

NEVADA COURT REPORTERS ASSOCIATION

Take the Reins of *Your Financial Future*

A 90-minute workshop on money, decisions and the future you can trust



SCAN TO VISIT

lisachastain.com

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Financial Emotional Intelligence



WHAT EVERYONE WANTS FROM MONEY

Peace. *Security.* Freedom.

None of them live in the numbers.

TODAY YOU'LL SEE

Why more money hasn't
created them

YOU'LL NAME

What may be in your way

YOU'LL LEAVE WITH

Simple steps you can take
this week

OUR 90 MINUTES

Awareness, then clarity, then action

01 · STORY

Understand Your Money

Why do I do what I do
with money?

02 · CLARITY

Know Where You Stand

How are those behaviors
showing up in my life today?

03 · ACTION

Create Your Future

What needs to change so I
can build the future I want?

TAKE THE REINS OF YOUR FINANCIAL FUTURE

01 · STORY

Your Money Story

Money is emotional before it's mathematical.

MY MONEY STORY

What I learned, what I decided, what it cost me



THE FINANCIAL SET POINT

The level of security, spending, earning or uncertainty that feels *familiar*, even when you want something different.

We tend to recreate familiar financial conditions. Raise the income without moving the set point, and the old pattern usually finds its way back.

WHAT GETS IN THE WAY OF FEELING AT PEACE

PEACE

Beliefs

What we decided money means, often long before we earned any.

Emotions

Fear, guilt and shame that show up whenever money does.

Stories we tell ourselves

The meaning we attach to the numbers, which is rarely the numbers themselves.

Internal operating system

Our nervous system, reacting to money as safety or threat before we think it through.

WHERE OUR MONEY BELIEFS COME FROM

Three stages of value development

0–7

Imprinting years

We absorb what's around us, mostly from parents and caregivers, largely without question.

7–14

Modeling years

We copy the people we admire: parents, teachers, coaches, heroes.

14–21

Socialization years

Peers, media and culture shape what we believe is normal and what success looks like.

Framework: Morris Massey, sociologist, University of Colorado. Supporting research: Whitebread & Bingham, University of Cambridge, *Habit Formation and Learning in Young Children* (Money Advice Service, 2013).

Two ways we decide to take action with money

Modeling

What did you observe the adults around you doing with money?

“I do what
I saw.”

Reverse modeling

What did you decide you would never do because of what you witnessed?

“I’ll never be
like that.”

FINANCIAL MOTIVATION

Which direction is driving your decisions?

MOVING TOWARD

What you want

Choices organized around a future you're building: a home, options, time, work that's optional.

MOVING AWAY

What you fear

Choices organized around avoiding a past you don't want to repeat: scarcity, debt, dependence.

THE SET POINT AT WORK

Does any of this sound familiar?

You earn more, yet still feel financially behind.

You have real savings, yet feel anxious whenever you spend.

You document every detail at work, yet avoid opening your own statements.

You keep working because having enough never feels believable.

“

You preserve an *objective record* for a living.
The story you tell yourself about money is
rarely that objective.

Precision, accuracy and attention to detail are professional strengths. Let's bring them home.

The Money Story Reflection

5 MIN WRITE · 3 MIN SHARE

-
- 1 What did I learn about money growing up?
 - 2 What did my parents communicate (or not communicate) about safety or success?
 - 3 What did the world around me say, feel, think or what did I see growing up when it came to money?
-

LANDING POINT

Your money story explains some of your patterns. *It doesn't have to determine your financial future.*

02 · CLARITY

Your Financial Reality Today

You can't make informed decisions about where you're going until you know where you are.

WHAT GETS IN THE WAY OF FEELING SECURE

SECURITY

Living paycheck to paycheck

Every month depends
on the next deposit
arriving on time.

Avoiding

Not looking keeps the
anxiety alive.

No clarity

Not knowing what you
make, what you spend
or what you keep.

No control

Money happens to you
instead of being
directed by you.

THE LENS BEHIND THIS WORK

Neuro-Linguistic Programming

Neuro

The mind and nervous system:
how we take in experience
through our senses and filter it.

Linguistic

Language: the words we use
with others and, most of all,
with ourselves.

Programming

Our patterns: the habitual ways
we think and act, which can be
noticed and changed.

“We live into our language.”

What do I think, feel or say about money today?

Think

What do I believe is true about money, and about people who have it?

Feel

What comes up when I check my balance, pay a bill or make a big purchase?

