

STEPS I TOOK TO HAVE A RELTIONSIP WITH MONEY

Tired of being frustrated with money issues,
invest in this eBook! Learn new ways to make
money \$\$\$\$\$ work for you!!!



KENDRA L. DONAHUE

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The Law of Sowing and Reaping.

Giving to a Charity.

When you give to others you will reap blessings and assistance In areas, you need help in. (Luke 6:38)

Contact Information:

‘Steps I Took To Have A Relationship With Money’

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My name is Kendra Donahue, I created this Ebook to help contribute to being a help to others. I’m being led to be a Blessing to others by sharing information I learned that changed my financial status over some time... you would be surprised over time if you use these principles I followed that improved my *Money Flow, yours will too!* I believe insightful information can help save others time & money. That’s *My Goal for this e-Book*, and if you’re reading this Ebook right now; It’s you! This information can help and change your money flow & lifestyle for the Good!. I believe it will! It did for me!!

This Ebook is Proven steps & principles I purposely followed and still do to this day to be in harmony with money, and gain the financial results I needed & desired to become financially free & educated. This book is for a person or readers whose seeking *‘Truth’*, Information, and Resources that works! To Gain Financial Freedom!!!!

We have to Become Financially Educated!!!! *To Have A
Relationship With Money\$\$\$\$*

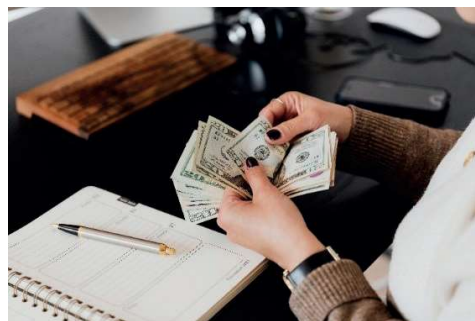
Real Talk!!!!



[My Testimony]



After years & years of working & paying bills, I became very frustrated with never having enough money(overflow) leftover to save and invest to help make my money grow. I'm the type of person that does not have the energy to work two jobs nor do I have the tolerance to be controlled by a rich man that can pay my bills for me. I soon realized I had to Become Financially Educated. It was lack of knowledge that was keeping me in the same financial status. I had to teach myself by seeking various resources & training on money management and ways to increase my income. That's exactly what I've been doing over the years. It's second nature to me now, and I would like to share with you 'Steps I Took To Have A Relationship With *Money*' to save you *Time & Money \$\$\$\$\$!!!*



Step

1

Learn to be Appreciative and Thankful for what you already have.



When you are thankful for what you already have, those things multiply in your life, and since we're discussing *'Money'*. Let me challenge you to be Thankful!!! for the money that you have available right now in your purse, pocket, wallet, and in your checking & saving accounts, etc. If you have (no money), get an idea of how much money you want or need and start being thankful for the money that's to come. Try It! I Dare You!

Action to take:

- Make a visual list in your mind or a printed list of (5) things you're thankful for.
- Make a visual list in your mind or a printed list of (5)

things you want to accomplish and/or create in your life. (Money\$, New Job, New Car, New Career, A Good Healthy Relationship/s, Start Your Own Business, Move to a New City, Become Physically Fit, Travel...etc)

- Create realistic reachable goals. ***Do Not create a goal/s you know is impossible for you to reach especially at the beginning of your goal-setting journey...
- Give each goal a timeline to reach. (2 weeks, 30 Days, 60 Days, 90 Days, 2 years...etc)

Example:

(You need \$200.00 to pay for unexpected car repairs) >>> ***Begin being Thankful for what you already have,*** ‘ I’m so thankful for the vehicle that transports me and my loved ones where we need to go and I’m thankful for the money & resources that will come my way to pay for the repair costs (\$200.00)’...

***Repeat in your mind or out loud daily until somehow the \$200.00 shows up! (Stay positive! Don’t focus on how it’s going to show up, just believe it will because you’re doing everything in line to receive what you need and/or want...



Example:

(You need to save \$200.00 to go on your summer vacation in the next two months) >>> ***Set a Goal...*** ‘ I will set a plan/budget to save \$50.00 every two weeks for the next sixty days to have my \$200.00 spending money to shop as I please on my vacation... Do it! Put aside the \$50 every two weeks! P.S. Nothing from Nothing equals Nothing! Just something to think about!

Step



Become Financially Educated in all areas of finances.



What I mean when I say become financially educated in all areas of finances>>> Is that it's more ways to increase your income/money than just working your 40 hrs a week job and for some overtime hours. I learned to not overlook the small things about accumulating more income, savings & keeping and maintaining some of the money I make to enjoy pursuing the things in life that bring joy & excitement to me, and you should too!

