Transcript Module 4 Cosmic Money Moves Workshop

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Cosmic Money Moves Workshop: January - April Overview

Welcome everyone to the module covering your "one thing grid" for January through April. This session is designed to provide a laser focus on your financial and professional goals. We'll delve into the astrology of each month, but first, I encourage you to identify keywords that resonate with your personal or professional situation. An entrepreneur, for instance, will find different insights than a householder, retiree, or investor.

Please ensure you have opened the downloaded documents: your fillable "one grid" worksheet (document #2) and documents #3 and #4. I will now share my slides, as one of our key themes is "get clear on your offer." This workshop focuses on your primary objective for each month from January through April.

January Focus: Recode the Message

Your fillable worksheet for January features the theme "Recode the Message." While this phrase is particularly meaningful for entrepreneurs, it also prompts you to consider: what is *your* message, and how can you recode it for yourself?

January Focus for Entrepreneurs

In January, Jupiter is still retrograde in Gemini, yet there's a tangible sense of promise in the air. With "Green Day waves" throughout the month, the momentum for money comes from clarifying your offers, tightening your copy, reviewing, and reconnecting with your audience in ways that truly convert. Use January to revisit your pricing logic, sales rhythm, and list health. While some of these activities should ideally be ongoing, January is about getting back to the basics. Invest in skills that will make selling easier later. Despite the integration of AI and other new technologies, the core principle remains: what are you offering, and how are you helping people find, connect with, and understand your message? This essential component will never change, regardless of the technology used to deliver it.

Building skills to improve yourself, particularly in areas of weakness or where you can significantly impact your bottom line, is crucial. This applies whether it's direct sales or making a noticeable contribution in a corporate role that enhances your visibility. Avoid forcing big launches while you are still refining how you communicate your value. Even for householders or parents, communicating your value within the family and community is important, as is owning your intrinsic worth. Shift your mindset to connect with brain health and joy.

Reflect on the prompt: "What in there speaks out, jumps out to you?" Perhaps it's adjusting pricing, improving workshops, or refining sales pages. Pick one thing. What is *your* "Recode the Message" for yourself?

January Focus for Individuals: Recode the Money Story

For individuals, January invites reflection rather than aggressive action, focusing on recoding your personal money story. Financial clarity stems from reviewing habits. How many of you reviewed your spending or income from last year? Even if you have a W2, do you truly know your income and expenses? I strongly recommend knowing how much you spent by the end of January. This could involve totaling credit card bills or getting a ballpark from your checkbook.

Review your money habits: analyze your subscriptions and assumptions about money. Identify what quietly drains you and what steadily supports you. January is ideal for reorganizing accounts, updating budgets, and learning skills that boost confidence in financial decisions. Are you someone still learning the basics of setting up savings accounts, SEP IRAs, or HSAs? Education is key; perhaps reading a few articles or asking some questions can make you more comfortable.

Avoid significant financial leaps until things feel mentally clear. This is because Jupiter remains retrograde in January, urging us to revisit and recount. Can you commit to looking at last year's spending, or at least figure out your monthly grocery expenses? Small steps like this offer a reality check. Remember the analogy of my husband, the "coffee scientist," who budgets his coffee expenses. You don't need a grand budget; just pick one area to track. If you run a business, a year-end reality check is essential. For householders, understanding spending can inform decisions about vacations or savings. January is the month to get real.

Revisit your financial beliefs. Do you inherently believe you don't have enough? What are your patterns, even at the grocery store? This money message is crucial to examine in January. By the end of the month, knowing what you spent last year is fantastic. On an emotional level, understanding any scarcity or dissonance will allow you to approach it with compassion and take smaller, manageable steps. This is your "one thing" for January.

Jupiter's retrograde motion asks us to revisit, specifically the energies of May and June of last year, when Jupiter entered Gemini. This period offers a second chance to refine what you were building or expanding.

February: Polish and Gather Your Energy

The general message for February is to "polish and gather your energy." Progress this month comes through refinement, not aggressive expansion. Instead of relentlessly trying to earn more or spend less, focus on improving what already exists. This means fine-tuning routines, clarifying paperwork, and strengthening communication around shared finances. Mid-month delays are possible, so patience will serve you well. Small improvements now will prevent stress later.

