

JOURNAL

Habits
=
Power

Karla Lara & Theresa Barnabei

Freeverse *Land*

Welcome

It is a pleasure to know that you are investing time to achieve a fuller and more satisfying life. We know the path to change can be challenging, but we are here to support you every step of the way.

This journal is not just a set of pages and exercises; It is an invitation to a journey of personal transformation. Together we will explore six fundamental habits that are the cornerstones of a full and successful life: self-care, expense control, income control, savings, productivity and reading.

These are six power habits that changed our lives and that we are sure will change yours. From small changes to big transformations, each habit you integrate will bring you a little closer to the life you want.

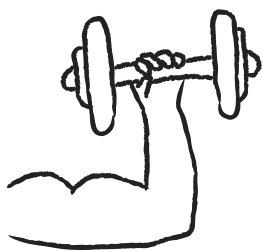
Our advice is that you will turn this journal into your travel companion, your guide and your inspiration to cultivate routines that propel you towards your goals and dreams.

We hope this is the first of many opportunities to share a tool or some other piece so you can continue building your best version.

Karla Lara & Theresa Barnabei

HABIT 1: Self-care

Self-care involves prioritizing personal well-being through conscious actions that promote physical, mental, emotional and spiritual health. This includes habits such as sleeping properly, exercising, eating well, managing stress and spending time on activities that nourish your human essence.



Self-care IQ	Totally agree	Agree	Disagree	Totally disagree
1) I believe in myself				
2) I take time for myself everyday				
3) When I look in the mirror, I love the person looking back at me				
4) I eat well for my health				
5) I exercise on a consistent basis				
6) I monitor my self talk and keep it positive				
7) I wish I laughed more				
8) My relationships feed my soul				
9) My circle of friends support me and my dreams				
10) I lay my head on the pillow at night in gratitude				

You can mark a day as fulfilled on your calendar each time your self-talk is positive and empowering, you take time for yourself, eat well, exercise, laugh, spend some time experiencing gratitude, or if you do something not listed here that focuses on taking care of yourself physically, mentally, or emotionally.

Self-care

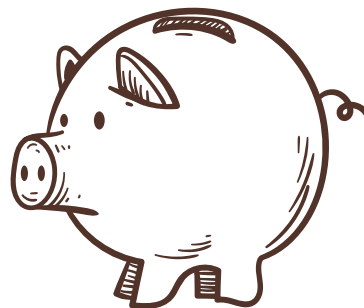


"Taking care of yourself doesn't mean 'me first', it means 'me too!'"

L.R. Knost

HABIT 2: Expense control

Expense control involves monitoring and managing the flow of money, with the aim of maintaining a healthy financial balance. It is important because it allows you to understand how money is used, identify areas of excessive or unnecessary spending, establish financial priorities, and work toward short- and long-term financial goals. Controlling expenses is essential to avoid excessive debt, maintain economic stability and achieve financial freedom.



Expense IQ	Totally agree	Agree	Disagree	Totally disagree
1) I have a spending plan				
2) I spend money on things I don't need				
3) I understand the value of money				
4) I torture myself on whether I should or should not buy something				
5) I have a 'save to spend' account				
6) My credit card is my spending plan				
7) I don't treat myself to anything if it means spending money, even if I have it to spend				
8) I have a feeling of financial well being				
9) I am debt free				
10) I have short term financial goals				

You can mark a day as fulfilled on your calendar each time you track your expenses, pay off a debt, or achieve a financial goal, no matter how small.

Expense control



"Beware of little expenses; a small leak will sink a great ship."

Benjamin Franklin

HABIT 3: Income control

Income control involves monitoring and managing the different flows of money that come into our lives, whether through salaries, passive income or any other source of income. It is crucial to understand our financial situation, identify opportunities for improvement and maximize our resources. By knowing our income, we can plan more effectively, set realistic financial goals, and make informed decisions to ensure our financial stability and achieve our long-term financial goals.



Income IQ	Totally agree	Agree	Disagree	Totally disagree
1) I am happy with the amount of money I make				
2) I am dependent upon my job to supply me with money				
3) I have multiple streams of income				
4) I know what passive income is				
5) I am waiting to win the lottery				
6) I manage the money that I make				
7) If I can't work any harder than I do and still don't have the money I want				
8) I don't understand money and how to get it				
9) I always carry cash with me				
10) Money doesn't grow on trees				

You can mark a day as fulfilled on your calendar each time you receive income, manage your money well, acquire a new source of income, or do something that directly impacts your income level.

Income control

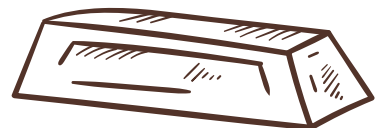
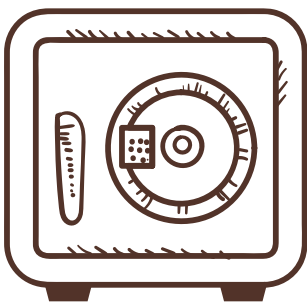


"To achieve financial freedom, first you must master the control of your income."

Peter Lynch

HABIT 4: Savings

The habit of saving is to set aside a portion of your income regularly for future financial needs or goals. It is essential for creating a financial cushion that provides security in case of emergencies, as well as working toward long-term goals, such as buying a home, financing education, or retiring comfortably. Saving also helps develop a responsible financial planning mindset and cultivate more conscious spending habits, contributing to greater financial stability and long-term financial well-being.



Savings IQ	Totally agree	Agree	Disagree	Totally disagree
1) I have a savings plan.				
2) I have a plan for financial success				
3) I am happy with the balance in my savings account				
4) My savings account is where I go to get extra money when I need it				
5) I have an emergency account				
6) I understand compound interest				
7) I was taught to save for a rainy day				
8) I deserve the riches of the universe				
9) I have a system of saving money every time I receive income				
10) I can't save because I need all the money I make to live off of				

You can mark a day as fulfilled on your calendar each time you save money, follow your financial plan, learn something new about personal finance, or something directly related to your financial well-being.

Savings

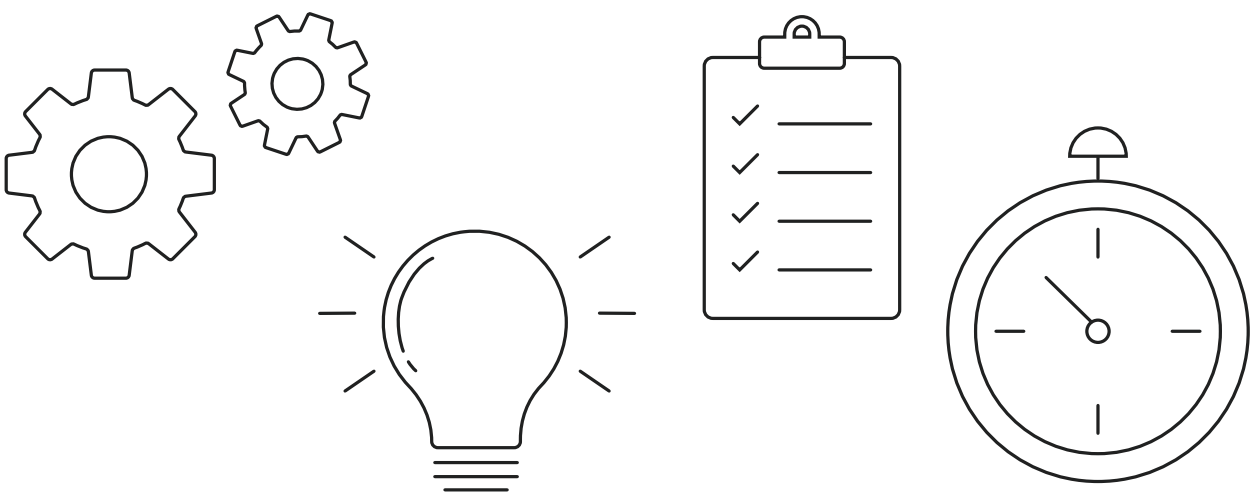


*"Do not save what is left after spending;
instead spend what is left after saving."*

Warren Buffett

HABIT 5: Productivity

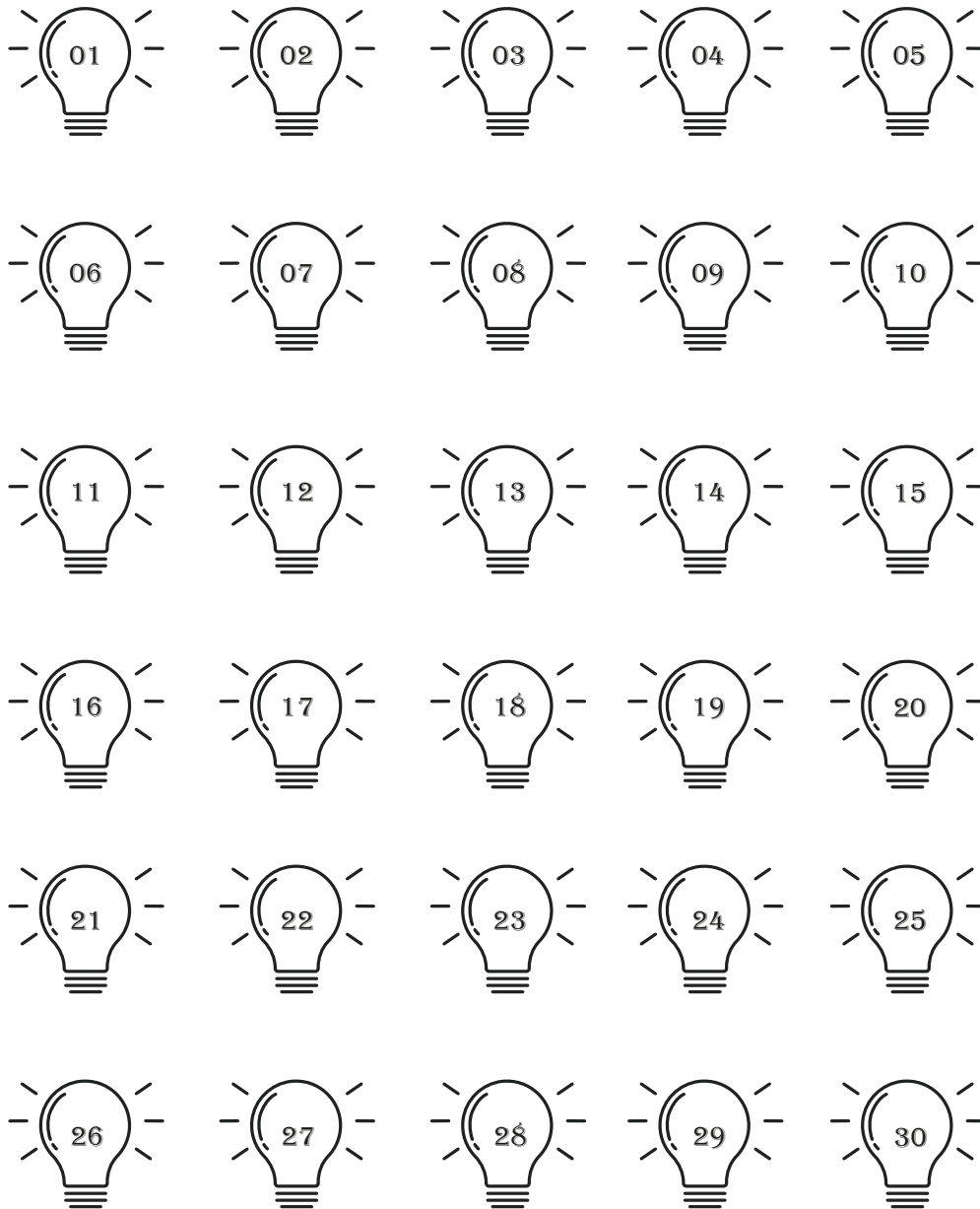
Productivity refers to the ability to perform tasks efficiently and effectively, maximizing the use of available time and resources. It involves setting clear priorities, managing time intelligently, eliminating distractions, and staying focused on important tasks. Productivity is crucial to achieving goals, achieving professional and personal success, and maintaining a work-life balance. By being more productive, we can improve our quality of life, reduce stress and increase our satisfaction and personal fulfillment.



