

# LM MAGAZINE

**BINDER**

**FINANCIAL  
FREEDOM**

N°17 - SEP / 2025

# INSTRUCTIONS

## PLAN A

1. Choose the cover for your Binder
2. Choose the Binder pages relevant to you
3. Print the Cover and Binder pages you chose (or all)
4. Punch holes and file in Binder
5. Start your month using the trackers and all the resources in the Binder

**OR**

## PLAN B

Download the pdf files and open them in GoodNotes or Adobe Reader (free) and use it as a digital Binder/Planner!

6. Your journey starts now! Enjoy!

# LM BINDER



unlock your full potential

[www.lifemasterymagazine.com](http://www.lifemasterymagazine.com)

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# LM *BINDER*™

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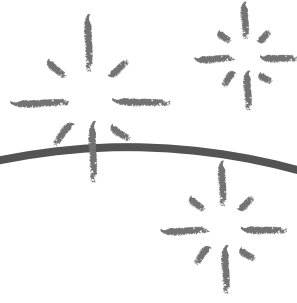
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# WELCOME!!!

## Your Life Mastery Binder!

I'm thrilled to introduce you to your Life Mastery Binder – the tool to empower you to unlock your full potential. Throughout your journey, you will get thoughtfully curated resources that inspire positive change and transformation in your life.

These printable resources will help you start building your own transformational binder. Get ready to embark on a journey of personal growth and self-discovery with the LM Binder by your side.



# Financial Freedom

2025

LM  
Magazine

# September 2025

SUN	MON	TUE	WED	THU	FRI	SAT
31	1	2	3	4	5	6
7	8	9	10	11	12	13
14	15	16	17	18	19	20
21	22	23	24	25	26	27
28	29	30	1	2	3	4

Today, I will

# Daily Self-Care

DATE : \_\_\_\_\_

M T W T F S S

## C H E C K L I S T

- |   |  |
|---|--|
| <input type="checkbox"/> MAKE YOUR BED                    | <input type="checkbox"/> TAKE A LONG BATH            |
| <input type="checkbox"/> TAKE YOUR MEDICATIONS & VITAMINS | <input type="checkbox"/> DO A FACE MASK              |
| <input type="checkbox"/> SKINCARE ROUTINE                 | <input type="checkbox"/> CALL A FRIEND OR FAMILY     |
| <input type="checkbox"/> HEALTHY MEALS                    | <input type="checkbox"/> MEDITATION                  |
| <input type="checkbox"/> GO FOR A WALK                    | <input type="checkbox"/> WATCH A MOVIE               |
| <input type="checkbox"/> CLEANING HOUSE                   | <input type="checkbox"/> CUDDLE A PET OR HUMAN       |
| <input type="checkbox"/> WASHING CLOTHES                  | <input type="checkbox"/> TRY A NEW RESTAURANT        |
| <input type="checkbox"/> LISTEN TO MUSIC                  | <input type="checkbox"/> MAKE TIME TO READ           |
| <input type="checkbox"/> HAVE A POWER NAP                 | <input type="checkbox"/> TRY A NEW RECIPE            |
| <input type="checkbox"/> SOCIAL MEDIA BREAK               | <input type="checkbox"/> NO PHONE 30 MINS BEFORE BED |

### WORKOUT

- |                                  |                                   |                                |
|----------------------------------|-----------------------------------|--------------------------------|
| <input type="checkbox"/> CARDIO  | <input type="checkbox"/> WEIGHT   | <input type="checkbox"/> YOGA  |
| <input type="checkbox"/> STRETCH | <input type="checkbox"/> REST DAY | <input type="checkbox"/> OTHER |

