

2025

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# MONEY BLUEPRINT



A BETTER WAY OF BUDGETING FOR L.I.F.E

YOUR BRIEF INTRODUCTION



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# CREATING A L.I.F.E BLUEPRINT

## **Own Your Financial Position — No Matter Who You're With or What You Earn**

Financial Independence Isn't Optional.

It's protective. It's Powerful. It's Yours. This isn't just about budgets and bank accounts. It's about agency. Whether you're single, partnered, the breadwinner, or think your partner's "handling it,"

Your financial position is your responsibility. And your opportunity.

Real independence means knowing exactly where you stand.

It means you don't outsource your safety — or your future — to anyone, even someone you love.

You Are Already Setting the Standard Your children aren't just watching what you say—they're absorbing what you do.

When we model imbalance, silence, or dependence, we pass down those patterns.

But when you own your numbers, your decisions, and your financial voice, you teach them something powerful:

"I take care of myself — and I build safety for us all."

The LIFE Blueprint: Strategy with Heart

The LIFE framework — Love, Identity, Finance, Emotion — is more than a wellness concept.

It's a map for women ready to claim real-world power. It helps you:

- Unpack what shaped your beliefs
- Track where your money is going (and who's pulling the strings)
- Build systems that back your choices
- Lead your family with confidence, clarity, and financial skill

Self-Governance Is the Real Flex

This work isn't about deprivation.

It's about strengthening your internal leadership — so you're not reactive, reliant, or caught off guard.

When you step into self-governance, you become the one who decides:

- What's enough
- What's fair
- What gets a yes — and what's a no

That's not control. That's clarity.

Preparedness Is Not Paranoia — It's Protection

Life changes. People change. Love doesn't always protect you — but preparedness does.

Whether it's illness, job loss, or a relationship ending, financial independence gives you room to breathe and the tools to act.

You're not just protecting yourself —you're protecting your children, your peace, and your ability to navigate anything life throws your way.

This Is Legacy Work

When you learn to lead your finances, you don't just change your own life.

You change the story for the next generation.

You model sovereignty.

You normalise competence.

You create a legacy of women who know their worth — and know their numbers.



# HOW WILL A L.I.F.E BLUEPRINT HELP YOU BUDGET?

Write or type your answers here



# BUDGETING FOR L.I.F.E

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## EXERCISE ONE

### WHATS LOVE GOT TO DO WITH IT?

- What is your relationship to finances?
  - Do you agree to things because of LOVE?
  - How does money & relationships with others play out for you?
- What are the advantages and disadvantages of creating or sticking to a budget and removing the **love** component?
- If you are in a partnership (of any sort) do your Budgets match & work in together?
- LOVE- Are you truly aware of your financial liabilities and obligations?
- If you do not have an issue at all, explain how achieving a healthy relationship with your finances and being Financially Free for Life can be guaranteed?
- How prepared are you for #ANY event?

**Write or type your answers here:**



# EXERCISE TWO



## 8 essential Q's for women to assess

**How does a relationship affect your 'choices' Would you change anything?**

### Do I Understand Our Income and Sources?

Do I have a clear understanding of all the income sources for our household, including my partner's earnings, passive income, and any other financial inflows?

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### Am I Aware of Our Expenses?

- Do I know the total monthly and annual expenses for our household, including fixed and variable costs? Do I understand where our money is being spent?
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### Do I Know Our Savings and Investments?

- Am I aware of the amount we have saved and the types of investments we hold? Do I understand the purpose and risks associated with these investments?
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### Do I Understand Our Debt Situation?

- Do I have a comprehensive understanding of all our debts, including mortgages, loans, credit cards, and any other liabilities? Am I aware of the interest rates and repayment schedules?
- 

### Am I Familiar with Our Financial Goals?

- Do I know our short-term and long-term financial goals as a couple or family? Are these goals aligned with my personal financial aspirations?
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### Do I Know How to Access Our Financial Accounts?

