



Have you been trying to get a grip on your finances for a while now, but you're still not living the lifestyle you want? Do you feel like you're not really making the most of your money? And does budgeting make you feel...broke?

If you're having a tough time budgeting and saving while still enjoying your life, I've got great news: You *can* find that sweet spot where you're paying off your debt, putting money away for retirement, saving for your big goals, going on vacation...and you'll still have plenty left over to support causes that mean something to you, if that's your jam.

I know because I've done it myself and I've led my clients through this process for years. Now I'm gonna to show you how to do it, too.

Did you know that you can:

1. Learn how to make a budget that's 100% customized for you and your very own financial goals...because you used your own financial life as a guide to create it? No more reading boring books or articles and thinking, "Okay, now how the heck does that apply *to me and my situation?*"
2. Learn the money habits that make sticking to your plan feel like a natural part of your life. Yep - make your plan, put it on autopilot, and forget it.
3. Stop feeling like you're on lockdown while trying to frantically squirrel away your money every month, just because you think you're supposed to. (You're not!)

4. Maximize the money you do have and move closer to achieving the things you really want (even if you're not exactly rolling in the dough to begin with.)
5. NOT be completely shaken up by those surprise expenses that always seem to pop up when you really, really wish they wouldn't.
6. Have a personal finance strategist on your team who's always there to have your back and answer your questions. (That would be me, by the way!)

Welcome to **Budgets and Big Things**, a personal finance course about bankrolling the life you crave. This self-paced course uses full videos, PDFs, Q&A sessions, and tons of interaction. You get to use your own financial life as a guide, so you can create a budget that moves you closer to the things you really want.

What's your dream - what's *your* big thing? Want to save to buy a house? Pay off your credit cards? Take a vacation every summer? Start one of those alpaca farms? Your goals are going to look different from anyone else's, and we're gonna make a plan just for you.

Most of us have made financial mistakes.

We've all made choices that now seem questionable. And sometimes, life gives us a bunch of financial lemons. And maybe you're still working on paying off those mistakes or bouncing back from some bad luck.

But you know what? It's never too late to learn new habits that really stick, and start making the most of your money. Seriously - today is the perfect day to start.

I'm Michelle, and you might be wondering why you should listen to me.

I'm a personal finance strategist and creator of The Holistic Wallet. I help creative right-brainers step up their financial game and turn their money mayhem into money magic.

It's all about that balance between financial knowledge and setting yourself up with the gift that keeps on giving: great money habits.

Back in the day, I struggled with my money, too.

These days, budgeting skills and awesome money habits are a natural part of my life. But it wasn't always that way. I graduated from college with \$50,000 of debt between student loans, credit cards, and a car loan. Yeah, not pretty.

I knew I needed some help. But for the life of me, I couldn't find a financial planner I connected with, who understood what I needed. It was a whole lot of cookie-cutter, theoretical advice that never felt like it would actually work for me.

So being the lifehacker that I am, I set out to crack the code myself. And I suffered through hundreds of hours of boring courses and tedious books to figure this stuff out.

Fast forward five years: I'd paid off all my debt, stashed a significant amount into savings, and I still shop for groceries at Whole Foods on the regular.

So it all turned out great - but years had passed by while I was figuring it out my own.

I'd found out the hard way that financial planners focus too much on retirement and too little on establishing good money habits in the first place.

Turns out, it's not that complicated - the personal finance industry just does a really good job at making it seem like it is!

Chasing your tail for years isn't what I want for you.

It's true that you can't always control how much money you have coming in. But you can make a plan and change your money habits so you're making the most of the money you've got, every day.

And trust me, it doesn't have to involve giving up your favorite Frappuccino, skipping trips with your friends, or eating ramen noodles every day. If you're cutting every corner to save a little extra money, and you're miserable, then what's the point?

That's not how we're going to do things anymore.

In *Budgets and Big Things*, you will NOT be overwhelmed or bored, because we're going to take it step-by-step and build to the big picture so you can reach your goals. It's all going to make sense and actually empower you.

Budgets and Big Things takes the mystery out of personal finance and boils it down to what you really need to know, in a way that's easy to understand.

Here's what you'll learn in *Budgets and Big Things*.

- **Module 1: Getting Fiscally Intentional**

You'll start with the basics. You're super-motivated to achieve your financial goals, but...*you might not be sure what exactly they are at this point.*

So let's fix that, shall we?

