7 LIFE CHANGING MONEY TIPS

LEARN HOW TO SAVE MONEY, GET OUT OF DEBT, & CREATE FINANCES AS *Fabulous as You!*

TONYA RAPLEY

founder of My Fab Finance

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ABOUT TONYA

Tonya Rapley is a living, breathing example of persistence and integrity. Priding herself on being financially savvy and fabulous, Tonya became a Certified Financial Educator after improving her credit score by 130 points in 18 months and significantly growing her investment portfolio and savings.

Upon realizing her knack for personal finance, Tonya embarked a mission to inspire others to take control of their future. Tonya propelled herself to the financial frontier and founded MyFabFinance.com in 2013. My Fab Finance promotes financial freedom by supporting behavioral changes and offering relatable information that increases financial literacy. In less than a year, My Fab Finance has grown to nearly 30,000 views per month.

Because of her ability to seamlessly tie together finances and fabulousness, Tonya has been featured in The Wall Street Journal, US News, ABC's Here and Now, Yahoo! Finance, Credit.com, Diversity Woman, Madame Noire, and TheRoot.com. She has also written for GoGirl Finance and Kevin Powell's BK Nation.

Tonya isn't your average financial educator; she's also an agent for social change in the fight to end domestic violence. A survivor herself, Tonya has made it her duty to keep the conversation surrounding domestic violence going. She is currently constructing an unparalleled financial empowerment curriculum for survivors of domestic violence.

With her Bachelor in Public Administration from Florida International University and her Master in Urban Policy and Affairs from Brooklyn College, Tonya is committed to social change. When she isn't serving the world with fabulous, financial fundamentals, Tonya enjoys random acts of travel, the arts, and proving that frugal does not equal frumpy.

INTRODUCTION

What comes to mind when you think about the word frugal?

Do you think about elastic waistband-wearing PTA moms with bad hair-dye jobs, barely supportive bras, and blue eye shadow? Freegans dumpster diving? Or the uncle who goes to restaurants, orders extra lemons with his water, and uses them to make lemonade instead of ordering a soda?

Don't feel guilty. For a long time, that was how I defined frugal, too, and I ran from it with all of my might (and my wallet).

I've always loved a good deal; it's in my DNA. But it wasn't until I became a personal finance blogger that I realized being fabulous could be compatible with being frugal—or financially responsible, as I now like to call it. The two are not mutually exclusive and actually make great bedfellows.

I specialize in helping women take their finances from foul to fab, while empowering them to live the life of their dreams and move in the direction of their purpose.

I believe that healthy financial behaviors are tied to freedom, and in freedom there is power.

So often I see people giving their power to people and companies that do not deserve it. Individuals dealing with overdraft fees, co-signed loans that went into default, high interest rates because of low credit scores, and other issues have contacted me for help. For these reasons and more, I created My Fab Finance, a site that shows by doing and leads by living.

I recognize that my style of financial education might not suit everyone and that's okay.

If you downloaded this book, it's because you are looking for a solution to a problem in your life. I can't promise that this book will provide you with ALL the answers, but it will give you 7 concrete tips that will empower you to make better decisions that will impact your finances, your shopping habits, and ultimately, your life.

I am a cut-to-the-chase type of person, so this book is written in a concise, easy to follow format with very little fluff. It is also short enough so that you can print it out without raising too many eyebrows at work (see, I already have your back).

I recommend that you jot down your thoughts in a journal. Write down any quotes that stand out to you, as well as your answers to the actions. There are no right or wrong answers, only YOUR answers.

Without further delay, *let's get financially fabulous!*

Tip 1: GET TO THE ROOT OF YOUR SPENDING TRIGGERS

My mother grew up less than privileged. I won't say poor because poor means different things for different people. In fact, my mom once told me that she didn't realize she was classified as poor until she went to the military and met people from other places.

