



INVEST THE DIFFERENCE CHECKLIST

- Before buying, ask: Do I need this or do I simply want it?
- Check thrift stores, marketplace listings, consignment shops, or clearance sales first.
- Compare retail price versus actual price paid.

Retail Price: \$_____

Price Paid: \$_____

Difference Saved: \$_____

- Move the difference into savings or an investment account within 24 hours.

Amount Invested: \$_____

Date: _____

- Choose quality over quantity.
- Buy fewer items you truly love instead of many items you rarely use.
- Plan one meal at home this week instead of eating out.

Money Saved: \$_____

- Invest the difference from that meal.
- Challenge yourself to find one name-brand item for less.

Item: _____

Retail Price: \$_____

Price Paid: \$_____

Difference Saved: \$_____

- Avoid impulse purchases for 24 hours before buying.
- Unsubscribe from marketing emails that tempt unnecessary spending.
- Remember that every dollar spent has an opportunity cost.

Before purchasing, ask:

"Would I rather have this item today or the future value of this money?"

- Celebrate every intentional choice.

Saving money is not deprivation.

Saving money is creating options.

MONTHLY TOTAL

Total Saved This Month: \$ _____

Total Invested This Month: \$ _____

One Thing I Said "No" To: _____

One Future Goal I'm Building Toward:


SAVE NOW. WIN LATER.

You do not have to choose between enjoying life and building wealth.

You can have both when you spend intentionally.

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COLLABORATION PACKAGES

PACKAGE A: \$2,100

- Professional Keynote Speaking (up to 60 minutes)
- Social Media Feature

PACKAGE B: \$3,000

- Half-Day Seminar
- Professional Keynote Speaking
- Social Media Feature

PACKAGE C: \$5,000

- Full-Day Seminar
- Professional Keynote Speaking
- Blog & Social Media Feature

Includes 50 signed books!

CLIENT FEEDBACK

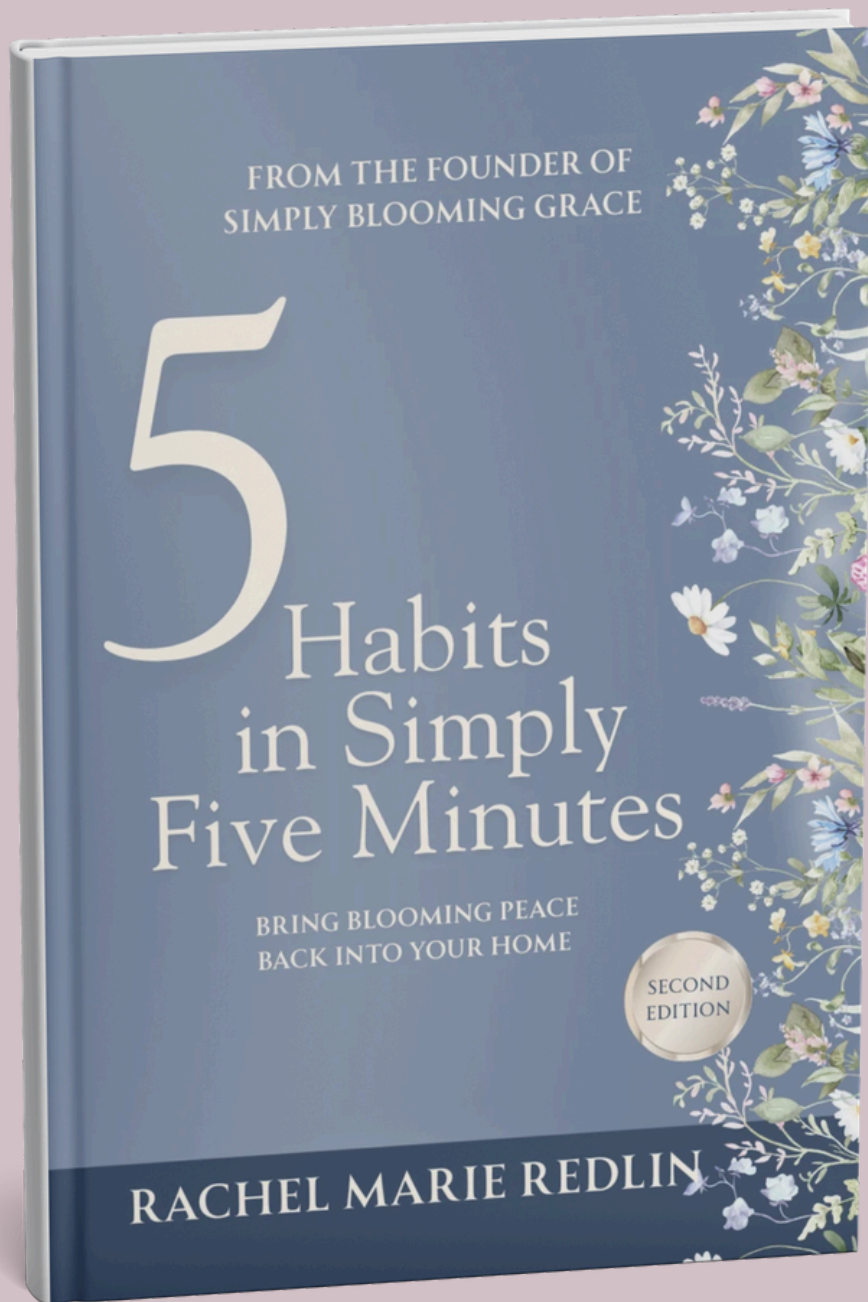
"...Your message (Hey Simple Soul Sister) hit home so hard. I needed it. I was drinking in every moment of it. And I just want to thank you from the bottom of my heart. This was an absolute blessing to me today." - Megan H.

"Rachel is one of the most disciplined, driven, and passionate individuals I have ever known..."
Erin D.



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ABOUT THE BOOK

5 Habits in Simply Five Minutes is a practical, faith-centered guide designed for the woman who feels stretched thin but still wants real change in her everyday life. With just five intentional minutes a day, it shows how small, consistent habits in mindset, time, money, home, and faith can begin to shift everything—without adding more weight to your already full plate.

Includes a **FREE GIFT**
INSIDE the Second
Edition!

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