### THINGS THAT MADE ME HAPPY TODAY

### HOURS OF SLEEP (Hours)



### HYDRATION (Glass)



### MOOD



# Daily Wellness

TODAY I FEEL

DATE : \_\_\_\_\_

M T W T F S S

TODAY'S AFFIRMATION

TODAY'S MANTRA

TODAY I'M PROUD OF

WEATHER



NOTES

TODAY'S GOAL

TOMORROW'S PLAN

# Habit Tracker

## September

#	HABIT	1	2	3	4	5	6	7	8	9	10	11	12	13	14	15	16	17	18	19	20	21	22	23	24	25	26	27	28	29	30	31	
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### Notes

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# Vitamin Tracker

Jan Feb Mar Apr May Jun Jul Aug Sep Oct Nov Dec

Week of \_\_\_\_\_

VITAMINS	m	t	w	t	f	s	s
_____	●	●	●	●	●	●	●
_____	●	●	●	●	●	●	●
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Week of \_\_\_\_\_

VITAMINS	m	t	w	t	f	s	s
_____	●	●	●	●	●	●	●
_____	●	●	●	●	●	●	●
_____	●	●	●	●	●	●	●
_____	●	●	●	●	●	●	●
_____	●	●	●	●	●	●	●
_____	●	●	●	●	●	●	●
_____	●	●	●	●	●	●	●

Week of \_\_\_\_\_

VITAMINS	m	t	w	t	f	s	s
_____	●	●	●	●	●	●	●
_____	●	●	●	●	●	●	●
_____	●	●	●	●	●	●	●
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_____	●	●	●	●	●	●	●
_____	●	●	●	●	●	●	●

Week of \_\_\_\_\_

VITAMINS	m	t	w	t	f	s	s
_____	●	●	●	●	●	●	●
_____	●	●	●	●	●	●	●
_____	●	●	●	●	●	●	●
_____	●	●	●	●	●	●	●
_____	●	●	●	●	●	●	●
_____	●	●	●	●	●	●	●
_____	●	●	●	●	●	●	●

Week of \_\_\_\_\_

VITAMINS	m	t	w	t	f	s	s
_____	●	●	●	●	●	●	●
_____	●	●	●	●	●	●	●
_____	●	●	●	●	●	●	●
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_____	●	●	●	●	●	●	●

Notes

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# 30 Day

## CHALLENGE TRACKER

SUN

MON

TUE

WED

THU

FRI

SAT


PICK ONE... OR SIX! OR CHOOSE YOUR OWN!



WORKOUT



WALK IN NATURE



HOBBY



JOURNAL



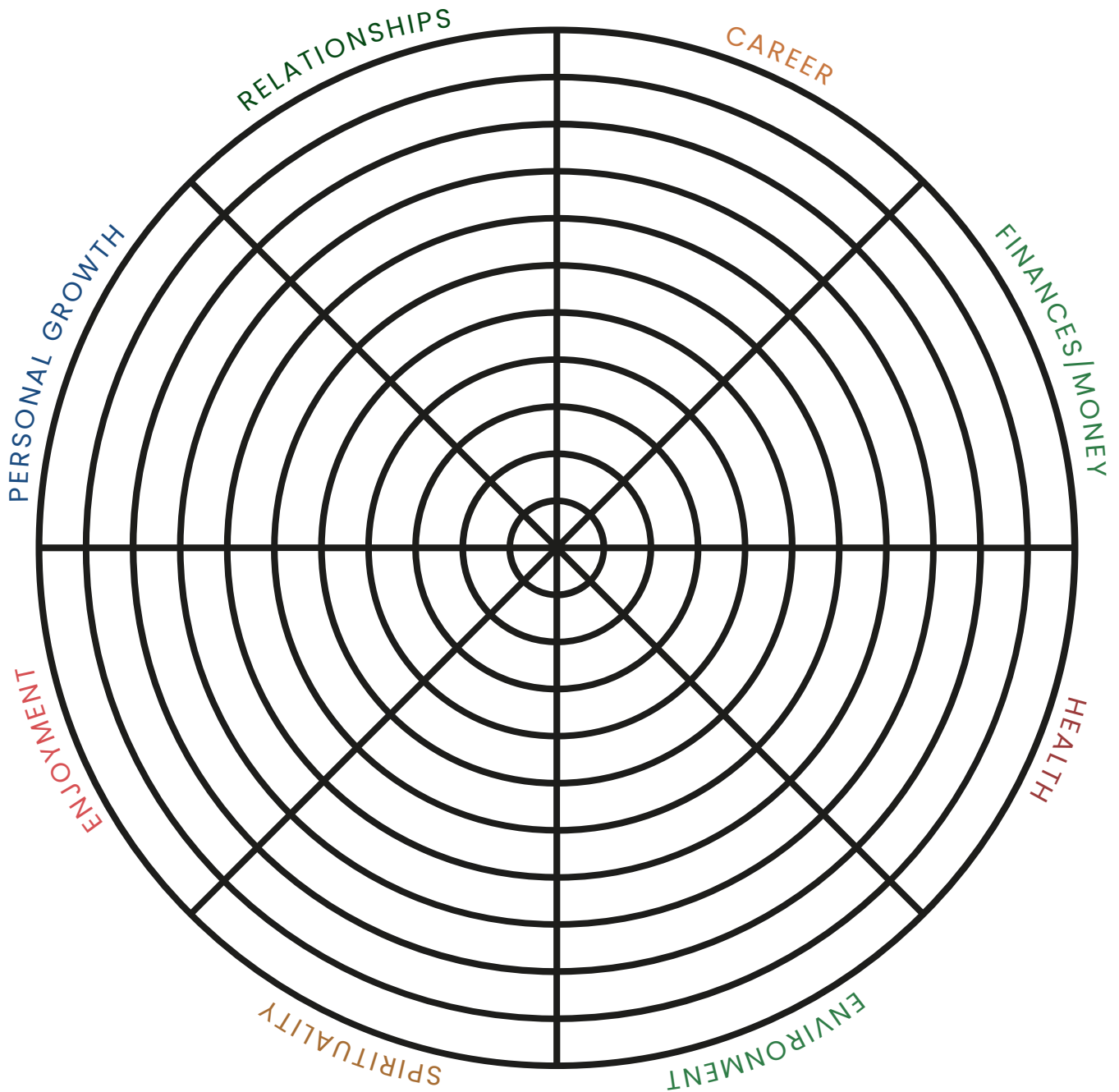
SLEEP MORE



HEALTHY FOOD

# WHEEL OF LIFE®

Financial Freedom



Consider how satisfied you are in each area on a scale from 1 (very dissatisfied - inner circle) to 10 (fully satisfied - outer circle). Place a dot in the middle of the corresponding line on the wheel to note your score.

If you need help completing your Wheel of Life, you can find it in the section - **More Resources** of this Life Mastery Binder.

# Wheel of Life Reflection Prompts for Financial Freedom

## **Reflect & Journal: Your Wheel of Life & Money**

- If money felt peaceful and steady, which other area of my wheel (relationships, health, career, fun, etc.) would benefit the most—and how?
- Where am I spending money in ways that don't align with the life I truly want?
- What's one small financial shift I could make this month that would give me more freedom in another part of my wheel?

*Use these prompts for your reflection on aligning your finances with your life values.*

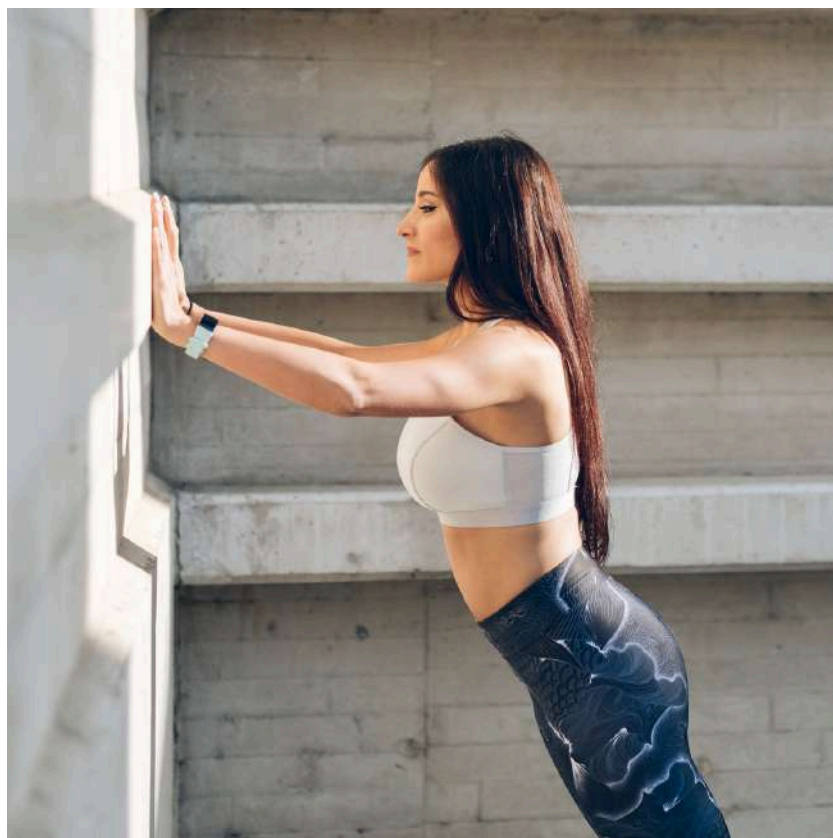
# Movement of the Month: Wall Push-Ups

Walking is one of the best forms of exercise (and still my favorite “anywhere, anytime” movement), but this month, let’s add one more no-excuse move: the Wall Push-Up. It’s simple, requires no equipment, and strengthens your arms, chest, shoulders, and core—all while being easy on the joints.

## How to Do It:

1. Stand about an arm’s length away from a wall.
2. Place your palms flat on the wall at shoulder height.
3. Bend your elbows and slowly lean your chest toward the wall.
4. Push back to the starting position.
5. Keep your body straight and your core engaged.

👉 Start with 10 reps. Repeat 2–3 times. Add more as you get stronger!



# Challenge of the Month: Wall Push-Ups

Once you've mastered the basic wall push-up, it's time to level up—gently, with zero equipment and no gym required.

## Progression Steps

### **Step 1: Wall Push-Ups (Beginner)**

- 2–3 sets of 10 reps.
- Focus on form, keeping your body straight and core engaged.

### **Step 2: Counter/Incline Push-Ups (Intermediate)**

- Place your hands on a sturdy countertop, desk, or table.
- The lower the surface, the more challenging it becomes.
- Try 2–3 sets of 8–12 reps.

### **Step 3: Sturdy Chair/Bench Push-Ups (Advanced)**

- Use a firm chair or low bench.
- Place your hands on the seat and step your feet back into a plank.
- 2–3 sets of 6–10 reps.

### **Journal Prompt for Reflection**

- How do I feel after adding strength-building movements into my routine?
- Where else in my life am I ready to “level up” with small, consistent steps?





# Affirmations

## Financial Freedom

Affirmations are positive statements that can help you challenge and overcome self-sabotaging and negative thoughts. When you repeat them often and believe in them, you can start to make positive changes. Using affirmations can help you shift your mindset in all areas.

I release fear and step into confidence with my finances.

I trust myself to make wise money decisions.

My income grows as I align with my passions and purpose.

I deserve a life of choice, joy, and stability.

I let go of guilt and embrace financial empowerment.

I am rewriting my money story into one of freedom and abundance.



# Financial GOALS

1

2

3

4

5

6

7

8

# Monthly Goals

1

2

3

4

5

6

7

8

# Journaling Prompts for Financial Freedom

What's one small financial win I can celebrate from the past month?

How would my life feel different if I had zero debt? (Visualize it in detail.)