Growing up, everyone in her neighborhood lived in similar circumstances and there was so much love in their household it made up for the lack of "material wants."

This rang true for my mother with the exception of one thing:

Cars.

My mother loves cars and if you ask her siblings, they will echo that fact with, "Cheryl has always loved cars."

I recall the first time she told me the story about how her father used to let her drive his car and the way her eyes would light up. It allowed me to see a teenage version of my mom happily running out to the vehicle with car keys in hand.

It wasn't until I became older that I realized her love for cars was rooted in the assumption of what a nice car represents. My mom is not alone; many people consider a nice car to be a status symbol. Without knowing anything about a person's occupation, finances, or lifestyle, if they drive an expensive car, we assume that they have made it.

Because my parents both valued nice cars, I look back with newfound clarity and realize that they were the Joneses. No, seriously—my parents had car phones before they were common. I had to add a section to the parent contact forms in elementary school for my parents' mobile phone numbers.

Fast forward.

What do you think happens to the child of the Joneses? In my opinion, you have two options:

1. Become Jones Jr, which is exactly like your parents.

Or

2. Become a Williams, the opposite.

For much of my life, unbeknownst to me, I was trying my hardest to be Tonya Jones. The major problem was that unlike my parents, I didn't get married in my early 20s and enjoy the liberty of a dual income household, nor did I have a stable military job with the benefits and stipend that accompany it.

After numerous failed attempts to set a budget and abide by one, I had to ask myself why I spend money. I still ask myself this question on a fairly regular basis. We can be armed with all of the financial literacy information that is available and still fail to achieve our financial goals.

Why?

Because for most of us, our financial behaviors are so deeply rooted, we don't have the energy or resources to untangle them.

The first step to achieving power over your finances is **understanding your spending triggers.**

– What are the underlying triggers impacting your desire to make purchases? –

And while understanding those triggers is a vital first step, financial freedom cannot be achieved by that alone. It still requires action on your part.

A key ingredient to a successful financial freedom plan is being aware of your past decisions, why you made them, what influenced them, and what practices you can put in place to prevent yourself from falling back into old patterns.

So Let's Air Out The Most Common Spending Triggers.

Fear

Are you concerned that you will not have enough?

Fear can present itself in many ways. One way to combat fear is to blow it up to extreme proportions when you find yourself having a hyper-consumerist moment. For example, ask yourself, "If I don't buy this dress or gadget, will it be the last time that I will ever have the purchasing opportunity?"

Or, "What is the worst thing that can happen if I don't buy this?"

By zeroing in on the worst-case scenario, you realize that your fears or concerns might be a little ridiculous.

Self Esteem

Remember Jenny Jones from "From Ugly Duckling to Hottie" episodes? Guest after guest, you would hear stories of these 20- to 30-something adults that wanted to prove to their high school crushes or bullies that they were now desirable.

So many adults spend their money trying to undo or counteract years of childhood criticism. Are your purchases motivated by people who are irrelevant to your future?

When you make purchasing decisions based on the opinions of others, you are ultimately allowing these people to continue to make your life uncomfortable. Now you're in debt and not feeling any better about yourself than you did back then.

Guilt

If you are a giver by nature, guilt may guide your spending. At one time or another you might find yourself exceeding your spending boundaries because you feel like you are responsible for helping out, perhaps in a family situation.

For example, you had a better upbringing than your cousin so you feel the need to help them out, even if it means putting a strain on your finances.

Or you feel like you have to buy everyone in the office a gift because you bought your two closest co-workers gifts.

Competition

A little competition never hurt anybody right?

Wrong!

Even a little competition can be hurtful if it is grounded in principles that are destructive. Competition can pressure you to perform your best or it can pressure you to spend all your money for the sake of winning.

Ask yourself, who are you in competition with? Do they know they are competing with you? What's really at stake?

