

Frugal Friday: Free eBook from
One Tree Spaces on Facebook

ANXIOUS?

About your current finances
And, future money situation

Living from paycheck to paycheck?
Change your Financial Destiny, now!

*11 Steps to Exit Financial
Anxiety, Intelligently
for Women*



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One Tree Spaces: We help women create wealth!

Priyanka Bhatia is a co-founder at One Tree Spaces <https://www.facebook.com/onetreespaces>. She helps women create wealth with her step-by-step guides and financial trainings so that they can manage their financial lives effectively for peace of mind.

Her anchor program, "Your Inner Laxmi & 10 Steps to Financial Freedom for Women" has been well received in blue chip organizations such as Walmart, Larsen & Toubro, Valvoline Cummins, and The Indus Entrepreneurs.

She also hosts webinars and personal training sessions with entrepreneurs, professionals, CEOs, housewives and women from other countries.

Also, she has a women's community called Women on Wealth <https://www.facebook.com/IndiaWOWChat?ref=hl>. Check it out on Facebook! Community members meet on the last Saturday every month in Delhi NCR.

Priyanka comes from a successful business family, was a topper in commerce and been through the Harvard Business School's Women's Entrepreneur program.



What is Financial Intelligence?

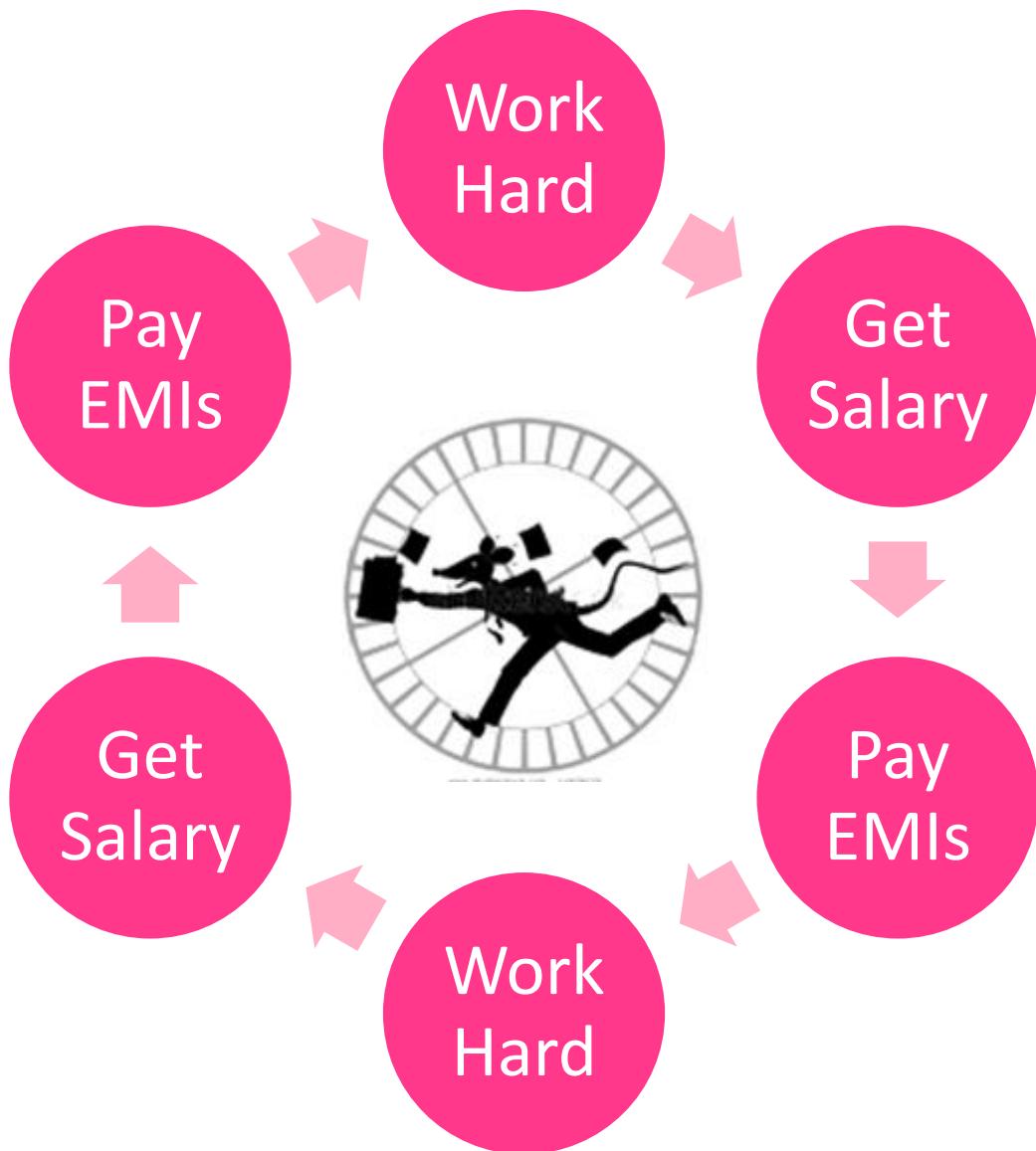
1. Financial intelligence (**FI**): the ability to acquire and apply knowledge and skills for security and wealth creation.
2. FI gives you clarity and direction in your financial life.
3. When you operate with FI, you understand your financial habits and styles, past and future financial life.
4. FI gives a clear picture of how much money you have, how much to spend, how much to invest – and why.
5. It gives you the ability to say “No” to unconscious spending – self sabotage
6. With FI you work from a well structured plan, not ad hoc tips and advice.
7. And, you invest in yourself!

