

# SMART MONEY MOVES

5 Immediate Steps  
To Gain Control Of  
Your Finances.



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[IGNITEMYMONEY.COM](http://IGNITEMYMONEY.COM)

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## INTRODUCTION

# Hello, I'm your coach Sean Radlich.

I'm extremely passionate about helping individuals just like you get started on their own financial journey. I started my journey just like you, thinking there was only one way to approach my finances. Get a job, open a 401K, and retire at age 65 hoping there is enough money to support my future. Well I wanted MORE! Now I own investment real estate in multiple states and countries, own several businesses, and have made it my mission to teach others these same techniques. So LET'S GO!



In this mini e-book, we'll explore five actionable steps you can do right now to enhance your financial well-being. Whether you're aiming to save more, reduce debt, or invest wisely, these strategies will set you on the path toward financial success.

*-Sean Radlich*

## STEP 1

# Determine Your WHY

When first starting your financial journey, it is very important to think about your WHY. The thing that drives you to be better. The thing you can use as motivation when times get tough, because they will.

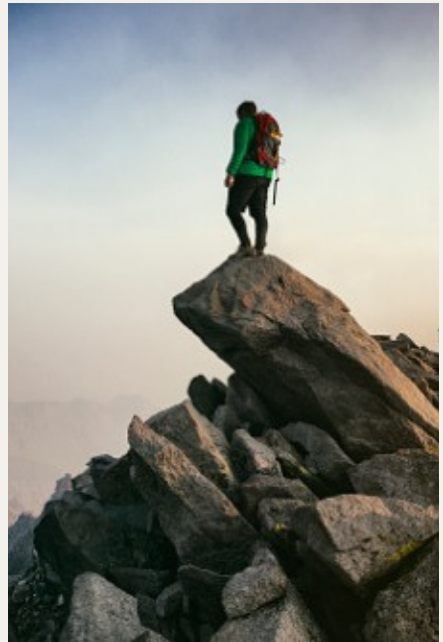
Money can NOT be your why. It needs to be deeper than that and needs to be something that is personal to you.

For me, my WHY happened 15 years ago when my son was born. He has a rare brain condition that causes epilepsy. He also has autism and developmental delays. Even though he faces these challenges on a daily basis, he approaches the world with the most positive, fun loving attitude I have ever seen. He is MY HERO!

The reality of the situation is that we will most likely need to support him financially for the rest of his life. Knowing this has been my motivation to teach myself how to become financially literate and financially free. I knew I had to approach my financial future differently than most, and I was motivated to it!

This is the key for you too. Find your WHY. What motivates you to succeed, to learn to be better with your money? What would you do with your new found wealth? Think about this seriously, because it is a serious question.

Is your WHY your family, is it freedom to do whatever you want, is it the desire to help others? Financial wealth does not start in the wallet, it starts in your mind. Once you determine your WHY, you'll know what you're working so hard for.



## STEP 2

# Track Your Spending

Want to really kick start your finances? TRACK YOUR SPENDING! This step is important for a variety of reasons.

- Helps you understand where your money is going
- Allows you to identify areas you may be overspending
- Find opportunities to cut back on unnecessary expenses
- Gain confidence and control over your money
- Ability to stick to a budget (step 3)

Tracking your spending does not have to be difficult or time consuming. It can be done using budgeting apps, spreadsheets, or even just a notebook. The important thing is that you are consistent and honest with yourself. That means track EVERYTHING. This is the only way you'll be prepared for what's to come in Step 3.



STEP 3

# Create a Budget

The cornerstone of any good financial journey is an effective budget. A budget is basically a plan that helps you understand what money is coming in (income) and what money is going out (expenses). Thankfully you've been tracking your expenses from Step 2.

Below are 5 reasons everyone should create and stick to a budget:

- Helps you work toward long-term financial goals
- Can keep you from overspending
- Can make saving and investing easier
- Helps you prepare for emergencies (step 4)
- Can reveal spending trends and habits

For your convenience, you can use the template I created for my students [here](#). Enter your own numbers and types of expenses to best fit your individual needs. Review your budget weekly to ensure you're staying on track.