ACTION

Now it's time to look at your spending triggers and begin to process them. Take a minute to think about your purchases over the past 7 days and the factors surrounding them. Do you find yourself succumbing to any (or all) of the common triggers I mentioned? What about other triggers that aren't described above?

Write down what you think your triggers are and why.

Then write down a positive affirmation to combat that trigger.

For example:

TRIGGER: I buy clothes because I was teased growing up as a child for not being fashionable enough.

AFFIRMATION: I am enough. I have always been enough. My experiences growing up gave me character and allowed me to grow my wings.

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Tip 2: CREATE A BUDGET

You may not want to hear this, but a budget is an essential component of a solid financial freedom plan. Most (if not all) financial educators have some type of budgeting component in their curriculum—and for good reason. Budgets can help you identify your leaky spending habits, clarify your financial obligations and circumstances, and serve as a road map for effectively tackling debt.

One of my favorite quotes about budgeting comes from Dave Ramsey. He says, "Creating a budget means telling your money where to go instead of wondering where your money went." And it is so true! How many times have you said, "I have no idea where my money went"?

Let's fix that.

In order to become financially fit, we need to become aware of our expenses and the amount of income we have left over to accomplish our goals.

Start by creating a list of all of the things you would buy in a month. That includes rent, phone bills, manicures, groceries, brunches, cigarettes, subscriptions, and entertainment.

Everything. No item is too small.

Once you've completed that list, write down how much you spent on each item last month. If you need a reminder, going through your online banking transactions is a great (and painful) way to do this.

Expense	Cost	Expense	Cost

Next, let's separate the needs from the wants. Needs are items that are essential to your daily operation, such rent, utilities, transportation, etc.

I consider wants to be items you could live without. Circle your needs. Put an "x" by your wants.

Now look over your list.

Are there any items you can cut?

When I did this exercise I realized that cable was a want. Internet was considered a need because it was essential it for my business and schoolwork. But cable television had to go. It was a money pit. By cutting cable out of my budget I saved an additional $600 a year!

Now calculate all of your needs and then subtract them from your monthly pay.

Monthly Income (Post Taxes)	Monthly Expenses (Needs)	Leftover Money

Do you have a surplus or do you have a deficit? If you have a deficit, you should consider a few radical changes. Is moving home with your parents or getting a roommate an option? Do you need to cancel a membership or two?

While doing this exercise, people often say, "Well, if I just made more money…"

I don't necessarily think that making more is the solution and here's why: Until you manage the way you spend money, you will never have enough of it.

Even if you don't have a deficit, I encourage you to find ways to lean out your budget. Use that money saved to build out your savings accounts or speak with a financial planner about growing your money through investing.

To create your monthly budget, simply plug your needs (from above) into a budget spreadsheet. You can be as broad or as detailed as you prefer. I enter everything into my spreadsheet, even my personal allowance!

You can create a budget spreadsheet in Microsoft Excel or using pen and paper. Whatever you, do set parameters for your spending.

Here is an example of the spreadsheet that I use:

Revenue		Budget	Actual
Job			
Additional Revenue			
Total			
Expenses	Due Date		
Savings			
Rent/ Mortgage			
Cable/ Internet			
Car Payment			
Cell Phone			
Student Loan Payments			
Electricity			
Medical			
Life Insurance			
Renters Insurance			
Car Insurance			
Groceries			
Other Transportation			
Travel			
Household Items			
Clothing			
Dining Out			

Personal Care/Toiletries			
Gifts			
Personal Allowance			
Business			
Investment			
Total			
Total Revenue			
Total Expense			
Balance			

Tip 3: GET ORGANIZED

Most of us have moved into a new place at one time or another in our lives.

Now I want you to imagine preparing for that move. You pack away everything no particular manner. The kitchen stuff is mixed in with the winter coats, cleaning products are mixed with the books, and linens are tossed in with the canned goods. Your boxes are pure chaos. And to make matters worse, you close and tape up each box, but do not label any of them.