Productivity IQ	Totally agree	Agree	Disagree	Totally disagree
1) I work in a distraction free workspace				
2) I am a procrastinator				
3) When I work, I am focused and efficient				
4) I understand what is meant by 'all work expands to fill the time allowed'				
5) I time block on my calendar for important projects				
6) Everything is an appointment on my calendar, even my personal time				
7) I believe I have work-life balance				
8) I have a to do list				
9) It seems that everything is urgent				
10) There is always more work left at the end of my day				

You can mark a day as fulfilled on your calendar each time you have a productive day, beat procrastination, have your schedule well-organized, maintain balanced days, or do something that directly impacts your productivity levels.

Productivity

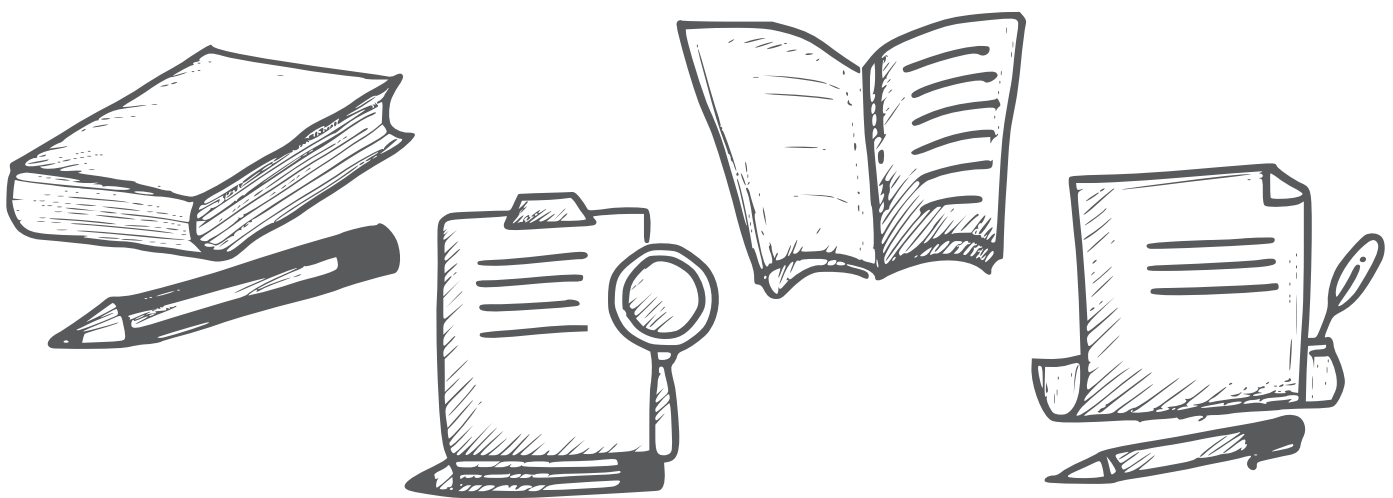


"Productivity is the art of making rapid progress toward clear and meaningful goals."

