



TAKE ACTION GUIDE

KNOW YOUR MONEY

For Freelancers Looking to
Gain Clarity Around Their
Money-Making Goals

by Karie Williams





Karie*

Like Marie but with a K

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Dear Freelancer,

I can still remember when I started freelancing full-time. I was in my mid-20s and bursting with creative energy. This was a fantastic time in my life!

However, after several years, everything came crashing down. To stop the financial bleeding, I had to get a job in retail, where I earned less money at 32 than I did at 19. Yes, you read that right!

I created this course to help you avoid my money mistakes.

This course includes this Take Action Guide and video slideshow presentation. The video slideshow presentation provides detail explanations and tips on how to complete each step in this guide. The link to the video can be found on the next page and throughout the document. If you have any questions, feel free to [contact me](#). I wish you all the best on your money-making goals.

Sincerely, your coach,

Karie

 @kariewilliams

Before You Begin

HOW TO COMPLETE THE COURSE

1. Watch The Video

The [video slideshow presentation](#) provides detail explanations and examples on how to complete each step in this guide. The course was created to watch the presentation as you complete the guide.

2. Complete This Document

You can answer questions in the digital fillable spaces if you have Adobe Acrobat. Or you can print the pages, if you can.

IMPORTANT INFORMATION

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Use of Course and Content Disclaimer

All Sales of Final. Every effort has been made to ensure that all marketing materials accurately reflect the educational value of this course. However, there is no guarantee that you will earn income or achieve specific results by completing or applying the steps outlined in the course materials. Your outcomes depend on a variety of factors, including your individual financial situation, experience, skills, level of effort, industry conditions, education, and your ability to apply the concepts provided. Running a business always involves a degree of risk, and your use of any information provided through this website, course, or any related materials from Karie Williams or kariewilliams.com is done at your own discretion and responsibility. By enrolling in or engaging with this content, you acknowledge and agree that neither I nor my business can be held liable for any decisions, actions, or results that may arise from your participation. If you have any questions or concerns, please don't hesitate to reach out via email.

Now, let's get you clear and taking action around your money-making goals!

Click this to
access video



Day 1

Begins at 4:37 in the video presentation

Complete the following steps

Step 1: Visualize

Visualize and write down your
yearly dream income.

Step 2: Divide

Divide your yearly dream income into
monthly and weekly financial goals.

Step 3: Reflect

Reflect on your answers in the previous steps.

Step 1: Visualize

How much do you want to make in a year?

One of the benefits of being a business owner is being able to ***make the money you want to make***. Of course there are steps to getting there, but first let's take a moment to dream. How much money do you want to make in one year?

Before you write down that number, think of the ***lifestyle*** you want to live.

Ask yourself the following: Where do you want to live? What kind of car do you want to drive? Do you plan on taking vacations? If so, where? How much do you want to save?

You don't have to do any hard calculations in this step. Feel free to write down an educated guess.

What is your ***yearly*** dream income goal?

Step 2: Divide

Let's break down that dream number.

It's time to do a little math! Divide your yearly dream income, that is the figure you came up with in the previous step by 12. This new number equals the amount of money you need to make each month in order to reach your yearly dream goal.

Doing this step will give you a better idea of how much you need to earn a month and help to make the number more attainable. You can continue to divide the number to get your bi-weekly and weekly income goal.

The formula is: Yearly Income ÷ 12 Months = Monthly Income Goal

You can continue to divide your monthly income goal to get your bi-weekly and weekly income goals.

For example:

- \$100,000 yearly income ÷ 12 months = \$8,333.33 monthly goal
- \$100,000 yearly income ÷ 52 weeks = \$1,923.08 weekly goal

Your turn:

$$\frac{\text{Dream Income Goal}}{\text{Months in a Year}} = \text{Monthly Financial Goal}$$

$$\frac{\text{Dream Income Goal}}{\text{Weeks in a Year}} = \text{Weekly Financial Goal}$$

Step 3: Reflect

1. How did you come up with your dream income? Does it seem doable?
2. What thoughts or emotions came up for you after completing Steps 1 and 2?
3. How would your life change if you made that amount of income? Be detailed.
4. Did you account for taxes? What about business expenses? How would your dream financial goal change if you took these things into consideration? Feel free to go back and edit your dream financial goal.


