

THE STREET PH.D

NO MORE

BrokeAssNess

A HUSTLER'S GUIDE TO PAID IN FULL

ATTRACT THE **MONEY** YOU NEED AND WANT!

MICHELLE CARVALHO

BOOK 1 OF 4

THE STREET PH.D: NO MORE BROKEASSNESS

A HUSTLER'S GUIDE TO PAID IN FULL. ATTRACT THE
MONEY YOU NEED AND WANT!

MICHELLE CARVALHO



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Considerations:

Thank you for acquiring Book 1 of 4, "No More BrokeAssNess," from The Street PH.D book series.

Anyone can have book smarts, but the development of insight into the intuitive *know how* and *mandatory hustle* that is demanded in the pursuit of purpose and happiness can only be derived in the trenches. The Street PH.D combines the hard knock experience and wisdom handed down by the triumphant lives of those before us and among us, and delivers it in publications that can be used for the improvement and advancement of your life. I hope you find the inspiration, motivation, and intuitive tools you are searching for to create the life you want inside these pages.

This book is dedicated to the dreamer. You have all the tools you need to create a paradise here on earth. You don't have to wait & you don't have to be broke.

Create the life you want. Attract the money you need. Decide to prosper and express yourself completely.

LETTER FROM MICHELLE

THE STREET PH.D

Dear Dreamer,

I understand what it means to be a brokeass. I know what it's like to feel as if there is no access to the amount of money I want to improve my life. Like many people who find dissatisfaction with their finances, I managed to stay hopeful during those times by always acknowledging those who are less fortunate. Gratitude helped me stay inspired and motivated when my pockets were empty.

It doesn't matter what happens out there on the edge, be ready to shift your mindset to a *cup half-full* kind of think tank. This mentality has helped keep my ego in check so I can see further, think broader, and act in ways that bring solutions to problems with money.

Each time I find my way out of serious challenges that effect my quality of life, in this case the tribulations brought on by my previous shifty relationship with money; I turn back to share the wisdom I've gained to help others where they are now. I've made it my lifework to help you realize your own potential to attract the money you need and want by giving you the blueprint that has worked for me and many others who remain on top of their cash flow A-game.

You don't want to be broke and your creator doesn't want that for you either. The more of us who commit to living up to our full potential, the

more opportunities there will be to reach back and help others do the same. I wish I knew how to apply the universal laws, mindset, and behaviors necessary to create any amount of money I wanted twenty years ago.

We don't have to be preoccupied with lack of finances when we know with absolute certainty how to make prosperity a reality in our lives. Being a brokeass is an ideal starting point for creating a path toward financial victory. I hope the following pages set the natural creator within you free, and shift your think tank into a mindset that chooses financial abundance and prosperity as a way of life.

Love & Light

Michelle Carvalho

TERMINOLOGY DEFINED

What is *BrokeAssNess*? Let's define our terms.

BrokeAssNess - A never-ending, volatile cycle of not having enough money. In other words, pockets are filled with lint.

Financial Intimacy - A clear understanding of one's own ability to attract money into their lives. Financial intimacy is developed through knowledge of universal law and protection, personal purpose, acceptance of power and potential, and love of financial expression. All hate and resentment toward money is released and resolved.

To Do: Grab a pen and paper. This is a note-taking read that is meant to help you gain perspective and transform your relationship with money. Several times throughout these pages you will be required to write something down. I encourage you to do so with enthusiasm. Let's have some fun.

CHAPTER 1

BROKEASSNESS UNCOVERED



THE MAJORITY of people I meet express dissatisfaction with their finances. They hope for more money and believe that the lack of it is preventing them from doing the things they really want to do. There's no doubt that the more money you have, the more you can do for yourself and others. So why aren't more of us focused on creating a financial flow we can be satisfied with, or at least making real efforts to secure the money we want in the future?

Some of us come into lump sums of money unexpectedly, and before we can situate the last dollar, it's gone as though it burned holes through our pockets. Most of us don't apply ourselves to a well constructed plan long enough to make significant financial changes in our lives. It doesn't matter how much or how little money we possess, we are not informed enough to keep our cash working on our behalf. There's an enormous tendency for brokeassness in the modern world, despite overwhelming proof that there are no shortages of green bills being printed down at the Bureau of Engraving and Printing, in Washington, D.C.

Hard cold cash is all around us, but only a few have found lasting access to it. For a long time I accepted the common tale that there is some kind of

conspiracy against ordinary folks' efforts to make big money and I'm excited to report to you, it's not. And if there is a conspiracy, it's not powerful enough to permanently disrupt any chance for you to become financially free if that is what you really want. Unblocking your mental energy from belief systems that cause you to feel powerless to shape your life is of high priority. You must train yourself to believe it is possible to attract the money you want to begin developing financial intimacy.

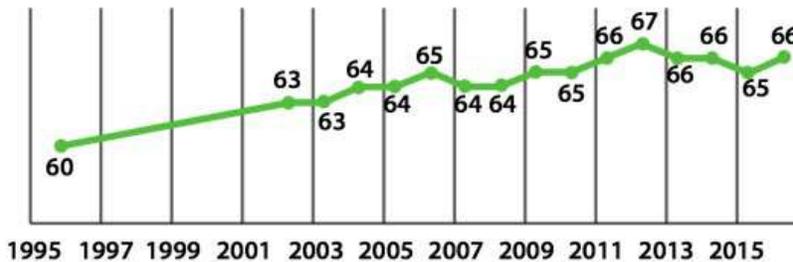
We all age over time and begin to slow down in our professional lives. Not many people want to find themselves working or busting their chops at jobs for survival wages in their sixties. An entirely different situation would be working at sixty doing something you love, but doing so without concerns about your livelihood because you have already established financial freedom. Too often this scenario is not the case. Let's go over a shocking and disturbing statistic that could be the eye into the future for those of us who fail to prepare for our less active golden years.

According to the most recent GAO, U.S. Government Accountability Office data from 2015, 47.7 million Americans, 65 or older, had a median annual income of less than \$19,000 per year. That's more than half, not counting those who have no savings or income at all. See graphs and more about this report [here](#). Sure, you might not be anywhere near sixty-five yet, but if you're taking care of yourself during one of our nation's greatest health-conscious waves, where people are living much longer, you'll make it there one day. That's a valid reason to be concerned; you could be one of the many Americans over sixty-five who are predicted to live an additional 20 to 25 years.

U.S. Workers' Expected Retirement Age, 1995-2016

At what age do you expect to retire?

■ Mean age



GALLUP

It's inspiring to see how much longer we're living. We'll need money to last just as long to be secure. (Credit: Gallup Survey - GOA.gov)

There's a lot to learn from those who were here before us, and the seniors presented in these statistics who struggle financially today. In the end, we won't be any different than our predecessors; unless we do something different with the information they've left behind for us. If on average, retirement age American citizens living in a wealthy and free country find themselves barely getting by with less than \$19,000 per year, we're in trouble. A great way to avoid this kind of financial pothole is to understand why it happens. Agree that it doesn't have to be this way for you and develop the mindset and financial habits you need to ensure a better outcome for yourself.

I grew up in a family that didn't engage in thoughtful conversations about money, or how to manage it, or the importance of establishing a free flowing energetic relationship with it. For the most part, we were taught that money didn't grow on trees, and because of this, we should stop asking for unnecessary items. Side note: To imply that money doesn't grow on trees (when the paper it's made out of actually does come from trees) sends the negative message that money is scarce, limited, and difficult to obtain.

Reinforcement of these kinds of money messages is so common that it can take tremendous effort to overcome them. Usually without realizing it these messages discourage us from pursuing amounts of money that might seem unrealistic when compared to people in our close circles. These messages are so powerful that they help create mentalities from which the relationship with money borders on desperation and negativity for an entire lifetime. Popular clichés and negative connotations about money and its unavailability to the masses can implant fear and a disdain for money in the mind at an early age.

My grandmother was a tough talker and she did not realize the impact of her negative money messages on our young subconscious minds. She could also create magic with a tight budget until it stretched so far we barely felt the struggle she complained about. I'm sure at the time these were good character building moments for her, but her secrecy and warnings closed us off from gaining a realistic understanding into why we were struggling. Hearing her complaints, it was easy for us to assume we were helpless in shaping our own financial destinies.