In this module you'll learn:

- How to get clear on your money history and get the mindset you absolutely need to improve your financial life. We're talking about the money environment you grew up with. You

might not even realize the outlook and attitudes--both good and bad--that you've picked up along the way, but we're going to find out how they're affecting you.

- How to get clear on your money habits, financial personality, and your goals.
- The best way to declutter all the financial factors in your past *and present* so you can easily put your plan into action for your bright financial future.

- **Module 2: Crafting a Creative Budget**

Now that you've got your goals, it's time for us to draft a plan to make sure your cashflow is working towards your goals in the best way possible.

We'll create a financial plan for you that's more than just "fiscally responsible" or "frugal"--*those are just words, not plans*. You'll finish up this module with a clear, easy-to-follow plan that's customized for you.

In this module, you'll discover:

- How to create a sustainable budget that you actually want to stick to.
- How to manage cash flow. We get down to the nitty-gritty when you learn:
 - How to tally up expenses and categorize them, and not feel restricted while you're doing it.
 - How to balance out those surprise expenses! (Yeah, no one likes those, but you won't be afraid of them anymore.)

- The trick to making sure your money goes towards your financial and life goals.

- **Module 3: Maintaining the budget.**

Now that you've got your goals and your budget, it's time to track your budget and put it into action. The best part? It won't feel like a chore. It'll feel like a natural part of your lifestyle. (I've had clients tell me it feels weird for them if they *stop* tracking their budgets.)

In this module you'll learn:

- The different options and methods you can use, because there's no such thing as a one-size-fits-all budget.
- The apps that actually help you stay on track. (I've tested them out so you don't have to.)
- The secret for staying in control while keeping budgeting light and simple.

- **Module 4: Measuring your progress.**

You'll learn how to tell if a budget is working for you. And if it's not? You'll learn how to switch it up and never miss a beat.

In this module you'll get clear on:

- Net worth and why it's a great indicator of the bigger picture.
- How to troubleshoot your budget when you feel like you're not spending within it.
- How to rebalance your budget *after* you reach a goal/life-changing event. (Because it's going to happen!)

- **Module 5: Debt Demolition**

So, you've got debt. (Hey, I've been there.) Learn the fastest and smartest way to pay it off and stick to your budget.

In this module I'll show you:

- Strategies to handle debt and pay it off more quickly while you (yep!) stay within your budget.
- How to set goals based on what resources you have to throw at the debt.
- Which debts you should focus on paying off first.
- Easy ways to use calculators (like spreadsheets, websites, and apps) so you can see exactly when you can meet your financial goals. (Believe me, being able to say, "On January 16, 2017, I'll be done paying off that loan" sounds way better than, "Someday, I won't have as much to pay.") I've got lots of demonstrations up my sleeve - you'll feel nice and comfy using these tools.

- **Module 6: Strategic Savings.**

This one's all about the different types of savings accounts you can use to reach your goals. Once you learn the best ways to use them, you'll be strategizing right along with me.

You'll walk away from this module with a deep understanding of:

- The different types of savings you'll need, from emergency savings to specific savings for short and long-term goals.
- Strategies to keep your motivation going.
- How to *earn* money with your savings and minimize risk.

- **Module 7: Credit Crash Course.**

In this module you'll get the low-down on:

- The real reason your credit score is so important, and how to monitor your credit reputation.
- How loans work - and how to really understand the interest you'll be paying and how to figure out if it's worthwhile.
- How to knock out debt using strategies that really work.
- Deciding how much debt you can comfortably afford - whether or not the lender approves you.

BOOM! You'll walk away from this course with new habits and a plan to maximize your money, every day. Your goals are so much closer than you realize. You just need the right skills and the right plan.

Now strap yourself in, because here come the bonuses:

When you enroll in Budgets and Big Things, you'll get:

- **Bi-weekly office hours where you can ask me questions privately.** Support is my middle name and I'll never leave you hanging.
- **Monthly group calls.** But don't worry, you'll still be anonymous, so don't hold back. If you have a question, someone else just might have it, too. You'll get to ask away and also learn from your classmates' questions.
- **Free access to calculators and spreadsheets.** I personally designed these for people who aren't numbers nerds. They're easy to use and you're going to love them.
- **Worksheets** for every financial situation that might pop up.

Budgets and Big Things is perfect for you if:

- You've tried to create a financial plan, but you struggle to stick with it.
- You hate feeling broke all the time just because you're on a budget. You want to be smart with your money, feel secure, but also have some fun, damn it!
- You're no fan of intimidating financial terms (amortization, anyone?), or boring articles and books about personal finance. You think it's too hard to figure out how they apply to you, anyway.
- You're ready for the change in your money habits that will help you achieve your big things.