[Budget Template](#)

INCOME		EXPENSES	
<b>Earned Income</b>		<b>Expenses</b>	
Earned #1		Taxes (Income)	
Earned #2		Taxes (Real Estate)	
<b>Earned Total</b>	\$ -	Home Mortgage (or Rent)	
<b>Passive Income</b>		Utilities	
Real Estate (NET)		Maintenance	
Business (NET)		Homeowner/Rental Insurance	
Other		Food	
<b>Passive Total</b>	\$ -	Entertainment	
<b>Portfolio Income</b>		Clothing	

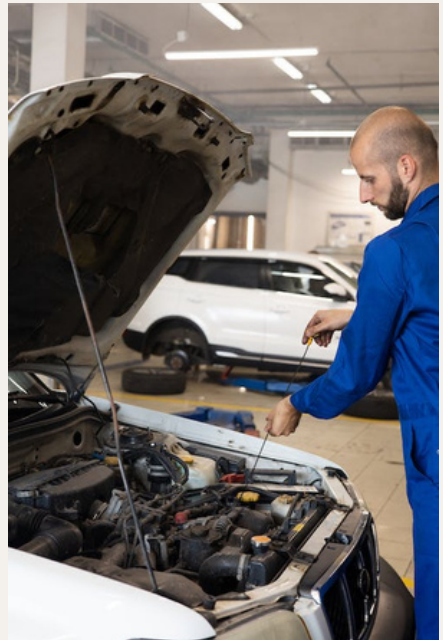
## STEP 4

# Build an Emergency Fund

Building an emergency fund is crucial for surviving unexpected financial events. Whether it's the loss of a job, a medical emergency, busted water tank, or a car repair, we've all been there. And here is the scary part. The average American can't afford a \$400 emergency without using a credit card. In order to prevent from having to use credit cards or loans during an emergency, you need to have a financial cushion put aside.

You're probably asking yourself, how much do I need to put aside for an emergency? Well, the actual number depends on your monthly expenses, so refer back to your budget. A good rule of thumb is to have 3-6 months' worth of living expenses in a separate savings account. For example, if your monthly expenses are \$4,000, then aim to have between \$12,000-\$24,000 put aside.

Start small if you have to, but continue to make consistent contributions to this account until you reach your target. It could take years to get to your goal, and that's OK! Just by putting money aside, you're on the path toward reaching your goal, and protecting yourself and your family in case of an emergency.



## STEP 5

# Invest in Yourself

Investing in yourself is one of the most important things you can do for your financial future. Financial freedom starts in your mind, so improving your skills and knowledge is vital if you want to better your money situation. Investing in yourself not only enhances your career prospects but also opens up opportunities for higher income and personal growth. Here are 3 examples to consider:



## Read

Readers are leaders, and books are one of the best ways to level up your financial knowledge. There is so much great information out there just waiting to be absorbed. Check out a list of a few of our favorites on our website.

[List of Books](#)



## Seminars/Webinars/Conferences

If you enjoy networking with like-minded people, then this category might be for you! Whether it's in person or online, these type of group events can be a great way to learn from the instructor or speaker, but also learn from your peers. There are a variety of interesting topics out there, so pick a good one and have fun!



## Coach

Sometimes you need that personal 1:1 attention, and the opportunity to learn from someone who has been there and done that. People have coaches for their bodies, and their minds, so why not consider a coach for your money? Coaches help you see the goal, create a plan, and hold you accountable. Check out our site to learn more.

[Financial Coaching](#)



## CONCLUSION

# This is the beginning of something good.

In conclusion, by implementing these 5 steps, you are building a strong foundation for achieving your goals, cultivating financial stability, and unlocking your full potential. With clarity of purpose, disciplined financial habits, and continuous self-improvement, you are equipped to navigate life's challenges with confidence and thrive in both your personal and professional pursuits.

Remember, small changes today can lead to significant improvements in the long run. And finally, the greatest investment you can make is in yourself, setting the stage for a prosperous and fulfilling future. Stay disciplined, stay focused, and watch your financial goals become a reality.

