

# THE ORGANIZED REALTOR WORKBOOK



**FREE WORKBOOK**

A GUIDE TO ACHIEVING FINANCIAL  
STABILITY, SECURITY, AND FREEDOM

# DO YOU FIND YOURSELF THINKING...

“I want to stop living closing to closing. I need to build consistency in my finances. I wish I was better organized.”

“I don’t save for taxes and I don’t have enough in my emergency fund. I need to have a budget and start paying my taxes each quarter.”

“I make a good income but I don’t do much with it. I need my money to work for me. I want to build wealth.”

After too many conversations like this with top-producing agents, I dusted off my awesome skills as a financial analyst, technical whiz, data scientist, and wealth coach, to create a service that helps realtors show their money who’s boss. For real. And forever.

## THIS IS WHERE THE ORGANIZED REALTOR COMES IN WITH SUPER POWERS TO...

- Help realtors gain clarity and control over their finances
- Reduce financial stress and achieve peace of mind
- Build wealth



## HI, I'M RUZANNA QUEENAN

I am Ruzanna, the President of Queenvest. Like many women, I wasn't always good with money, but I learned through many years of work in the financial industry how to use money well. I am fortunate to have the opportunity to help strong, ambitious business owners and executives take control of their money and ultimately, their personal success.

I give the kind of life guidance that the traditionally investment-oriented financial advisors have for years failed to provide. Our lives are an increasingly complex puzzle and I help my clients fit the pieces together. I do this through a Life Planning process that explores people's desires, creates a vision for their lives, identifies the obstacles on the way, and comes up with a detailed plan to make their life's vision a reality.

I cannot do what I do without listening, understanding and collaborating with my clients in a respectful, thoughtful way. My clients and their financial needs deserve every bit of attention, care, and respect that I can give. I am honored by the trust my clients put in me to help them make their lives better.



## FROM A TOP-GROSSING REALTOR TO A TOP-NETTING AGENT: YOUR PATH TO ACHIEVING FINANCIAL STABILITY, SECURITY AND FREEDOM

1. Do you have long-term financial goals and know how much you need to save each month to achieve your goals?

YES

NO

2. Do you set profitability targets along with your commission growth targets?

YES

NO

3. Has your net worth grown in the past year and why? Or if it hasn't, what was the reason?

YES

NO

**NOTES:**

# EXPENSE WORKBOOK

## Essentials

Groceries _____	<input type="text"/>
Gas _____	<input type="text"/>
Mortgage/Rent _____	<input type="text"/>
Utilities _____	<input type="text"/>
Internet _____	<input type="text"/>
Phone _____	<input type="text"/>
Health insurance _____	<input type="text"/>
Health Cost _____	<input type="text"/>
Car Insurance _____	<input type="text"/>
Home maintenance _____	<input type="text"/>
Personal Care _____	<input type="text"/>

## Life Style

Gym Membership _____	<input type="text"/>
Social Membership _____	<input type="text"/>
Cable/Digital _____	<input type="text"/>
Subscriptions _____	<input type="text"/>
Kids Activities _____	<input type="text"/>
Beauty Care _____	<input type="text"/>
Clothing _____	<input type="text"/>

## Luxury

Restaurants _____	<input type="text"/>
Coffee _____	<input type="text"/>
Clothing _____	<input type="text"/>
Shopping _____	<input type="text"/>
Travel/Vacations _____	<input type="text"/>
Entertainment _____	<input type="text"/>
Gifts _____	<input type="text"/>
Hobbies _____	<input type="text"/>
Charity _____	<input type="text"/>

## Total



# THE ORGANIZED REALTOR CHECKLIST

FOR EVERY YES ADD UP YOUR POINTS.

1. I deposit my commission into a separate commission account.

YES                       NO                       1 POINT

2. I save a portion of each commission into a separate tax account.

YES                       NO                       1 POINT

3. I pay my estimated taxes every quarter.

YES                       NO                       2 POINTS

4. I have a personal budget and I track my spending each month.

YES                       NO                       2 POINTS

5. I have 6 months of essential expenses saved into a reserve account.

YES                       NO                       3 POINTS

**NOTES:**

# THE ORGANIZED REALTOR CHECKLIST



6. I use a bookkeeping system to track my business expenses.

YES

NO

4 POINTS

7. I review my profit and loss statement monthly.

YES

NO

4 POINTS

8. I have a financial plan and how much I need to save to achieve my goals.

YES

NO

5 POINTS

9. I save for my long-term financial goals every month.

YES

NO

5 POINTS

10. I review my net worth regularly and track how it's growing over time.

YES

NO

5 POINTS

TOTAL POINTS:

**0-10 points...**It's time you got yourself organized!

**10-20 points...**Let's start building your wealth

**25+ points...**You're crushing it! Keep up the good work!

## OTHER RESOURCES



### **The Secret to Selling More Business in Real Estate**

Growing your real estate business can be a challenge if you're not financially organized. Follow these tips to help reduce stress and close more business today!

LEARN MORE



### **How Successful Realtors Can Avoid the Comparison Trap**

“Comparison is death to creativity, productivity and success.” But with some deliberate thought and focus, we can master the art of contentment and avoid the comparison trap for good.

LEARN MORE



### **A Realtor's Guide To Stock and Bond Investing**

My realtor clients are savvy investors who know how to analyze, price and purchase investments and how to manage them to earn good returns. However, the question I get asked the most often is, “I know a lot about real estate, but not a ton about the stock market. How do I invest?”

LEARN MORE

## NEED MORE HELP?

Queenvest helps you organize your finances and build wealth. When you work with us, you are able to:

**Get Organized** with your business and your personal finances to have a budget, track expenses, pay taxes, and save.

**Produce** more with a financial plan that sets targets not only for revenue but also for your bottom line.

**Invest** your money in a diversified portfolio of assets that will help you grow wealth.

**Prosper** both financially and personally and live your most fulfilled life.



# LET'S HAVE A CONVERSATION!

Whether you're a rookie just starting out or a seasoned agent, we understand your financial challenges and have plenty of experience helping agents achieve their financial goals. But it all starts with a conversation ...

## GET IN TOUCH

I can't wait to hear from you and learn how I can help you with life financial planning, investment management, and business consulting services.

(617) 913-7346

Monday-Friday available from 9 am - 4 pm

**GET IN TOUCH**