When was the first time I felt powerful with money? (Even if it was small—like saving for something you wanted.)

What does "enough" mean to me when it comes to money and lifestyle?

In what ways can I use money to align more closely with my values?



# My Word This Month Is

How I see myself implementing my word  
across the different areas of my life:

My Business

Finances

Health

Home

Inner Growth

Family

Lifestyle

Relationships

Spiritual

# Healthy Me recipe



NAME OF DISH

*Warm Spiced Apple & Oat Bake*

CATEGORY

*Dessert*

PREP TIME

*10 min*

COOK TIME

*35-40 min*

## INGREDIENTS

- *3 medium apples, thinly sliced*
- *2 cups rolled oats*
- *2 cups milk (or almond / oat milk)*
- *1 egg (or flax egg)*
- *2 tbsp maple syrup or honey*
- *1 tsp cinnamon*
- *½ tsp nutmeg*
- *1 tsp vanilla extract*
- *¼ cup chopped walnuts or pecans*



## INSTRUCTIONS

- *Preheat oven to 180°C / 350°F. Grease a baking dish.*
- *Layer sliced apples on the bottom of the dish.*
- *In a bowl, mix oats, milk, egg, maple syrup, spices, and vanilla. Pour over apples.*
- *Sprinkle with walnuts.*
- *Bake for 35-40 minutes until golden and set.*
- *Enjoy!*

### Optional:

*Serve warm with a dollop of Greek yogurt or a drizzle of extra honey or a scoop of vanilla ice cream! It's cozy, nourishing, and budget-friendly—the perfect seasonal comfort food.*

# Recipe card



DIFFICULTY

NAME OF DISH

*Warm Spiced Apple & Oat Bake*

CATEGORY

*dessert*

PREP TIME

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COOK TIME

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# I Am Releasing

Let it go

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Let it go

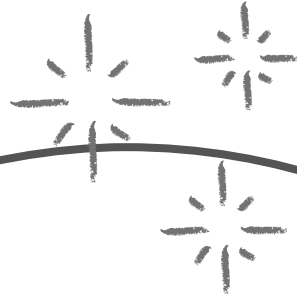
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Let it go

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# Your Challenges

2025

Life Mastery  
Magazine

FINANCIAL  
FREEDOM



# 7 DAYS TO MONEY CLARITY

**CHALLENGE**



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LM MAGAZINE BY SARA FERNANDES

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# WELCOME!

## July is all about Financial Freedom

### *7 Days to Money Clarity*

Financial freedom starts with awareness. When you know what's really happening with your money, you can make changes with confidence. This 7-day challenge is designed to give you simple steps (and journaling prompts) to take control—without overwhelm.

#### **Want More?**

Inside the Life Mastery Circle, we keep the creative spark alive with:

- Gentle co-working sessions
- Creative journaling prompts
- Masterclasses on mindset & self-expression
- Support for both personal growth and creative business projects

You don't have to go it alone. Come sit with us.



# Monthly Planner

I start my challenge on the:

\_\_\_\_\_

MON.

TUE.

WED,

THUR.

FRI.

SAT.

SUN.


# **Printable Checklist:** **7 Days to Money Clarity**

Day	Action	Done ✓	Notes
<b>Day 1</b>	Write down all monthly expenses (housing, food, utilities, extras, debt, etc.)	<input type="checkbox"/>	
<b>Day 2</b>	Track every euro/pound/dollar spent today	<input type="checkbox"/>	
<b>Day 3</b>	Circle your “Top 3 Spenders” (biggest categories)	<input type="checkbox"/>	
<b>Day 4</b>	Cancel, reduce, or renegotiate one expense	<input type="checkbox"/>	
<b>Day 5</b>	Make one extra payment toward a debt	<input type="checkbox"/>	
<b>Day 6</b>	Set up a small automatic transfer to savings	<input type="checkbox"/>	
<b>Day 7</b>	Celebrate your biggest win + reflect on what you learned	<input type="checkbox"/>	



































