

FINANCIAL WORKBOOK

BAGS WITH BUDGETS
2020

CUP OF TEA EVENTS 

 *Abundant Living*



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MONEY MANAGEMENT

Money Management Mantras

Money Management is a journey of becoming

I have a positive relationship with money

I am financially free

I am in control of my finances

My money works for me

I am not defined by luxury items

I am money savvy

I will put my money where my heart is

Money is not idle, each dollar has a destination

I am grateful for my financial story

I am grateful for where I am financially

"It's not in my budget" is a full sentence

I am proud of my budget

Money is not a source of stress and anxiety for me

I am capable of making wise financial decisions

My income exceeds my expenses

I'm aware of how I am spending, saving, investing, and donating my money

I am open to new ways of managing money

I will meet my short and long term financial goals

I do not compromise my integrity for the sake of money

I do not allow social pressure to cloud my judgement

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Money Management Mantras

I am good at saving money

I always find ways to save money

I find joy in saving money

Being in control of my money is making my life better

Being financially responsible is important to me

I am transforming into someone who makes healthy spending decisions

My financial future will be brighter than my past

I am worthy of financial security

Just because I can buy something, doesn't mean I should

I will not create consumer debt

Debt is a thing of the past

I am not too young or too old to reclaim my finances

I always have a choice

I believe in myself and my ability to manage money

I accept my personal financial priorities

Other people's opinions about my money don't pay the bills

I require my loved ones to respect my financial decisions

I can enjoy life and make responsible financial decisions at the same time

My spending habits do not catch me by surprise

I forgive myself and learn from every financial mistake

My money management will never be perfect, but it can always be better

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Are you well FINANCIALLY?

COURSE + WORKBOOK

Are you Well Financially?

Guide to Improving your
Financial Well-being

By: Lashun Foster
in collaboration with
The Girlfriends Pod

**"He who conceals his disease
cannot expect to be cured"**

– Ethiopian Proverb

Are you Well Financially? **3**



**Financial well-being means
having financial security and financial
freedom of choice.**

Financial well-being is when you:

- Have control over day-to-day, month-to-month finances
- Have the capacity to absorb a financial shock (emergencies)
- Are on track to meet your financial goals
- Have the financial freedom to make the choices that allow you to enjoy life

Are you Well Financially? **5**

Financial Wellness Check-up

Circle your response to each question below.

- 1. Do you have cash in your pocket?**
Yes | Kind of | No | You must be kidding
- 2. Do you balance your checkbook regularly?**
Yes | Kind of | No | You must be kidding
- 3. Do you know the total amount of debt you have?**
Yes | Kind of | No | You must be kidding
- 4. Do you know your credit score?**
Yes | Kind of | No | You must be kidding
- 5. Have you reviewed your credit report within the past 6 months?**
Yes | Kind of | No | You must be kidding
- 6. Do you have a spending/savings plan?**
Yes | Kind of | No | You must be kidding
- 7. Do you know your interest rates for loans/credit cards?**
Yes | Kind of | No | You must be kidding
- 8. Are you happy with your job?**
Yes | Kind of | No | You must be kidding
- 9. Do you know what your net worth ?**
Yes | Kind of | No | You must be kidding
- 10. Do you know what net worth means?**
Yes | Kind of | No | You must be kidding

Scoring: For every answer score the following points:

Yes = 1 Kind of = 2 No = 3 You must be kidding = 4

_____ Total for Financial Wellness

6 Are you Well Financially?

Financial Wellness Check-in Results**How did you score?****SCORE MEANING & CHECK-IN ACTION STEPS**

10 to 15 Points:

Looking Good – You have a handle on your financial picture. You are on the scales with a fairly steady balance. Sure you sometimes go off and lose your balance but it is not a long road back to normal. Stay the course. And congratulate yourself!

Action Step: Yes, you are in good shape. Still, there is always more to learn. It is time to get some objective advice. Investigate the financial professionals in your area. Look for an advisor who is a Certified Financial Planner. This means they are licensed and educated to review your whole financial picture and help you meet your goals. An annual check-in will help you reach peak performance and keep you operating that way.