You get all of the boxes into your new place, but you have absolutely no idea what each box contains, how it fits into your life, nor where to start unpacking. Overwhelming, right?

That's what it can feel like attempting to organize your finances for the first time.

Whether you are unpacking and organizing for the first time, or need to do a little tidying up, here are steps that can help you begin organizing your finances.

STEP 1: GATHER ALL OF YOUR FINANCIAL DOCUMENTS AND INFORMATION

I suggest purchasing 2 inexpensive accordion binders separating them into sections.

The first folder will contain:

Paystubs

Savings

Retirement

Checking

Credit Card

Investments

The second folder will contain:

Mortgage

Auto

Student loans

Insurance

Tax-Related Docs

Even if you haven't been saving and organizing your documents and statements up until now, you can start today!

STEP 2: SET A SCHEDULE TO PAY YOUR BILLS

Consider purchasing a planner or the My Fab Finance financial planner templates to jot down your due dates. Life can become hectic and it's very easy miss a payment. Nothing is worse than incurring late fees when you had the money all along!

STEP 3: RECORD ALL YOUR PAYMENT INFORMATION

Growing up, my mom kept a journal of all her bills, and next to each one, she wrote down the payment amount, date, and confirmation information. It may seem like a tedious task but you will be grateful you did it when the day comes that a payment wasn't "received." It will also remind you of which payments you have and haven't paid yet.

STEP 4: REVIEW YOUR BUDGET ON A MONTHLY BASIS.

I block out the Saturday before the first paycheck of every month to go over my budget and make adjustments. During this time, I am able to reflect on my obligations and as well as how I did the previous month.

STEP 5: CREATE A RECEIPT STORAGE SYSTEM THAT WORKS FOR YOU

Have you ever bought something and threw away the receipt, only to hate it but find yourself stuck with it because you threw away the receipt? Keeping receipts is vital for entrepreneurs and business owners, but also a very good practice for everyone else.

STEP 6: DE-CLUTTER WHEN NECESSARY

Do not become a hoarder. There are just some things you do not need to keep. Go through items yearly and determine if you should keep them. You probably won't need those pay stubs from 3 years ago. Use common sense. Sometimes keeping excessive records can make things even more complicated.

Because I understand how challenging it can be, I created the My Fab Finance Financial organization templates. I invite you to download them; they're a great value at only $3.99.

To access the templates, visit the My Fab Finance website and click on the "Shop" tab.

Tip 4: FAMILIARIZE YOURSELF WITH YOUR CREDIT SCORE

Remember how having a bad reputation in middle and high school was a death sentence? It could literally make your life a living hell. Well...

Your credit score is essentially your "grown up" reputation.

It is one of the primary tools lenders use to determine how responsible you are. All your financial history is measured and weighed, enabling the credit bureaus to assign a score to your report for lenders to use

Credit scores range from 300 to 850.

- Excellent Credit= 750+
- Good Credit= 700-749
- Fair Credit= 650-699
- Poor Credit= 600-649
- Bad Credit= below 599

Despite its incredible impact on your life, the Huffington Report found that nearly half of Americans do not know their credit score!

So here is a crash course on credit.

THE FOLLOWING FACTORS MAKE UP YOUR CREDIT SCORE:

PAYMENT HISTORY (35%)

On-time payments mean a higher score. Late payments, delinquent or over limit accounts, bankruptcies, and liens will significantly lower your score.

DEBT-TO-CREDIT RATIO (30%)

This is also called "revolving utilization" and is specific to your credit card accounts. If your credit limit is $1,000, creditors don't want to see you maxing out the entire credit limit. Maxing out your credit lines can lower your score.

Try to keep your total revolving utilization ratio as low as possible – 30 percent is good but 20 percent is better, and if you really want to maximize your credit score, aim to keep your revolving utilization at 10 percent or less. So if you have a credit card limit of $1,000, you want to keep less than $100 on that card. If you have a limit of $500, you want to keep $50 or less on that card.