Don't get me wrong, there's nothing shameful or bad about being in the struggle. The "struggle" is responsible for the pursuit of some of the most incredible ideas known to mankind. Inspiration for serious change can come out hardship and many of us have surprised ourselves with how we've managed to pay bills, fund exotic vacations, or compound the down payments for those dream houses when we didn't have much to start with. But struggling as a way of life, more often than not, and never being able to experience the financial gratification, which allows full expression in life, is not God's permanent intention for any of us.

Sure, there is a lot of greed and excessive spending going on in our world, but as much as that statement is true, it's also fact that the money machines are printing through all of this. One person or group's mismanagement of money has no permanent effect on your financial

potential if you're a forward thinking and action-oriented individual. You are able to attract the money you want regardless of what other people are doing in their lives. Like you are, money is also a form of energy. The spiritual process of allowing money to come to you needs activation for it to start flowing in your direction. You are in control of your energy transmission and the ability to mold your life into something exciting.

Yet still, so many of us are unable to fulfill our financial needs during our 30's, 40's and 50's, which are prime age cycles when we should be enjoying our highest earning potential. These are the dream making years and brokeassness should only be one part of the process - the beginning. It's a phase that should be overcome at some point, and eventually positive financial momentum should be accomplished. Perhaps we would all do better to become more aware of the many external negative persuasions.

Most of us agree that success is available to anyone, yet, only a small percentage of us become financially satisfied and free from money troubles. Let's bring to mind the 1 - 10% of the population that the 90% complains about. The goal is to sort through the behavioral and mindset differences between these two groups to find solutions that can be used to create more financially free individuals. If a small group can become financially free in one lifetime, then there is no reason that the larger group cannot learn how to do the same for themselves.

Aside from the cynical, misleading, outdated and often ineffective political conclusions that attempt to tell us why the struggle of low-income persists, there's a useful and effective area of thought we ignore or fail to consider. A simple shift in perspective or lack thereof, which I'll coin "cultural irresponsibility," has more power to transform or hinder financial potential than one might expect. Neglecting to discuss the need to shift our perspectives about money, teach it, and nurture it, is a root cause of persistent income inequality, or brokeassness, among us otherwise fine folks.

Here is another troubling fact before we get into the exact steps one must take to evolve from brokeassness in their life and attract the money they want:

According to the same government data for 2015, only 10 out of 100 people are expected to be financially secure at age 65 and even fewer will be financially independent and free....

This data might cause feelings of helplessness and nausea, because up until today that could have been true for you or someone you know. It seems absurd that some people can generate financial prosperity abundantly, while others can barely make ends meet. You can live a few blocks away from millionaires and feel completely disconnected and foreign to the wealthy lifestyle even though it's right up under your nose.

In our society we're made to feel separated and resentful of our rich ass neighbors. However, putting ego and misunderstanding aside allows a sneak peak into why most wealthy folks made it to where they are in life. Choosing curiosity over resentment is the first step toward opening your mind to information that can change your perception about your own financial potential. No one is superhuman, and with the jewels I'm about to share with you, you can learn exactly what to do to fatten your wallet.

CHAPTER 2

YOU HAVE NO IDEA WHAT YOU WANT



THERE ARE critical questions being left unanswered preventing most people from attracting the cash flow they need and want. In this section we will focus on two important ones, which are usually neglected. We step out into the world during our early twenties, some of us even younger, with over forty years on the table to find a way to make the money we want. Then somewhere down the line, without realizing anything is happening, some mysterious energy swoops in and separates the ballers from the brokeasses. I started out on my life path as a brokeass but in my heart I knew I wanted enough money to live life as I choose. I earned enough money for the things I needed throughout the different phases of my life, but I would always eventually hit a bump and find myself broke. There never seemed to be enough money for me to do the things I wanted to do with consistency. Gratefully, I always believed there was a lot more where that money came from so I would keep at it. Like many people, I also spent my money without a clue into what I really wanted long term. I was usually focused on the present moment or the year if I was being insightful.

We rarely sit down and decide exactly how much money we want and need in life; not just for this year, and not according to our pension plan

payouts, but a hard look into our future wants and desires. Here, you'll take this opportunity to address this dilemma. When was the last time you sat down and mapped out what you really want? As hard as we try to manage our lives and do it right, we rarely know how much money we want or need for the long haul. Most of us decide how much we need for the week or the year when we go job hunting. If you ask anyone of your friends or family members the questions below they probably will not be able to answer. Try it out for yourself and ask as many people as you can.

1. What are you doing right now to increase your income up to what you feel you want to earn?

Most likely the answer is going to be a blank stare instead of a clear response. You might get a suspicious smirk or a nervous laugh, but manage your courage, and ask the second question.

2. How much money do you plan to be worth when you retire?

By now, both of you might be feeling uncomfortable, and not because the amounts revealed to you are of astronomic proportions, but because there will probably be no clear answers to your questions. And, just a heads up, your friend could toss shade over this for about a week.

Ask yourself the same two questions, because until you began reading more about brokeassness, you probably didn't consider answering these questions for yourself either. Most people can tell you what they want to do at retirement or next year even, but they usually have no idea how they plan

to do the things they fantasize and dream about. There are many more questions that need to be answered, too. Not until you are absolutely clear about what you want financially can there be any way for the money to show up in your life. You should not be thinking small either.

If it's any consolation, I wasn't completely clear about what it meant to be financially free in my own life up until a few years ago. I certainly was not as clear about my financial desires as I am now. I always knew I wanted to have enough money to take care of my family and anyone I could help out along the way, but it is not enough to simply know. I also like to have money to travel, give to charities, buy nice gifts, and spread new bills all over my mattress, but I hadn't considered the importance of coming up with a definitive answer to these questions. Neglecting to answer important financial questions might explain why I would attract hundreds of thousands of dollars each year of my life, yet always run out of money and find myself starting over again.

Some people think if they had more cash it would change their lives. The fact is, if you don't know exactly what you need it for, and your long-term financial goals; you and your money will soon go separate ways. This lack of clarity is the main reason why 99% of lotto winners and recipients of lump sum lawsuit money are brokeasses within a matter of years. It does not matter whether a person has 300 million or 1 million, where there is no mental clarity there can be no discipline. It's like being blind, you can't see how the money is affecting you when you haven't answered the questions that can aid the structure, growth and security of your financial prosperity.

For various reasons, not many people take the time to properly answer these questions from the beginning of their young lives. Perhaps, Jay Z did, and Oprah, and Jeff Bezos, and Bill Gates, but most of us do not know what we really want, nor do we realize how important it is for us to know. Most of us rush into the common flow and settle into any job that can pay us for right now. Instant gratification becomes habit and routine, and we fail to

consider all the dreams and goals we want to accomplish. The number one reason so many people suffer from brokeassness and are not enjoying the financial freedom they want, is because they rarely, if ever, do any practical and independent thinking and planning about their financial needs and wants for now, or in the future.

No plan means no expectation.

The reason why so few of us develop the potential to attract a flow of money that's just right for the lifestyles we want and need is because the majority of us are going about financial intimacy the wrong way. Having the answer to these questions would change the way we do things and cause us to always be in tune with our financial goals. In this mindset, we would adapt a new norm that inspires us to behave in ways that reinforce and protect our financial goals. For a lot of us, we have no financial intimacy at all. We entertain a half-ass indulgence in a love - hate relationship with money. Some of us feel like money doesn't like us so we pretend not to like it either, even though we want and need it. We treat the relationship with discontent, passive aggression and dismissiveness.

Culturally, money is deeply regarded as the root to "all evil", and we force ourselves into believing money is being held back from us purposefully. No matter what we do it's not coming our way or staying in our wallets. The result: we experience what we mostly believe about our ability to attract money and if the thoughts are counterproductive, well so is the experience. If we hate money and think so poorly of it, why should it stay around? I know you wouldn't stay around long if someone felt you were the root to "all evil".

CHAPTER 3

UNCHECK BROKE: BEGIN YOUR MONEY MARATHON



I CAME up during an era when drug dealing and other underground business activity was common in New York City. We had the Italian mafia downtown, number runners, and street dealers providing any kind of drug you can think of out in the open city streets. It was a time when you could spot black garbage bags filled with money, as hustlers dropped many of those bags into the trunks of their luxury cars. The drug game of the late 80's early 90's was the equivalent of organized chaos, like something from an offensive satirical of a Scarface movie, except it was real life. I was able to observe the plots and twists from a rare and exclusive court side seat.

