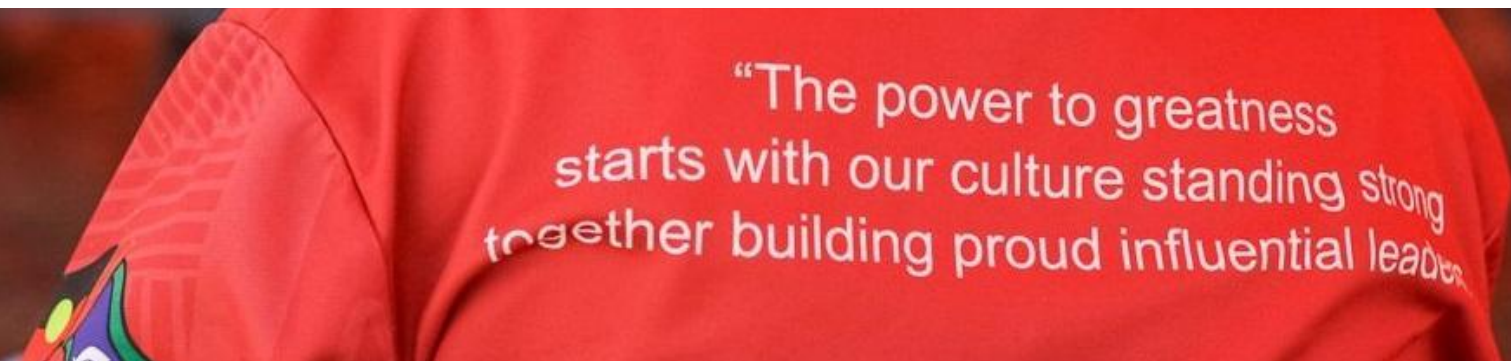


EK SDSE ENHANCER CIRCLE

# Enhancer Circle

**MONEY SMARTS MODULE ONE**



“The power to greatness  
starts with our culture standing strong  
together building proud influential leaders.”

# Personal & Business Money Smarts

The key to good Business Money Smarts is that you **FIRST** have your Personal Money Smarts in order!

Personal Money Smarts means thinking about your money management habits

Ask yourself questions like:

- Are you are spender or a saver?
- Do you allocate your money into different bank accounts?
- Do you use a money app to track your expenses or a tool like a budget?
- What type of relationship do you have with money?



# EC Participant Workbook

## MONEY AND ME Resource

(Pages 18 and 19)

What emotion do you associate most with money?

*Reflection questions:*

- Growing up
- Beliefs
- Current situation
- Money as a household/family unit/partner



# EC Participant Workbook

## Managing Money: 5 steps to get on track

(Pages 20 to 27)

Step 1: Take a snapshot of your income and spending (Page 22)  
What is coming in each month and what is coming out each month?

Step 2: What debts do you have? (Page 23)

Step 3: Your budget planner (Page 24)



# EC Participant Workbook

## Managing Money: 5 steps to get on track

(Pages 20 to 27)

Step 4: Develop good money habits (Page 25)

Pay yourself first

Pay your bills on time

Get on the front foot

Reassess your situation

Protect your money

Step 5: Get set for your future

Your savings goal – including saving money to start and develop your business



# EC Participant Workbook

## Managing Money: 5 steps to get on track

(Pages 20 to 27)

What are the things I could do if I was financially sorted?

Note: The resources on Pages 20 to 27 are also available directly online from the Westpac Davidson Institute.

<https://davidsoninstitute.education/community/first-nations-people/managing-money-guide/>