If You Answer ‘Yes’ To Any Of These Questions, Invest Some Time to Become Financially Intelligent!

1. Do you wait anxiously for each paycheck?
2. Is money difficult to spend later in the month?
3. Do you wish you could understand credit cards better? Reduce your debt?
4. Do you want to reduce your spending, but don’t know how?
5. Does your husband complain about your spending? Or, do you think he overspends?
6. You can’t see how to meet important life goals like: children’s higher education, marriage, retirement, holidays, etc?
7. Do you want enough savings to see you through six months of normal living expenses in case of emergencies?

If You Said “Yes”, Is This Your World, Today?

Living from paycheck to paycheck? Working hard to make ends meet? No end in sight?



You're in a vicious circle. It's called – The Rat Race

Now: Are you in a rat race?

Life in the Vicious Circle

I'm sure you work hard, and earn a salary to pay for your EMIs and expenses? It's hard to do this month in and month out – seems like a never-ending cycle.

I assure you there is a way out of this rat race! If you could get out of the Rat Race with ad hoc tips and just a financial planner's advice, you as well as millions of others would be living happily ever after, would you?

But, there are no shortcuts – otherwise, I would gladly have given it to you right now.

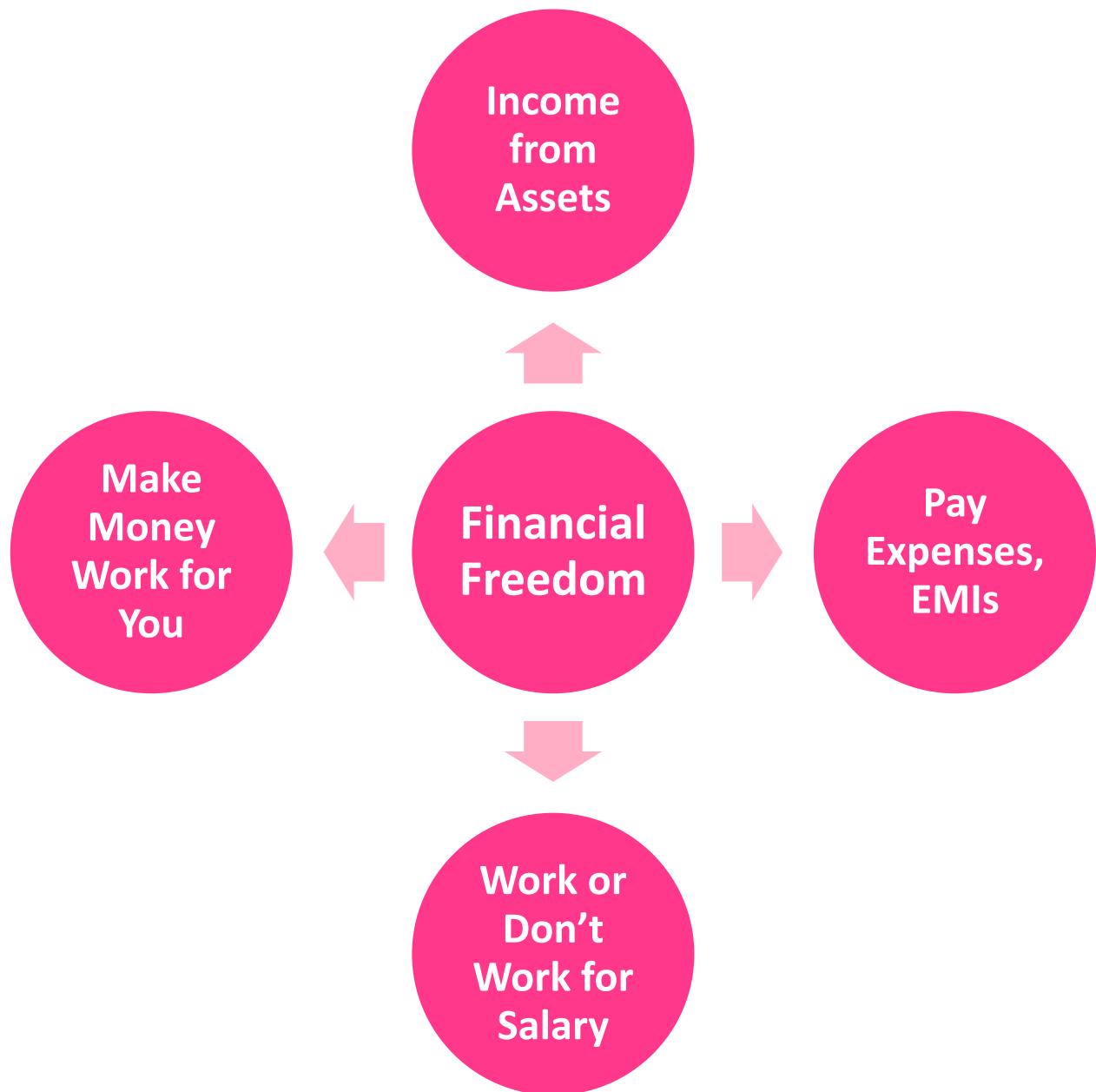
What Is The Way Ahead?

What it takes is that you be

- Financially intelligent, and
- Develop a new mindset
- And, follow a plan with discipline

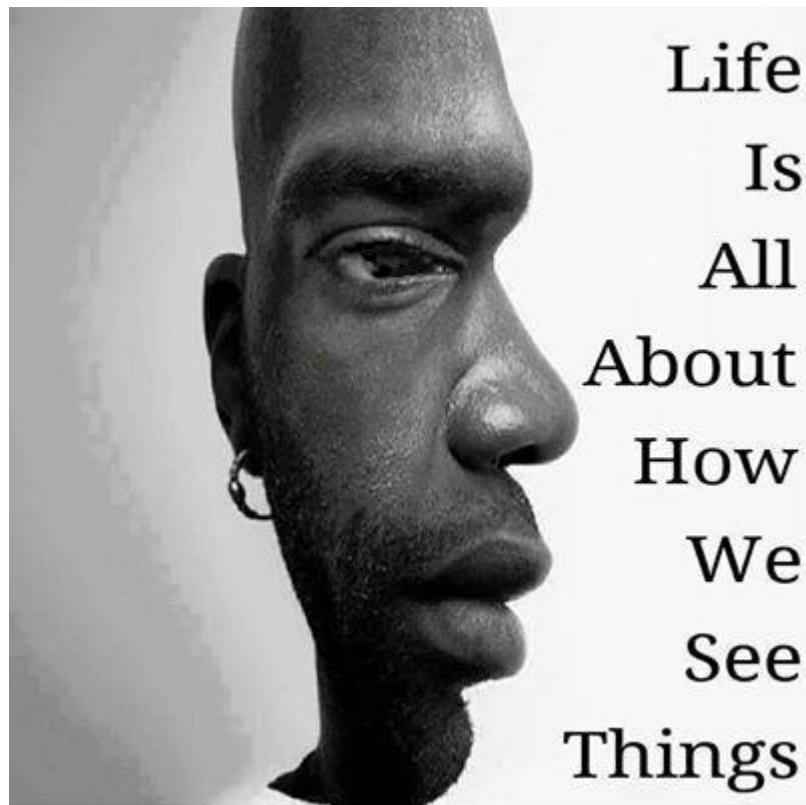
What can financial intelligence give you? –**next page!**