Together, some of the poorest people in the city had access to hundreds of thousands of dollars per day. Addiction led the quest for unlimited dollars that ordinarily would have been thought of as nonexistent in such neighborhoods, and money lined the pockets of young men and women who believed these drug systems were sustainable. The suppliers and dealers rarely realized their own potential to apply those same tireless entrepreneurial skills to legit grinds and business opportunities. Instead,

they rejected the idea that their strong ability to build fortunes could be used in an acceptable and useful way, where casualties weren't the norm.

There are countless reasons why people don't believe it's possible to succeed at building suitable businesses, but none can measure up to the obvious facts. Fact: when a person consistently applies them self through action following a thought or an idea, whether good or bad ones, they can attract an abundant money flow their way. Who wakes up early one morning with a strong plan to become a wealthy drug dealer? Hopefully, no one, and because these things are rarely ever planned, nor do they serve people in a good way, underground drug businesses fail and typically end tragically for everyone involved.

Still, there is power to be found in the unseemliness of these scenarios. An intuitive observer could easily witness the power of a mind when it's at work creating the life one wants. Any person has the ability to create the flow of financial prosperity he needs to finance his life. It doesn't matter where a person lives or how much money they start out with; where there's a will and a goal, there's a way. Once a person believes the things they want are possible they begin to act that way. The same is true for disbelief. If you do not believe you can do something about your cash flow, you are right.

Will and determination are traits we are born with and most of us know how to use them to get what we need or want out of life. It is important not to apply will from a heart filled with selfishness, desperation and a sense of lack, because while operating from neediness might get you what you came for, it can also attract plenty of unwanted negative repercussions. There are many options for money in the rat race but the traps outweigh the rewards and eventually they catch and destroy the participants. There's a much friendlier path to take, and it's one where anyone can do well in the time life allows.

We could argue that we might live for all eternity in spirit, but we can agree that we won't last forever in the flesh. In this way and with this in

mind, physical life can be compared to a marathon. Visualize a path marked in human years that represent the course of an average life span: let's imagine eighty-years. If you start out at age twenty, you're left with over forty prime energetic years to wave goodbye to a life of brokeassness. This is more than enough time for anyone to reach success and complete their version of the marathon, even if they jumped in late. This path is not about competition so it doesn't matter who makes it to the goal first or last. This marathon is only about making it to the other side, and preparation for it is the most important part of the process.

We know there will be times to fall back and rest, learn new things, fail and fall short, celebrate - and start again until each section of the marathon is accomplished. Each victory whether small or large is a time for celebration; it's usually followed up by new challenges, and hardly ever means the marathon is over. The marathon mindset is the one to adapt to tread the golden path of no more brokeassness, become wealthy, and stay there. Whether he realized it or not; slow, secure, wise and steady are the tools the tortoise used to beat the hare.

With proper planning, a clear vision, development of healthy financial intimacy, and trust in the universal process, anyone can get to the finish line financially secure eventually. The problem is, most people are not on course, or even worse, they're on the wrong path entirely; the overcrowded rat race. Many of us are not taught to believe in ourselves, commit to our ideas, develop our spiritual powers, connect to the universe, and focus on our goals to the do or die end. There is a huge disparity between what actually needs to be done to become financially secure and what we learn as children from our schools, families, and social conditioning. We're taught to be safe, not financially free. We're programmed to be like everyone else, not a unique individual. We do not believe in our ability to attract the money we want to live the way we choose. Side Note: However, I feel a shift happening.

Our programming is why we doubt the people who are brave enough to sleep in their cars. They lay low on the side of the road, eating from a can of tuna, all for a chance to audition for the director they've been dreaming of working with since forever. You know the story, the actress who becomes a millionaire overnight. We don't see how she struggled and stayed persistent and committed to her dreams for years in the trenches, despite the horrors of instability, the pressures of naysayers, and brokeassness. She knew the hardships were only a temporary part of this process. Her plans were huge, limitless, certain to present extraordinary obstacles, and she stuck it out with no plan b.

Most of us are too proud with our egos leading the way, either because our parents reared us that way or society shaped us to be that way. I do not know many people who would sacrifice the illusion of security to sleep in a car until they made their dreams come true or any other over the top sacrifice. I don't mean to imply that to get the life you want you might have to be homeless, but instead stress the importance of humility and belief in ones own dreams as main ingredients in the recipe for personal and financial freedom. The ones that use these ingredients are usually the risk takers who have built the financially free lives they enjoy today. Think about that for few.

If you step out to do the things you really want to do, do you believe the universe will respond to you in a supportive way? You wake up each day knowing there will be air to breath and water to drink. These are two of the most valuable resources for sustaining your life, even more than money, yet you are rarely concerned about whether there will be enough for you. Your energy transmits a vibe of certainty for attracting these unlimited resources whenever you want them. There is always more than enough and you know it. You will need to develop the same sense of trust and certainty that allows you to believe money is also available to you without limits. Leave the "how" part of the equation. The divine source of power is already working

on your behalf. Use your energy to focus on the - what and why - of what you want and plan to do.

CHAPTER 4

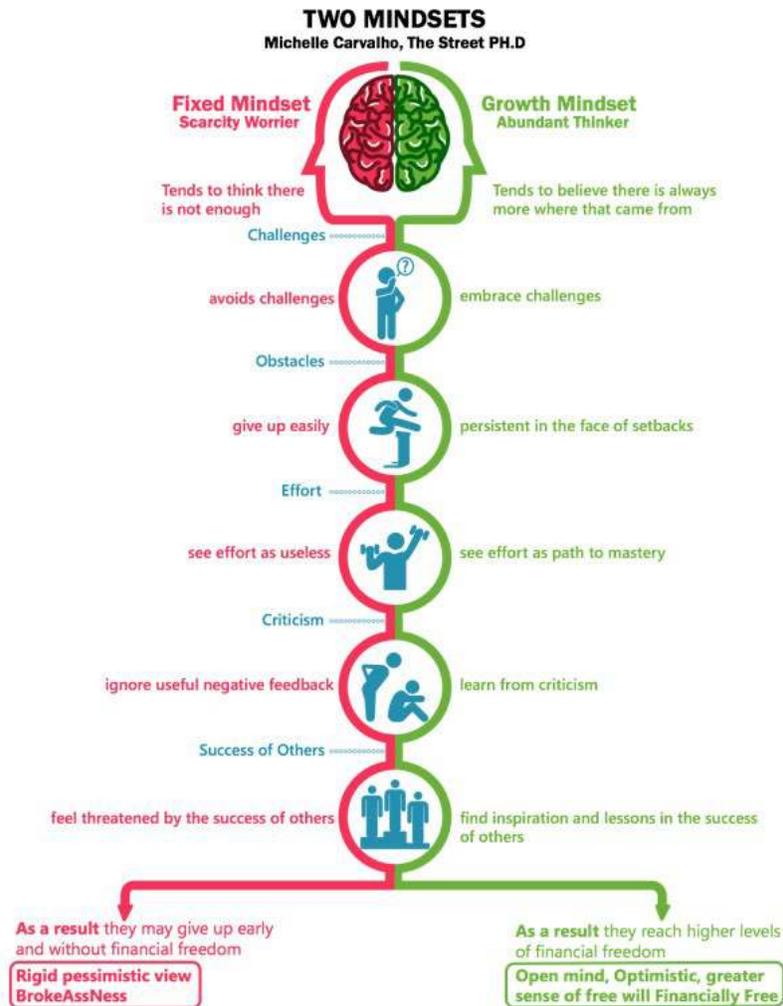
RECONDITION YOUR HEART & MIND



Financial transformation is an inside job.

TRANSFORM YOUR MINDSET TO accept yourself as an able co-creator with unlimited potential. Know you are supported by universal law and protection and you will increase your financial intimacy.

The way you view people who are financially prosperous must change from negative to positive. We are part of a society of individuals who isolate and separate themselves from one another for any reason. Gender, culture, social status and wealth are just a few acceptable dividers. If you've been subconsciously or consciously allowing yourself to feel separated from others for any reason, especially because of money, stop today.



Which mindset have you adapted? Adjust your thought process to reflect the green (right) side of this chart. (Credit: Carol S. Dweck, Ph.D - Two Mindsets)

People who have a lot of money are not all silver spoons, crooks, or shift con artists like so many of us tell ourselves. In fact, we all know crooks, con artists, and shady brokeass people who come in all shapes, sizes, and income brackets. We also know the negative shadows in our society are not specific to any type. Perhaps we choose to accuse the wealthy of cheating to make up for that “missing thing” we haven't been able to figure out about our own lack of funds. In order to compensate, we

toss some hate and suspicion into the equation to undermine the integrity of the wealth that we don't understand.

