



Your Money Soul Signature Program

Prospectus

It starts with the money. It's never really about the money.

A deep, no-judgement program for women who are done lying awake wondering where the hell their money is going. Meet your money soul, clear the blocks you never chose, and build a money life that actually looks like the one you want.

Led by Melissa Meagher, former financial planner and stockbroker turned financial wellness coach.



Does this sound familiar?

You're smart. You're capable. You run a team, a household, maybe a business. And yet when it comes to money:

- You have that slightly panicked feeling of *where is it all going?*
- You avoid opening the banking app, because not knowing feels safer than looking.
- You say things like "I'm just not good with money" or "I'm such a mess with this stuff."
- You set your prices, or your salary ask, below what you know you're worth.
- You're the one everyone leans on, the generous one, the fixer, and somehow there's never quite enough left for you.
- Someone else, a partner or a spreadsheet, makes the big money decisions.
- You've tried budgets, downloaded the app (three times) and made the spreadsheet with the pretty colours. They never stick.
- You lie awake at 2am doing mental gymnastics over your bank balance.

Here's the thing: none of this means you're bad with money. It means you've been carrying a money story you never actually chose, one that was handed to you long before you ever had a bank account.

**YOU CAN'T OUT-SPREADSHEET
A LIMITING BELIEF AND YOU
CAN'T BUDGET YOUR WAY OUT
OF SHAME, OR MANIFEST YOUR
WAY OUT OF MONEY CHAOS.**

IT TAKES BOTH:

**THE INNER WORK AND THE
OUTER WORK, TOGETHER.**



Meet Your Money Soul

Your Money Soul is the deeper, felt relationship you have with money. It's the part underneath the numbers, shaped by every belief, story and inherited pattern you've never actually chosen. Most people go their entire lives without ever being properly introduced to theirs.

The Your Money Soul Signature Program is your introduction. It's somewhere to finally talk about money, properly, without the embarrassment or the shame. No judgement here, ever.

Wealth isn't just a number in your bank account

Nearly 30 years in financial services, Melissa noticed something. The people who built real, lasting wealth weren't always the ones earning the most. They were the ones whose *whole life* was working with their money, not against it.

That's why she created the **Needs for Wealth**. True wealth is built in layers, and the bottom layers have very little to do with your bank balance. When those pieces are missing, no amount of budgeting will hold. When they're in place, the money side gets a whole lot easier.



This is not a get-rich-quick program

No crypto tips. No flipping houses. No soul-crushing spreadsheets. What this program gives you is simpler and, frankly, harder to come by: **options, independence, choice, and the freedom to do whatever the hell you want with your one wild life!**

How it works: inside first, then outside

We start with *you*, not your numbers. First we clear the foundation: your money blocks, limiting beliefs, inherited patterns, values and emotions. Then, once that foundation is steady, we build the practical skills on top, using Melissa's **SHINE Method**:

- **S: See Your Numbers.** You can't fix what you refuse to look at.
- **H: Harness Your Systems.** Simple, automated systems so your money runs itself.
- **I: Interrupt the Debt Cycle.** Understand your debt and get a plan to break the cycle.
- **N: Nurture New Beliefs.** Catch the old script and replace it with one you choose.
- **E: Expand Your Vision.** Design the life your money is actually for.

Notice only one of those five steps is about numbers. Anyone can learn to track a dollar. Almost nobody's taught how to actually *feel* differently about it.



Who this program is for

This program is for you if you are:

- **A motivated and dynamic woman** who is great with everything except her money, and secretly feels like a fraud about it.
- **Earning well but not getting ahead**, stuck in the cycle of covering repayments and wondering where it all goes.
- **Ready to stop handing over control**, whether to a partner, a spreadsheet or a vague sense of dread you've carried since you were twelve.
- **Going through a transition**: separation, a career change, starting a business, approaching retirement, or rebuilding after a hard chapter.
- **Tired of budgets that never stick**, and curious about *why* they don't.
- **Open to doing the inner work**, including reflection, journalling, a bit of fun "woo woo", and the occasional slightly ridiculous exercise.
- **Wanting to break the cycle**, so your children inherit a different money story than the one you were handed.
- **Ready to take inspired action**, not just learn about money but actually change how you live with it.



