

# UNLOCK YOUR *wealth*

*6 Key Moves for Maximizing Your Money*

by Terrie Ferguson



  
MAXIMIZING  
*your money*  
FREEDOM. LIFESTYLE. OPPORTUNITY.

[MaximizingYourMoney.com](http://MaximizingYourMoney.com)

Welcome to a journey that could redefine your relationship with money. In this document, I've distilled decades of experience into practical, actionable steps that you can begin implementing right away. This is more than just a guide; it's a blueprint for financial freedom. Whether you're an entrepreneur, a professional, or someone simply looking to break the paycheck-to-paycheck cycle, these tips are designed with you in mind.

I believe that financial literacy is a right, not a privilege. That's why I'm passionate about making money matters approachable, understandable, and, most importantly, actionable for everyone. Each tip in this guide is a step towards not just better financial management, but a more empowered and fulfilled life.

By embracing the key moves in the pages that follow, you're not just managing your money; you're proactively shaping your financial future. Let this be the catalyst for a new chapter in your financial story... one where you are in full control and ready to really enjoy your life.

*It's About Thriving... Not Just Surviving!*

Here's to YOUR success,

*Jenise*





# 1

## FINANCIAL FORESIGHT: *Master Your Metrics*

### Income Sources and Amounts

Know exactly where your money comes from, how much, and how often.

### Debts and Expenses

Create a clear picture of where your money is going to help you to identify potential savings and smarter spending habits.

### Monitor Your Numbers

Track income, debt, expenses, assets, and cash flow, including investments, interest rates, and available cash, to get a holistic view of your financial health, and help you plan for future growth.

### Regularly Reassess and Adjust

Be aware, flexible, and responsive as life circumstances and goals change to help you maintain a healthy financial balance and avoid unnecessary debt.

# 2

## DEBT DYNAMICS: *Smart Spending & Saving*

### Debts and Related Expenses

Understand the cost of your debt, including interest and fees, to better prioritize repayments and reduce unnecessary expenditures.

### Debt and Return on Investment (ROI)

Evaluate which debts are beneficial and those that are costing you. If you are not earning an ROI on your debt, it is a good idea to start paying it off.

### Reduce, Eliminate, or Restructure Debt

Regularly review your spending to reveal opportunities to save money without compromising your lifestyle.

### Use Credit Cards Wisely

Smart use of credit may offer rewards and benefits that will enhance your financial strategy.

## 3

## TERRIE'S TRIPLE DIP: *Savvy Shopping Strategy*

### Never Pay Full Price

Look for discounts, sales, and seasonal bargains. Leveraging sales and discounts allows you to stretch your money further, getting more value for every dollar spent.

### Maximize Loyalty and Membership Benefits

Many retailers and services offer exclusive deals, discounts, or rewards to loyal customers. Take advantage of these benefits to enjoy significant savings and perks that you're already entitled to, enhancing the overall value of your shopping.

### Credit Card Cash-Back / Rewards Programs

Select the right card for your spending habits to turn everyday purchases into future savings. Consider cards that offer higher cash-back percentages for categories where YOU spend most to maximize your returns (ex., travel, groceries, gas).

## 4

## NEGOTIATE & NAVIGATE: *The Art of Smart Transactions*

### Regular Expenses and Purchases

Many costs are negotiable. Learn to bargain and you may create significant long-term savings.

### Services and Subscriptions

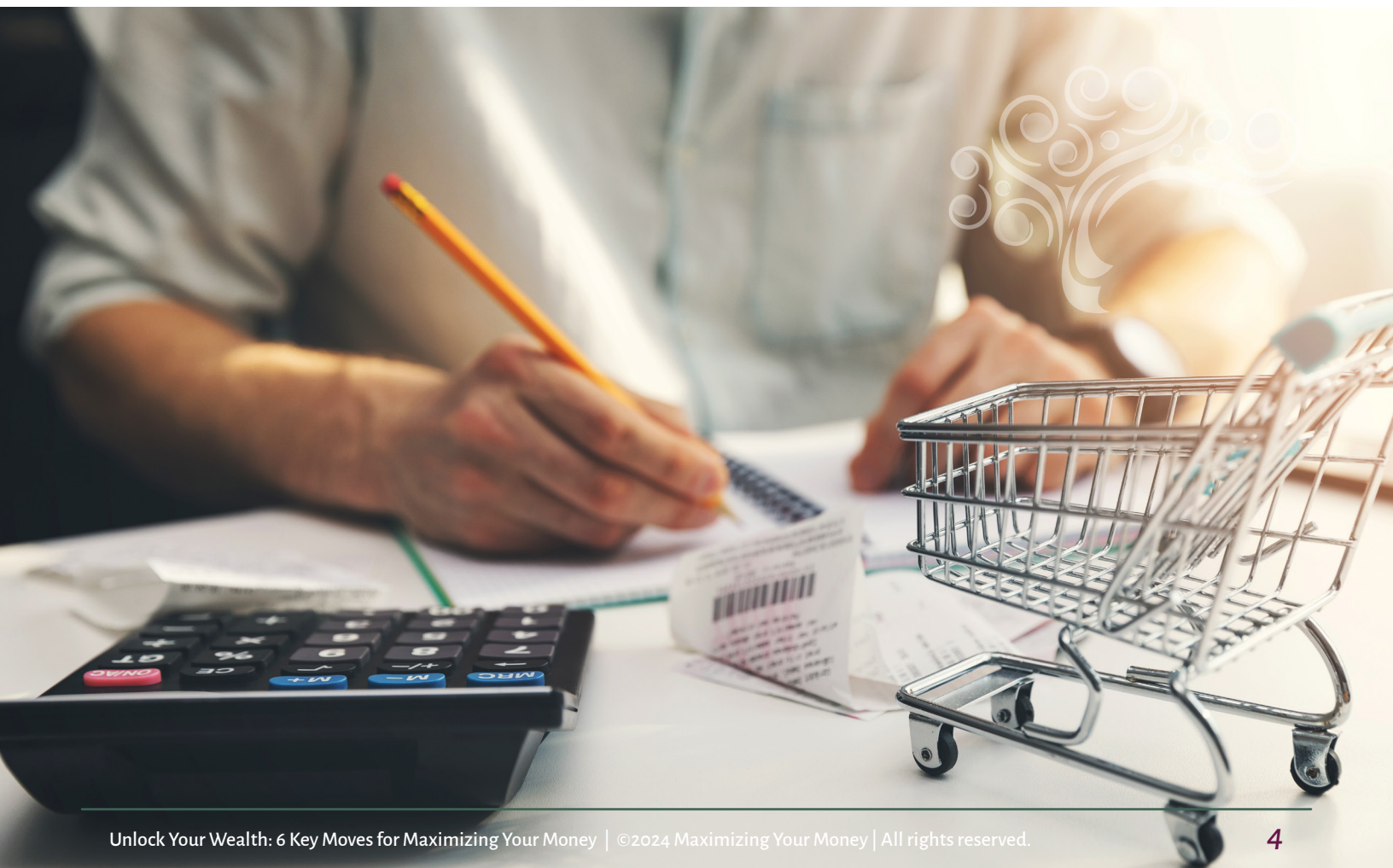
Don't assume you're getting the best price. Reassess and renegotiate 1-2 times per year to optimize your expenses. You can also look at service levels to find savings opportunities.