Budgets and Big Things is probably NOT for you if:

- You don't want to do the work. I'm here to guide you, answer your questions, make it fun and easy as pie, but it's still a self-paced course for *you* to jump into.
- You don't buy into (no pun intended) the idea that a solid financial life with room for savings, goals and fun requires a new way of thinking about your financial habits.

What people are saying about working with me...

“By the end of that first month, I even had money left over, and it helped me to realize that I still could do all of the things that I enjoy doing and live within my means, all the while paying off my debt. It was so freeing to see that happen. Six months later, I know in my mind where each thing is going. If I go over in one spot, it comes out of another one. It feels so flexible and I still feel like I have control over how I spend my money.”

Investment

You can get lifetime access to the course that sets you up with brand new money habits, a step-by-step financial plan to achieve your big goals, and so much more when you enroll in Budgets and Big Things for \$197.

But here's where it gets juicy: you can enroll *now* for an early bird rate of just \$97.

[Buy Now Button]

Did I tell you yet that I'm a numbers nerd? Let me demonstrate. Let's say you work through one module of Budgets and Big Things each week. (Remember, it's self-paced so you can go faster or slower if you want.) By the end of those 7 weeks, your \$97 early bird enrollment rate works out to just *\$1.98 per day*.

So for just \$1.98 per day (remember that's if you complete one module per week, but you can totally go at your own pace), you'll walk away with a deep understanding of:

- What your financial goals even are - what you want to accomplish and what's important to you.
- How to make a budget plan that works for you and *your exact financial situation, down to the smallest details*.
- The brand new money habits that'll make sticking to your financial plan feel natural.
- The best ways to knock out your debt - how to do it, and which debts to focus on first.
- How to measure your progress and figure out if you're on your way to accomplishing your big goals.
- The different kinds of savings accounts and how to use them like secret weapons.
- How loans really work, and what you can realistically afford to take on.

- Everything you've always wanted to know about credit scores.
- And so much more.

[Insert Buy Now Button]

Your enrollment is risk free with my 100% Money Back Guarantee.

I know Budgets and Big Things is going to change how your money works in your life. These strategies have worked for me, they've been working for my clients for years - and this course will work for you. But if for any reason you're not feeling it, contact me and I'll return everything you paid.

“It was absolutely without question my best financial decision I've made to date.”

“It felt odd to pay someone to help me with my finances. I kept thinking: ‘If I can pay for that, I should be able to pay to get myself out of debt!’ I kept thinking, ‘This should go towards my debt.’ But I made the reality check with myself and knew that I needed help figuring this all out and getting a plan in place. I had tried to do it on my own, but just couldn't figure out something that worked for me without me feeling like I wasn't able to enjoy my life. The other self-created budgets always left me feeling strapped. I ultimately made the leap because I knew that I wanted the help and accountability. And it was absolutely, without question, my best financial decision I've made to date.”

[Insert Buy Now Button]

F.A.Q.

What do I get today if I join Budgets and Big Things?

You'll get lifetime access to all 7 modules, bonuses, and you can jump right into the monthly group calls or hit me up during my bi-weekly office hours.

When does class start?

Class starts when you do! Just click the “Enroll Now” button for instant lifetime access. Budgets and Big Things is self-paced so you won’t feel rushed, or held back.

How long does the course take to complete?

You learn at your own pace. There are 7 modules - you can be as slow or speedy as you want.

What if I have questions while I’m taking the course?

I’m here to support you! If you’ve got questions, I’ve got answers during monthly group calls or during my bi-weekly office hours.

How do you know all this stuff, Michelle?

I’m a personal finance strategist. I founded The Holistic Wallet to help creative right-brainers step up their financial game and turn their money mayhem into money magic. I also paid off a ton of debt in just a few short years...but it still took way too long to figure out how to do it on my own. That’s what this course is for - now I’m going to save *you* the trial and error, confusion and frustration. You’ll meet your goals and create awesome money habits.

What if I’m unhappy with the program?

If you don’t like Budgets and Big Things for any reason, just let me know and I’ll refund everything you paid.

So why not give it a try?

Click below to get instant lifetime access to Budgets and Big Things so you can start creating your budget, make awesome money habits a natural part of your life and start planning for **your big things!**

I'll see you in there,

Michelle