

October 2017 Newsletter

In June I went to Baltimore for a professional development training. I was on a mad dash to complete continuing education units for one of my certifications. While I was there, I had dinner with my niece, Kai who is completing her last semester at Morgan State University. She said to me *"Aunt Audrey, I read your book and it really helped me"*. I was kind of surprised and I said *"you read my book"*? She said *"yes, when I was at home, I saw the copy you gave my mom and I decided to read it"*. Kai said *"it helped me to start thinking about how I could save small amounts consistently and it would add up. I started saving a portion of my tip money from every shift. I saved enough money just doing that to pay for my graduation trip"*.

In September I received this text from my nephew, Tristian who attends Chaffey College in southern California. *"Hey Auntie! I just read 2 chapters of your book and so far it's great! It caused me to really question my spending habits and how I can begin making small changes to help correct them to save more money. Well I just wanted to say I enjoy the book so far and I can tell you really put a lot of effort into it."*

Both my conversation with my niece and the text from my nephew really touched my heart. And when I get weary about running my business, it's moments like these that encourage my spirit and gives me the push that I need to keep going. I am constantly reminded by text, email or in person that my work has impact and can be life changing. From my niece and nephew to my client who sent me a text a few months ago saying that her credit score increased by 43 points or my other client who text me to say that she now has paid off 4 of her 6 credit cards. I often hear from people who say that something I said made them think differently or change their behavior about how they manage their money and finances. I am always thrilled for them because I know how powerful it is when you make better financial choices for yourself because it provides more options for you and in turn *you* can provide more for your family and community.

An added bonus of my work is what I call the 'Ripple Effect'. By giving my book to their moms, that's how my niece and nephew saw it and decided to read it. I know that both Kai and Tristian will share what they have learned with their friends. And the same goes for the people that hear me speak or clients who I coach or the people who read my book because they will all share something that they learn from me with their circle of family and friends.

This is the gift that keeps on giving and I am so grateful that I have been blessed with the talent to educate, support and share information so that people can achieve financial fitness.

I encourage you to share my newsletters with your circle and so that you also can be a part of the 'Ripple Effect' in my community.

I will continue to do the work that I am called to do which is empowering people to get educated and take action to achieve their financial goals and dreams.

Be fierce in your finances!

Audrey

Equifax Security Breach

I shared this last week on my Tuesday Lunchtime Finance on Facebook Live. I am sure most of you have heard of the Equifax Security Breach that was announced last month and is reported to affect 145 million people. Be sure to go to the website that has been set up at <http://equifaxsecurity2017.com> to learn more about the breach and what you need to do.

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