

*4 Guaranteed
Steps to Financial
Security*

MORE THAN JUST
A BUDGET
COURSE

Introduction

TANYA SOMERTON PTY LTD

TANYA SOMERTON
framing your future

*Words may inspire, but only action creates
change*

In other words let's stop talking about it and just get it done!

Why do this course?

- Are you living week to week and have no savings for a rainy day.
 - Credit cards maxed out.
 - Not sure on how to improve your financial situation.
 - Know that there is something amazing on the horizon but something is holding you back.
- Newly Separated/Divorced and want to learn how to control and manage your finances.
SICK OF FEELING WORRIED!

What you will get out of this course!

- Understand what you want out of life and WHY?
- Learn what the banks and other credit providers know about you and how to check & manage your credit score.
 - Take control of your finances and your life.
- Learn how to do a budget and get into the behaviours of controlling your financial future.
 - Manage your spending.
Understanding why you spend.
- Framework for a fantastic and independent future.
Peace of mind

You need to get determined to make this happen and desire the future you have always wanted.

I can give you the tools, to help with your money mindset, change your current behaviours and help with written procedures that will keep you accountable, on track and make your dreams, reality!

I use these tools every day in my life and I have turned my life around. Don't be the same as everyone else, it is never too late to start, as I always says; a marathon starts with just one step! So take that step NOW. A year from now you will be thanking yourself.

Did you know....:

- In New Zealand, in 2016 There were 8.7 divorces for every 1,000 estimated existing marriages and civil unions.
- And the wage gap showed in 2016 a typical male earned about 12 percent more for an hour's work than a typical female.
- An interesting stat in 2002, shows per 1000 people; the Maldives had the highest number of divorces with 10.94, America had 4.1, New Zealand 2.65 and Australia 2.6. Therefore I can only assume that the environment doesn't play a part in happy marriages.
- Unfortunately, divorce rates across the world are increasing with Belgium having the highest percentage at 68% and the US coming in 10th with 53%.
- The average Australian woman retires with around half the balance of the average man.
- In Australia, the average salary for a woman is almost 18% less than for a man.
- Women are less likely to advance their careers as men with the same or similar experience and/or qualifications.
- 77% of women rely on some form of age pension or government assistance in retirement.
- Only a small proportion of retired women live on incomes above \$50,000, and more than half have incomes of less than \$30,000.
- Women live longer than men, but their career paths are interrupted due to family commitments - raising children and/or as carers to ageing parents.

Why is Money Important?

The simple answer is for future protection and daily choice. In other words SECURITY.

I looked up the definition of security and thought, this is the opposite of how most women feel when it comes to money matters. And this needs to change!

Being secure means:

1. The state of being free from danger or threat.
2. The state of feeling safe, stable, and free from fear or anxiety.

A life without money does not provide security. Security allows us to choose what we do every morning when we get up. We can choose if we want to read a book or lie on a beach, maybe get up and donate our hours to helping a charity or go to work because we love what we do. The opposite to this is going to work, in a job you hate and getting paid for your hours and getting nowhere in life. I always wondered why someone else or a business should be telling me my hourly worth.

Why should I be away from my family and the things that are most important to me? Having money allows ME to decide what my day will hold, not go to work and someone else telling me what I should do and paying me what they think I am worth. Now let's get real, this can't happen overnight but if you have planned for a future and you are working towards this goal, isn't it better than just going to work every day and only looking forward to four weeks annual leave and waiting for the weekend to come around to enjoy your life.

We must have dreams and aspirations because we are all too important to spend our days in mindless employment wasting our time. If you are lucky enough to fill your life in a career or calling, you are incredibly blessed. Because this is such a small number of people. The rest just walk around like zombies waiting for the day to pass so they can go home.

I always wanted instant gratification. I wanted the latest styles and nicest, most expensive shoes and handbags. I looked the part; I looked like I had money when in fact I was living from week to week at that stage. I was filling a void. It wasn't until I lost everything, and learnt that looking at my life differently would provide me with a more full filled life. What if, I had my money work for me? And I was making money when I slept at night. Asking myself, why don't I work smarter rather than harder? I then started saving, planning and purchasing investment properties. (Please note: This course will not teach you about investment, or the different types of investment opportunities.)

The starting point isn't difficult, you just need to start, and it is as easy as setting goals and doing a budget, this will provide direction and purpose to your life. A budget is your roadmap to success and financial freedom. However, it needs to work in conjunction with your goals. Like any good business or successful individual, you need to understand your destination, what is it you want to achieve and WHY? To make your dreams a reality, you need to establish your framework, which includes your (SMART) goals and the budget required to achieve your intentions. So if you want to change your life, it all starts here and if hard work and dedication does not bother you, let me say the Sky is the limit. So let's get started: