



90 Days to Financial Peace

Unearth your calm, your peace, your path. | atpeacewith.com | emma@atpeacewith.com

The Intimate Money Framework

There are two types of money. **External money** - the salary, the house, the life it signals. **Intimate money** - the reality. The 3am money. The relationship you actually have with money when nobody is watching.

Most of us have a gap between the two. You cannot out-earn it. Earning more without closing it can actually widen it. 90 Days to Financial Peace is built to close that gap.

The Programme

12 weekly 1:1 sessions of 60 minutes, built entirely around you

Three stages:

FICTION	FACTS	FUTURE
<i>The money stories</i> What emotions and beliefs have you inherited? What stories are running on autopilot?	<i>The reality</i> Real visibility on the numbers. Not estimates, not fear - facts. The fog lifts and a plan emerges.	<i>What money is for</i> What do you want money to do/provide? A future you can see, feel and taste and are running towards.

What is included	What changes
• 12 weekly 1:1 sessions, 60 minutes, • Worksheets built around you, not a generic pack, • The No-Figures Money Check-In tool, • Email support between sessions, • The Intimate Money Framework.	• The 3am spiral quiets, • Breathing room - to think (not just reacting) and freedom to choose, • Money has direction and spending has intentionality, Decisions become painfree, • Bandwidth returned. Space to ask: what do I actually want?

The practical markers:

- A funded initial emergency fund - An initial financial cushion.
- A clear plan and the motivation to work toward paying off consumer and high-interest debt.
- An understanding of what 3–6 months of living expenses looks like and plan to build it.
- An understanding of why the future matters in financial decision making and what it looks like.

Who is Emma?

Emma is a money behaviours coach with 8+ years experience, trained in trauma-informed coaching and NLP, working toward her ICF ACC credential, with a BSc in Psychology. She has lived the gap herself and built At Peace With Finance so you get to the other side faster.

She coaches from beside her clients, not above them. No fear, no shame, no pressure. The plan you leave with is yours. Built for you, your life, your responsibilities co-created, not handed over.

Putting the personal back in personal finance.