This formula goes for both your total revolving utilization and for each individual credit card.

LENGTH OF CREDIT HISTORY (15%)

This shows how long you have been using credit and how you have managed your finances in the past. The longer your credit history, the better, so avoid closing accounts which have been opened longer, even if you don't use them.

NEW CREDIT ACCOUNTS AND INQUIRIES (10%)

This includes accounts you've opened recently, and recent inquiries from companies you have applied to for credit. Credit inquiries remain on your credit report for two years but are only factored into your credit score for the first 12 months.

Keep in mind that applying for a lot of credit in a short period of time can lower your score. Stay away from new credit applications if you are planning a major purchase such as a home.

DIVERSITY OF CREDIT (10%)

Having credit cards, which are considered revolving credit, is a great credit builder, but lenders want to see that you can manage other types of credit as well, such as installment loans. Student loans (in good standing) can actually help in this department because they are considered an installment loan.

ACTION

Pull your credit report.

By law, you have access to one credit report per year.

There are a variety of resources out there that provide reports or some type of credit monitoring service. I know you've probably seen the freecreditreport.com commercials with the catchy jingles, but despite the name, those **aren't free.**

The most common and comprehensive website for your free credit report is annualcreditreport.com.

You can find a step-by-step tutorial (with photos) on My Fab Finance that walks you through pulling your free credit report.

You will have to answer a series of questions to verify your identity and if you answer them correctly, you will be provided with your most recent report. Please note that you will NOT receive your scores using this method. Scores via annualcreditreport.com will cost money.

All is not lost, though. You still have other ways to access your score. Credit card companies such as Barclays, Capital One, and Discover now offer your credit score free of charge with your monthly statement.

Recently, several quality websites have also popped up such as Credit Sesame and Quizzle.com that allow you to access items on your credit report and provide you with an estimate of what your score is.

Tip 5: CALCULATE THE AMOUNT YOU NEED TO RETIRE COMFORTABLY

Retirement.

Picturesque golden sunrises and strolls in the park with grandchildren. Leisurely living filled with senior trips and AARP discounts.

Seems pretty far off for the bulk of us, huh? These days, all you can see are those early mornings and weekends that seem to dissipate before your eyes. It seems like the daily grind will never end. Well, allow me to let you in on a little secret: If you fail to properly plan for your retirement, you're right; the grind won't ever end.

I came to this realization working at an affordable housing facility for women in Brooklyn. There were several types of women there but I was most influenced by two kinds: the ones who invested in their retirement throughout their younger years and the ones who squandered away their money in their younger years.

My friend or (friend + mentor), The Budgetnista, once told me, "It's your younger self's responsibility to take care of your older self." I saw this at play with the women I worked with. There were women who were living retirement to the fullest, visiting their children in other cites and taking vacations to China and Egypt. Then there were the women who failed to adequately plan. Their lives literally depended on their SSI check.

It was that experience that revealed to me how important proper retirement planning is. But how do you plan properly if you don't know what you need? The following exercise from Mike Piper's Investing Made Simple will help you do just that.

This section is adapted from a post on TheFrugalFeminista.com.

ACTION

STEP 1: Take your current annual income and subtract the amount that you're currently saving each year toward retirement. So, for example, if you make $50,000 and save $10,000, then the number is $40,000. Then adjust that amount either upward or downward based on the lifestyle that you expect to live when you retire.

What kind of life do you want to lead? Do you think you'll be a globetrotting senior or a content homebody? It is important to think about those lifestyle factors because they all impact how much you will be spending in the long run.

STEP 2: Adjust for inflation. Even though we don't know what inflation will be like twenty years from now, we know that inflation in the U.S. has historically been about 3%. Use the following formula to inflation-adjust your spending needs.