Sometimes we'll choose a different route and believe a person with access to lot of cash must be a genius. Moneymakers are not exclusively talented Einstein's with connections to powerful secret societies or illuminati, nor do they have unattainable connections or characteristics that separate them from the rest of us. Few wealthy people access large sums of money through inheritance or wealth from the generation before them. And besides, if you worked your butt off to create wealth in this lifetime, you would want your heirs to benefit from your legacy, too. Most of the people earning big bucks today started out from humble beginnings, which clearly indicates the same is possible for anyone.

The significant difference between those who earn big bucks and those who do not is not as complicated as one might think. The person who attracts the money he needs and wants believes he can and decides to do it. The moneymakers of the world make financial freedom a priority. At some point they looked at their lives and decided to experience abundance and prosperity. They made the decision during childhood, like Oprah Winfrey, or they decided as an adult during a crisis, like Chris Gardner. A decision must be made to initiate the process of attraction. It is no different than any other decision we make on a daily basis. For example, I was only ten years old when I became fascinated with my uncle's van during one of our summer vacations in South Carolina. I did not know how I would convince him to allow me to drive, I only knew I wanted to drive with a passion! This would be one of my first conscious experiences with setting my mind on something and initiating the law of attraction.

My uncle Johnny was the first person to take me fishing and crabbing down at a swamp near James Island. It was a frightening, wet and dirty experience for a neat city girl like me, but he would always insist I come along. I was old enough to know if I participated in the catch, washed those

big buckets, or dragged the smelly bait net from the van he would be pleased. These actions gave me a bargaining tool for my first drive. I braced myself for the “hell, no,” but it did not stop me from asking him a million times. The next day I was driving and he let me drive many times after. Those fishing experiences with my uncle and driving that big yellow van at ten years old were some of the first to also teach me humility, to ask for what I want, and to believe I can get it.

I decided very early on to be a driver and it became a high priority. If I had not decided to become a driver I would not have committed to the practice, training and state processes that come along with obtaining a driver license. I would have been satisfied like many of my friends who thought owning a car in the city would be impossible, too expensive, ridiculous and dangerous. As a teenager in New York City most of my friends were satisfied to walk or take the subway, but I was bent on owning a car, and a luxury one. So many of us remain ignorant to the results of passion, faith, planning, determination, discipline and consistency. Thankfully, there are many examples around us to offer insight into the power of personal choice and the difference it makes for each one of us.

A growth mindset will undoubtedly improve financial intimacy, set an example for those you love, and make you a magnet for money. Your heart must be in it to believe you can achieve it. Your faith in a future unseen must be strengthened for the miracles to unfold. I have had the privilege of discussing brokeassness with many people, and upon reflection most of them admit to never having made a decision to attract anything more than what is considered normal or acceptable in their inner circles. The reality is, most of us are heavily influenced by the income and cash flow of our family and friends . You must recondition your heart to reflect the financial growth you feel is necessary for the level of expression you want to bring forth in your life. The way you want to express yourself could be different

from all others and that is perfectly normal. Allow yourself to feel the rewards of those experiences in your imagination.

What keeps us bound to problems with money is failure to acknowledge our needs and wants. Submitting to guilt or negative feelings because you want to be financially free can also block your attraction to money. When we submit to negative feelings about people who have money we simultaneously undermine our own potential. Keeping a mindset that believes wealthy people must be doing something wrong or devious to get where they are could discourage you from seeking your own wealth. Most people want to feel honorable and trustworthy so they will not associate themselves with activities that are not in accord with those positive characteristics. It helps to be able to see people who are financially free as the good, hardworking, dream drivers they usually are.

We make decisions each day of our lives and most are influenced by our environment. Take your mind outside of the norm to a mental fantasy where you would feel accomplished and free to do as you will. Allow yourself to go over the details of a life where you could afford to express yourself financially. Do you want to travel, help people in a far away land, or build your dream home from the ground up? Whatever it is, you must decide on it and commit to the outcomes of your decisions. If you do not make the decision to be financially free, you will not have the motivation, or a plan in place to pursue and accomplish it.

CHAPTER 5

DECIDE TO WIN: BECOME A MONEY MAGNET



THE AVERAGE PERSON who chases money signs on at a company or agency that determines for them what their skill-set is worth. Their future financial condition will be shaped through pensions and other planned financial instruments designed by the company. Lastly, the agency decides how many years of work is needed to hopefully guarantee the rigid outcome being offered. All of this happens long before the average person realizes what they've actually signed up for, but it doesn't serve any of us to get angry with the boss for something we willingly agreed to do. When we find ourselves in situations we don't like it is not an opportunity to put up resistance. It's a clear signal granting a time in space for us to learn something, and to initiate change. Your intuition is telling you to flip the switch. To create the money you want you must give up chasing money and transform your mind into one who attracts it like a natural magnet.

I was twenty-years old when I rushed into my first permanent job. I blamed my grandparents, but my distaste for their rules led to my hasty decision to leave the comfort of their home. I was young and went with the common flow for young adults wanting to do their own thing. Like many of

us, I made the decision to find my own living arrangements. So, I set myself up to be responsible for paying bills before I was ready. I learned that we settle for a comfort lifestyle, but we call it struggle when we find ourselves stuck in a vicious paycheck-to-paycheck loop. A loop we created by agreeing to take the job in the first place. I could have made the sacrifice, remained at home and abided their rules, and cultivated the discipline to follow my dreams instead of moving out. I made a decision but I had a choice. The direction of our mindsets leads us into the situations we eventually resent.

By the age of twenty-five I took responsibility for the direction of my life and quit my job. I was a brokeass pursuing an acting career when I was struck by a tractor-trailer. A jury later awarded me compensation in the seven figures for bodily injuries, psychological traumas, and the series of reconstructive surgeries I went through as a result of that accident. In hindsight, I charge this accident to universal design. At the time, it was unable to comprehend how I could be abruptly afflicted with such a difficult circumstance. It would take over two years to recover from the accident, physically and mentally. I survived two near fatal car crashes. The the last one with the tractor-trailer reinforced my beliefs in the power of universal intervention. I believed in my heart there was more for me to do in life but I had no idea how I would be able to in my financial situation. God works in mysterious ways.

My decision to leave my job with nothing except for strong faith in something better, which I could not yet see, set off a chain reaction in my life that would begin opening doors that were beyond my imagination. Two years after the accident I was granted a large monetary award, which changed my life much, but I was not psychologically or intellectually prepared for this large lump sum. I had no plan in place. It took some serious adjusting and isolation before I finally got the hang of managing money. Financial literacy escapes many of us, and my experiences helped

me realize that it is our responsibility to empower ourselves if we want to become better at it. I had my work cut out for me because most of the people I knew could not help me with managing money of any amount. I'm sharing this personal story not to send you stepping in front of cars to be smashed to pieces in hopes of attracting money, but to assure you that God is working this out for your good. We will not always know exactly "how," but we must know the "why" to our dreams, and decide the "what" of our desires so we can become a magnet for progress with an unwavering faith.

When you do not make a decision to attract the money you need and want, and you do not make it your business to decide at least approximately how much that should be, it's nearly impossible to develop a mentality to start working toward your goal. A person who doesn't consider taking his family to Disney World will never visit the airlines to search for flights, rates, accommodations, or any of the options available for visiting there. Similar, if we never decide to attract more money into our lives we will never think of learning how to do it. There's no way for us to do anything that we haven't put any real effort into thinking about doing. People do what they make up their minds to do, so we have to take responsibility for the thoughts we never entertain.

As stated earlier, rich and wealthy people do not always have special hooks up before they become wealthy. They don't always know someone on the inside, but 99% of the those whose lives I've researched made a firm decision that they were going to have a certain amount of money and by a specific time in their lives. Some of them were able to attract the money they wanted by the time predicted, and others reached their goals much later. The point is, decisions were made and wealthy people tend to be decisive, and think in a big way. Abandon the habit of setting limits on your imagination. It's the only unseen faculty that is exclusively yours to do and go wherever you please. Next time you are in your imagination decide how

much money you want to express yourself in life. Be able to determine precisely what your money will be used for.

Release any notion or mental blocks telling you a person with large amounts of money is special, extremely talented, evil, has more of an advantage, or more access to information than you. It's not true. Even if a wealthy person tries to make you believe that, they would also be untruthful - and probably narcissistic. This common self-defeating philosophy can be disproved when you take the time to think through it. You can do ten minutes of research and find many financially abundant people who started from the bottom but somehow made it into the top financial space where they are today. By now you've thought of at least one person on your own, maybe even someone you know or grew up with who is now financially free. Were they super talented with skills that are unattainable in your eyes? The answer is probably no.

