

FINANCIAL
WELLNESS
LIVING YOUR
ULTIMATE LIFE
DATE
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INTRODUCTION

"MONEY ISN'T EVERYTHING, BUT IT'S RIGHT UP THERE WITH AIR"

That we live each day constantly in search of the basics goes without question. We all want a life filled with enough money for the basics, some additional cash for the occasional splurge, and some left over so that we don't feel bad about buying things or going places that may be a bit of a stretch.

Yet, each of these requirements is based on the sum of the decisions you have made leading up to that point. There is no escaping it.

You've probably known a moment or two when you were about to purchase something, and felt uneasy about it because the little voice in the back of your mind was telling you, "You know you shouldn't have taken care of everyone's hookah the other night when you were out...".

The entire purpose of this app is to help you minimize the number of times that you have that feeling.

WHAT WE DO

"FINANCIAL WELLNESS QUOTE HERE"

The Mingu\$ team is dedicated to:

- * increasing your awareness of how...
- * decisions on key things that happen in your life affect...
- * your ability to have the future that you want.

This is more than budgeting.

Too often you are told that you just need to make a budget and stick to it. Or that you should spend less than you make, as if you don't understand math.

This application takes a different approach. It seeks to highlight how decisions in the following areas will affect your financial status today

and in the future:

- * Relationships: your significant other (or one that's on the shortlist), your children, and your immediate family will impact how you spend money.
- * Health: one of the leading causes of financial trouble is ill health. You cannot build a future if you are physically and mentally unwell.
- * Housing: where you can afford to live now, and where need to live to have the best future possible, are critical considerations you have to plan around.
- * Transportation: what you use to get around, and your ability to get to the job or side-gigs you use to create income, is a factor that must be maintained.
- * Skills: the things you can do to generate income must always be fine-tuned and focused on, given how our world works.

Always remember: what you are facing has been overcome by many others who look just like you. All you have to do is make a start and keep moving forward. Don't beat yourself up about what you did before—or even worse, what you knew you should not do but did anyway.

Instead, this app helps you focus on making today right and taking care of tomorrow when it comes.

"The beginning is always today."

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YOUR HEALTH

"BABY, IF YOU AIN'T GOT YA HEALTH, YOU AIN'T GOT ANYTHING"

Maintaining a healthy mind and body is the top priority. Your ability to function at your best is directly linked to how you treat your body,

mind, and spirit. Often, these areas in your life are directly related to

the people you allow around you and how you make time to focus on yourself.

One thing that you have to make time for and build into your lifestyle are healthy relationships with friends, lovers, and family members. The ability to do this directly impacts the future you're likely to have.

As a result, your spending can be affected by lifestyle choices that incur FOMO expenses, lovers who are not aligned with where you want to end up, and family members who drain you. And the triggers for spending affect you all.

Despite the stereotypes, which say that women are the worst culprits, statistics show that "6% of women and 5.5% of men had symptoms consistent with compulsive buying disorder due to family problems, depression and breakups."¹ This is a universal issue that you need to tackle in order to live the future you imagine.

Make your mental and physical health a priority. Invest in yourself by signing up for the therapy you might not think you need. Ensure your future by finding a physical activity that you enjoy doing. These essential building blocks will be key factors that make sure you are the best version of you that will create the future you want.

Our tool will show you how spending on those activities instead of the weekly dose of "impulse buying" will help you have more money for the future you want. It will also show you—in cold hard cash—how your relationships affect the future you envisage.

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YOUR RELATIONSHIPS

"THEY SAY THAT LOVE IS MORE IMPORTANT THAN MONEY. HAVE YOU EVER TRIED PAYING YOUR BILLS WITH A HUG?"

Who you keep as fixtures in your life and how you weave them into the ways that you spend your resources is HUGE. This is true regardless of whether it is a potential partner, sibling, distant cousin, your kids, and even your parents.

All these people will influence how much, where, and when you spend money. Often, these emotional currents make you forget the priorities in your life. You want to help those who are close to you, and you underestimate how often, and how much, you dole out to these important people.

The results from the quiz that brought you to our site will show you how impactful these decisions are in your life. It's vital to put some focused thought into your priorities for how you help important people. Doing so is the first step to getting a good handle on what you need to do to live the life that you envisage.

One of the key components of this application helps you formulate a priority list of where and how you want to help those close to you. We then remind you, as time goes by, when you are straying too far from where you said you wanted to end up.

What is especially important is how you make choices with the potential partners and lovers in your lives. The initial quiz was set up

to give you a "tongue in cheek" look at how picking the wrong person to date would derail you from some simple things that you want in the near future. As you learned, a bad choice in this arena can increase your health care costs and insurance fees, potentially ruin your source of transportation to your workplace, and impact your mental health.

Mingu\$ will help you stay on track.

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YOUR HOUSING

"THERE IS NOTHING MORE IMPORTANT THAN A GOOD, SAFE, SECURE HOME"

Where you chose to live—or wind up living, due to your choices—is a significant factor in where you end up in the future. Research has shown that the zip code you live in can have a significant impact on your own earnings and ultimately even those of your children.

You should therefore prioritize choosing the best place to live for now, and having a plan to get to the best area in time. We all tend to think that we are prioritizing those items. However, small decisions over time will keep you from getting to your ultimate destination, because you don't realize that you're making small course corrections that take you off your path.

Ultimately, this app will get you to where you want to be by helping you:

- * Stay healthy by making good choices.
- * Make good relationship choices, with people in your life who keep your stress levels low so that you are in the right mindset to be cognizant of how today's choice will impact your goals.
- * Choose the best place to live that supports the previously discussed reasons and helps set you up to reach your ultimate destination.

Choosing the best housing option isn't simple. Incomes, credit histories, and other factors will affect where you are most likely to live. All those factors are products of your past decisions. Mingu\$ is

focused on righting the ship and helping you make better choices going forward so that you can change your situation.

A crucial consideration, especially if you have kids, is moving to areas that offer better educational opportunities. As we mentioned before, one key factor that keeps us all on track is doing it for the kids. While moving can be expensive, it often helps you establish healthy new habits and routines. Plus, you'll know that you're helping the whole family get in a better position for the future. As a result, we can help you move from the local areas that are red to those that are gray!

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YOUR TRANSPORTATION

"THE CAR HAS BECOME AN ARTICLE OF DRESS WITHOUT WHICH YOU FEEL UNCERTAIN, UNCLAD, AND INCOMPLETE..."

Our cars are indeed a reflection of ourselves. You purchase the latest model and the best brand that you can afford—and sometimes, even one you can't really afford.

Aspirational thoughts aside, cars are for getting you to and from work, picking up kids, doing shopping, and visiting friends and family as safely and cheaply as possible. The additional value that you give a Mercedes over an Acura is personal, but not essential.

What's crucial for you to understand is where you are financially and what you should focus on for now. There will be opportunities in the future for you to roll around town in your dream ride. But you have to start with what's the best choice to get you from A to B, and what it will cost you if you don't maintain what you have.

Mingu\$ will help you understand how the car you purchase affects your life, both right now and further down the road.

If you purchase a car with a lot of miles, you'll know that ultimately the brake job, electrical repair, a/c issue, or structural problem will

cost you money unexpectedly, knocking you off the path you want to be on. As a result, you'll need to plan how to keep funds available for the unexpected.

Often, these types of issues compound over time, and keeping that car can cost you more money than it's worth. Even worse, an unreliable vehicle can cost you your job, if it can no longer get you to work when needed.

We'll help you avoid this by making smart choices up front.

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YOUR SKILLS

"WORK TO BECOME, NOT TO ACQUIRE"

One essential fact that we all have to cement in our outlooks is that we must consistently develop skills that preserve the lives we have now and set us up for the one that we want to have in the future.

The days of a single job, company, or career path that sets you up for life are mostly over. Instead, it's necessary to look to the

future

to determine what skills are going to be needed and aligned with your strengths and attitudes.