February Focus for Entrepreneurs: Stabilize

For entrepreneurs, February's theme is "stabilize." Strive to maintain an even keel; improving means staying steady. Keep experiments bite-sized, low-stakes pilots. Soft outreach and A/B split testing will provide quick insights. Gemini's review cycle favors conversations over campaigns and education over expansion. February is not a time for large expansions or major events. Trim distractions, strengthen one revenue path, and bank insights. You will scale once the momentum turns direct.

February carries a "try and stay even" energy. It's not a full stop, but it encourages a breather. While we have "Green Day energy" through February 2nd, the eclipse on February 16th (and 17th globally) marks a "full stop day." Similarly, March 3rd is also a full stop day. This is why the theme for February emphasizes small steps and adjusted expectations. You want to "tread water" and ready yourself. The first half of February is available for work, leading up to the 16th. Don't be afraid of eclipse days; if you have work, go to work. However, personally, I avoid one-on-one sessions on such days, as my advice might not be as clear. It's a day to unhook from the world if possible, or simply steady yourself. Perhaps get your groceries ahead of time.

The mega red days on your calendar, indicated by hovering over them, signify lower energy. This particular new moon on the 16th is an annular solar eclipse—a time to regroup your energy. Astrologically, February sees a dip in energy, and then Mercury starts retrograding on the 26th. This shift underpins the "hold steady" theme. What is your "one thing" for February?

Regarding birthdays on eclipse days, I recommend celebrating the weekend before or after. Keep it simple and use eclipse days for introspection, nourishment, and pulling away from the world. Don't force celebrations just because it's a particular date.

Creativity in February and Geopolitical Disruption

Is creativity a good thing to explore in February? Creativity will be complicated. Venus, the planet of creativity, is caught up in the eclipses, creating complexity. There are significant influences in Aquarius, a sign of revolution and disruption, suggesting more AI and geopolitical disruptions. The overarching theme for the year is to "focus on the signal through the noise." Don't get pulled off-center by news cycles or conflicts. While you should pay attention and decide how you want to show up, you must live your life, acknowledging potential pushback and revolutionary shifts in tech. Your focus is to stay steady. February is not a time for unfettered creativity.

January Follow-up: Mars in Capricorn and Real Estate

An important point about January: Mars, the planet associated with real estate, becomes very strong from January 16th through February 23rd. This energy, when Mars is in Capricorn, is about "getting stuff done" and can have an edge. It's a productive time for those involved in real estate, land, or yogic practices. Keeping yourself steady is important.

If you are in the real estate sector and selling, this period is a good time. There are two periods in the coming year when Mars is particularly strong for selling. This January 16th to February 23rd window is one of them. When Mars is strong, you can achieve higher value, as people are motivated to move quickly. If buying, it's not ideal when real estate values are elevated; continue to save. This could be an interesting time for those with property to sell, even if it contradicts conventional selling seasons.

March: Turn the Corner, Then Pace Yourself

March's message is to "turn the corner, then pace yourself." Jupiter stations direct in Gemini, bringing significant momentum. While there is an eclipse on March 3rd, the focus shifts to March 11th onward. Jupiter goes direct, providing a green light. What tested well in January and February? Have you completed your assessments? It's "full STEAM ahead," even with Mercury retrograde. Move forward by tightening funnels, standardizing messaging, and advancing promising projects. Early March still carries "review residue" from the eclipse; relax, then increase visibility after March 11th.

While Saturn will be combust into mid-April, there's a steadying force even when Saturn and the Sun align. Bureaucracy might be sticky for government contracts or permits, but generally, we will feel much more momentum in March.

March Focus for Individuals: Momentum Returns Slowly

For individuals, March means "momentum begins to return, but slowly." If you've been waiting on approvals, payments, or clarity, start moving forward after March 11th. Ease forward, understanding that the month is not a sprint. Make practical adjustments to savings or spending and increase confidence through structure, not risk. Sustainable progress outperforms quick wins.

What is your one thing for March? "Turn the corner, then pace yourself" encapsulates it. March 11th onward marks the beginning of momentum that will build slowly and steadily for the next three months, extending into April, May, and June.

Creativity in March

Creativity in March takes on a long-term planning element, especially for materials that require more time or working with different media. With the Sun, Venus, and Saturn together in Pisces for half the month, there's support for creativity, but it's focused on reproducibility and systems. On March 20th, Mercury goes direct, and all planets are direct, signaling a significant increase in momentum.