16 to 22 Points

In need of education – Okay, you have an overview of what is going on in your life. Your financial wellness picture is a bit hazy. But with some education and a bit of persistence you can change the picture and steady the balance. Certainly you still have some things to learn about money, so start learning the additional finer details and then apply them to your financial life!

Action Step: How to get a financial education without going back to school? Look to financial magazines to begin your education. Pick up a book or two to guide you in your understanding of financial matters. There are many out there on the shelves. Pick up one that appeals to you. Then, attend a financial workshop or two. Local business groups or continuing education centers offer them at convenient times and at little or no expense. Be sure to attend and learn, not buy anything. As you are in the learning phase, you need to gather information before taking action.

Are you Well Financially? 7

Financial Wellness Check-in Results**How did you score?****SCORE MEANING & CHECK-IN ACTION STEPS**

23 to 28 Points

Mismanaged – Your time and effort are misguided when it comes to finances; that is, if you are putting anytime and effort in at all. You are heading for a disaster of the most explosive kind. Start now putting in the extra time and effort to improve things. An ounce of prevention is worth half the cure.

Action Step: How do you start now putting in the extra time and effort into your finances? First, set aside time to review what income you have and how you spend it. This may involve pulling together financial records or starting from scratch tracking the information. Next, pull out your bank statements, credit card statements and retirement and investment accounts. On one sheet of paper, summarize how much you have and where it is. Finally, do this all on a semi-annual basis.

29 to 34 Points

Messed Up – Get help immediately! You can not do it on your own. Just think of all that fear and dread that provokes stress around money that someday could be gone, if you act now! Find your financial balance by establishing a wellness plan by making a concentrated and dedicated effort. It is the way to stability (and sanity!)

Action Step: Where to get the help you need? First, you may ask friends how they do it – if you are comfortable talking to them about money. Second, consider talking to a therapist or other professional about why it is you have resistance to facing up to money and its place in your life. Then, continue moving up the scale above until you have a better understanding of your money.

10 Are you Well Financially?

If you have debt, how do you feel about it? When did you take your first loan/credit card? Do you have a debt repayment plan in place? How long do you think it will take to repay your debts?

This image shows a blank sheet of white paper with horizontal blue ruling lines. The lines are evenly spaced and run across the width of the page. There are no margins or other markings on the paper.

What did you learn about money as a **child/young adult**? How has what you learned impact your relationship with your money management skills now?

[illegible]

Are you Well Financially? 11

12 Are you Well Financially?



Financial Well Being Action Plan:

- Order one free annual credit report from each of the national credit reporting companies at www.annualcreditreport.com
- Take a financial wellness course or meet with a Financial Well being Coach
- Set short term and long term financial goals to work towards (buy a house, vacation etc)
- Create a money management plan
- Set up a savings account and automate funds to that account monthly
- If you do not have credit, start building a positive credit history
- Create a debt repayment plan if you have too much debt
- Make a list of all your debts and write interest rates beside each one
- Do not blame yourself for excessive debt but do create a plan on how to pay down debts
- Learn from your mistakes and take personal responsibility to take action to improve

What Action Steps would you like to take to improve your Financial Well Being?

Slay, 2019 with



bit.ly/thegirlfriendspodrd

Please Refrain from duplicating this workbook.

GOALS & BUDGETING

currency conversations

CHASE X ESSENCE

PUTTING THE PIECES TOGETHER

The primary objective is to **INSPIRE** action and progress toward financial well-being, through self-reflection, goal setting and exploration of basic financial topics.

You have probably heard and may even feel that change is hard. We believe that when we gather together and commit to ourselves and each other change becomes easier and even enjoyable. Each month you will work on one aspect of your financial life to discuss and brainstorm actionable steps to build your financial roadmap.

Join this journey to create the financial life **YOU** want for yourself and create the plan to achieve your financial goals.

TIPS

1. Start where you are, no judgment, no negative talk, just you taking time to have a conversation with other Black women about ways to align your financial goals and your core values.
2. Connect with the women in your life that inspire you to be your best. They can be family (including family of choice) friends, co-workers or sistah-prenuers, as long as they are on their path to financial well-being and are willing to share their journey, provide support, and accountability.
3. Set a regular day of the month (i.e. second Saturday or last Tuesday) and location (someone's home, beauty shop or favorite eating spot) to work and celebrate together. Choose a place that offers some privacy so you can speak freely and if it is a Black owned business that's even better.