- Do I have access to all our financial accounts, including bank accounts, investment accounts, retirement funds, and insurance policies? Do I know how to manage and monitor these accounts?
- 

### Am I Prepared for Financial Emergencies?

- Do I understand our plan for financial emergencies, such as sudden job loss, health crises, or unexpected large expenses? Do we have an emergency fund, and do I know how to access it?
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### Do I Understand Our Financial Documents and Legal Agreements?

- Am I familiar with all our financial and legal documents, such as wills, power of attorney, insurance policies, and any prenuptial or postnuptial agreements? Do I understand their implications for our financial security?

# EXERCISE TWO

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## Q&A

What is inflation and how will it affect me?

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Being debt free and stable with regard to money means what to you?

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What do you FEAR most? Honestly!

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What challenges you?

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Being debt free and stable with regard to money means what to you?

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When managing your money, it's better to avoid spending on 'stuff.' What other things can you avoid before paying important bills, investing or building financial security?

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Asking yourself honestly before you spend? Do I really need this? Buy shares instead of items!

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What happens if the unexpected occurs? Do you have a Testamentary Trust or any type of Will?

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# EXERCISE THREE

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While it's fun to use creative analogies like superheroes and ninjas when discussing finances, it's important to remember that being a responsible role model for children involves more than just playful language. Teaching kids about the value of money, budgeting, and financial responsibility is a crucial life lesson that will shape their future habits and attitudes towards finances. By demonstrating prudent financial behaviours and decision-making, you can instill in them the importance of saving, budgeting, and making wise financial choices. So, as you navigate your own financial journey, remember the impact your actions may have on the young minds watching you, and strive to be a positive role model in this area. Your daughters will thank you for it!

**What are some area's you must focus on and what would you improve in order to stay ahead?**

**Write or type your answers here**



# EXERCISE FOUR

## **TEENAGERS - Spending habits and how to get ahead of it all before they drive you mad or broke!**

**When teenagers lack an understanding of the value of money and the opportunities awaiting them, girls, in particular, are seldom encouraged to save from a young age and strive for financial independence.**

Hey, I've noticed you've been adding a lot to your cart lately—nothing wrong with a little retail therapy! But here's a quick reality check: are those purchases really adding value or just filling space? Before you hit "buy," take a breath and ask yourself—do I actually need this, or is it just the thrill of the swipe? Remember, sometimes it's smarter to invest in the brand than to just wear it!

By the way, are you planning on making a bigger purchase someday, like a car or something major? I just want to make sure your money's moving with intention.

### **Giving a choice to plan a future purchase or an incentive to aim for greater!**

It might also be helpful to set a budget or limit on how much you're comfortable spending. I just want to help you to take care of your finances and make decisions. You may kick yourself about it later." Do it now and secure your future self!

By gently raising your concerns and suggesting practical steps, you can help someone reevaluate their spending habits and make more informed choices.

### **What would you say to your teenage self?**

**Write or type your answers here**

# EXERCISE FIVE

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What concerns do you have, and what are you facing?

What is the worst-case scenario, and how true is the story?

When you get it on paper, it reflects back, and that is when you can discover and uncover your BEST solutions.

**Write like no one will ever 'read' it Being Raw and Real with yourself is the start to protect and preventing challenges!**





### **Financial Awareness for the entire family**

- Creating a reward system (not entitlements)
- Understanding savings liabilities, investing & possibilities
- Getting everyone involved and included will make it much easier.
- Boundaries, Responsibility and Respect
- Planning for an Independent FUTURE

### **Financial Freedom**

- Where do you want to be if you could do anything?
- What does that look, feel, smell, and sound like?
- What would you give up doing—outsourcing
- Why is it on the list
- How to secure it, protect it and keep it!