Who this program is not for

We'd rather be upfront. This probably isn't the program for you if:

- **You want to get rich quick.** No crypto trading, property flipping or seven-figure empires here.
- **You're looking for financial product recommendations.** This is coaching and education, not personal financial, credit, tax or legal advice. Where you need personal advice, Melissa will help you prepare to see a licensed professional, and help you understand their recommendations afterwards.
- **You just want a budget template.** You can download one of those for free. This program goes underneath the budget.
- **You need therapy or crisis support.** The program is trauma-aware, but it isn't counselling or psychological treatment. If that's what you need right now, please reach out to a qualified professional first.
- **You're not willing to look.** Seeing your numbers, your patterns and your beliefs honestly is part of the deal, always at your pace, never with judgement.



What you'll walk away with

The whole goal, really: **sleep, peace, and knowing you've got this.** Here's what that looks like in practice.

On the inside

- You'll know your money story better than most people ever will: where it came from, what it's afraid of and what it actually wants.
- Your personal money blocks named, through the Money Blocks oracle cards and quiz.
- The limiting beliefs running quietly underneath, caught and reframed into an anchor statement you actually believe.
- An understanding of the patterns you inherited, and the choice to keep or release them.
- Your top three personal values, a filter for every money decision (and all others) from here on.
- Clarity on what genuinely motivates you with money, and what pulls you off track.

On the outside

- A full picture of your finances, everything you own, owe, earn and spend, in one place.
- Simple systems that run your money for you, so it stops running you.
- A clear plan to interrupt the debt cycle, and an understanding of good debt versus the rest.
- A Wheel of Wealth showing where your life is thriving and where it needs attention.
- A retirement vision that's about the life, not just the number, plus confidence to walk into a financial adviser's office knowing what to ask.

For the life you want

- Your Fantasy Day, your 10 Dreams and one goal to start on now.
- The confidence to have the conversations you've been avoiding: with your bank, your partner and yourself.
- A full year of monthly coaching sessions and accountability, so the change actually sticks.

And for a lot of women: the first time in their adult life they feel like they're in the driver's seat of their own money.





Inside the program

Day 1: Clear the foundation

We go underneath the numbers to the stuff that's been running the show.

- **The Letting Go Fire Circle.** An opening ceremony to release what you no longer want to carry.
- **Money Blocks.** Oracle cards and a quiz that drag your blocks into the light, playfully and honestly.
- **Limiting Beliefs and the Four Emotions.** The sneaky sentences underneath, and the anger, sadness, fear and guilt attached to them.
- **What You Inherited and the Inner Child.** Where your money patterns really started.
- **Woo Woo Stuff, for Funsies.** Past lives and your astrology money houses, because we're ending the day on a high.
- **Game Night.** Yes, really.

Day 2: Step into your power

- **What Wealth Means to You, and your Wheel of Wealth.** Wealth is more than money; see where your life is thriving.
- **Areas to Consider.** Health, friendships, retirement and the life areas no money book ever mentions.
- **Money Motivations and Soul Gifts.** What actually fuels you, and the gift you give yourself.
- **Write a Letter to Money.** It sneaks past your logical brain to the emotional truth. (And Money writes back.)
- **Your Brain's Filter.** Why the same temptations keep showing up, and what to do about them.
- **Your Blueprint for Happiness.** Discover your top three values.

Day 3: SHINE

- **See, Harness and Interrupt.** Your numbers, your systems and your debt, with a quick win in the room for each.
- **Nurture New Beliefs.** Catch the old script live and burn it.
- **Expand Your Vision.** Design your Fantasy Day and your 10 Dreams.
- **Taking Inspired Action and the Closing Ceremony.** One goal to start now, and a send-off you'll remember.