UNDERSTANDING YOUR GOALS

Please react to the following statements:

	STRONGLY DISAGREE	DISAGREE	AGREE	STRONGLY AGREE
I feel like I have a good sense of where my money is going.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel like my money goes towards things that are meaningful to me.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I would like to develop better savings habits.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I would like to plan beyond my month-to-month expenses.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I would like to find ways for my debt to be less of a burden.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>
I feel like I have a good understanding of money-related topics.	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>	<input type="radio"/>

To start reflecting on what you want to accomplish with your money, please answer the following questions:

01

Who are the people that you would like to interact with to make better financial decisions?

- ☐ Spouse/Partner ☐ Professional Adviser
☐ Parent ☐ Child
☐ Other family member ☐ Friend(s)
☐ Other(s):

02

How many months of expenses have you saved?

- ☐ 0-1 months ☐ 2-3 months
☐ 4-6 months ☐ 6+ months

03

Please identify the top 2 to 3 savings goals that you have:

- ☐ Education ☐ Home purchase
☐ Home improvement ☐ Retirement
☐ Vacation ☐ Emergencies
☐ Other(s):

04

Please select one of the following:

- ☐ I have not saved enough ☐ I have more than enough saved
☐ I have just enough saved ☐ I do not see value in saving

05

Please "score" your current credit confidence by reacting to the following statement: *I'm confident in my knowledge of credit and how to use it wisely to build my wealth.*

- ☐ Strongly disagree ☐ Agree
☐ Disagree ☐ Strongly agree

NOW THAT YOU KNOW WHERE YOU ARE, MAKE A PLAN FOR WHERE YOU WANT TO GO!



GOAL /GŌL/

the object of a person's ambition or effort; an aim or desired result.

- A financial goal gives you a direction and can guide your actions.
- Goal setting helps you stay on your path even when competing financial priorities get in the way.



SMART GOALS

Make your goal **SMART** to clarify your idea, direct your efforts, and use all of your time and resources to achieve what you want to accomplish.

S

SPECIFIC

I want to have a rainy day fund in a savings account.

M

MEASURABLE

My target is \$200.

A

ACHIEVABLE

I'll set up a budget and prioritize saving \$10 each week for 20 weeks.

R

RELEVANT

I often worry about money when I have a financial setback.

T

TIMEBOUND

I will save \$200 by (date).

<input type="text"/>		<input type="text"/>	
GOAL		GOAL	
<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
COMPLETE BY	PROJECTED AMOUNT	COMPLETE BY	PROJECTED AMOUNT

A **SMART GOAL** IS SPECIFIC, MEASURABLE, ACTIONABLE, RELEVANT, AND TIMEBOUND.

A **SMART GOAL** IS SPECIFIC, MEASURABLE, ACTIONABLE, RELEVANT, AND TIMEBOUND.

S	<input type="text"/>
M	<input type="text"/>
A	<input type="text"/>
R	<input type="text"/>
T	<input type="text"/>

S	<input type="text"/>
M	<input type="text"/>
A	<input type="text"/>
R	<input type="text"/>
T	<input type="text"/>



THE FINANCIAL SUCCESS BUNDLE

By Tonya Rapley

FINANCIAL CALENDAR

SUNDAY	MONDAY	TUESDAY	WEDNESDAY	THURSDAY	FRIDAY	SATURDAY

NOTES

MONTHLY BUDGET NECESSITIES

CATEGORY	BUDGET	ACTUAL
Savings		
Emergency		
Other		
Other		
TOTAL		
Housing		
Rent/Mortgage		
Association Dues		
Insurance		
Repairs		
Other		
Other		
TOTAL		
Utilities		
Electricity		
Gas		
Water		
Cell Phone		
Internet/Phone/Cable		
Security		
Other		
Other		
TOTAL		
Transportation		
Car Payment		
Insurance		
Parking		
Tolls		
Gas		
Public Transportation		
Taxi/Ride Sharing		
TOTAL		
Food		
Groceries		
Lunch Money		
TOTAL		