Replace thoughts that tell you - you do not have enough talent to get the money you want to express yourself in life. Talent is grossly misrepresented as the power that brings success. The fact is, it takes more than talent to attract money. There are more talented and genius people than we can name and all of us know at least one person who hasn't gotten far in life despite being praised for their obvious talents. The talented are like all the rest of us. If they are to succeed, they'll have to learn the business of what interests them and work it until they make it to where they want to be. Talent means less and less when it comes to financial success. That's why folks are puzzled when they watch a famous singer on broadcast television who sounds like a horse. Deep inside you know something other than talent got her there. It did, her belief in herself made everyone else believe she is exactly what she believed herself to be, a great artist. She was committed, persistent, and disciplined - the three characteristics that help form the money magnet within.

Below are brief mentions of a few of my favorite brokeass to wealthy inspirational folks. From now on anytime you feel financially defeated, think of them. I call it the Dream Maker List.

- Queen's, NY money machine Damon John of FUBU and author of Power of Broke
- Mark Zuckerberg - Facebook. He started from the bottom now he's everywhere.
- Oprah Winfrey - Her story is not one of luck or chance. Her life is a superb example of a decision to be financially free and a persistent mind.
- Chris Gardner - His amazing story is referred to below.
- Tyler Perry - A huge inspiration from humble beginnings: church, to theater, to screen.
- Richard Branson - Incredible life time accomplishments as an investor and entrepreneur.
- Ursula Burns - Manhattan native. Female and poor, meant nothing. She's now a part of the Fortune 500.
- JK Rowling - One of my favorite female author stories of triumph! Harry Potter.
- Ralph Lauren - Poor immigrant became a fashion dream chaser from the Bronx.
- Ray Croc - McDonald's owner, a story of true hustle and persistence.

You can learn more about the work and life of these courageous dream makers in the public Google search. Aside from having an idea and a plan to follow, the one thing they all had in common before reaching any significant milestone was persistence. All of the luck or blessings they

experienced along the way was only possible and able to manifest because of their persistent faith and actions while on the path toward their goals.

There are countless recovered brokeasses who have secured the lives they want from every culture, gender and age. The possibilities are endless if you're willing to stay in it until you win it. There is nothing significantly superhuman about anyone I've listed here, and I don't mean that in a negative way. What makes them special is their unusual aptitude for committing to their goals. It is the relentless pursuit of our goals, which become integrated with the mysterious provisions of Universal attraction that trigger the outcomes of our wildest dreams. These Laws of Attraction are working in your life, too. You need only do some fine-tuning to transform yourself into a living magnet attracting more of what you want.

CHAPTER 6

ACTIVATE THE CREATOR IN YOU



God said you were made in the image of him self. Nowhere does it mention an exclusion on your ability to create.

THE REASON the “*woe is me and you're just lucky*” mindset seems to be so popular is because many people are just not willing to be honest with themselves. People rarely admit that the reason they don't have the kind of financial prosperity they want is because they didn't try and continue trying until they accomplished their financial goals. Some of us miss opportunities to create financial wealth and wish we could go back and fix it. Either way, if we are honest we can find our lack of commitment to our creative potential to be the cause of our brokeassness. But what could be more important than activating the creator within and building the financial freedom you want in this lifetime?

Some say love is more important. But what of love when there is no food, shelter or new experience to help prosper it? Once you meet your financial goals, all the other things you want to accomplish become easier. You will also be in a position to support all the people you want to help. It doesn't serve any of us, or the people we love, to ignore the favor that

financial independence can add to the human experience. Most of us rush into fields so we can make money quick and this deactivates our creative ability and thought process. We do so because we need to pay bills or resolve urgent financial responsibilities. We get caught up along the way and fail to apply meaningful thought toward our future wants and goals. This is the path that leads most of us to adopt a mindset that blames our financial position on external factors. We lose a sense of personal responsibility for attracting the money we want.

There's an old saying and it's a deep thought to reflect on:

*"WE'RE ALL SELF-MADE, BUT ONLY THE SUCCESSFUL WILL
ADMIT IT."*

It calls out the denial we struggle with when we don't get what we want out of life. I like that quote, but only half way accept it. I know it takes a village to raise a child and a community to support a man, which suggests that no man is truly self-made. He must be self-driven before he can attract the support he needs, but it's that combination that drives him to the finish line. Once you take the time to be serious about what you want out of life and begin pursuing it, the universe puts people and situations into your path to help get you where you want to be. Self-made, man-made, God-made, either way you'll be made if you decide to pursue your goals.

Made man, no silver spoon:

A couple of years ago I was visiting friends in California. While driving we arrived on a road laced with sprawling greenery decorating the lawns of some of the areas most magnificent homes. These stylish mansions were

some of the best I'd ever seen. The house that stood out and caught my eye belonged to Christopher Gardner of Gardner Rich and Co., a self-created investment brokerage firm. A firm that was born out of the most unlikely of circumstances. Christopher Gardner, now a successful American businessman, spent countless nights in a California BART system train station public bathroom, sleeping on the floor with his young son.

His life is a moving and inspirational story that can be experienced watching the film Pursuit of Happyness. Christopher Gardner hit rock bottom, decided to change his life, and evolved into the vibrant public speaker, philanthropist, and financial success he is today. In 2018, Christopher's estimated worth is 60 million dollars. I challenge you to create a habit of inspiring yourself by memorizing stories like Christopher Gardner's. Find your own ordinary person who became an extraordinary financial creator in only one generation. Study their daily habits and practices. Doing so will offer a positive experience to draw from and relate to as you pursue your own goals. Knowing these stories will assist you and inspire you not to give up on your journey to financial freedom.

The Importance of Writing it All Down

Each morning many of us from every successful position in the world review a To Do List. In the mornings, President Obama would make it to the oval office later than his predecessor Bush, but he was up two hours earlier tending to his daily lists and routines in private. To Do Lists are the well-known habits of people who are about their business, but why? Life is overwhelming and most of us have more on our plates than we can manage. To Do List and Daily Planners helps us ensure tasks requiring our attention are clearly prioritized and verified at the top of each day. More than that, lists help us define important tasks and shape what seems incomprehensible into clear and doable steps.

Productive people understand and accept that they should not rely on memory alone. I write lists for everything because it helps me avoid the unnecessary disappointment that comes with realizing I've forgotten an important task at the end of the day or week. We overestimate our brain's capacity to remember and prioritize, especially when we're tackling tremendous feats. On the other hand, most of us will write a supermarket list before we head out the door. Experience teaches us that distractions can divert our attention before we make it there. We write out our intentions to be sure we will remember everything we ought to pick up from the supermarket. If a supermarket list is important then the organization of our hours, days, weeks, and months are crucial and will certainly raise our chances of transforming ourselves into a creator who can attract money.

No matter how well intentioned we might be, we usually forget something. A daily list resolves the issue of forgetfulness and makes certain we remember the things we set out to do. Our lists help us maintain a solid commitment to our goals. They offer a way for us to look back and reflect on all we have accomplished up to a point. Establishing a list that outlines your goals for the day is just as important as when a president or other high profile person does it. See yourself as the person you want to be now, and apply the habits of those who are successful to add value to your process. To become a pro at activating the creator within you must commit to staying in tune with your days and connected to your movements over the course of time.

Lists can turn into a living breathing part of a creators' lifestyle. It will bring focus to the start of each day and offer insight and guidance during reflection before going to sleep at night. Use it to monitor your progress and become more aware of your steps throughout the week. It allows you to spot errors in your process so you can make the changes when necessary. Maintain personal accountability and control of your process while pursuing your financial vision with your lists. Scientifically, the act of

writing reinforces your intentions into your long-term memory. This kind of written reinforcement impacts your feelings and actions, which in turn keeps you inspired and moving toward your goals.

Keep your list close by at all times. Like your wallet with credit cards and Identification; you should know where they are and have easy access to them. Use post it note reminders by putting them close to your person the night before. By doing this, the first thing you see in the morning is your agenda of promises you made to yourself. Stare at your list and go over each item until you feel satisfied with your decisions. Create imprints of your desires in your brains' plasticity function, a concept I expand on in [this book](#), "16 Laws for Gangster Confidence." I recommend reading it to learn how the brain works and what you can do to improve your mindset to create the life you want. Use your lists to look into your future. Let them remind you during those moments you forget why you're doing all of this, or feel lost.

