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# THE “RATCHET” PEOPLE’S GUIDE TO FINANCIAL WELLNESS

## "Money Isn't Everything, But It's Right Up There with Air"

## **MY WAKE-UP CALL**

There was a time when I specifically realized I needed to change how I felt about money and what I needed to do for my life. Most people come to this realization after something bad has happened. I was no different.

The thing that happened to me that made me really change what I had to do and how I had to think about my money revolved around helping family. There was a point where I was doing so well—I had progressed in my career and had accomplished a lot of things, and I was helping a lot of people. The people that I was helping were very worthy of the help, but man, were they taking money out of my pocket. I was starting to have trouble taking care of my own bills and the things that I wanted to do for myself.

That's when I realized that something had to change, and I started coming up with ways to look into the future and think about what could happen to me. And sure enough, something bigger and worse happened. The financial crisis came along and practically took me back to the roots of having nothing all over again. And I still had to help some aging people in my family.

When that point happened, and over about six months after that, I realized I had to change. That's where this whole concept of **Be.Do.Have** originated for me.

## **THE BIRTH OF BE.DO.HAVE**

The Be.Do.Have mantra and thought process really came up because at that point, I had nothing. I was practically broke except for retirement savings. I had a house that I had to take care of. I had aged parents and grandparents that I was helping, and I needed to figure out a way to become something that I wasn't at the time.

So, I was reading a lot of motivational books and talking to my friends who were giving me support, but I didn't have a solution, and they couldn't really give me a solution because it was one of the worst periods of time that most people can remember.

What I really realized and what came to me was that I had to **become something different** versus what I had been, because the times had changed. So, what I started doing was thinking about and really getting into focus—literally putting pen to paper and saying to myself: What am I going to have to become to get myself out of this hole?

From there, I realized if I became that person and turned myself into whatever new version was going to get me through this period, I was going to be able to **have** the things that I used to have, in time. And what I started doing was I started really working on myself. I had to change up my skill set. I had to change up how I thought about myself because, of course, I was kind of down in the dumps when everything went to hell.

So, I really turned myself into a new type of me. What I wound up doing was learning some new skills that built off the old stuff I already knew how to do, but I had to apply it in a different market—practically a different kind of job set—but it still leveraged what I'd learned how to do over the previous eight or nine years.

Once I started **doing** that, things started falling back into place. I got myself out of the hole. I picked up and got a new job and worked on new things, and it propelled me forward. But it was a slow process.

## **THE FAITH FOUNDATION**

That's the thing that I think a lot of people always forget currently—everything makes you think it's going to happen overnight. But the thing is, if you are a Christian or a Muslim or have faith in any God that you know and you believe in, you know that it happens over time. You rely on your faith, and you think about how the people in the books that you read have gotten through these issues. And then you start doing those same things yourself.

You really focus on praying more and just being more, and slowly but surely, over the years, I got back to where I was and exceeded that—before, not unlike anything that you've read in the Bible. It can come back to you, and it happened for me.

My faith has always played a big role in the things that I've been able to overcome, from a younger age until now. I can look back on all the experiences and know that just having faith to take care of the day and do whatever it is all came from the lessons I got from my grandmother and going to Sunday school.

Now, for me, it's a Christian worldview. For others, it may be something different, but you must have faith in something bigger than you that's going to help you versus just solely relying on yourself. When you finally realize that there's a bigger force in your life that's helping and guiding you and giving you lessons that you'll be able to learn and build on—and you usually get that from reading your Bible or the Quran or whatever it is that you read in your faith—you rely on that to tell you that things are going to work out if you just follow and do what you're being told to do.

## **WHAT THIS BOOK WILL DO FOR YOU**

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. What we learn to recognize as we get older is that to have those things, we needed to have made good choices in the past. There is no escaping it.

You've probably known a moment or two when you were about to purchase something and felt unsure if you could 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..."

What we hope to do with this book and the MINGUS application we've created is to lower the frequency of you having those kinds of conversations in the future. We know that if you start with 5 minutes a day of focused time with us, you'll transform your future into a better version of who you are today.

I have a simple goal: create new habits for you that will increase your awareness of how other factors in your life affect how you earn and spend money daily. I can literally guarantee lifelong changes that will transform you from someone struggling across multiple areas to someone who knows how to get things back in line when they've spent out of control.

## **BEYOND BUDGETING: THE MINGUS DIFFERENCE**

Most books in this area talk down to you as if you can't do math and don't know that you have more going out than coming in! This is more than budgeting. Finally, one of the things that you're going to learn through reading this book and using this app is that it's completely different than anything that you've ever worked with or worked on.