Then: 12 monthly one-on-one coaching sessions

This is where the change sticks. One session a month, for a full year, so we get to work through every season of your money: birthdays, Christmas, tax time, holidays and all. Together you'll review your numbers, systems and debt, clear each heavy emotion one by one, go deeper on your Wheel of Wealth, prepare for financial advice, and revisit your goals and dreams.

Monthly is our recommended rhythm, but it's your year: if you'd rather move faster, you can run your sessions fortnightly or weekly instead.

In your final session, you'll retake the Money Blocks quiz, write a brand new Letter to Money, and see exactly how far you've come.





How to get started

1. Book your free Discovery Session.

A relaxed chat about where you are, where you want to be, and whether this program is the right fit. If it's not, Melissa will tell you, and point you somewhere that is.

2. Choose your kick-off.

The 2-day one-on-one intensive or the 3-day women's retreat. Your Welcome Pack arrives beforehand so you can settle in. Expect some lightbulb moments, probably a few tears, and definitely some laughs.

3. Your 12 monthly coaching sessions.

One-on-one over Zoom, once a month for the next year, to keep you on track, clear the blocks that pop up along the way, celebrate your wins and tweak your plan as life happens.



Choose your way in

Option	What it is	Best for	Investment
One-on-one 2 Day Kick off Intensive + 12 sessions	2 days in-house private retreat with Melissa, just you, followed by 12 one-on-one coaching sessions over zoom	Women who want privacy, pace and the deepest personal focus	\$22,000 inc GST Paid in full Finance Available with Payment Plan
3 Day Residential Women Only Retreat + 12 sessions	3-day group retreat with 5 to 8 women, followed by 12 one-on-one coaching sessions over zoom	Women who want connection, shared laughter and the power of the circle	\$25,850 inc GST Paid in full Finance Available with Payment Plan
3 Day Residential Women Only Retreat only	The 3-day retreat on its own, with the option to upgrade to the full program afterwards by paying the balance	Women who want to start with the experience	\$7,700 inc GST Paid in full Held Annually

The one-on-one intensive covers the same journey as the retreat in two days, because there's only one story in the room.



Every program includes

- **Your Welcome Pack:** the *Your Money Soul* book, Money Blocks Oracle Cards, Participants' Workbook, a beautiful journal, pen and coloured textas
- **The full SHINE Method**, with practical Home Fun reviewed in your sessions
- **Workbook tools** including the Money Blocks Quiz, Wheel of Wealth, Values and Catch It worksheets, and the SHINE Home Fun Planner
- **12 one-on-one coaching sessions** with the full program options, held monthly over Zoom across 12 months [2 hours]
- **A trauma-aware, no-judgement space**, where every exercise is an invitation, never a demand
- **[Optional] A buddy** from your retreat for weekly check-ins between sessions

Delivery: In person and Zoom Remote option available.

Group Retreats will be run on occasion in different states around Australia.

Various locations, dates and accommodation details will be posted for 2027.

Payment plan option available as a fully financed option, let Melissa know if you would like to speak with our broker to find out how that might work for you.



About Melissa Meagher

Melissa Meagher had all the qualifications. Bachelor of Commerce (Finance), Diploma of Financial Planning, former Certified Financial Planner, member of the Financial Planning Association since 1997. She spent decades as a financial planner and stockbroker, and genuinely thought that meant her own relationship with money was sorted.

Then she left corporate, started her own business, and found out the hard way that it wasn't. Not even close.

So she did the inner work herself first. And she noticed what she'd seen across the desk from clients for years: smart, capable women who confessed, almost in a whisper, that they had no idea where their money went. The problem was never a knowledge gap. It was shame.

Everything in this program has been tested on Melissa first (you're welcome). Today she's a financial wellness coach, founder of The Rebel Money Coach and Talking Money, and author of *Your Money Soul*, a #1 Best Seller on Amazon in five categories. She's a speaker for audiences including Business Chicks and national financial planning conferences, with her insights featured in Marie Claire Australia, and she does significant work supporting women rebuilding their financial lives after domestic violence. She lives in Brisbane, and believes good company, good food and good wine are non-negotiable.

"I come in on the money, but it's genuinely never actually about the money."



What women say

"All I can say is WOW! Deciding to do a one-on-one intensive weekend with her completely blew my mind. It starts with the money, though it's really not about the money at all. I walked away with real clarity, not just ideas, and I've already started making changes I've been putting off for years."

"For the first time in my adult life, I feel as if I am taking control of my own financial future."

"Working with Melissa has changed the way we feel about money. We were stuck in the cycle of just covering our repayments and never getting ahead. We've been amazed at how far we've come in just six short months."

"Melissa has not only helped me get my finances and budget back on track, but she has helped me regain my financial confidence. If you're looking for honest and non-judgmental financial assistance, give Melissa a call."

"With Melissa's help, my husband and I were able to eliminate nearly \$10,000 in debt and save up enough money to pay for our entire wedding ourselves."

Names withheld for privacy.



Frequently asked questions

I'm embarrassed about my finances. Will I be judged?

Never. No judgement here, ever, not from Melissa, not from the other women, and we'll work on not judging yourself too. Everything is an invitation; you can always pass.

Do I need to be good with numbers?

Nope. We go at your pace, and everything is explained in plain English. Plenty of women start out unable to look at their bank balance. That's normal, and it's exactly what we work on.

Do I have to share my numbers with the group?

No. Your numbers, accounts and debts are private. That work is done as Home Fun and reviewed one-on-one in your coaching sessions.

Is this financial advice?

No. It's financial wellness coaching and education. Melissa won't recommend specific financial products. Where you need personal advice, she'll help you prepare for a licensed professional and make sense of what they recommend.

I'm not into "woo woo". Is this for me?

Yes. The fun stuff is exactly that, for fun, and every exercise is optional. The program is grounded in decades of real financial services experience.

Should I choose the retreat or the one-on-one intensive?

Choose the retreat if you'd love connection and the energy of a small group. Choose the intensive if you want privacy and a faster pace. Book a free Discovery Session and Melissa will help you decide.

What if I've experienced financial abuse or a really hard money history?

The program is trauma-aware. You choose how much you share, and Melissa can connect you with specialist support where it's needed.

Can I start with just the retreat?

Yes. You can upgrade to the full program afterwards by paying the balance.

Do my sessions have to be monthly?

No. Most women love the rhythm of one session a month across a full year, but you can run your 12 sessions fortnightly, weekly or at whatever pace suits you.

What if I miss a month?

Life happens. We'll find a time that works and reschedule, so you still get all 12 sessions.

Is there a payment plan?

Yes. The program can be fully financed. Let Melissa know and she'll connect you with our broker to find out how that might work for you.

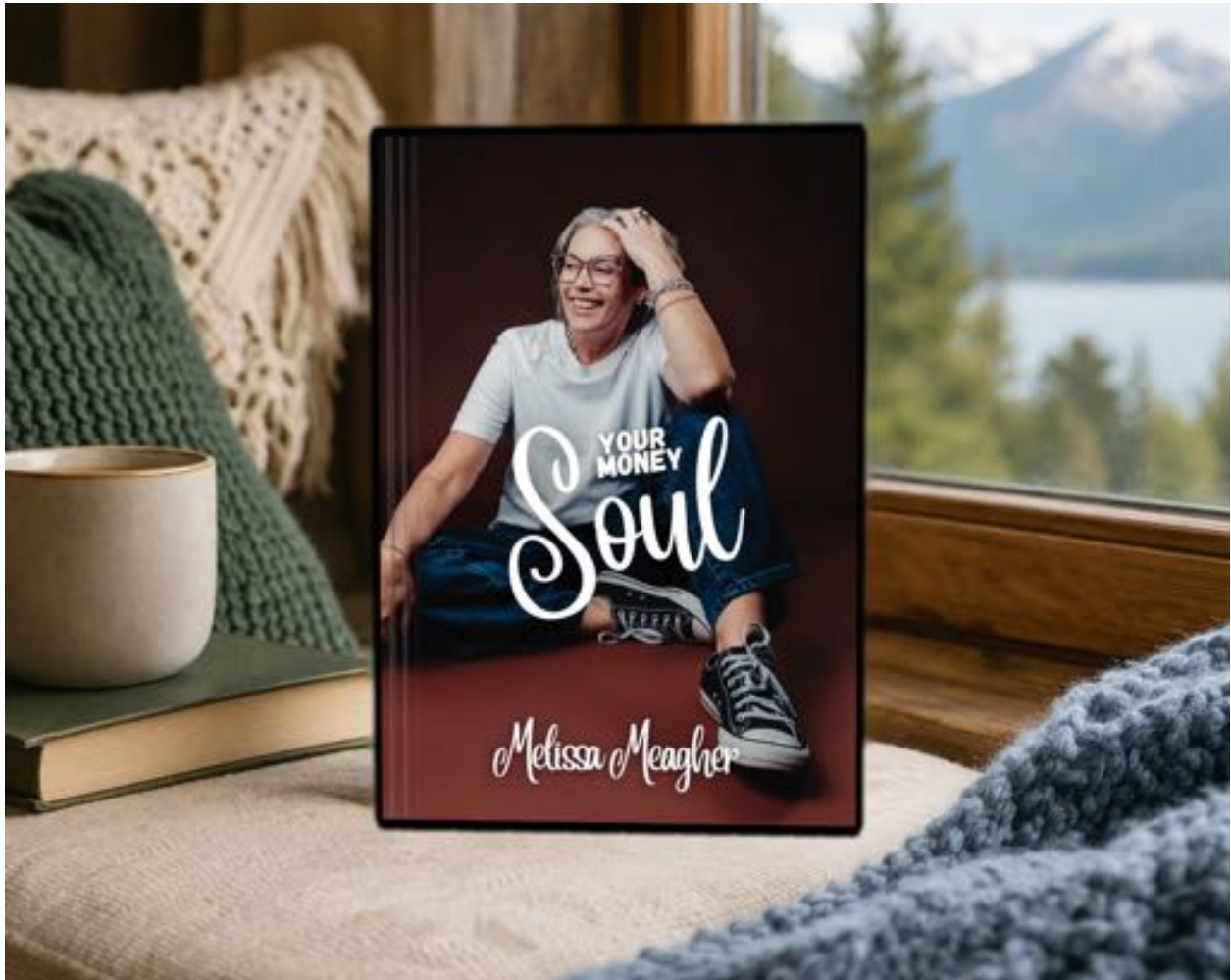
What do I need to bring?

A photo of yourself aged 0 to 7, your birth time, date and place, your phone with your banking app working, your diary, and comfy clothes and swimmers. (All will be explained!)

What happens after the 12 sessions?

You'll have the tools, the plan and the confidence to keep going on your own. If you'd like ongoing support, you can talk with Melissa about options to keep working together.





This is the first page of the version you choose

Imagine a year from now. You open your banking app without that knot in your stomach. You know where your money is going, and you chose it. You've stopped repeating the patterns you watched growing up. You feel calm, capable and, dare we say it, a little bit excited about money.

That version of you isn't a fantasy. She's just on the other side of a decision.

You don't need to feel fearless to take the next step. You just need to take it anyway.

Stop waiting for permission. Stop waiting to feel "ready." Stop waiting for someday. Book a free Discovery Session with Melissa. There's no pressure and no hard sell, just a genuine conversation about your money story and where you'd like to take it from here.

BOOK YOUR FREE DISCOVERY SESSION