Soft Life, Smart Money

A Simple Guide to Budgeting, Saving, Paying Bills, and Building Financial Confidence



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All examples, worksheets, affirmations, and reflections are designed to encourage simple money management habits, financial confidence, and personal growth.

Cover design and interior design by Pretti University.

Printed in the United States of America.

DISCLAIMER

The information in *Soft Life, Smart Money* is for educational and informational purposes only.

This book is not intended to provide personalized financial, tax, legal, or investment advice.
The strategies, examples, and suggestions shared in this book are general in nature and may not be suitable for your individual circumstances.

Your financial situation is unique.
Before making any financial decisions,
please consult with a qualified professional
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Use this book as a guide, take action with wisdom, and create the financial life you deserve.





Welcome, Pretty!

I'm so glad you're here.

This book was created for you— the woman who is ready to take control of her money, build her confidence, and create a life filled with more peace, more freedom, and more possibilities.

Money management is not about perfection.
It's not about having it all figured out or never making mistakes.
It's about making intentional choices that move you closer to the life you dream about.

It's about clarity. It's about intention.
It's about creating more peace in everyday life.

When you know where your money is going,
you feel less stressed, more confident, and more in control.
You make better decisions. You say yes to the things that matter.
You build security for your future. And you create a life that feels good on the inside, not just on the outside.

This book will walk with you every step of the way—
through budgeting, saving, paying bills, and building habits that support your goals and your soft life.

You are capable. You are worthy.
You are becoming the woman you dreamed of.

Let's plan soft, save smart, and live pretty—together.

With love,
Darline Antoinette

Pretti University
PLAN SOFT. SAVE SMART. LIVE PRETTI.

This is your season to grow, to build, and to prosper.
Welcome to your *Soft Life, Smart Money* journey!

How to Use *This Book*

This book was created to help you take control of your money, build financial confidence, and create the life you dream about. Each chapter is simple, practical, and filled with tools that you can use right away.

Take it slow. Take it one step at a time.
Small, consistent actions create big results.

GRAB YOUR TOOLS

Before you begin, gather a few things that will help you get the most out of this book:



A NOTEBOOK
for notes, reflections, and planning



A CALCULATOR
to help you add up, plan, and stay on track



YOUR BANK STATEMENTS
so you know your numbers and see the full picture



A QUIET SPACE
where you can focus and create your plan without distractions

HOW TO GET THE MOST OUT OF THIS BOOK

- Take it *one chapter* at a time. Don't rush the process.
- Do the *activities and worksheets*. They are here to help you.
- Be *honest* with your numbers. No judgment—just clarity.
- *Apply* what you learn. Small steps create big change.
- *Review, reflect, and adjust.* Your journey will grow with you.
- *Celebrate* every win, no matter how small!

Every page you read is a step toward the life you deserve.



YOU'VE GOT THIS!

You are capable of more than you know.
This book is your guide, your support, and your reminder that your future is so bright!

Let's get started, Pretty!