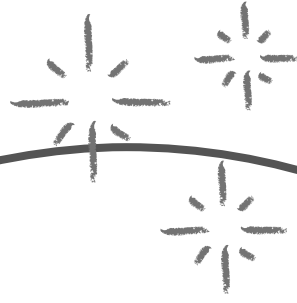






*Congratulations!*





# More Resources

2025

Life Mastery  
Magazine

FINANCIAL  
FREEDOM

# Healthy me

RECIPE CARD

○ ○ ○ ○ ○  
DIFFICULTY

NAME OF DISH

CATEGORY

PREP TIME

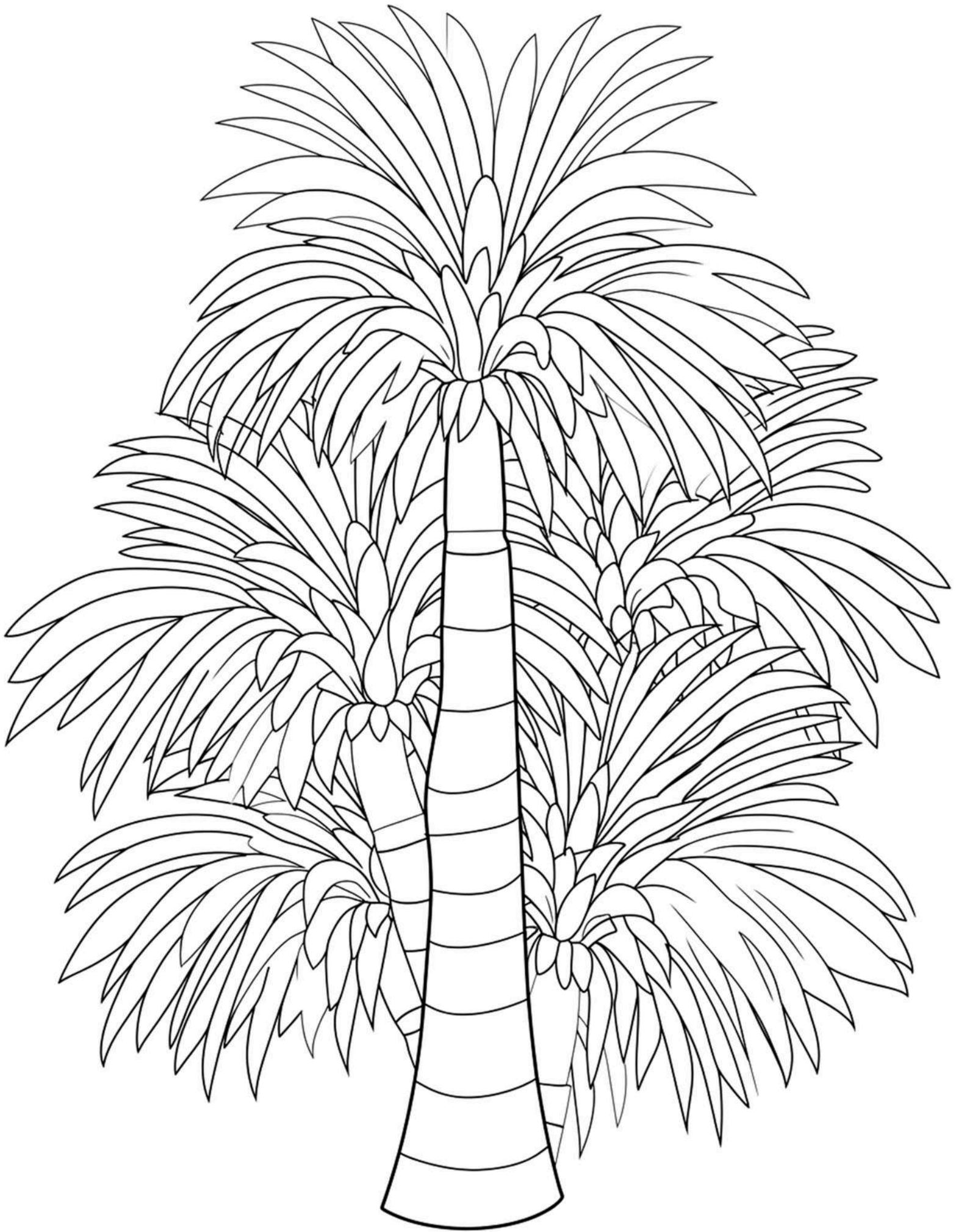
COOK TIME

INGREDIENTS

INSTRUCTIONS

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notes







# What Are Affirmations?

Affirmations are positive statements that are repeated to oneself with the intention of instilling a particular belief or mindset. They are often used as a tool for self-improvement and personal development. Affirmations work by influencing the subconscious mind, helping to challenge and reframe negative or limiting beliefs that may be holding an individual back.

## How to Use Affirmations:

1. Repetition: Affirmations are repeated regularly, either silently or aloud. This repetition helps to reinforce the message and gradually replace negative thoughts with positive ones.
2. Belief reinforcement: Affirmations are most effective when they align with the individual's goals and values. By consistently repeating positive statements, individuals can strengthen their belief in themselves and their ability to achieve their goals.
3. Subconscious influence: Affirmations work by influencing the subconscious mind. The subconscious mind is believed to be more receptive to positive suggestions, especially when they are repeated frequently and with conviction.

## Benefits of Using Affirmations:

1. Positive mindset: Affirmations help to cultivate a positive mindset by focusing on strengths, possibilities, and potential rather than dwelling on limitations or failures.
2. Increased self-confidence: Regularly affirming positive statements can boost self-confidence and self-esteem, helping individuals to overcome self-doubt and insecurity.
3. Motivation and goal achievement: Affirmations can provide motivation and encouragement, helping individuals to stay focused on their goals and persevere through challenges.
4. Stress reduction: Positive affirmations can help to reduce stress and anxiety by promoting feelings of calmness, optimism, and resilience.
5. Improved relationships: Affirmations can also be used to improve relationships by promoting empathy, understanding, and forgiveness.