R= C x (I + 1)T (T is a coefficient)

R= Retirement Spending Needs

C= Retirement spending needs in today's dollar

I = Projected annual rate of inflation

T= the number of years until you retire

So, if you expect to need $40,000 per year during your retirement, and you expect inflation to be an average of 3% per year, and you are 15 years away from retiring, then you would calculate your future annual spending needs to be:

R= C x (I + 1)T

R= $40,000 x (1.03)^15

1.03 ^15 = 1.55

(If you don't have a TI-83 calculator sitting around to calculate (I + 1) to the 15th power, Google has a scientific calculator you can use.)

R= $40,000 x 1.55= $62,319

So, $62,319 is your annually required inflation-adjusted income.

STEP 3: Once you calculate your inflation-adjusted retirement spending needs, multiply that number by 25.

Piper says that multiplying by 25 is a rule of thumb because multiple studies have shown that, "based on historical US market returns, a starting withdrawal rate of more than 4% per year has led to an undesirably high likelihood of running out of money over the course of a 30-year retirement. Therefore, you'll want to ensure that your portfolio is 25-times (that is 1/4%) the amount that you expect to have to withdraw each year."

In this case, this person's magic number for retirement is $62,319 x 25, or at least $1,557,967.

It sounds like a lot, but you would be surprised how much money you can spend in retirement. Use this number as the target for your savings and investment activities.

Tip 6: MINIMIZE EXTERNAL INFLUENCES

We live in the age of hyper-connectivity. We wake up and before we even get out of bed, we reach for our phones and start checking our email, Instagram, and Facebook.

All of this connectivity is great for keeping in touch, but it can also add another layer of influence that might not be healthy for your financial goals.

You can log onto Facebook and see what your high school pals (or arch rivals) are up to. You can log onto Instagram and see your favorite blogger's #ootd (outfit of the day) and where they bought it from.

Being connected is great, but it can cause you to become absorbed in the lives that others are portraying, ultimately causing you to lose sight of your personal goals. It takes self-control to keep your eye on the prize and resist the urge of friendly competition.

Here are 5 things that you can do to stop yourself from trying to "outfab" others:

1. GO ON A SOCIAL MEDIA FAST

New cars, new hobbies, new homes, new children, new hair, new lipgloss... yadda yadda yadda. Everyone goes to social media to post their highlights, creating an altered sense of reality. If you find yourself competing or becoming dissatisfied with what you have in your life, disconnect for a while to focus on the things that make you happy.

2. STAY OUT OF STORES

This tip includes online stores. I once did an experiment and kept myself out of stores for an entire month. Guess what! I spent significantly less. As a matter of fact, I did not buy one piece of clothing that month.

Marketing firms and departments spend millions of dollars researching consumer habits so they can create environments that encourage you to spend. (Those "deals" bins near the checkout lines are the devil!)

That's a lot of budget-busting energy being thrown your direction. By staying out of stores, you take the most essential component out of the marketer's equation: YOU.

3. DISABLE AUTO-PAY

Auto pay makes it easy for stores to collect their money and even easier for you to spend it. Forgot your wallet at home? No problem! Want that Kindle book but you left your debit card in your other bag? No problem. Remove your card from sites like Amazon so that you can stop yourself from buying on the fly.

4. UNSUBSCRIBE FROM EMAIL LISTS

One thing is for sure in life, someone will always be having a sale. It's relatively easy to turn down that first and second sale, but resisting the next ones become more and more difficult, especially the deeper the discounts get. If your favorite retailer is constantly bombarding you with sales emails, give them the boot (from your inbox anyway).

5. REMIND YOURSELF ANYONE CAN BUY THAT

This tip came from J. Money over at Budgets Are Sexy. When he found himself coveting what others had, he reminded himself that it's easy to be a hyper consumer. Anyone can spend their money, but special people save. So when you see people doing mundane things with their money like buying 60" TVs or rims, remind yourself that anyone can afford that.