April: Make Things Real

April's astrology calls for "making things real." This means creating physical products, printable handouts, and organizing your home, office, or schedule. Focus on building your body, things that make you feel beautiful, savings, security, safety, steady returns, and reinstatable dividends. All planets are direct in April. While there's a small complication with Mars, Mercury, and Rahu together at the beginning of the month, the core message is "steady and secure, create and polish."

If you haven't set aside extra savings, any little bit you can put away in April is important. This month emphasizes security, gardening, taking care of your body, house, and home. It's a steady month.

April Focus for Entrepreneurs: Financial Nourishment

April is a powerful month for financial nourishment, focusing on basics and stability. Quiet, behind-the-scenes efforts matter more than visible results. As a business owner, do not hinge cash flow on a single big "yes." Focus on the steadiness of what regularly sells, what consistently brings in income, or your reliable quarterly events. Rinse and repeat what performs well. Finish operational polish and stage warm partnerships. April is a crucial time for making connections and building partnerships, especially after March 20th when Mercury is direct. This prepares you to capitalize on the powerful May and June energy. April can be a very good month.

What is your one thing that jumped out for April? Regarding moving home, especially a rental, May is generally better due to the flourishing energy. April, however, is about banking savings, increasing sales, and securing your financial foundation. It's a very important, productive month.

Common Pitfalls to Avoid

Here are common pitfalls to avoid when focusing on your "one thing":

- **The "I'll do it all" trap:** There's a reason to focus on one thing each month.
- **"This doesn't apply to me" excuse:** This might arise from discomfort or an area that needs attention most. If I say "bank that extra savings" or "make the offer that is your best," identify your most profitable offer from last year and focus on that.
- **"I'm too busy" mindset:** This focus is a check-in, the underlying beat for everything else.
- **Perfectionist freeze:** This isn't about doing it perfectly. Write it down, use it to focus. Cosmic timing offers an optimal window, but you still need to take imperfect action. Fumbling forward is okay.

Integrating Your Focus: Weekly Check-ins and Quarterly Review

I recommend a weekly check-in with your "one thing" in your journal or fillable worksheet. A monthly reflection allows you to assess if you're vibing with it or resisting it, and what adjustments you can make. The quarterly review in April emphasizes making bank, putting extra money away, focusing on security, and building your "bread and butter" offers. Ensure everything is in place.

To summarize the energy of these first four months:

- **January:** Reflection infused with action. Review last year's spending, recode your money story.
- **February:** Polish and gather your energy due to the eclipses. Improve what already exists, stay steady.
- **March:** Turn the corner, then pace yourself. Build strategic partnerships, momentum builds, move things forward.
- **April:** Steady and secure. Focus on your "bread and butter," your best-performing offer. Prioritize financial safety, savings, protection, and polish your systems in preparation for expansion.

The 90-Day Timing Plan: Integration Lab

We will now transition to the "integration lab" using your 90-day timing plan fillable worksheet. Jennifer will share the URL in the chat. The power of focused action lies in this clarity tool, integrating the red, green, and yellow days.

The 90-day plan worksheet asks three questions for each month:

1. What actions will you take?
2. When will you do them?
3. How will you measure success?

You will consider these questions across three sectors: a growth move, a stability move, or a visibility move. Some of you might fill in answers for all three, while others might focus on just one. During our upcoming break, fill this in. Are you in growth mode for January, polishing your message and seeking to expand income or find a new job? Or are you focusing on stabilizing or increasing visibility?

For growth and visibility, the "when" might align with the Green Days in January. Stability particularly resonates with February, but there are still actions for growth and visibility to keep momentum. Choose one area and write down your action, timeline, and how you'll measure success. Success might be a feeling, a dollar amount, connecting with three people, or attending an event. Be specific in how you measure it.

After this break, we will go into breakout groups to discuss these questions. We will automatically place you in separate rooms with one or two other people. For month one, you'll describe and answer these three questions related to your "one focus" for the month: your growth, stability, or visibility move. We will allocate 10 to 15 minutes for breakout rooms, allowing about three minutes per person.

Take five more minutes now to answer these questions. Don't be distracted by tech or downloads; write these questions down on paper and be present. Focus on your goals. Having them written in your own hand is important because I won't be in the breakout rooms to remind you. "What actions will you take? When will you take them? And how will you measure success?" Relate these to your growth, stability, or visibility move for just one month. Those who finish quickly can move on to month two and month three.