MONTHLY BUDGET NICETIES

CATEGORY	BUDGET	ACTUAL
Beauty		
Hair		
Nails		
Other		
TOTAL		
Attire/Wardrobe		
Clothing		
Accessories		
Dry Cleaning		
TOTAL		
Dining Out/Socializing		
Special Events		
Alcohol		
Family Activities		
Children's Allowance		
Vacation/Trip		
Eating Out		
TOTAL		
Animal Care		
TOTAL		
Gifts		
TOTAL		
Home Decor		
TOTAL		
Electronics		
TOTAL		
Subscriptions		
TOTAL		
Prof Development		
TOTAL		
Business Expenses		
TOTAL		
Charities		
TOTAL		

DAILY EXPENSE TRACKER

[illegible]

TOTAL \$

NETWORTH BALANCE

ASSETS

Cash

	\$
	\$
	\$
	\$
SUBTOTAL	\$

Real Estate

	\$
	\$
	\$
	\$
SUBTOTAL	\$

Investments

	\$
	\$
	\$
	\$
SUBTOTAL	\$

LIABILITIES

Debts

	\$
	\$
	\$
	\$
SUBTOTAL	\$

Mortgages

	\$
	\$
	\$
	\$
SUBTOTAL	\$

Loans

	\$
	\$
	\$
	\$
SUBTOTAL	\$

DATE _____

TOTAL ASSETS \$ _____

TOTAL LIABILITY \$ _____

NET WORTH \$ _____

DATE _____

TOTAL ASSETS \$ _____

TOTAL LIABILITY \$ _____

NET WORTH \$ _____



Ideas to Save on Food

1. Begin preparing meals at home instead of going out to eat.
2. If you're not going to be at home when it is time to eat, take a sack lunch with you.
3. Use a smaller plate to help control portion sizes.
4. Prepare your food from scratch rather than buying food that is partially prepared or precooked.
5. Compare the unit price of similar products to see which one is truly the better bargain.
6. Try buying food in bulk at wholesale merchandising clubs such as Sam's Club and Costco.
7. Avoid buying food that is sold in single-serving size packages.
8. Think potatoes. Buy bags of potatoes and make your favorite potato side dishes from scratch.
9. Shop at discount food stores like Aldi and Save-A-Lot.
10. Don't get caught up in fancy packaging and television commercials. Buy generic brands.
11. Always make a grocery list before you go to the grocery store, and never go to the store hungry.
12. Find all the coupons you can for the items on your grocery list.
13. When using coupons, make sure you are buying things you would normally buy.
14. Limit your trips to the grocery store.
15. Don't buy your food at a convenience store.
16. Use the grocery store's "savings card" (e.g. "Preferred", "MVP", "Plus", etc.).
17. When you buy meat, think big (e.g. whole chicken versus chicken parts).
18. If you have an extra freezer, be on the lookout for great deals on meat, vegetables, and fruit.
19. Visit the farmers market or your local fruit and vegetable stand.
20. Try to avoid "instant" foods such as minute rice and instant oatmeal.
21. Leave the kids at home when you shop. Going by yourself will save you time and money.
22. Always look high and low on the grocery shelf. The most expensive items are often at eye level.
23. Buy regular popcorn. (That's the big bag of popcorn kernels you can get for about a dollar)
24. Plant a garden. It can be great exercise too!
25. Bottled water? It's free out of the tap.

Saving Money on Expenses

Ideas to Save on Clothing

1. Venture out to yard sales during the summer.
2. Check out the local consignment sales.
3. Start a clothing co-op in your area for parents with children.
4. Consider checking out a Goodwill store or a thrift store.
5. Visit the "off-price" stores such as TJ Maxx, Stein Mart, Marshalls and Burke's.
6. Stop by the outlet stores located near you.
7. Buy your clothes on sale when they are "out of season".
8. Shop on or immediately following holidays (e.g. Thanksgiving, Christmas, President's Day, etc.).
9. Try "private-label" or store-brand clothes.
10. Buy quality shoes online at places like 6pm.com
11. Learn to mend tears and hem skirts and pant legs yourself.
12. Examine your closets and see if you already have clothes you could wear if they were altered.
13. Think classics and think solids.
14. Dress up your outfits with inexpensive jewelry, scarves, belts, suspenders, and ties.
15. Avoid buying clothes that are "Dry Clean Only".
16. Iron your own clothes
17. Avoid wearing the same suit, slacks, blazer, tie, or dress shoes on consecutive days.
18. When buying a suit, look for 100% wool and plenty of extra fabric in the seams.
19. Immediately hang up your suit and dress clothes after you take them off.
20. Be willing to pay slightly more for quality leather dress shoes. Then resole them as needed.
21. Use cedar shoetrees and polish your shoes regularly.
22. When buying dress shirts, look for 100% cotton, 80s two-ply pinpoint, and double stitching.
23. Leave your ties tied (loosen it, take it off and then hang it on a hanger or tie rack).!
24. Never buy anything uncomfortable. (You won't wear it.)
25. Try wearing tights during the winter instead of pantyhose.