You can buy a designer handbag but you can't buy an emergency savings account or a great credit score. Focus your energy on the things money can't buy. Your current and future self will thank you for it.

Tip 7: BE INTENTIONAL: CREATE YOUR ACTION PLAN

Everything begins with intention.

Those four simple words changed my life.

When you become intentional about the path of your life, you move from decision to action in an almost uninterruptable flow. When you decide what you want, you set the tone for what you accomplish.

Being financially fabulous isn't just about flaunting a high net worth or a perfect credit score. Becoming financially free is about leading the life you've always wanted to lead.

If you are unclear about the life you want, happiness will always narrowly be within your grasp, but not completely in your embrace. So to close this book we are going to do an activity to either help you discover more about you, or to reiterate what you already knew about yourself.

ACTION

Ask yourself the following questions:
Who are you and what is your purpose?

VALUES AND BELIEFS:

What is most important to you? What Inspires you at the core of your being?

CAPABILITIES:

What skills do you have now and which do you, need to develop to live your identity?

BEHAVIOR:

What daily actions can help lead you to your identity?

ENVIRONMENT:

How has your environment impacted you? What environmental changes will help you achieve your desired outcome?

Now, create your Positive Affirmation Script. I talk to myself daily and I call it my Positive Affirmation Script. During this “discussion,” I remind myself of my personal and professional goals, my capabilities, and anything else I want to manifest in my life.

For example, one of my daily affirmations is: “I am an excellent teacher who changes lives.”

I’ve also added, “Brands want to work with me and value my brand.”

So what do you want to tell yourself daily to remind yourself of the items you discovered above, enabling you to live your purpose?

Create 3 positive affirmations for yourself below.

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2.

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3.

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CONCLUSION

Yay! You made it to the end.

When I wrote this guidebook, I wrote about the tips I wished were available to me during my financial journey.

I encourage you to visit MyFabFinance.com for weekly tips on financially responsible living.

You can find me on social media as @myfabfinance on Twitter, Instagram, and Facebook.

Feel free to shoot me an e-mail at tonya@myfabfinance.com with any questions, comments, or feedback related to personal finance or this guidebook.

Thank you for reading and thank you for your support. May you continue to evolve in the direction of your purpose!

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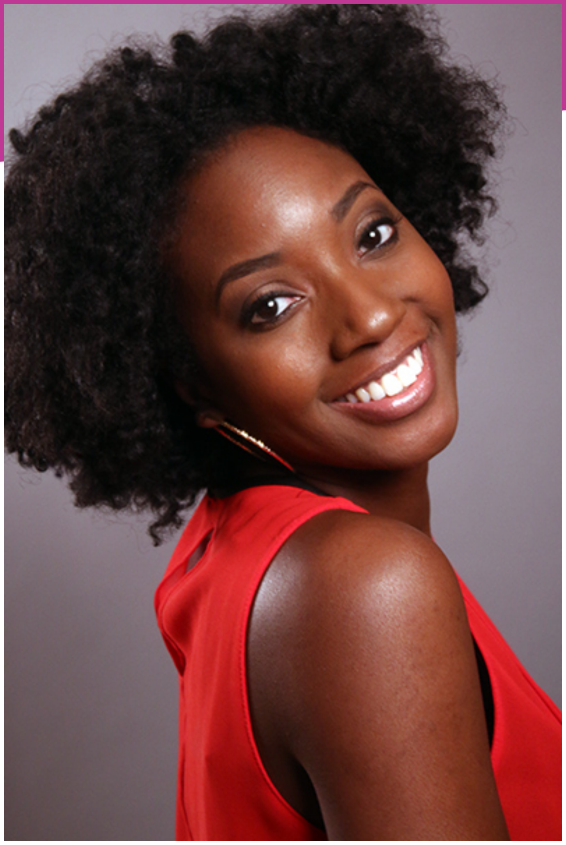

Tonya Rapley

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