CHAPTER 7

THE INSIDE SCOOP: MIND OF A HUSTLER



THE OLDEST FORMULA in the world for becoming financially independent and putting yourself in a position to call your own shots is solely based on how much effort you are willing to put in to this process. It has little to do with the job you take, how you look, or any other external variable. You must decide what interests you, how your interests can be shaped to meet the needs, desires, and demands of your customer or client, and commit to mastering the business part of your interests. Toward the end of the next chapter I will outline one of my own contributions, where I failed, and where I did well. I will show you how to position yourself for attracting the money you want and how to let God and Universe do the rest. This section is a pre-requisite to the formula offered in part 8. In it, I will show you the hidden formulas already in use around you. Let's review the first clear universal law for attracting cash flow into your life.

“ YOUR REWARDS IN LIFE WILL ALWAYS BE IN DIRECT PROPORTION TO YOUR CONTRIBUTIONS. “

If you commit to working at McDonald's forever, you might not be able to purchase that yacht. Therefore, you forfeit your right to complain. You decide what you will put out there, why and when. If you place effort into a task and fail you must continue testing new ideas until you hit your goal. But if you keep yourself surrounded by people who believe the troubles of the world or some factor outside of themselves is fully responsible for their lack of money you will adapt the same mindset and philosophy. You can only become empowered to attract the money you want when you take full responsibility for your contributions, whatever you decide they will be.

Make no mistake about it, I understand how hard it can be to separate from the complaints of the people we love and spend the most time around. However, it is the main reason the formula for attracting money into your life includes finding people who are go-getters and spending most of your time in their company. You must put the work in to shift your circle of influencers to include people who are successful and who take responsibility for their cash flow. You will not only learn from them, you will be inspired and encouraged by them along the way.

Study the habits and contributions of the wealthy. You will learn valuable lessons to help catapult and transform your financial status. Waste no energy focusing on the common negative aspects between the rich and not so rich. The clichés about the rich and the poor are not shared in contexts that are helpful in identifying the missing "thing" or problem that separates one income type from another. Instead, statements like, "the rich keep getting rich, while the poor grows poorer," continue to support a theory that is incorrect and misleading at best. This oppressive narrative further damages the psyche by reinforcing the idea that nothing can be done to improve the financial status of a person who is poor or low on cash because of the rich. As stated in an earlier section of this book, the money machine has no limits and this fact crushes that theory completely. As mental reinforcement, whenever you encounter this self-defeating

philosophy, preserve your optimistic energy by evaluating your own contributions, or thinking of your dream maker list.

Inside Scoop for an Employee

Similar to the Law of Supply and Demand we learned about in high school economics, when it comes to us as human beings within the workforce, this economic formula can also be applied. Positions that are difficult to fill are generally ones that offer higher compensation or pay to employees. In contrast, positions that are easily filled or have long lists of potential employees willing to fill them pay less and can be difficult for anyone to negotiate higher salaries. This is an important concept to consider when finding yourself in a position where you want to be paid more and meet resistance upon request. We commit to jobs and careers that offer salaries that are based on formulas that have already been pre-determined for each position. These formulas are not necessarily in the financial interest of the employee as much as they are for the employers' or CEOs' bottom line. To put it plainly, jobs can become traps if you do not recognize this formula.

It's important to understand that companies are not in the business of paying you what you think you're worth. They are paying for a service or skill to ensure productivity or progress in very specific areas of the company. The profits belong to them and will be delegated however the company sees fit, which is usually not by giving huge raises to an employee in a position that can easily be filled by another person. This formula is something I wish I understood when I was in a position where I felt I deserved more pay, but felt helpless to advocate for it. After a few years of putting up resistance I released that negative energy by putting the focus back on myself, and my contributions. When I began to grasp this concept I was able to make better decisions about how I spent my time professionally.

I began to place my focus on generating a flow of money that would be enough to finance the life I wanted to live. I decided to position myself to attract continuous growth. I discovered that the only way I could generate a cash flow that would satisfy my needs was to leave the job I held. I set out to find a profession that matched my potential and skills at a rate with which I felt comfortable. I began by taking assignments as a freelance production coordinator for film and network television before moving on to substantially higher paying ventures. I negotiated contracts with production companies for various positions that offered clear terms and schedules in advance. I knew upfront how many months I would be there, the estimated times requiring my presence each day, and the date the agreement would end. I gave up stability, but I gained the freedom to explore new possibilities. I inherited a different formula for attracting the money and personal control I wanted in my life.

Side note: I also became a licensed real estate broker in NYC, which gave me unique privileges to delegate corporate housing needs in the film assignments I took on. I maintain this broker license and the experiences afforded by having it up to this day. At any time I can broker a deal that could potentially bring a large lump sum of money to the table. These deals add into my yearly income and do not require all of my time and efforts to be in one place. I am a strong advocate for creating multiple streams of income. Doing one thing at a time though, and working your way up to new ventures is the way to go. To be a jack of all trades is quite different and I do not recommend it. Perhaps, I will describe this process further in a different book.

How great, productive, creative, or intelligent you are, more often than not will not matter in most pre-determined salaried positions and will rarely be considered. These characteristics will not influence or change the base pay or compensation in most cases. But this is not something that you should take personally or allow to discourage you from pursuing more for your bank account. Frame your mind to think like an entrepreneur or CEO of a company who is responsible for the difficult and endless tasks it takes to run a business and you will begin to relate to a company's expectation to gain the most rewards or cash flow from its efforts. Arming yourself with the knowledge of how this formula works can shift your flow of thoughts in a direction that will help you find solutions for meeting your personal financial desires. You can either gain more skills or apply the ones you already have to something else. Either way, read the statement below, for which the main objective is to help you increase your demand in whatever field you choose during your professional journey.

"The money you are paid by the company you work for will always be in direct proportion to the need for what you do, your ability to do it, and the degree of difficulty involved in replacing you."

Period. Jot that down. As you think about that statement whatever you need to do to improve your financial situation will become clear to you. Most of the time, fighting for more money from the current position in the company you work for is not worth all of the energy it takes. I've witnessed so many people join picket lines for hours, weeks, days and months, filing complaints through unions, and making a huge fuss only to be offered meager increases to settle them down for an additional year or two of their

precious lives. All of that energy might be better utilized on making yourself more valuable professionally and creating a new direction.

Attracting the money you want in your life is very personal and no one else can advocate for this increase or do it better than you. Do not get caught up resisting when you can use that energy to develop your skills and persist toward your own interests. Learn how to target the position you want if being an entrepreneur is not your goal. To get the position you want you must take on the task of learning everything there is to know about it. Then, commit to being the best at it - to obtain it and flourish in it.

Get out of the rat-race and into your own timeline for creating the wealth you need and want. The journey is different for each person, and it's okay if what I want is less than you. What's important is that you know what you want. List every single thing you want and start determining the costs for owning them. Whether it's a house, condo, car, vacation, boat-house, wedding, exotic travel, new body, or something else that inspires you, write it all down. Create a list that specifically describes the neighborhood you want to live in, the items that will be in your home, the stores you want to shop in, and every detail you can imagine.

This list will become a series of lists and take time to map out, but it kick starts the creative process and new ideas begin to take form when you start mentally acknowledging your desires, and acting on your plan. You must be able to see and mentally visualize exactly what you want out of life before you can receive any of it. This process is also the one where you can build an earning chart of possibilities that help you determine ways to pay for all of this. Let your imagination run wild.

CHAPTER 8

THE FORMULA 101



Discover Your Personal Treasure Maker

AN IMPORTANT STEP for changing your financial life is tapping into your personal treasure, your mind. It's the one faculty you've been given at birth, which differs from all of God's creations. Inside of your mind is an infinite flow of ideas you could have taken for granted or not given enough attention to. Each of us is blessed with the potential to come up with ideas to advance our livelihood on this journey. We lose touch with our ideas when we expel our energy in situations that are out of our control. Staying in a job without a plan or where you are not financially satisfied deems you helpless. Feelings of helplessness can disempower you when it causes you to focus on the CEO or company for a solution. The solution is within you. Trust that you have the answers you need.