Say

What phrases do I repeat? "I can't afford it." "I'm bad with money." "Someday."

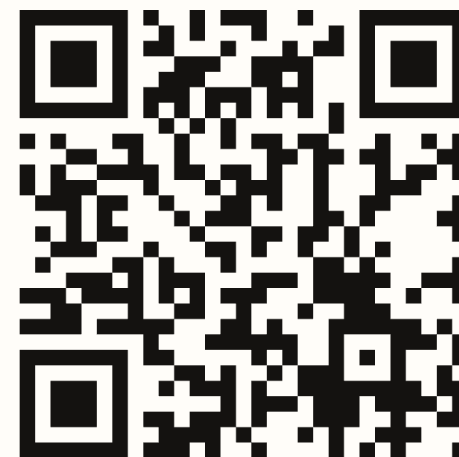
YOUR TURN • 2 MINUTES

What's Your Money Personality?

Scan the code and take the free quiz. Discover your natural financial strengths, your blind spots and the strategies most likely to work for you.

FREE

2 MINUTES



lisachastain.com/quiz

THE FIVE MONEY PERSONALITIES

Different people need different systems

The Saver

Values security, preparation and having money set aside for the future.

The Spender

Sees money as a way to create experiences, enjoyment, generosity and possibility in the present.

The Avoider

Finds money uncomfortable, so decisions get delayed until they can't be ignored.

The Dreamer

Focuses on future goals and possibilities, sometimes more than the practical steps to reach them.

The Giver

Finds meaning in using money to support and care for loved ones and causes.

STRENGTHS AND BLIND SPOTS

The strengths that make you exceptional at work can become blind spots with money

Analysis paralysis

Waiting for perfect information before deciding.

Perfectionism

If it can't be done exactly right, it doesn't get done.

Avoiding uncertainty

Holding cash or delaying because the outcome isn't guaranteed.

Overresearching

Reading one more article in place of making one decision.

YOUR TURN

Financial Future Check-In

10 questions. A score from 10 to 100. Scan the code and answer for where you are today, not where you think you should be.

10 QUESTIONS

SCORE 10–100



[lisachastain.com/
financial-future-check-in](https://lisachastain.com/financial-future-check-in)

READING YOUR SCORE

Every score has a next step

Score	Focus	Your next step
10–39	Build your foundation	Start with visibility and one easy, repeatable habit.
40–59	Strengthen your systems	You have a starting point. Address the gaps and inconsistency.
60–79	Build consistency	Identify the few changes that will make the biggest difference.
80–100	Optimize and plan ahead	Strengthen long-term planning. Support others without neglecting yourself. And, for the love of Pete.....take the vacation!

Write down **one strength** and **one area to improve**. A score of 100 can still come with anxiety, triggers or blind spots.

“

Money is simple.
*We overcomplicate
it.*

LISA CHASTAIN



THE THREE NUMBERS THAT CREATE CLARITY

Make, spend, keep

Make

What actually comes into your household, after taxes and deductions?

Spend

What does your life really cost, including irregular expenses?

Keep

What remains to build reserves, pay down debt, invest and create your future?

A SIMPLE CASH-FLOW SYSTEM

Stop budgeting. Start knowing what's available.

ACCOUNT 1

Operating

Where every deposit lands and every bill is paid.

NO DEBIT CARD



ACCOUNT 2

Spending

A set amount each week for everyday spending, without recalculating or guilt.

WEEKLY

Two accounts. Bills are covered, and the spending balance tells you what's available this week.

HOW THE MONEY MOVES

Every paycheck, the same path



LANDING POINT

Financial clarity isn't about judging where you are. *It's about getting the information you need to move forward.*

03 · ACTION

Your Financial Future

Financial freedom becomes more achievable when you know what your life costs and what it will take to fund it.

WHAT GETS IN THE WAY OF FEELING FREE

FREEDOM

Debt

Money already
promised to the past.

Responsibility

The people and
commitments that
depend on you.

Obligation

What you feel you
should do, whether or
not you chose it.

“Not enough”

The belief that no
amount will ever feel
like enough.

WHAT DOES WORK-OPTIONAL MEAN?

Do you know what *enough* looks like for you?

When you can't define enough, it's hard to build toward it, and harder to enjoy what you've already created.

THE REAL BARRIERS, TOO

- Insufficient savings
- Healthcare costs
- Debt
- Longevity risk

We address the numbers and the experience of them.

