

HOW TO MASTER YOUR MONEY WITHOUT STRESS, ANXIETY, OR FEAR

Amelia “Mills” Bender

Mills Knows Bills, LLC

WHAT YOU CAN EXPECT

Mills knows bills

Master your money

Practical budgeting

Three steps

Emergency fund

secret to paying off debt

Next steps



mills
K N O W S
BILLS

**WHAT DOES IT MEAN TO YOU
TO “MASTER YOUR MONEY”?**

MASTER YOUR MONEY



No longer living paycheck to paycheck



Paying off debt 50% faster



Reaching financial goals

PRACTICAL BUDGETING

WHY PRACTICAL BUDGETING?



INTENTIONAL WITH
SPENDING



SET AND REACH
FINANCIAL GOALS



UNDERSTAND YOUR
FINANCES

**BUDGETING ISN'T
GLAMOROUS, BUT THE
RESULTS ARE**

TESTIMONIALS

X.J. - 5 months

- \$500 unnecessary spending
- \$6,200 paid off in debt
- Bought a \$450,000 house

A.O. - 8 months

- \$5,000 emergency fund
- \$15,000 paid off in debt
- No longer over drafting

FIXED INCOME
VS.
VARIABLE INCOME



THREE
STEPS TO
SETTING A
BUDGET

1. Mandatories
2. Extras
3. Automate

MANDATORIES



INCOME



TAXES



LIVING EXPENSES



DEBT EXPENSES

BASE GOAL

EXTRAS



SAVINGS



SPENDING



INVESTING



EXTRANEIOUS
EXPENSES

STRETCH GOAL

AUTOMATE



DIRECT DEPOSIT



AUTOMATIC
ACCOUNT TRANSFERS



CASH ENVELOPES

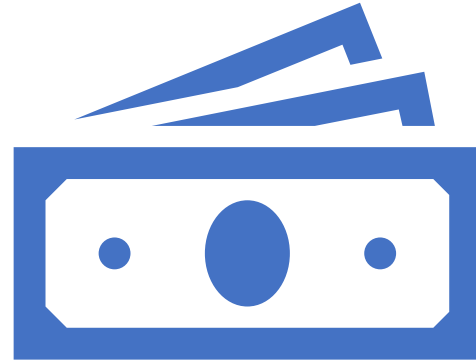
TESTIMONIAL

“When I started with Mills having variable-income I was so overwhelmed. I knew I was making money but somehow never felt like I had any. As a business owner, my expenses and income were very dependent on each other. Since working with Mills, she has supported me in tracking my income so that now, not only do I have money and know where it’s going, I’m also able to set and hit financial goals with clarity and allocate my finances to all the important parts of my life. For the first time I am so clear on not only what I make but what I want to make, how to get there AND where it gets to go. Variable income doesn’t feel overwhelming or confusing anymore and I’m so excited to continue to work with her and my partner and grow from here.”

- a.r.

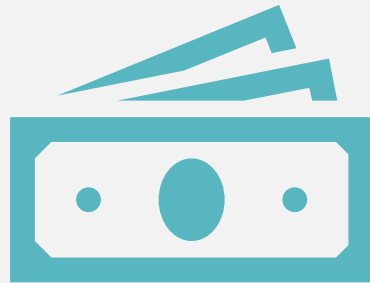


GOALS ARE GREAT BUT...



EMERGENCY FUND

WHAT IS AN EMERGENCY FUND?



3-9 months worth of living and debt expenses



Used in times of need

EMERGENCY FUNDS



LOSS OF
INCOME



UNEXPECTED
EXPENSE



AVOID DEBT



BUYS US TIME

HOW DO YOU CHOOSE YOUR
NUMBER?

IT DEPENDS ON YOU

MY STORY

PAYING OFF DEBT 50% FASTER



THE SECRET

Identify your debt with the highest interest rate


DEBT-STACKING METHOD

**Pay off one debt, then stack that
monthly payment onto the next one
and continue that process until all
debt is paid**



STEP 1

Stack your
additional
payment to the
debt with your
highest interest
rate



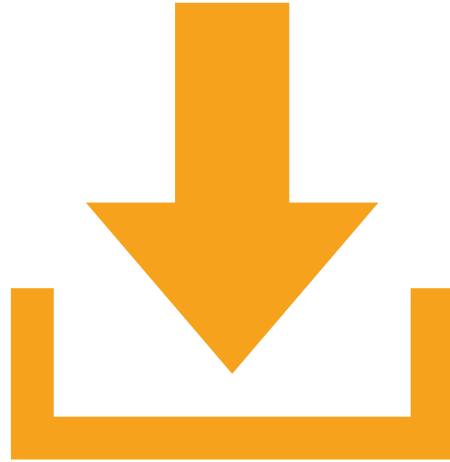
Pay the
minimums on the
rest of your debt

STEP 2

Once the first debt is paid off, take the entire monthly payment and stack that onto the debt with the next highest interest rate



WHAT IF YOU COULD ACHIEVE YOUR
VERSION OF FINANCIAL FREEDOM
WITHIN 90 DAYS?



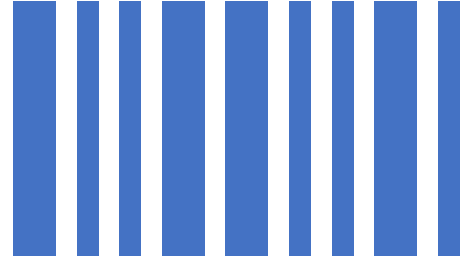
FREE BUDGET SETTING TOOL

Millsknowsbills.com/resources



MASTER
YOUR
MONEY!

100% OF CLIENTS HAVE MADE UP
THEIR MONEY BY THE END OF
THE PROGRAM



COUPON CODE: ADULTING

millsknowsbills.com/programs



THANK YOU!

- [Millsknowsbills.com](https://millsknowsbills.com)
- mills@millsb.com
- Instagram - [@millsknowsbills](https://www.instagram.com/millsknowsbills)
- LinkedIn – Amelia “mills” Bender

QUESTIONS?