This is a list of Financial Intelligence I learned to use to have a better relationship with money and increase my income & credit score:

- Avoid late fees.. (Late fees are costly)... Look over your monthly bill statements and add up how much you have paid out in late fees... You will be surprised!
- Pay your bills on time. (Paying your bills on time builds your accountability with creditors)
- Set up automatic payments for most or all of your bills & obligations. (To Avoid late fees)
- Work on increasing your credit score. (Order your credit report, dispute any old/expired, or incorrect information on your credit report). It's Free! (Google free credit report)
- Negotiate lower credit rates on any loans you have when your credit score increases.
- Consider refinancing if it helps lower the high monthly premiums that you're struggling to pay every month.
- Pay off your credit card/s balances monthly, pay more than the minimum payment required, make payments before the due date of your bill, and request a credit limit increase every 6 months.
- Pay down and pay off high-interest loans as soon and as much as you can afford. (High-interest rate loans carry High Monthly Payments)
- In some financial situations, it's ok to create good debt (low-interest rate loan and/or credit card to pay off bad debt, loans & credit cards with high-interest rates)...
- At least twice a year make sure you're getting the best Insurance rate for your vehicle/truck. When I start doing this. I saved over \$130.00 a month on car/truck insurance.

- Save, Save, Save as much as you can. I found the best way to save is to set it up automatically. It can be any amount you can afford to forget about>>> \$5, \$10, \$20, \$35, \$45, \$50...

Example: (Bi-weekly> \$50.00 every pay period x's 12 months = \$1,200.00 savings yearly)... You can set it through direct deposit into a savings account or whichever means is convenient for you. It brings me so much peace! To have emergency money in my savings account just in case an emergency comes along... I know you would love that peace too!..

- Take care of all your Tax Obligations. Make sure to file your Tax Return/s on time every year to avoid penalties & interest & late fees. If you don't owe any taxes you may qualify for a Refund and that equals (more income, increase, overflow)!!!! Or if you do owe taxes, the Internal Revenue Service will set installment agreement payments so you can pay off what you owe.. (Tax Credits & Benefits)can greatly increase your yearly income!!!! (IRS.GOV) (800-829-1040)

(My Testimony)



- I'm a living witness that over time small financial steps will add up and improve your finances if you stay consistent, and make up your mind that you will take control of your Money Flow! It can happen. It's not about how much you have in your accounts, it's about managing what you do have

while consistently working on ways to improve & increase your financial well-being.

- Let me expand what I mean when I say it's not all about the amount of money you have to be wealthy on your journey to better money management. I came to the understanding that if I have all of my bills, obligations, savings, & investments paid monthly and on time; I have \$2,000 to \$5,000.00 in my savings accounts or other accounts, *I'm Wealthy!*
- Why Do I believe I'm wealthy? I believe I'm wealthy because with all of my obligations taken care of and \$2000/\$5000 available to spend as I please, I can pursue any endeavor I chose to>>>*Take a vacation, go on a shopping spree, start a small business, pamper myself with things & events I enjoy, be a blessing to someone else in need, pay off or pay down small debts, down payment/deposit on a car or apartment;* all these things I can pursue with just that moderate amount of money in savings.
- When you practice managing the money you have and continually finding ways to multiply your income, you don't have to have a million dollars in your bank account to feel and/or be wealthy, although that's the goal... Take control of your finances and feel wealthy Now!!!!

Step

3

Implement ‘Spiritual Principles’ to Accumulate more of anything you need or desire.



I saved this step last because I understand that not everybody has these beliefs or understanding of giving to receive more. I understand it took me a long time to understand and to implement these principles but I did! And it worked for me. And as always, I hope it works for you if you choose to try it!

- The Law of Sowing and Reaping.
- Giving to a Charity.
- When you give to others you will reap blessings and assistance In areas, you need help in. (Luke6:38)

The Law of Sowing and Reaping is when you give/donate your hard-earned money to a good cause, organization, church, or bless someone in their time of need, in return you will reap those same blessings for your needs and desires. We live in a universe of cause and effect. I believe in my own experience that God created our universe and set up laws that govern the outcomes of our lives. And since we're learning to become financially educated and to be in harmony with money >> Why not try these principles and see if they work for you...

Giving to a charity of your choice gives you a sense of wealth in knowing that you are partaking in and helping others in many different ways. And knowing that you will benefit from contributing to being a blessing to others. It feels so good when you are at a point in your life where you have enough money & material things to give away.

Luke 6:38 (New King James Version)

38 Give, and it will be given to you: good measure, pressed down, shaken together, and running over will be put into your bosom. For with the same measure that you use, it will be measured back to you.”



In my never-ending research to better manage my money, obligations, & resources these principles I'm sharing with you helped me create the financial freedom I desired. I pray & hope that this information helps you too... I encourage you to test this insightful information and see if it works for you. I know that it will if you just stick with it! And Believe! And Know! That you have taken all the steps to successfully manifest your financial goals and desires. For my (Spiritual /Believers) readers. Include prayers and know that your prayers have been heard, and wait for financial miracles to happen in Divine right timing!!!

Love, Kendra!

For those who are seeking additional information and/or questions about the insightful- information, I have shared with you.

- Subscribe to my email list through my website@
- www.relationshipantidotes.com,
- Send me an email or comment on my website, and I will answer back as soon as possible...

I welcome feedback!!! let me know if this information is helpful to you, let me know if the information is easy to understand, let me know if you need additional resources; with all the information that's out in the world & internet now, I decided not to list specific resources but I'm more than willing to communicate with you one on one via email & comments...

Contact Information:



Book Title: 'Steps I Took To Have A Relationship With Money'
Author: Kendra L. Donahue

- Website: www.relationshipantidotes.com
- Business Page: <https://www.facebook.com/The-Truth-About-Relationships>
- <https://twitter.com/TheTruthAboutR3>
- Email Address: Love@relationshipantidotes.com