Click this to
access video

Day 2

Begins at 13:11 in the video presentation

Complete the following steps:

Step 4: Realize

Realize how much you really need to earn
by doing a deep dive into your monthly
personal and business expenses.

Step 4: Awareness

How much do you NEED to EARN?

While it's great to dream, it's more important to get a handle on reality. **Write down ALL of your monthly expenses.** Take the time to list your personal and professional expenses. You'll add up the totals later.

Personal Expenses

Rent/ Mortgage:

Transportation:

Car Insurance:

Electricity:

Phone:

Food:

Health Insurance:

Education:

Debt:

Streaming Services:

Entertainment:

Memberships:

Personal Savings:

Left over money:

Other 1:

Other 2:

Other 3:

Other 4:

Other 5:

TOTAL:

Business Expenses

Software:

Memberships:

Website Hosting:

Internet:

Office Workspace:

Business Phone:

Education/Training:

Product Development:

Shipping:

Taxes:

Business savings:

Left over money:

Other 1:

Other 2:

Other 3:

Other 4:

Other 5:

TOTAL:

BEFORE YOU MOVE ON!!!

DON'T SKIP IT THE LAST PART!

Coming to terms with how much money you spend can be scary, tedious, and even boring. ***As a business person, you can't be afraid to look at and study money.***

Can you imagine building your net worth and not having a firm handle on your expenses? Actually you can. You hear about it all the time from celebrities suing their business partners, agents, or lawyers for money that's gone missing.

Don't be that person.

In fact, you can't afford to be that person. So, in case you skipped the last page or didn't finish, GO BACK! Trust me, growth is on the other side of this.


Click this to
access video

Day 3

Begins at 17:04 in the video presentation

Complete the following steps:

Step 5: Clarify

Clarify your money-making goals.

Step 6: Strategize

Determine the strategy your business needs to reach your weekly, monthly, and yearly income goals.

Bonus: Reflect again

Reflect again on your thoughts and feelings.

Step 5: Clarify

It's time to put it all together.

1. What are the totals for your *personal* and *business* monthly expenses?

+ =

2. How much do you need to earn in a year? Take the total and multiply by 12.

3. What initial thoughts come up when you realized how much you need to earn in a year?

4. How does this number compare to your dream number?

5. Now that you have your dream income goal and current income goal, which number would you like to focus on achieving in the next 12-months? Divide this number down to a weekly and monthly financial goal. **You'll need these numbers for the next step.**



NOTE: The 3x Rule. The 3x Rule was created by the US Housing Act of 1937 and says that in order for a tennet to afford housing they should make three times the rent. Example: Rent = \$1,500, then the person should make \$4,500. It's not a law but is still practiced. Something to think about when considering your income.

Step 6: Strategize

1. Write your finalized weekly, monthly, and yearly financial goals.

Weekly:

Monthly:

Yearly:

2. List your products or services and their cost? Circle your highest ticket item.

3. How many of your highest ticket item do you need to sell in a week, month, or year to reach your financial target number? Divide monthly financial goal by the highest cost of product or service.

For example:

\$4,000 monthly financial goal ÷ \$15/ per coffee mug = approximately 267 mugs a month

Write your sales goals below:

Weekly sales:

Monthly sales:

Yearly sales:

4. What strategy do you need to focus on to achieve this goal?

Select all that apply by clicking the empty box.