Saving Money on Expenses

Ideas to Save on School and Childcare

1. Form a babysitting cooperative with other parents.
2. When you need a babysitter, look for responsible teenagers who are willing to work.
3. Get your older children to take care of the younger ones while you go out.
4. Stick with activities which include the kids as much as you can.
5. Find an individual to keep your children during the work week.
6. Consider moving to a better school district if the only alternative is private school.
7. Take ownership and get involved in the public school systems.
8. Don't automatically assume that private school is superior.
9. Look into homeschooling opportunities.
10. Plan ahead and purchase school supplies out of season.
11. Check out "dollar stores" to save on standard school supplies.
12. Buy used textbooks when possible.
13. Consider public colleges as well as private ones.
14. Look into community colleges for the first two years of basic core work.
15. Encourage your children to be studious and involved with sports or music.
16. Investigate every scholarship opportunity (businesses, churches, scholarship books).
17. Take advantage of the government's student financial aid programs.
18. Live on college campus in a dorm instead of off-campus in an apartment.
19. 50% of millionaires put themselves through college. (Your child can get a job.)

Saving Money on Expenses

DEBT REDUCTION

Debt Pay-off Blueprint

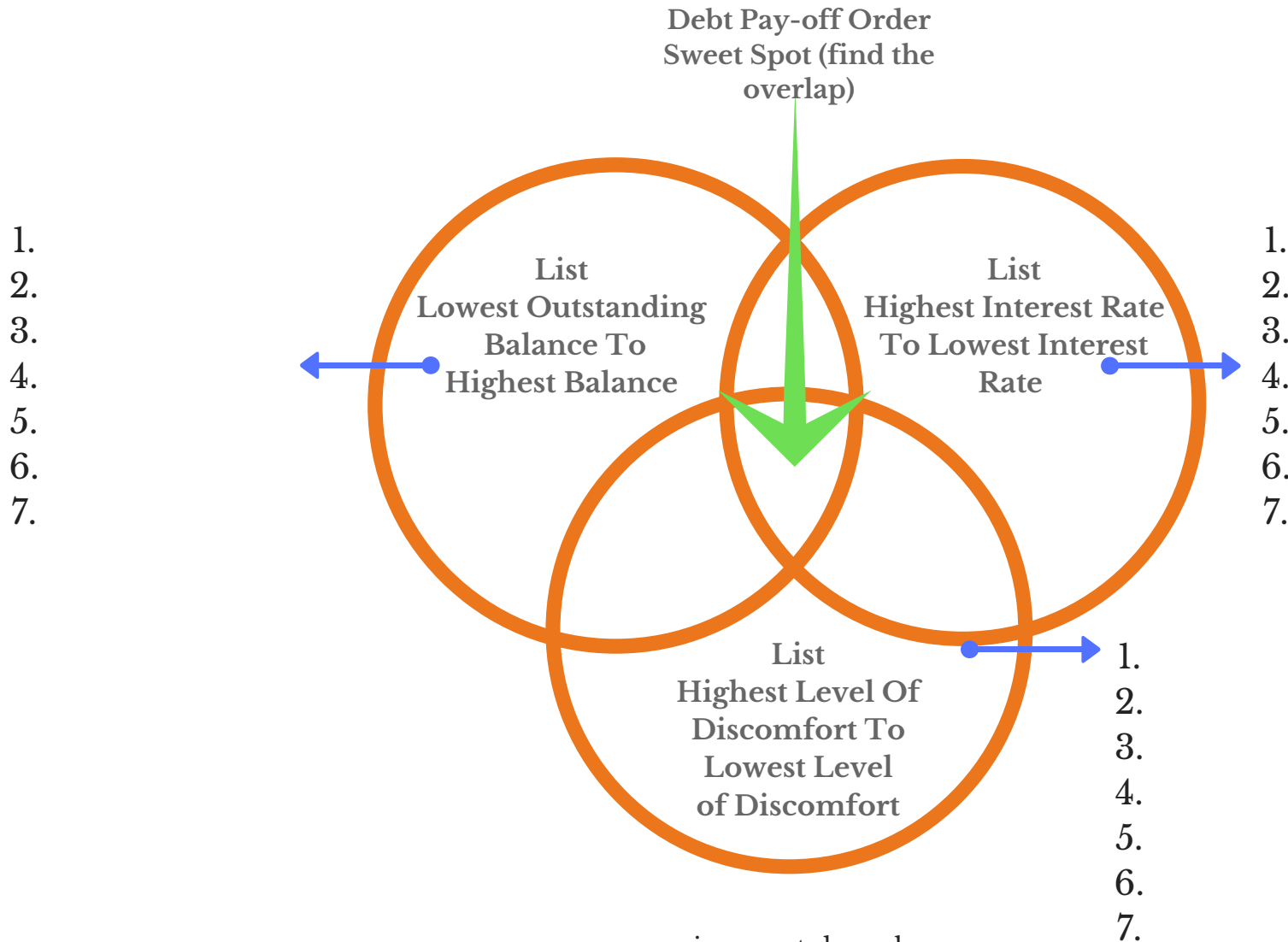
www.journeytolaunch.com

*List your debts & complete the assessment. For each debt listed, write down what made you accumulate the debt.
Looking back, was the expense necessary and/or worth it?*

Creditor	Minimum Monthly Payment	Outstanding Debt Balance	Interest Rate	Reason(s) for Debt Balance
Total				

Debt Pay-off Blueprint

Rank Your Debts According To The Three Categories Below:



Debt Pay-off Blueprint

Questions To Ask Yourself:

Would you rather see your total overall debt balance go down or save on interest payments?

If you want to see the number of credit cards/debt accounts go down, pay off the lowest outstanding balance debts first. Getting rid of these relatively smaller debts will improve your financial confidence and build the momentum you need to keep motivated.

If you want to save on interest payments, pay off the highest interest rate debts first.

If you have debts that are around the same balance, pay off the ones with the highest interest rates first.

Does one loan or credit card debt cause you more discomfort, annoyance or angst than the others?

If so, you may want to pay off that debt first to boost your morale and confidence.

Is there a recurring debt that shows up in the top of all three lists?

Whatever debt consistently shows up in the top of each list is what you should try and pay off first. You've found your debt pay off sweet spot.

Finalize what debts you want to pay off first.

- 1.
- 2.
- 3.
- 4.
- 5.
- 6.
- 7.

PERSONAL DEVELOPMENT

Wealth & Abundance Affirmations

Abundance flows from the heart and mind first, then my pockets

I attract wealth and abundance

I will not shame myself for past financial mistakes

I am wealthy, my bank account just has to catch up

Wealth starts in my mind, not my paycheck

I can create the financial life I deserve

I deserve financial abundance

I will reverse my family's financial legacy

Generational wealth starts with me

Generational wealth is generational health

I will not make financial decisions from a place of fear or lack

I am wealthy in more ways than one

I am grateful for the abundance that I have and the abundance on its way

I am worthy of positive cashflow

I have the power to create the success and build the wealth I want

I give myself permission to grow

I attract wealth. I attract people who are in line with my financial needs, strategies and values

