

June 2018 Newsletter

Music to my ears!

Earlier this month I received a text from one of my Debt Free Boot Camp clients. The text said **“Good morning – credit score 804”**. Then last Saturday I saw a client who completed my Financial Fitness Boot Camp earlier this year and she said **“Audrey, I paid off another credit card. I see my credit score going up and I am also saving more!”** Say what???? You know this is music to my ears!

Now you know what I am going to say.... ***This is why I do what I do!*** As I think about this gift that I have been blessed with to educate and teach people how to reach their financial goals and dreams I am grateful. But as I discuss in my book *“Transform Your Money Mindset – Simple Steps for Financial Fitness”*, I balance the technical skills that I give my clients with helping to motivate and inspire them to change their thinking or as I call it their “Money Mindset” because the true work to make the financial changes we desire begins in the mind.

Yes, the technical knowledge is important but without the mindset work, you will be limited in the results you achieve and most often even if you do achieve your financial goals, you won't be able to sustain your success until you change your “Money Mindset”. That's why I don't offer my clients “quick fixes” because I know that quick fixes don't last. When you take action **AND** change your thinking that is how you will achieve and maintain your financial goals.

I know it's the summer, my favorite time of the year because my birthday is in July and I get to enjoy time at the beach but it's a great time to get a copy of my book ***“Transform Your Money Mindset – Simple Steps for Financial Fitness”***. Read it while you are on the beach, on a road trip to your family reunion, on your cruise, taking a scenic train ride or on a flight to your vacation destination. It is a very powerful, educational and motivational book but a quick and easy read with exercises at the end of each chapter to keep you focused on taking action. Click to order your copy today <http://bit.ly/audreymindset>.

Amazon Review - [Nia 28](#) on March 22, 2018

The book is an easy read, with great tips and details on changing your relationship with money. Work sheets at the end of the chapters are helpful. This will make you think about money, and spending in the future.

June is Homeownership Month. If your financial goal is to buy your own home, look at these great tips to get you started on your road to homeownership.

June is Homeownership Month

Homebuyer Tips:

#1 - Rent v. Own:
Make a list of the Pros and Cons for both Renting and Homeownership. This will help you decide if you're ready for homeownership.

#2 - Your Finances:
Gather your:
Tax returns/W2s (2 years); Bank statements (3 months); Paystubs (1 month); Rent receipts (12 months). Keep them in a file.

#3 - Your Credit:
Get a free copy of your credit report from all 3 credit bureaus from www.annualcreditreport.com. Review for errors. Make all payments on time. Discuss a plan to address credit issues with a financial coach.

#4 - Downpayment/Closing Cost Assistance:
Check with your city, county or state for Programs to assist with purchase. Some lenders may also have programs so ask about this when you are researching lenders.

#HomeownershipMonth
#FierceLife



FREE Lunch/Learn workshop! – Would you and your co-workers benefit from my **“Understanding Credit and Credit Score”** workshop? If so, connect me with your HR/Benefits rep and I can put your company on my Fall Schedule. Just reply to this email for details!

Your top 5 People...Please share my newsletter with 5 people and like me on Facebook/Instagram - Fiercely Financial Coaching; follow me on Twitter @FiercelyFinance.

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Live the #Fierce Life. #FiercelyFinancial #WhyIDoWhatIDo

Until next month...be fierce in your finances!

Audrey



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