$ Goals Brainstorm

First Step: Review your online statements from Credit Cards, Checking Accounts, Utilities, receipts etc. As you do this, when you see something that pisses you off, makes you afraid, sad, anxious – anything that takes away from your amazingness - write it down in the left column.

Then: For everything you wrote down - things like fees, over spending, lack of retirement accounts, need a bigger emergency fund etc., start writing down the **opposite** of those pain points. Write things like “Stop paying stupid tax in interest and fees", “Know what I spend before setting budget limits" and "Start saving – even a pennies." Et Voila! Your goals have been born from your financial pain points.

What keeps me up at night…	And the opposite is…

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