A recent research paper from experts at MIT identified “a significant reduction in the skills that compete with machines, an increase in skills that complement machines, and an increase in skills where machines (thus far) have not made great in-roads.”

Now, this research was done 17 years ago, and the impact of AI tools like ChatGPT are only going to make the problem worse. The upshot is that we all need to continually seek opportunities that will keep us employed in the world that is hurtling towards us.

You need to invest in yourself. As the demands of the future increase, you need to put more emphasis on being employable, developing ideas that you can turn into a business, using the technology and capabilities available.

That doesn't mean everyone can be a computer scientist. However, it does mean you must learn and get exposed to the latest and greatest that technology has to offer in a series of jobs.

And to be clear, you will switch jobs and career tracks more often in the future. That means that you need to have technology skills that will be transferable from one employer to another, or for the next business idea that you think will sustain you.

Building transferable skills within an industry is key. Some require understanding the latest software, others the most up-to-date processes. Whatever the case, you have to continually make this investment in yourself. This will ensure that you keep the job you have for now, and increase your chances of moving into the job you will need in the future as your life changes due to kids, family members, and your own growing sense of the life that you want to lead.

At Mingu\$, we will recommend to you courses and skillsets that are asked for by employers across the country. Our application will review the needs of the marketplace and suggest programs and certificate training that could place you in line for those opportunities. This continual investment in yourself pays off down the road and will set you up to be fully prepared when the chance comes knocking.

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HOW WE WILL HELP YOU

“MONEY ISN'T EVERYTHING, BUT IT'S RIGHT UP THERE WITH AIR”

Every day, you are bombarded with thousands of minor decisions that distract you from the big one that affects the way you live your life. The Mingu\$ app helps you funnel those decisions into the ones that you deem most important.

Here at Mingu\$, we use technology and social media to help you make better decisions for the long run. We believe that each good decision today puts you in a better place down the line:

- * Relationships: managing how you contribute your resources to those closest to you, such as your children, will help make sure that you free them from the burden of having to support

you, and thus break the cycle of them not reaching their potential.

- * Housing: managing the impact of where you live now and where you decide to go next has been proven to be a determinant in your own future and that of your dependents.

- * Transportation: managing the maintenance of your existing vehicle, and showing you the costs of not doing so, will impact your finances today and the future.

- * Skills: managing where you work, who you work for, and the skills you'll need to prosper is a key feature of the application. We highlight how the local economy affects your ability to make a living and recommend skills that you can acquire to safeguard your future.

All of these components form the essential foundation that will allow you to live the life you envisage for yourself.

Mingu\$ keeps an eye on all of these components and reminds you if you are not on the path you want to be.

Insert

This is good, but kind of dense and concatenated. Using bullets like this might help break it up into bite-sized pieces.

This was too long to be readable. I've adjusted it by putting the main verb ('affect') much closer

to the beginning of the sentence, and reducing verbiage.

This seems like it'd more logically belong in the 'Relationships' section.

The second person plural 'we' often produces the potential for in-apposition, like plural 'we' and singular 'life'. Changing it to 'you' will usually help.

This seems like it'd be better off in an introductory or concluding section. This section is about

housing, so the material about relationships etc. feels out of place.

As a general stylistic point, the prose is often quite wordy. Cutting it back a bit will make it

clearer, more readable, and more engaging.

Here again, this is much more direct, personal, and engaging. 'going beyond your means'

sounds a little antiquated, and the 'to make yourself feel better' is kind of both stating the

obvious while also being excessively vague.

More vivid verbs would also be helpful. The prose is quite abstract, much of the time. Making it

more tangible will make it more lively and persuasive.

Not sure 17 years ago qualifies as 'recent'...

There's a fair bit of repetition of terms and phrases in close succession -- here, 'opportunity' in

successive sentences. I've made any changes necessary directly, but it'd be a good thing to be

aware of.

You use this quotation right at the beginning, so consider replacing

it with a different one here --

or there, depending on where you think it works best. I think it's probably better off at the beginning.

Here, for example, the plural causes weirdness: we don't live lives; each of us lives our own singular life.

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