### **Financial Goals**

- Getting onto a plan and then working backwards to begin the journey to freedom destination.
- Write out the cost of each goal (home-car-style-school-holiday-cleaner)
- Knowing how you operate to begin the process.
- Committing to your relationship MONEY VOWS (Goals)

### **Income**

- Source of funds: How will you earn money?
- How much do you need per month for the above?
- Getting creative
- Online Sales

### **Toolkit**

- Knowing where to begin your journey when you are going solo (with or without a partner).
- Knowing your strengths and talents, upskilling and creating, and generating resources.
- Knowing where to seek support and the right resources-your way!
- Understanding your worth, waste, wants and how to work towards it all

### **Borrowing**

- Understanding your borrowing capacity and building credibility
- Suitable debts - good and bad
- Store cards and payday lenders
- Understanding the lending tiers
- Cheat sheet for Debt to credit

### **Economic Basics**

- Inflation
- Supply and demand
- Crisis and market expectations
- Prevention and asset protection [(that means yourself)
- Property clairvoyance

### **Investing & Saving**

- Paying your own super
- Property or shares
- Good, Bad, Diverse, Death, Divorced (keeping it separate & secure)

# KNOW YOUR WORTH

Breaking down L.I.F.E to calculate your personal worth, fill out the following budgets and condense using the formula; starting with Monthly we then break things down to weekly, and daily in order to find your hourly worth

## THINGS TO KEEP IN MIND Love-Identity-Finance-Emotion



**Love:** Inherited Patterns, Self/family/Others, Boundaries, Bonds



**Identity:** Character Image Legitimacy & Liability, Digital ID



**Finance:** Strategy, Structure, Systems, Autonomy, Asset Protection



**Emotion:** Darkness, Reality, Resilience, Self-Protection

### What's Your Life Really Costing You?

#### This is where clarity begins.

Start by calculating your true cost of living—not in monthly bills, but in hours of your life. Break down your expenses into an hourly rate. This reveals the minimum you need to earn per hour to sustain your lifestyle — and exposes where the gaps, pressures, or overextensions lie.

#### Now, Put Your Time on the Table

What are your real work hours?

Even the invisible ones — the unpaid admin, emotional labour, or after-hours responsibilities you've absorbed without question.

Calculate it all. Because whether you're running a business, holding a household, or managing both, your time has value. And when you see the numbers in black and white, you stop trading yourself cheap.

#### Why This Matters

This exercise isn't about spreadsheets.

It's about agency.

It's about knowing your threshold before someone else sets it for you — whether that's a partner, a boss, or a legal system that assumes your compliance.

**This exercise is about putting real value on your time — and seeing, in black and white, what it actually costs to sustain your life and could you if LIFE threw a Curve-BALL!**

**If your income doesn't meet the minimum required to cover your living expenses, you're not thriving —you're surviving. Even more critically, this process reveals where your unpaid, overlooked, or emotionally taxing labour is quietly draining you.**

**By calculating these rates, you gain the clarity to make decisions from strategy, not stress — whether that means adjusting your workload, rethinking boundaries, or reclaiming financial independence with precision**

# BREAKING IT DOWN

MONTH OF

TOTAL INCOME

OTHER INCOME / SAVINGS

EXPENSES ITEM	MONTHLY	WEEKLY	DAILY	HOURLY
<input type="checkbox"/> MORTGAGE/RENT				
<input type="checkbox"/> HOUSEHOLD MAINTENANCE				
<input type="checkbox"/> TAXES				
<input type="checkbox"/> INSURANCE				
<input type="checkbox"/> ELECTRICITY				
<input type="checkbox"/> WATER				
<input type="checkbox"/> RATES				
<input type="checkbox"/> PETROL				
<input type="checkbox"/> PHONE				
<input type="checkbox"/> INTERNET				
<input type="checkbox"/> SUBSCRIPTIONS				
<input type="checkbox"/> PHONE				
<input type="checkbox"/> GROCERIES				
<input type="checkbox"/> ENTERTAINMENT				
<input type="checkbox"/> CHARITY/DONATIONS				
<input type="checkbox"/> CLOTHING				
<input type="checkbox"/> ALL INSURANCES				
<input type="checkbox"/> CAR PAYMENT				
<input type="checkbox"/> CHILD CARE				
<input type="checkbox"/> CREDIT CARDS/DEBT				
<input type="checkbox"/> LOANS				
<input type="checkbox"/> INVESTMENTS				
<input type="checkbox"/> FITNESS				
<input type="checkbox"/> ENTERTAINMENT				
<input type="checkbox"/> CONCERTS				
<input type="checkbox"/> MOVIES				
<input type="checkbox"/> DINING OUT				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
<input type="checkbox"/>				
TOTAL EXPENSES				

# BUSINESS



## A BUDGET IS NOT A RESTRICTION AND A BUNCH OF NUMBERS!

It's all about understanding what you must know.