I surround myself with wealthy and abundant people

My money grows to the extent that I do

I am content with the money I have while also being open to more money coming in

 *Abundant Living*

Wealth & Abundance Affirmations

Today will be the best day of my life

I am prosperous

My financial situation is constantly improving

I always have more than enough

Money flows to me easily

Wealth flows to me and through me

I can manifest any financial goal

I will earn more money than my family has ever seen

I have abundance in all areas of my life

I am financially abundant

I am worthy of having more wealth

I deserve to be paid for my time, skills, and knowledge

My income is constantly increasing

I am using money to bless my life and the lives of others

Money will flow to me from multiple sources

Improving my life improves the lives of everyone around me

There is enough money to go around

Whatever I focus on expands

My short term sacrifices will reap long term gain

 *Abundant Living*

Navigating the Corporate World

BRITTANI HUBBARD

"THE CORPORATE BLACK GURL"



Brittani Sade

Brittani Sade is the type of woman that embodies a seamless mix of captivating intelligence, undeniable business expertise, and genuine reachability to evoke true change in this world. As a dynamic financial professional leader, she utilizes her many valuable gifts to pour into the lives of others through conferences, workshops, community outreach, and speaking engagements. Brittani irrefutably loves serving as a trust officer/financial advisor, also administering traditional trusts and first-party and third-party special needs trusts and structured settlements. She attended Campbell University, obtaining her bachelor's degree in trust and wealth management, with a minor in financial planning. She was drawn to the profession because of the challenging requirements to strategize and plan for people with different financial situations and wealth bands. Each day she feels a sense of supreme accomplishment knowing she improved many individuals' well-being. She astutely directs a wide range of wealth management accounts, remaining fully invested in her clients' financial planning needs. She aims to give people, particularly rising professional black women, powerful tools to achieve and maintain wealth and inner peace.

Brittani has created ingenious avenues to impart wisdom, inspiration, and change into the lives of others through the "Corporate Black Gurl" blog and apparel line, Working Women Wednesday mixers, podcasts, and volunteering monthly with #HashtagLunchbagATL. She also partners with organizations with a particular focus on aiding women and families with regaining their confidence and independence through financial education. Brittani is a North Carolina native who is presently thriving in Atlanta, Georgia. Her family is a tremendous part of her life, and she devotes time to several successful and upcoming businesses with her parents. Her multifaceted background allows her to reach different types of people with an intrinsic understanding of the importance of being kind and helpful to anyone that she encounters. Brittani has new projects in the works, including the money management course, Budgeting Baddie 101. Whatever it takes to change the meaning of money and the trajectory of the lives of thousands of people, Brittani Sade is financially and prayerfully equipped for it.

3 Keys to Navigating The Corporate World

- Preparation
- Negotiating Salary
- Understanding Corporate Politics



Preparation

BECAUSE WE ALL CAN'T
BE LIKE **ALLEN IVERSON**.



I believe luck is preparation meeting opportunity. If you hadn't been prepared when the opportunity came along, you wouldn't have been lucky.

— Oprah Winfrey



The Three R's

Resume

- Update your resume.
- Make sure there are no grammatical errors.
- Add keywords related to the position that you're applying for.

Research

- Know information about the industry and company you want to work for.
- Know about the individuals you're interviewing/speaking with. (LinkedIn is a great source)
- Have questions.

Rags

- Overdress
- Take time in your appearance
- Think "neutral"

Negotiating Salary

BECAUSE AT THE END OF THE DAY, THE BILLS HAVE TO GET **PAID**.

Know Your Worth — Literally

New Position

- Talk to recruiters.
- Be honest about your salary needs.
- Don't give your number first.

- Be confident, but practical and know your value
- Don't give a range (know an exact number).
- Don't mention personal needs.
- Make sure you're ready.

Current Position

- Set the meeting on a Thursday.
- Show what you can do.
- Focus on the future.



“



Being politically savvy and socially intelligent is paramount for leadership, however it's one of the most mysterious traits that is not defined in your company's handbook.

”

— REBECCA SHAMBAUGH

Becoming Politically Savvy

Know The Rules

- Acceptable behaviors?
- What does it take to get ahead?
- Understand the culture.

Pay Attention

- Map out your environment.
- Who has power and influence over your career?
- Understand what's important to your leaders.

Engage

- Network effectively.
- Speak up.
- “Play the game.”

Questions?

Brittani Hubbard

“The Corporate Black Gurl”

www.corporateblackgurl.com

 : @BrittaniSade | @TheCorporateBlackGurl

 : Corporate Black Gurl

 : brittani@corporateblackgurl.com



NOTES