### Research the Best Deals and Rates

Informed shopping is smart shopping. Do your research and know the market to save money.

### Shopping Places and Locations

Prices can vary significantly based on where you shop (taxes can vary, too!), so choose wisely to maximize savings.





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## DISCOVER & DEVELOP: *Unearth Hidden Opportunities*

### Additional Sources of Income

Monitize your hobbies and knowledge, start a side gig such as driving or delivery, call center, online support, or virtual assistant, or look for a temporary seasonal job.

### Bartering, Swapping, and Trading

This can be a creative way to meet needs without spending money – especially for goods and services.

### Existing Assets and Resources

Assets like a spare room, vehicle, and tools can be rented out to earn additional income. You can also sell items you no longer need or use (online or hold a yard sale).

### Spare Change

Start a savings jar for loose change, found money, and the stash of gift cards you have lying around. Once it's full, cash it in and use it to pay a debt, save for a goal, or invest it.

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## PEACE OF MIND PLANNING: *Invest in Your Future*

### Establish a 'Peace of Mind' (POM) Fund

Create a financial cushion to provide security against unexpected expenses and give you the freedom to seize unexpected opportunities.

### Invest Wisely

Diversify your investments to reduce risk and improve your return on investment (ROI). Remember your goals and follow your money rules when investing.

### Understand the Power of Compound Interest

Compound interest can exponentially increase your wealth over time – making it a key component of long-term financial planning.

### Stay on Track

Regularly check in and adjust your strategies in response to life changes, market conditions, and progress towards your goals.



## Bonus Tip!

### **MINDFUL MONEY MINDSET:** *Cultivate Financial Awareness*

#### ▶ **Create Financial Literacy**

Understand the basics of money management – from savings strategies to understanding credit – so that you can make better-informed decisions.

#### ▶ **Foster a Positive Relationship With Money**

Shift your perspective to see money as a resource for achieving goals and improving your quality of life, rather than a source of stress.

#### ▶ **Practice Intentional Spending**

Acknowledge what you have and where your money goes to make more satisfying and responsible financial decisions.

#### ▶ **Set Clear, Achievable Goals**

Whether it's saving for a vacation, reducing debt, or purchasing a home, create specific targets that provide direction and motivation in your financial journey.



## Meet Your Ally in Financial Freedom

Hello, I'm Terrie Ferguson. My journey into the world of finance began at 11 years old, when I started managing my family's finances. This early start paved the way to a career at a Big 4 firm and meaningful volunteer work with charities, where I help both the non-profit and their benefactors strengthen their financial strategies. With more than 40 years of experience, my mission is to empower entrepreneurs and professionals like you to escape the paycheck-to-paycheck cycle, eliminate bad debt, and build lasting wealth.

With an empathetic approach and a foundation built on actionable knowledge, I'm more than a Money Strategist. I am your financial confidante—dedicated to helping you unlock a future of wealth and opportunities.



### LET'S CONNECT

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*"I envision a world where financial literacy is not just a privilege, but a right."*

—Terrie Ferguson

### CLIENTS ARE SAYING...

*"I went from having no extra money each month to paying off 2 high-interest credit cards and increasing my money left over by over 30% each month."*

*"Terrie has given me a sense of responsibility with finances that I had been lacking."*

*"It's becoming easier for me to deal with the details and day-to-day stuff and my boyfriend and I can talk about money more frequently without weird energy around it."*

*"Terrie has helped me quit spending money that I don't have to spend."*