# Recommended My Money Dream Program

## First Nations Foundation

5 modules / 45 minutes to 1 hour each

Free to sign up

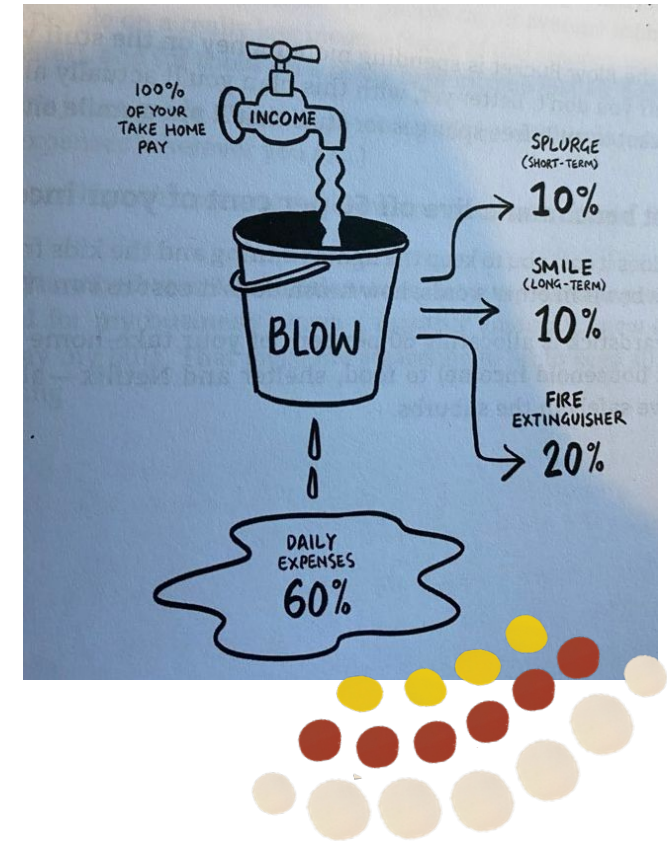
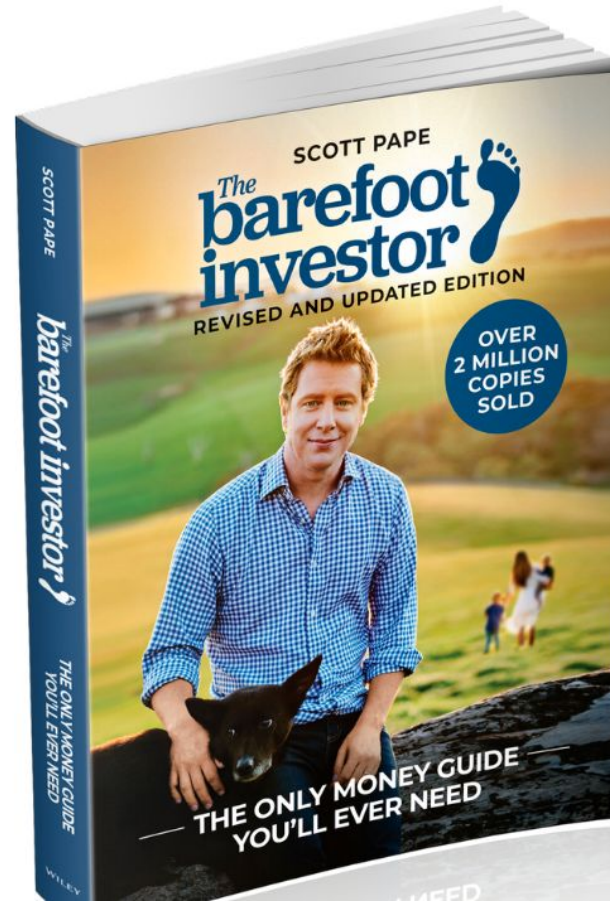
<https://magandamakers.business/my-money-dream-program/>



# Recommended Book

Managing your money in BUCKETS  
Cost: \$20 (Big W, Kmart, Amazon)

<https://www.barefootinvestor.com/books>





# Recommended Podcast

**First Nations Foundation**  
Rich Blak Women

Available on Spotify and at this link:

<https://tomorrowmoney.co/women/rbw/>



# Recommended Nail your Pricing Webinar

**Maganda Makers Business Mastermind E-Circle**

Guest: Pricing Expert – Natalie Coombe

1 hour webinar covers:

- How money flows through your Business
- The one pricing Myth you need to bust to pay yourself the salary you deserve
- The 4 key pricing methods you need to grow a profitable, successful Business
- 3 steps to know your value and to charge what your services are worth

<https://www.youtube.com/watch?v=uNgt-Cf4kgo&t=3s>