What are some of your ideas? Write them down and begin to nurture and research the ones that interest you during scheduled times each day. This is a perfect opportunity to use your To Do List or planner. Ideas are valuable parts of your imagination process and you can never run out of them, but you do have to begin acknowledging them so they can start

flowing more frequently. Make a commitment not to separate yourself from your imagination. The way to do this is by not allowing your self to become caught up in your real life or current situations, since they are always subject to change. Be willing to put the work in to expand and grow your ideas into activities that can improve your financial life. God and Universe supports you and miraculous changes can be thrust upon you in your favor. However, a major part of life is contingent on applying your will to grow and develop in this process. Bond with your ideas and develop intimacy with the potential success they offer your life. Feel it.

Ideas are the sparkle in the gold of a life actively engaged. Everything around you came to be because of ideas, including you. How many ideas have you had and let go as if you didn't appreciate them? I am guilty of tossing great ideas to the wind myself. I want to share a belief of mine with you:

God puts great ideas into our minds, but he does so when we least expect. During times when we push hard and try to think of ideas they don't come as easily because of the mysterious way he works.

In order to build a relationship and strong bond with us he enters our minds like a thief in the night. The divine source is curious to witness our belief in ourselves because from that sentiment, he is ensured of our faith in him.

When we ignore our ideas and thoughts by not taking them seriously, writing them down, nurturing them, or pursuing them, we suffer in countless ways. What's worse is sometimes we forget all about them and it takes a while before great ideas enter our minds again. Once I began taking my ideas and gifts seriously, the spirit began flooding my mind with more ideas and topics to write about. I was granted courage and perseverance to complete what I start, and various ways to touch the world in which I stay eager to serve. I was able to transform the mess and tragedy of my life into a meaningful mission with tremendous trajectory and appeal. An amazing

flow unleashes when you respond to favorable ideas and take responsibility for your life by applying them.

How I create over \$100,000 a Year in a Few Weeks. The Formula for an Entrepreneur

Jongo Longhurst wrote a short e-book based on Kevin Kelly's 2008 viral blog post "1,000 True Fans." He named the book the same: I suggest you read it for a full, plain, and easy to read outline of how realistic it is to attract the money you want. In this book he focuses on the power of attracting 1,000 true fans to your cause or contribution. I can attest to this philosophy in several ways but I will share one for the sake of this formula. You can take my testimony and apply your brainstorming to it and create your own plan to attract cash into your life.

I love to satisfy people. I create opportunities to either empower them or bring them joy. I have done it in many different ways. There was a time when I was low on money and I began bar hopping as a way to engage with others and unwind. People already showed signs of loving to party with me. I assume it has to do with my tendency to organize our evenings, serve, satisfy the need to be amazed and entertained, and find places that are unique and fun to patronize. This reminds me of the importance of appealing to the interest of others. For you to apply business or product into our universe and derive success, you will need to know and appreciate the people you want to serve. There is nothing worst than a creator who only creates for himself and has no idea of the interests of his client, customer, or audience. At this point it's not just about you, but about them first in business and service.

So it went something like this, and I did not have anywhere near 1,000 true fans, maybe about 400. I started giving themed events, depending on what was trending at the time. People love being entertained because every

day life proves to be challenging. I canvased my borough and located bars and venues that were lacking a strong weekly customer base. I negotiated with them and advised them on what they should do to make the place more appealing. I began to drive all around my town with a marketing pitch and a promise to make Friday nights one people could really enjoy. I did not blow smoke on my promo fliers. I set out on each mission to keep my promise to the people I wanted to please. I let the ladies in free before a certain time. This assured the event would host a venue full of ladies who would attract men who came to spend money at the bar. After a certain time the price to gain entry into one of my events is double or more. However, I worked hard to bring value to justify the entry requirements at events I produced. They were composed in ways where people did not mind trading money for the experience.

One small venue fitting 150 to 200 people attracted between \$3,000 and \$6,000 dollars each week. The colder months were my most successful months. Summer time attracted people to events that were being held outdoors. The seven months of winter would offer at minimum 16 to 20 weekends for me to create attractive parties with celebrity themes or anything I would dream up. Let's use the median number of patrons I attract on a Friday or Saturday night and multiply the paid entry results of that number by 20 weeks. There are obviously more than 20 weeks in seven months, but I reduced this number to a whole number to make it easier for me to show you how easy it is to generate passive or extra income flow. You should train your mind to start thinking in this way concerning numbers. In my case these ventures were my main source of income for a while, requiring my undivided attention and presence for about 6 or 7 hours on the day of the event. This left me with adequate time to write books or to follow any of my long-term goals in between.

- 75 people x \$20 at the door before 11pm = \$1500

- 75 people x \$40 or more at the door after 11pm = \$3000
- 10% commission from bar owner for liquor sold on a bar total of \$5,000 = \$500
- (These figures do not include separate bottle sales, food, or other items I have sold at events. The creative possibilities are endless)
- 20 weeks x 5000 earned each event = \$100,000

Breaking the numbers down into small doable fractions offer insight into the possibilities available to you. You can play around with different ideas, attach a price to them and develop a plan and strategy to go after them.

I have not factored in the costs and expenses for these events, however, they were a drop in the bucket compared to the money I make producing them. I earned much more than the totals shown above but this true example gives you an idea of how to calculate your own contribution in numbers. Let's say you love historic places and know a lot about them. You could start a local walking tour or bus tour for \$40 per experience. You can offer private or public tours for 20 people at a time for a 2 to 3 hour tour. You have knowledge that people would pay for to save time and energy and to fill a need to be entertained. You bring value into their lives at $\$40 \times 20 = \800 . That's \$400 an hour for your service. You could think big and decide to grow your tour company and include others; rent buses, hire partners on commission for the tourists they bring in and expand this idea into a multi-million dollar business.

I produced bus rides, costume parties, private gatherings, and unique events to extreme haunted houses with multiple buses filled with adventure seekers who appreciate opportunities to disconnect from every day life and

have some fun. There are 52 weeks in a year, if you apply what you know to a formula and work your way up to attracting people who love what you do, you can attract a cash flow that is satisfying. Admittedly, one of the mistakes I made during my earlier money making ventures was not being clear about where I wanted my money to go afterward. More about this would be an entirely different book. Aside from being able to attract all the money you want, you must have a clear plan on what you will do next when you have earned it. Decide which investments you will stick with, or else you risk spending money faster than anticipated. Be warned, the more money you make, the more ways to spend it.

There are countless ways to make yourself a magnet for money, but you have to commit to the process. Let's say you are a designer who creates t-shirts for organizations based on their ideas or your own. You could scout churches, clubs, businesses or event coordinators and agree to install their ideas onto t-shirts that represent their brand or philosophy. In this case, you would be acquiring wholesale assignments. Instead of the hard work it takes to make a single t-shirt for one person at a time, you could make them in bulk for the organizer of such groups. Thinking big cuts the chase and makes you a creator of bulk product, which would multiply the value of your orders and increase your cash flow almost instantly. Take your ideas seriously because it only takes one to initiate financial transformation in your life. You won't be able to activate them all or execute each one because the mind produces so many. But do take time to acknowledge them, be grateful for them, and pick one to bring to life. All else will follow as your purpose becomes evident to you.

CHAPTER 9

BE ORIGINAL: STAY IN PURSUIT



Just because everyone else is doing it, doesn't mean it's a good fit for you.

SOMETIMES WE'LL REJECT our own great ideas in exchange for generic ones that are heavily influenced by the culture and trends of our era. When visiting any city there's a sense of familiarity wherever you go. Depending on the business interests, people rarely stray outside of what's considered the norm for that business. When strolling the shopping malls you'll find that most of the stores look alike or resemble one another in nature. That's because people are trained to go with the flow and to stay in a safe place by doing what everyone else is doing.

Think of Apple's in-store design. Microsoft copied Apple's entire in-store design style and staging of the glass storefront - even adapting the on site tech support. I am certain it helped the brand, but it also screams, "Apple knows more than us so we follow." We can benefit from the inventions and styles of the people before us and around us, but it's equally important to trust your own instincts and be willing to step outside of the box. Appreciate the risks that come along with standing by your own unique creative ideas. There are always new inventions showing up in our

world, which we all benefit from, but only a few of us are responsible for creating them. Work toward being the creator, inventor, and launcher of new innovative ideas and services. Never underestimate yourself. On the other hand, you do not have to reinvent the wheel. Most of us learn the wheel from successful people and add our own flavor to it. This practice is also acceptable just as long as you understand that you have options, old, new, and yet to be discovered.