Research

Marketing

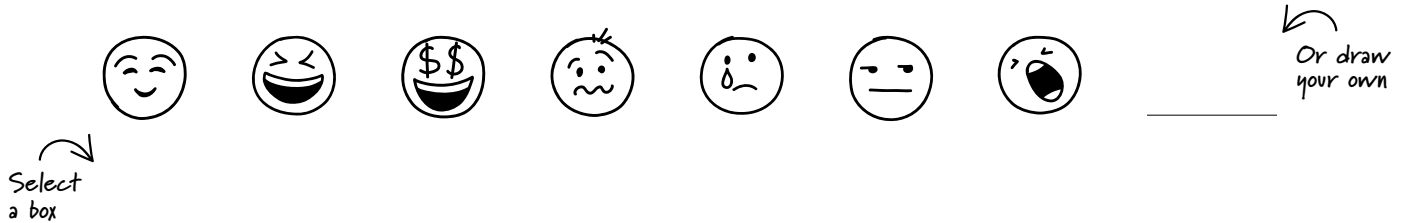
Evidence

Experience

5. Explain why you chose that strategy.

Bonus: Reflect Again

1. Choose the illustration that best describes how you feel right now? Feel free to choose more than one.



2. What part of this has been the most challenging? Why?

3. What are 1-3 things you have more clarity now than before?

4. What are you excited about moving forward?


Click this to
access video

Day 4

Begins at 38:27 in the video presentation

Complete the following steps

Step 7: Implement

Create and implement the intentional actions that will get you moving towards your money-making goals.

Step 7: Implement – Part 1

Take the right action steps for your business.

Based on your conclusions from Step 6, use the next few pages to write 1 – 5 small actions that will help you reach your money-making goals.

Select your strategy step(s):

Research

Marketing

Evidence

Experience

Action 1:

How does this step get you closer to your financial goal?

What will you do to complete the action?

Action 2:

How does this step get you closer to your financial goal?

What will you do to complete the action?

Action 3:

How does this step get you closer to your financial goal?

What will you do to complete the action?

Action 4:

How does this step get you closer to your financial goal?

What will you do to complete the action?

Action 5:

How does this step get you closer to your financial goal?

What will you do to complete the action?

Step 7: Implement – Part 2

Included on the top of each page so you don't forget your goals.

1. Write your finalized weekly, monthly, and yearly financial goals.

Weekly:

Monthly:

Yearly:

2. Check the strategy and write action you are focuses on in this step.

Research

Marketing

Evidence

Experience

- ### 3. Action:

4. Write the smaller steps that will help you complete the action.

Action	Due Date	Actually Completed

5. Reflection: What went well? What didn't go as planned? What do you need to do next?

Weekly: Monthly: Yearly:

Research Marketing Evidence Experience

Action	Due Date	Actually Completed

Step 7: Implement – Part 2

1. Write your finalized weekly, monthly, and yearly financial goals.

Weekly: Monthly: Yearly:

2. Check the strategy and write action you are focuses on in this step.

Research Marketing Evidence Experience

3. Action:

4. Write the smaller steps that will help you complete the action.

Steps	Due Date	Actually Completed

5. Reflection: What went well? What didn't go as planned? What do you need to do next?

Weekly: Monthly: Yearly:

Research Marketing Evidence Experience

Steps	Due Date	Actually Completed

Step 7: Implement - Part 2

1. Write your finalized weekly, monthly, and yearly financial goals.

Weekly:

Monthly:

Yearly:

2. Check the strategy and write action you are focuses on in this step.

Research

Marketing

Evidence

Experience

3. Action:

4. Write the smaller steps that will help you complete the action.

Steps	Due Date	Actually Completed

5. Reflection: What went well? What didn't go as planned? What do you need to do next?

You did it!

Congratulations! Like... for real.

You completed seven major steps to gain clarity around your personal and business making goals! Sure it's great to have a dream number but it's important to always know the reality of your financial needs and start taking action to achieve your goals.

If you made it all the way to the end, this is what you've accomplished:

- **Courageously** examined your personal and business financial needs
- **Confirmed** how much money you WANT to and NEED to earn
- **Clarified** your weekly, monthly and yearly money-making goals
- **Considered** the pricing structure of your products or services
- **Completed** one aspect of the behind-the-scenes work every business has to eventually do
- **Chose** the strategy your business needs to become financially successful
- **Created** a list of next steps that you can start implementing right away



I want you to know that . . .

I help creative professionals and freelancers grow from the inside out by combining mindset work, personal development, and practical business strategy. Through webinars, courses, coaching, digital resources, and community, I teach you how to strengthen your mindset and develop the strategies you need to intentionally create the life you want.

Click below to visit my website for more information.

The Creative DBA Podcast

Listen to previous episodes of the **podcast** for freelancers to help them with their marketing, money and mindset.

Coaching Sessions

Coaching sessions are thought-provoking, action-oriented sessions over a period of time.

Resources

The **resources** page includes free guides, book suggestions, and more to help you grow.