

## Kel Galavan

### *Mrs Smart Money*



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**mrs  
smart  
money**

When Kel Galavan stepped back from her 16-year career in pharmaceuticals to spend more time with her children, she could never have imagined the path it would take her on.

She embarked on a No Spend Year in 2019, giving up alcohol and takeaways, new clothes, makeup, and dying her hair, among other things. The family cut spending by €27,500. Kel's Instagram account gained a massive following, and she teamed up with Orpen Press to write a book. *Mindful Money: More Money, More Freedom, More Happiness* launched in January 2021. The first print run sold out in under three weeks.

Since then, Kel MSc & QFA has founded her company, Mrs Smart Money Ltd. By harnessing her experience and financial background, Kel empowers her clients with the skills they need to apply the power of mindset and establish simple systems, helping them on the path to financial security, and creating healthy money habits from the inside out rather than the outside in.

She does this through writing, coaching and partnering with companies and the media on like-minded projects to increase financial literacy and confidence in money and life.

But Kel didn't see herself as a businesswoman until she joined ACORNS. The encouragement and support gave her confidence and opened doors to resources and practical advice she didn't know about.

*Providing early stage female entrepreneurs, living in rural Ireland, with the knowledge, support and networking opportunities to meet and even exceed their current aspirations.*



An Roinn Talmhaíochta,  
Bia agus Mara  
Department of Agriculture,  
Food and the Marine