Commit to learning more about areas that interest you. Be prepared to stick with any decisions you make to improve your financial situation and intimacy. Set clear goals. Expect pathways to open up for you and roadmaps to develop. Everything comes to you when you're actively putting in your best efforts to pursue your goals. Or like Thomas Edison said, "Everything comes to him who hustles while he waits."

Step out on faith because for the most part you will not be able to see your dreams in reality at first. The doubt we feel in a state of mental obscurity is why we give up on our dreams, submit to jobs that under finance our lives, and under serve our creative abilities. You must believe in yourself, and promise to stay in pursuit of your goals past the enthusiastic honeymoon stage, and for as long as it takes to create the life you imagine. God created a universe that is kind and helpful, and it extends its wonder to support your requests when your actions and efforts are behind them.

Rest assured your visions will manifest at some point during your creative process. All of us are required to go through the entire process, and these processes offer different obstacles to overcome. Giving up will collapse your vision and disintegrate your efforts making it difficult to reinstate. Being defeated is not when you miss your mark or make mistakes. It's when you allow mistakes and misses to cause your surrender. Arm yourself with the wisdom that understands success beyond average will not be an average journey. If it were, more of us would be cash magnets. Most

of the people you see reaching high levels of financial success have been working toward it for some time.

Be easy on yourself when things are not going your way. Accept turbulence and uncertainty as a definite part of the process. Relax, and allow new thoughts to enter your mind and guide you when it's time. Discipline, commitment, and persistence are the characteristics you must develop despite the battles with your lower self that threaten to get in the way. Passion, motivation, and inspiration die off easily and return at hours that are seemingly out of our control. Do not rely on any of them. Their flakiness is why you must commit to what you want beyond the superficial and fleeting feelings they offer. When you wake up with no passion, desire, or inspiration it is okay and normal. The end goal is what remains important and you must find a way to stick to it regardless. That's if you want to be financially free.

It only takes one idea to send you to the top. Even if you decide to stay with the company you're with but target a new position, proper arrangement of your ideas can move you up into high paying areas you didn't think were possible. But the worst thing you can do is wait for an employer to notice you, rely on incremental raises, nurture the "rich gets richer and the poor gets poorer" mentality, decide that there is nothing you can do, ignore your creative mind, put yourself and your ideas down, and stop trying. Always be in pursuit because as long as you are in motion you will receive new information to steer and guide your next important decision. This is so important and it is why I have repeated it throughout. I have high hopes of drilling it into your psyche so you can train yourself to be the beast who loves life and prosperity - that you are.

Let's say you decide to leave and seek a position in a well-known company, join into the area of the company where you will not only bring the most benefit but from where you can derive the most benefit as well. Do not just jump into jobs for the money. Hasty decisions always come back to

haunt us. Even worse is the difficulty one usually meets when trying to upgrade positions within the same company. A known issue with big companies is their tendency to hire for top salaried positions from outside candidates and not from within. That is why I recommend avoiding positions where you expect to move up later on if possible. Be bold and courageous to apply for the position you really want and not the one you assume you deserve or qualify for. Tough brokeassness out while trusting in the process you create for yourself as you navigate the path toward financial freedom. The worst thing that could happen is a rejection. However, rejection will give you more insight into what is needed to get what you want moving forward.

If there has ever been a more creative time than now in human history I have not been able to find it. There are more opportunities to create financial freedom and develop financial literacy today more than ever before. There are not any shortages or caps on personal success, only in the minds of the skeptics and non-believers, and even they have the ability to break down old mental blocks. Pull out your lists, think like a small child with a limitless imagination who won't accept no as a final answer. Write down the things you want to do. Research. Design a plan to flourish financially. Make calls to the people you know you should be calling for guidance. Place yourself in unfamiliar spaces and speak with people you do not know - especially them. Swiftly move out of your comfort zone and prepare to grow in every way imaginable. Do not expect to know everything or anything. Let yourself be and go all out by putting your ego aside. This is your one life to create with, to navigate and to explore. Allow it to be incredible and fulfilling.

Being a brokeass is not the end of the world. For most of us it's the first part of the process toward financial prosperity and freedom. When you construct a plan to follow and commit to, stay in it until you win because you have nothing else to do. BrokeAssNess is just a temporary hardship that

will be overcome by your design. God will help you when you seek your personal fortune so long as you clearly know why you want it. The experiences afforded by your brokeassness will leave you remarkably positioned for having made it out successfully.

Do not ever give up on your dreams!

SUMMARY



Financial Independence begins in a mind that knows what it wants.

Let's summarize the solutions for BrokeAssNess:

Now that you know what you want begin by writing it down. Let your written expression become the outline of a plan that will develop and redevelop its way to the finish line. Be not afraid of what you do not yet know, instead be excited by what you are sure to discover. Allow the mysteries of a life in action to reveal themselves to you along the way and in due time. Do not take failure as an offense but as a lesson that can be used at some point. Dismiss trivial feelings or let them be, but commit, persist, and discipline yourself on the path to financial freedom.

- Change your mentality about money to a positive one.
- Be inspired by wealthy people. Let them remind you of your own potential.
- Decide to be financially free and what that means to you.

- Answer the two important financial questions. Let them guide your financial plans and decisions, and keep you on track.
- Accept BrokeAssNess as a phase prime for transition, not a final destination.
- Take your ideas seriously and nurture one to the end.
- Create lists and plans for your visions and desires.
- Live your life actively in pursuit of your financial goals.
- Do not settle.
- Commit to your plans and never quit.

It doesn't matter who you are, where you originated, or what your gender and ethnicity happens to be; the secrets for changing your life and becoming financially free is available to you. There are few limits to what you can achieve when you are fully vested in your own financial growth and expansion. May you enjoy the best financial rewards from your efforts sooner than you expect.

Be inspired and encouraged to stay active in pursuit of your dreams. Learn how to grab your access key to our Private Facebook Group by visiting our Dreamer2Doer VIP Lifestyle Suite Page here: [Enter](#)

Discover how to find your purpose or niche by reading this: [Article](#)

or

Schedule your Mastermind Dreamer2Doer [Live Call](#).

FINAL THOUGHTS

As a highly sensitive empath, I am concerned for others because I know how difficult it is to envision a prosperous life when everything around you defies your imagination. I came up during a time when resources seemed scarce, so it was hard to accept that abundance and prosperity was available to me. Years later I can admit that my focus on scarcity was a choice. Like many of us, I had talents I didn't nurture and respect. The most important thing you can do from here on is to respect and nurture your talent. Whether you are a cook, an artist, or some other great talent, you have what it takes to become self-sufficient. It is okay to know your worth and make a living doing that which you love to do.

I know a woman who loves to bake. She makes the most incredible cakes and icing I have ever tasted. Her family and friends enjoyed the cakes she made but didn't think they should pay her for making any since they knew her personally. She experienced guilt at the thought of charging them a fee for baked goods. It wasn't until she realized that her baking skills were gifts did she stand up for herself and begin to charge for the cakes. More important than her talent was her decision to become self-sufficient while doing something she enjoyed. She married her talent to the 3-part creative process which includes the consistency, persistence, and commitment.

Her story is important because everyone has something that can be developed, crafted, and taken seriously in order to attract the money they want and need to enjoy life more fully. The woman who makes these delicious cakes went on to sell baked goods to Oprah Winfrey and many high profile clients. Your talents are worth the same commitment and honor as any one of us. Figure out what they are and use them.



Spring 2019, Bike Ride In Harlem, NYC

Prosperity and Success to you,

Michelle Carvalho

IN CHAPTER LINKS

LINKS REVEALED FROM HYPERLINKS IN DIGITAL VERSION

Section 1: BrokeAssNessUncovered. Paragraph 5:
here.

<https://www.gao.gov/assets/680/670153.pdf>

US Worker's Expected Retirement Age Gallup Chart

<http://news.gallup.com/poll/191477/three-workers-foresee-working-past-retirement-age.aspx>

Section 6: Activate the Creator in You. Paragraph 10:
this book:

<https://adreamlyfe.com/16-laws/>

Summary: Paragraph 3: Access FB Group /D2D VIP:

<https://adreamlyfe.com/dreamer2doer-vip-lifestyle-suite/>

Access the You Can't Hurt Me No More!! Self-Love Kit for Empaths Who
Love Too Hard

<https://adreamlyfe.com/you-cant-hurt-me-no-more/>

Paragraph 4: Discover How to Find Your Purpose or Niche Article:

<https://adreamlyfe.com/the-easy-way/>

Last line: Schedule Mastermind Call:

<https://adreamlyfe.com/book-a-call/>

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