What Would Life Look Like if You Developed Your Financial Intelligence, Developed a New Mindset and Followed a Plan?



**Financial Freedom, Peace of Mind, Security, Wealth
Creation, and more!**

Your Life Can Change.



Change Your Mindset, Change Your World

**Next Page: 11 Steps to Exit the Rat Race – say “Goodbye
to anxiety, forever!**

11 Steps to Exit Financial Anxiety – Say “Goodbye” to the Rat Race!

1. Build a 3-month emergency fund. I don't care what it takes.
2. If you have debts, list them from smallest to largest. Don't worry about the interest rates at this point. Start with baby steps – knock out the small ones first.
3. STOP using your credit card!
4. List your financial goals. Ask yourself – why do you want to create wealth? What's the point? If your goal scares you, you are on the right path! ☺
5. Cut expenses – put away money and any extra income towards paying off your debt, building your emergency fund and/or reaching your goals.
6. Change your spending habits. Spend less than you earn, and put money aside every month! You can begin from as little as Rs. 100 per month.
7. Postpone any major expenses – first, build your financial foundation. Have an emergency fund, and be debt free.
8. Involve your family members, and friends. Share your goals with them, ask them to help you change your spending habits, and help you save!
9. Do not jump to invest in property right away. Build your base first. You can learn more about financial foundation from our video. Please copy the link in your browser -
<https://www.youtube.com/watch?v=IQSiRDXbTA>
10. Note each penny that goes and comes into your life.
11. Build momentum – increase your savings and investments with your income!

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Caution!

4 Most Common Mistakes

These 11 steps are not a magic formula. They are guidelines. You will need to try on each step and see what works for you. For example, you may be in so much debt that you are unable to save for an emergency fund. You might need guidance from experts to resolve this issue.

After thousands of hours of training people, we have found four most common mistakes that they make when they implement this on their own:

1. Lack of commitment to persist with steps. For example, it can seem repetitive and unrewarding to record every paisa that you earn or spend, daily. Give up the need for instant results.
2. Giving up self-defeating money-spending habits may seem impossible. Going to the movies or buying an expensive camera if you can't afford it just sabotages your financial life!
3. Postponing putting a plan in place to take you out of the Rat Race, or believing that "Things will sort themselves out eventually". How long do you really want to wait to be free of debt?
4. The biggest mistake is to believe that your financial life is not in your hands. You will never have peace of mind if you don't go beyond this set mentality!

If you find it difficult to follow this method by yourself, there's a simple solution. Call me for a free 30 minute consultation!

Say "Goodbye" to anxiety!





**Are you committed to get out of the Rat Race,
and be Financially Intelligent?**

**Call us for a free 30 minute consultation at
9818540023, 9811279213!**

“

Investing in yourself is the best thing you can do. Anything that improves your own talents; nobody can tax it or take it away from you. ~ *Warren Buffett*

30 minutes Free consultation call!

This call is for you if:

- You want to stop the vicious cycle of living from pay check to pay check
- You want to be debt free this year
- You want to experience financial prosperity in 2014
- Access peace of mind in your financial life

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Enrich Someone
Else's Life!