LIPSTICK STRATEGIES share the simple terminology of corporate legislation.

Starting a Business begins with you knowing your hourly rate for LIFE - not just your professional life (how you generate income!)

## Sole trader - Partnership - Company - Trust - Knowing the best FIT

- Consider your own situation -Do not assume you **FIT** the norm
- What's the business - Uniquely your meaning and vision
- Create a short Blueprint of the ideas - **IDEAS** Make-Up session
- How do you see it operating - think of all the probabilities - prevention is a **LIFE** saver
- Where does it fit in your **LIFE** - how will you balance **LIFE**
- Learn about the best structure for YOU - Anything is possible so go back to 80/20 rule (20% to go back to you before anything else)
- Protecting your personal **ASSETS** (YOU!) - There is a Solution to everything, so create strategies before action steps
- Keep everyone accountable - there are many avenues
- Free resources can still cost you, so education is a **MUST**
- Consider the **COSTS** and plan for the -'what ifs.'
- Projects are started with **HEART** first.

## Understand the possibility of human error or deceit.

- **Partnerships, both intimate and professional, can be complex, so being prepared for untold truths is vital.**
- **We cannot control or monitor everything so protection of your Identity and Financial obligations is crucial**
- **Not being afraid to Question and being difficult is being vigilant! . Be Proud to be authentically YOU!**





## **TAXES - It is not a dirty word. If you are paying TAX, you are earning MONEY!**

- GST (Goods & Services Tax)
- Income Tax
- PAYG Withholding
- PAYG Installments
- Superannuation
- SMSF - Audits
- Land Tax
- Wills & Estates

**Business Planning to Know Your Story...Side Hustle or Simplicity. Your CHOICE! (Even your Partners Business!)**

**Track payments and expenses - know the areas of need (improvement or reducing overheads)**

**Profit and Loss - Balance sheet - trading Accounts - staffing and outsourcing - innovation and your farewell (selling or closing your biz) or leaving earth and dividing your Legacy**

**GET YOUR OWN ACCOUNT! xo**

**Costs to produce - other direct costs - sales - Vigilance and research to know your customer. - Knowing what to look for in property investments. - Avoiding the pitfalls of insolvency - Avoiding the ramifications of administration - YOU KNOW YOUR BIZ but knowing the patterns of failing businesses (including your partner's) and the **shadow** side of legislated behaviours will future-proof your own DESTINY!**

**Understanding your economic security will help your Accountant or Advisor.**

Profit is not always your CASH in the bank! Your P&L will provide a framework to benchmark results. Your Uniqueness IS YOUR JEWEL WHEN SELLING YOUR BUSINESS

*More in our Lipstick Strategy Program*



# THANK YOU

That concludes the L.I.F.E Money Blueprint, Please be sure to provide some feedback as we love to hear from our participants, and be sure not to hesitate to get in touch with us with any questions or further enquiries.

LIPSTICK STRATEGIES IS YOUR PERSONAL MAKE-UP BAG FOR FINANCIAL SAVVINESS AND AUTONOMY!

*Reach out to learn more – it's often the things you don't talk about that turn out to be exactly what you needed to know.*



## Disclaimer

The information provided in this material is for educational and awareness purposes only. It is designed to support personal growth, financial literacy, and life skill development.

It does not constitute financial advice, legal advice, or professional counsel. Every individual's circumstances are unique, and decisions involving finances, legal matters, or relationships should be made in consultation with qualified professionals who understand your specific situation.

While this content is rooted in real-world insights and lived experience, it is not a substitute for personalised financial or legal guidance. Use this material as a tool for empowerment and informed inquiry, not as a directive or guarantee.

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