Overall, affirmations can be a powerful tool for personal growth and self-improvement when used consistently and with intention. However, it's important to note that while affirmations can be beneficial, they are not a substitute for action or addressing underlying issues that may be contributing to negative thought patterns.







# What Is Journaling?

Journaling is all about jotting down your thoughts, reflections, and experiences in a diary or journal. It can be as simple as free-flow writing or using prompts for self-discovery.

The benefits of journaling are pretty awesome and can really boost your mental, emotional, and physical well-being. A few of those benefits are listed below.

- Stress Reduction: Journaling provides a safe outlet for expressing emotions and processing stressful experiences. By putting thoughts and feelings onto paper, individuals can release tension and gain perspective, leading to reduced feelings of anxiety and overwhelm.
- Clarity and Self-Reflection: Writing down thoughts and feelings can bring clarity to complex emotions and situations. Journaling allows individuals to explore their innermost thoughts, leading to greater self-awareness, understanding, and insight into their own behavior and motivations.
- Emotional Healing and Processing: Reflective journaling enables individuals to work through past traumas or difficult experiences. By putting experiences into words, individuals can validate their emotions, gain closure, and promote emotional healing and growth.
- Goal Setting and Achievement: Journaling can help individuals clarify their goals, set intentions, and track their progress over time. By regularly writing down goals, action plans, and milestones, individuals can stay focused, motivated, and accountable, increasing their likelihood of success.
- Improved Mental Health and Well-being: Regular journaling has been linked to improved mood, increased self-esteem, and reduced symptoms of depression and anxiety. By engaging in self-expression and self-reflection, individuals can boost their overall mental health and well-being, leading to a greater sense of fulfillment and life satisfaction.