Brian Tracy

HABIT 6: Reading

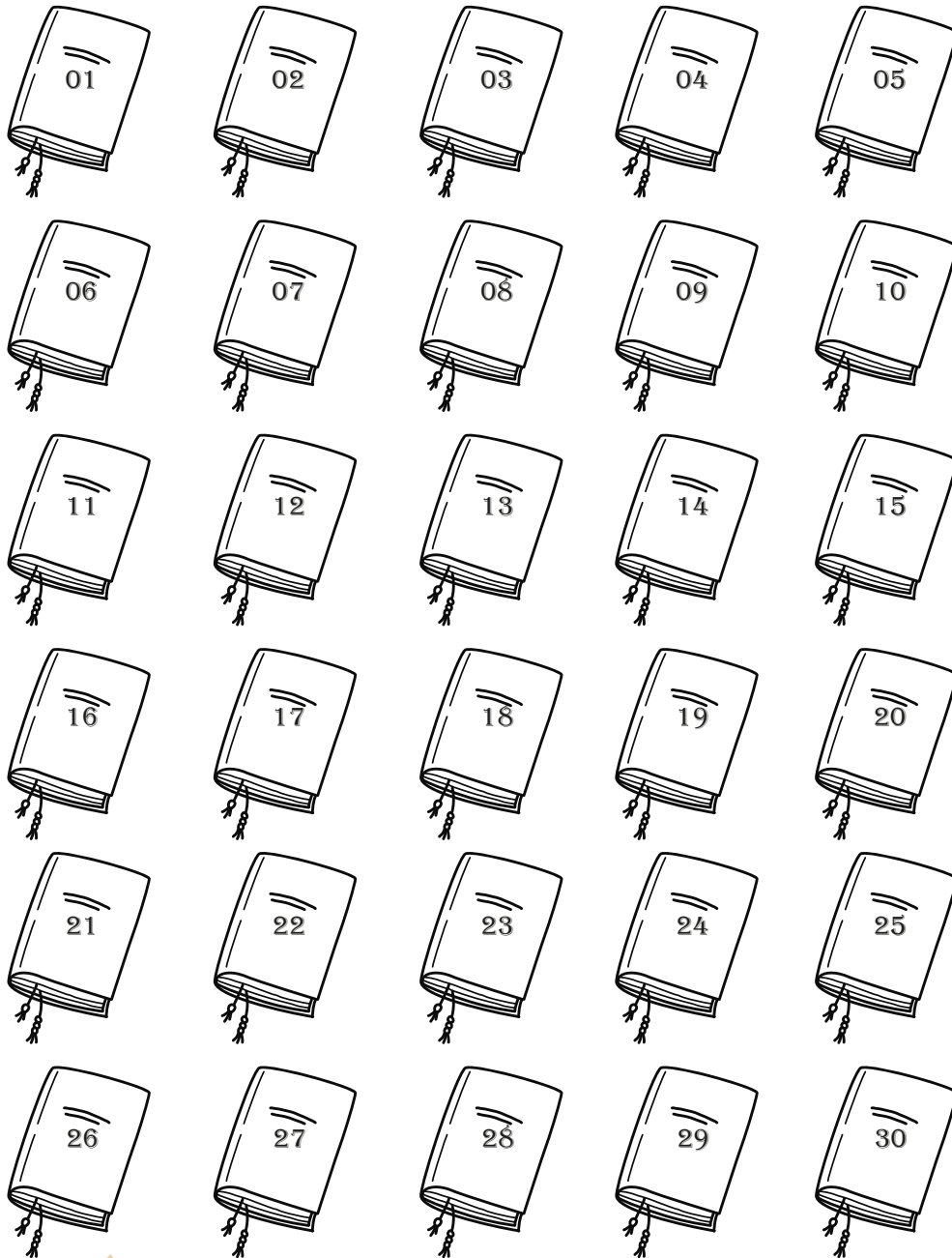
The reading habit involves regularly spending time in the activity of reading books, articles or other forms of content. Reading is essential to expand knowledge, stimulate the mind, improve comprehension, strengthen vocabulary and develop critical thinking skills. Additionally, reading fosters empathy, reduces stress, improves concentration and memory, and promotes personal and professional development. It is a powerful tool for continuous learning, creativity and personal growth in all areas of life.



Reading IQ	Totally agree	Agree	Disagree	Totally disagree
1) I have an in home library				
2) I go to a public library				
3) I belong to a book club				
4) I don't like to read				
5) When I read, I read fiction only				
6) I have never read a biography of a successful person				
7) I have difficulty reading				
8) I don't have time to sit and read				
9) I need a recommended reading list				
10) I have my favorite book that I re-read every year or so				

You can mark a day as fulfilled on your calendar each time you dedicate at least 10 minutes to reading.

Reading



"Reading not only fills us with information,
but also shapes and transforms us."

Ralph Waldo Emerson

KARLA LARA



KARLA LARA



Karla is a renowned speaker, life coach, expert in emotional intelligence and the science of happiness. With over 12 years of experience, she specializes in teaching tools for personal transformation. She is the author of "Tus Modelos del Amor" and co-author of "Valientes." Karla hosts the podcast "EXTRAordinario" and reaches thousands of people globally every day through her social media channels. Additionally, she is the co-founder of Freeverse Land.

THERESA BARNABEI

Theresa has over 40 years of experience in the business world on all levels, from Corporate America to entrepreneurship. She is an inspiring instructor, speaker and an expert in business set up, management and success. As the founder of Course Creators, she has developed over 200 education courses. As the founder of TBConsults, she coaches business owners all over the United States, and as a co-founder of Freeverse Land, her reach is international. Theresa is the author of two books "The Flight Of Your Life" and "Multiply Your Business." Theresa's main purpose in doing all of this is to make a difference in the lives of the people she touches!



Theresa Barnabei



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