

21-Day Reflection Workbook

PREPARING FOR THE YEAR OF THE
HORSE

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About Me



I am **Minh Chau Nguyen, Loan Manager** with Pacificwide, and I have been helping families achieve their homeownership and financial goals since **2009**.

For me, mortgage lending has always been more than numbers and paperwork. It is about **helping people create** a safe foundation—owning a home, building a family, growing wealth, and gaining the freedom to live fully and retire with peace of mind.

Over the years, I've had the privilege of guiding many clients through some of the **most important decisions** of their lives.

Through this work, I've come to understand that financial stability and emotional well-being are deeply connected.

In **2020**, as COVID affected the world, I witnessed how much people were struggling—not only financially, but emotionally and mentally. That experience expanded my calling. Beginning in **2021**, while continuing my full-time role as a Loan Manager, I started introducing personal development and mindset trainings to Pacificwide's real estate agents and brokers.

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About Me

As I taught these classes, ***I saw something profound happen***. People became ***clearer, more confident, and more grounded***. They began to understand themselves better—and with that understanding came better decisions in life, relationships, and business. I also found myself learning and growing every day alongside them.



Through this journey, I realized that when people discover their ***life purpose***, everything changes. Challenges no longer feel overwhelming. Obstacles become opportunities to grow. Even difficult experiences are seen as part of a greater path toward becoming one's best self.

Today, I continue to serve in ***both roles***—helping clients with their mortgage and real estate goals, while also guiding individuals toward clarity, purpose, and inner peace. To me, these are not two separate careers; they are two expressions of the same mission.

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About Me

I AM HERE TO HELP YOU:

- Find the right home and mortgage to support your future
- Build long-term stability and abundance
- Live with purpose so each day feels meaningful, even during challenges

My mission is to bring **happiness, clarity,** and **meaning** to everyone I meet—through practical guidance, heartfelt support, and conscious growth.

Thank you for allowing me to be part of your journey. I am deeply grateful for the trust you place in me, and I look forward to walking alongside you on this path.

With love, respect, and gratitude,

Minh Chau Nguyen



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Welcome!

We still have three weeks left in the **Year of the Snake** before we step into the **Year of the Horse**.

These next three weeks are not about **rushing forward**. They are about **preparing wisely**—so when the Horse energy arrives, you are ready to move with clarity, strength, and confidence.

This workbook is your companion through these final three weeks. It invites you to slow down, listen inward, and release what no longer belongs in the next chapter of your life.

*You don't need to rush.
You don't need to fix anything.
You only need to listen.*

-MC Nguyen

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UNDERSTANDING THE FINAL WEEKS OF THE SNAKE YEAR

The Snake represents **wisdom, awareness, and transformation.**

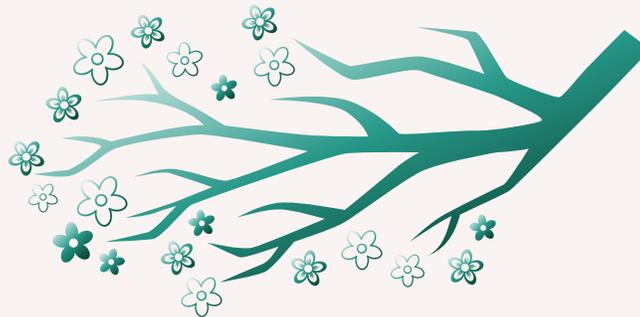
This is the season of **shedding old skin.**

THESE FINAL THREE WEEKS ARE FOR:

- *Releasing what no longer fits who you're becoming*
- *Closing loops—unfinished conversations, lingering commitments, emotional weight*
- *Simplifying your life, your schedule, and your thoughts*
- *Listening inward instead of forcing answers*

GENTLE QUESTIONS TO HOLD:

- *What am I done carrying into the next year?*
- *What feels heavy, outdated, or no longer aligned?*



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WHAT'S COMING NEXT: THE YEAR OF THE HORSE

The Horse brings:

- *Movement*
- *Momentum*
- *Courage*
- *Visibility*

Things will move faster.
Opportunities will come quicker.

But the Horse favors those who are **clear and ready**— not scattered, exhausted, or holding on to the past.

HOW TO PREPARE FOR THE HORSE YEAR

- *Choose 1–3 clear intentions (not too many)*
- *Strengthen your health and energy—rest now so you can run later*
- *Decide what you will say yes to—and what you will no longer tolerate*
- *Trust that clarity comes from stillness before action*

REMEMBER:

The Snake teaches us what to release.
The Horse rewards us when we finally move.

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PURPOSE:

These **21 days are an invitation to slow down, release what no longer serves you**, and prepare yourself—mentally, emotionally, and physically—for the forward momentum of the Year of the Horse.

*You don't need to rush.
You don't need to fix anything.
You only need to listen.*

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Closing Reflection

The Snake has helped me release.
The Horse invites me to move forward.

WHAT I AM LEAVING BEHIND:

WHAT I AM CHOOSING TO CARRY FORWARD:

Rest. Release. Prepare.

The Horse year will meet you where you are ready.