THE NUMBERS BEHIND YOUR PROFESSION

Four numbers worth knowing

\$72,420

National median pay, court reporters and simultaneous captioners, 2025

33%

Share of workers in the occupation who are self-employed, 2025

\$2,084

Average monthly Social Security retired-worker benefit, June 2026

67

Full retirement age for anyone born in 1960 or later

SOURCES: U.S. BUREAU OF LABOR STATISTICS · SOCIAL SECURITY ADMINISTRATION

Four questions that define your number

1 What does my life cost today?

2 What might my desired lifestyle cost in retirement?

3 How much predictable income will Social Security, pensions or other sources provide?

4 How much must investments, real estate or other assets produce to close the gap?

LIVE MONEY MATH · STEP 1

What does your life cost you today?

- I If your life stayed the same, what would it cost once your debt is paid off?
- 2 Make an estimate right now. A nice whole number is fine.

HOMEWORK: FIND THE REAL NUMBER

EXAMPLE · NEVADA COURT REPORTER

≈ \$5,000 a month, take-home

Estimated paycheck	Monthly
Gross income	\$6,563
Traditional 401(k), 3%	-\$197
Health insurance, employee + one	-\$375
Federal income tax	-\$448
Social Security and Medicare	-\$473
Nevada state income tax	\$0
Net take-home pay	\$5,070

Example: \$78,760 national mean wage (BLS, May 2025), 2026 federal tax rates, W-2 employee filing head of household, no child tax credit. Freelance reporters differ.

What \$1,000 a month in retirement takes

$$\begin{array}{ccccc} \$300,000 & \times & 4\% & = & \$12,000 & \div & \$1,000 \\ \text{Income portfolio} & & \text{Conservative income rate} & & \text{Income a year} & & \text{A month } (\div 12) \end{array}$$

Every **\$1,000 a month** you need beyond Social Security takes about **\$300,000** invested.

\$1,000 a month → **\$300,000**

\$2,000 a month → **\$600,000**

\$2,500 a month → **\$750,000**

From lifestyle cost to a portfolio target

\$4,500

Monthly retirement lifestyle

—

\$2,000

Estimated Social Security

=

\$2,500

Monthly income gap

\$30,000

Annual gap (\$2,500 × 12)

÷

4.0%

Illustrative withdrawal rate

=

\$750,000

Illustrative portfolio target

Illustrative only. Excludes taxes, healthcare changes, inflation, fees and sequence risk. A withdrawal rate is a planning assumption, not a guarantee. Social Security benefits are individual.

TODAY, 10 YEARS, 20 YEARS

Time does the heavy lifting when you start

Invested monthly	Today	In 10 years	In 20 years
\$500	\$0	\$81,940	\$231,020
\$1,000	\$0	\$163,880	\$462,040

Money is renewable: you can earn and rebuild. Time and opportunity are not. That’s why the first step matters more than the perfect one.

Illustrative: assumes a 6% average annual return compounded monthly, before taxes, fees and inflation. Returns are not guaranteed.

BUILD YOUR FINANCIAL TEAM

You don't have to do this alone

Who might be on it

- Financial planner
- Qualified tax professional
- Estate-planning attorney
- Insurance professional
- A trusted accountability partner

Understand before you engage

- How they're compensated
- Their credentials
- Whether they act as a fiduciary
- Any conflicts of interest

The right advisor listens, explains and helps you decide with confidence.

SYSTEMS THAT MATCH THE PERSON

The best system is the one you'll actually use



A spreadsheet



Automated
transfers



A visual dashboard



A scheduled
money
conversation



An accountability
partner



Your profession preserves accurate records. Give your own finances the same reliable record.

YOUR NEXT SEVEN DAYS

One decision. One action. One next step.

O1

Decide

What's one financial decision you've been postponing?

O2

Act

What one action will you complete in the next seven days?

O3

Schedule

When, specifically, will you do it?
Put it on your calendar now.

WRITE IT DOWN BEFORE YOU LEAVE THE ROOM

WHEN YOU'RE READY TO GO FURTHER

The Wealth Within

Today introduced the patterns. The Wealth Within is a four-day live experience where you work with them directly and leave with a personal Wealth Contract.

NEXT EXPERIENCE

January 14–
17, 2027

Las Vegas, Nevada

[lisachastain.com/the-wealth-
within](https://lisachastain.com/the-wealth-within)

PEACE • SECURITY • FREEDOM

Understand where you came from.

Appreciate where you are.

Take responsibility for where you're going.

ONE QUESTION TO TAKE WITH YOU

*Are you moving in the direction
of the life you want to live?*



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