academy
FINANCIAL WELL-BEING

For the self-employed, freelancers and independent professionals

Get a grip on your private and business money.

Your income fluctuates and the responsibility is yours. A fixed salary, reserves and a buffer give you a clear overview.



What we can concretely do for you

Keep personal and business separate
A simple account structure and a regular salary from your business, so you know what is yours.

Set money aside for VAT, contributions and taxes
A calendar with due dates and fixed percentages, so payments no longer catch you by surprise.

A buffer for lean months
A personal buffer and a business buffer, with small milestones and automatic saving.

Look calmly at your figures
A weekly money moment of thirty minutes with five figures, and a plan for the ups and downs.

Decide with confidence
Prices, investments and growth: the four questions and the calculation tools that help you choose.

Behaviour and habits
Break the cycle of money stress and avoidance, together with a coach if you wish.

How do we go about it?

1. Book an appointment
2. Take “Boost your financial confidence”
3. Use the tools
4. Work with a coach

What it gives you

- ✓ A steady salary and a clear split between private and business
- ✓ Reserves ready for VAT, contributions and taxes
- ✓ A buffer so lean months no longer keep you awake
- ✓ A weekly money moment you look forward to instead of dreading

Who is it for exactly?

- ✓ Self-employed people, full-time or as a side activity
- ✓ Freelancers and one-person businesses
- ✓ Entrepreneurs and managers of an SME
- ✓ Practitioners of a liberal profession
- ✓ New entrepreneurs who want good habits from the very beginning

Calm starts with overview.

Discover what the academy can do for you as a self-employed person.

→ **financialwellbeingacademy.com/en/voor-zelfstandigen**

Scan the code

Educational and independent: we sell no financial products and give no personal financial advice. Coaching is only available in Belgium.
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