timelines of when we "should" be doing things have no bearing on our lives, who we want to be, and what we value.

We will know that we are in control of our emotions, our actions, and our futures.



PLANNING FOR THE FUTURE

By this point we now have a great relationship with money and understand what it means to us, we know and understand who we are and how to stop self sabotaging, we've gotten real with our goals and how much money we actually make, so now it's time to GROW THOSE DOLLAAS.

I could write an entire novel on the strategies I've used to help plan for my future, and grow my savings, but let's talk some of the most important lessons here:

Time is more valuable than money

You can always get more money, but we all have a finite number of hours on this earth. There are only so many hours you're able to work and trade for financial gain, so you need to put your money to work FOR you so that you can really start moving forward with your goals. Which brings me to my next point...

Invest early

Time is on your side. If you invested \$10,000 into an index or mutual fund at an average 6% return when you were 20, by the time you were 65 you would have \$137,000. If you invested that same amount at 30 you would only have \$76,000. Invest now to reap the rewards.

Invest in yourself

Making more money isn't the key to financial success - the key is how you handle that money. That said, there are always opportunities to fast track your way to your goal which include getting paid the highest and best amount for your skillset. Invest in yourself, in the education that is going to help you net the highest pay (note that I said NET, meaning what your pay will be MINUS the cost it took to get you there).

Invest in learning how to land your dream job and negotiate your dream salary.

Invest in gaining the skills necessary to understand your finances and how to handle them, or any increases to your pay are likely to go out just as fast as they came in.

The devil is in the details

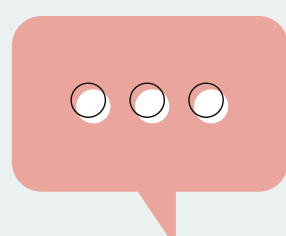
Your daily habits will either make you broke or rich. Learn to optimize them, change your money mindset and concur self sabotage.

Optimize your full time job

Whether you love or hate your 9-5, many jobs come with benefits that employees NEVER USE - and I'm not just talking health and dental. I mean the lesser known benefits like discounts on gym memberships, car insurance and travel. USE THEM to your advantage.

Stop paying for convenience

Because in the end it becomes INCONVENIENT for your finances. INSOURCE your life when and where you can.



**ARE YOU READY TO
CHANGE YOUR LIFE?**

**CLICK HERE TO APPLY FOR
OUR LIFE CHANGING
PROGRAM WITH NICOLE**

EACH ONE OF THESE STEPS IS POWERFUL ON THEIR OWN...

But when you combine them together, the results are freaking life changing.

Never wonder where your money is going again, and know that you have the road map to achieving your life goals.

Pay off debt
Save for the future
And never feel restricted or deprived

If you put this approach to work, you will:

Buy your first home
Have a bank account that never stops growing
Never fall asleep stressing about money
Feel real happiness with where you're at in life

We'll know exactly what we want, and because we become crystal clear with our goals, we'll be able to start our reckless pursuit of them with specific steps that will get us where we want to be.

And we will make smart financial decisions by changing our behaviors to be in alignment with what we want from life. We will pay off debt, we will save, we will invest, and we will HIT OUR GOALS.

HOW TO PUT THESE STEPS INTO ACTION

Are you ready to change your freaking life?

Do you ever feel...

So stressed out because you feel like you're falling behind
Confused because you make good money, but have nothing to show for it
Super overwhelmed by the thought of managing your money + finances
Like it's just easier to ignore what's happening than trying to make a plan to change

Imagine if...

You paid off your student loans in full
Bought your dream home
Paid for your wedding in cash
Felt excited at the thought of having kids, not worried about how you would ever pay for them
And had a bank account STACKED with money that worked harder than you do

If this sounds like you... then LET'S FREAKING GO!

MAKIN' Money Moves is a 3 month life transforming program, available for private and group coaching. Click here to apply.

What if this was the key to finally getting everything you want in life. A fat ass bank account, owning your first home (and maybe some investment properties), and getting your money working for you.

PS BABES, IT'S NORMAL TO BE SCARED.

Committing to changing our life is scary, because that means we have to give up all of the BS excuses that are going to hold us back in life.

It's scary because when we realize we have the opportunity to CHOOSE who we want to be, we know we actually have the power to get everything we want in life.

Anything is possible with the right time, knowledge, effort and passion.

And if there was ANYTHING in this world to be passionate about, it'd be actually reaching your goals and finding true happiness.. amirite?

Ready isn't a feeling, ready is a decision - and if you keep waiting until you FEEL ready, your whole life is going to pass you by.

OUR BABES HAVE MASSIVE SUCCESS, CHECK IT OUT.

Is perfection. I kid you not. For the month of September and going forward I will have a surplus of 2,500 dollars a month to pay down my debt faster and add to my emergency fund.

HOW ARE WE ONLY AT THE BEGINNING OF THE PROGRAM AND WE ARE MAKING MASSIVE STRIDES?! I'm so happy and thankful for you!

One freaking week into the program and she's saving

\$30,000 a year

I AM SO FREAKING EXCITED FOR YOU!! YASS GIRL!!!

It's PAID



I am so relieved

Best investment of my life

THIS IS THE RESULT OF MANAGING YOUR MONEY PROPERLY

When you get your shit together financially, unexpected expenses aren't a problem

YASSS!!
And guess what: I may have messed up my car because I didn't change the oil when I was supposed to. If the damage isn't too bad and won't be catastrophic (>\$500) I'm not trippin because I HAVE THE MONEY!! (Not that I want to spend it on that but just in case)

So proud of my Mega Money Babe

\$500 unexpected repairs don't mean shit

It means the world. Idc how cheesy this sounds but because of you I see the light at the end of the tunnel and I couldnt feel more hopeful abt my future direction 📍👑🔥

You're the most amazing woman and coach. Everyone needs you as a coach. I knew from our first meeting you just clicked with me.

I don't know what I would do without you. It's funny because I thought my finances were the issues but we figured that out in two weeks (hello extra 2,500). This deep dive to really understand my mindset and values is life changing. I'm struggling because I've been on auto pilot for the last 29 years doing things for other and living my life to please other people. I'm crying tears of happiness because you're so empowering and I've never really had someone ask me questions to dive this deep emotionally or reframe things the way you have. I've honestly just been over complicating things to make an excuse for myself of why I am the way I am. I think that's the breakthrough we made today. Savings my wallet and my life one day at a time. 💕💕

WHY COULDN'T THIS BE YOU?

APPLY NOW

MAKIN' MONEY MOVES

STOP FEELING LIKE YOU'RE FALLING
BEHIND + START GETTING WHAT YOU
WANT IN LIFE