What you'll find out is that there are so many little factors that can mess up your plans that just knowing about them and having a tool that helps you think about what those impacts would be will help guide more of your decisions. Essentially, what this app really looks to do is look ahead for you to tell you where things could go wrong and help you make sure that those things don't happen.

We are dedicated to helping you master the **5 Pillars of Financial Wellness:**

### **1. HEALTH: "Baby, if you ain't got your health, you ain't got anything"**

One of the leading causes of financial trouble is ill health. You cannot build a future if you are physically and mentally unwell. Our health is paramount to everything that we do. We must be healthy, and to be healthy, we must practice good habits:

* Health tracking reveals how physical/mental/relationships affects money decisions
* Personalized insights help users understand their unique financial patterns based upon how they feel physically and emotionally
* Onboarding and education build financial intelligence, deeper insights into your behaviors, and confidence to push forward despite the circumstances

### **2. MENTAL PEACE: "You gotta love you"**

Nobody else is going to love you the way you love you and take care of yourself. We're going to focus on dealing with those issues that make you think that you can't get someplace, make you think that you are unworthy of love, that make you think that you can't get that better job:

* We offer personalized check-ins and the reminders that we send offer a unique way to jump start you when you’re not feeling your best and liable to start bad financial patterns

### **3. RELATIONSHIPS: "They say that love is more important than money. Have you ever tried paying your bills with a hug?"**

Your significant other (or one that's on the shortlist), your children, and your immediate family will impact how you spend money. Learning how to make better choices in this area will help you make better financial decisions that affect your future.

* Our secret tool in the app, depending upon how active you are with us, will give you some tips on how to determine if the person you’re “dealing with” is gonna help you or hurt you in the long run.

### **4. HOUSING & TRANSPORTATION: Smart Life Choices**

Where you can afford to live now and where you need to live to have the best future possible are critical considerations you must plan around. 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.

### **5. SKILLS: "Work to become, not to acquire"**

The things you can do to generate income must always be fine-tuned and focused on, given how our world works. You must know how to solve problems in today's world, because problem solvers get paid, PERIOD.

* Our system will help you become the person, that does the things that get you ahead, so that you can have the things you want to have through working smart and moving ahead.

## **THE MINGUS SYSTEM**

All the features in MINGUS will help you think about how you need to budget and think about money that you're going to need in the future versus just always looking at pen and paper and thinking about where you are right now. It'll help you think about what you might have to do for your kids and how you need to have a little bit of money salted away for those big important dates or that trip you must take with your friends, or dues and fees that you know you must pay.

One of the biggest lessons that I've learned, and what will be revealed to you as you use this app, is that the people who have gained the most think about their lives and what they're doing in a much longer time frame than we often do. Oftentimes you're worried about the next week or the next month or the next couple of weeks or couple of months. However, you need to learn to think about things 3, 5, 10 years out into the future, and what you need to do today to transform yourself and become the person of the future that's going to be able to sustain itself.

**BE – Total Wellbeing**

### **Financial Profile Management**

* **Philosophy Alignment**: Supports comprehensive view of current financial state as foundation for **becoming**someone new
* **Features**: Multiple income sources, savings/debt tracking, risk assessment
* **Impact**: Creates honest baseline for transformation journey

### **Financial Questionnaire System**

* **Philosophy Alignment**: "Keep It Brief" approach respects busy lifestyles while gathering essential data
* **Features**: Quick financial health assessment, automated scoring, personalized recommendations
* **Impact**: Removes barriers to getting started on financial wellness journey

### **Debt Account Management**

* **Philosophy Alignment**: Faces debt reality without shame, focusing on strategic elimination
* **Features**: Encrypted tracking of credit cards, student loans, mortgages with payment scheduling
* **Impact**: Transforms debt from source of stress to manageable challenge with clear path forward

### **Health Check-in System**

* **Philosophy Alignment**: Recognizes health as foundation of financial success
* **Features**: Weekly tracking of sleep, exercise, stress, energy, mindfulness
* **Impact**: Builds awareness of how physical/mental health affects financial decisions

### **Health-Spending Analysis**

* **Philosophy Alignment**: Reveals hidden connections between wellness and money decisions
* **Features**: Statistical analysis of stress-spending, exercise-health costs, mindfulness-impulse control
* **Impact**: Provides insights that traditional budgeting tools miss

### **10. Health Insights Dashboard**

* **Philosophy Alignment**: Transforms health data into actionable financial guidance
* **Features**: Correlation visualization, personalized recommendations, trend analysis
* **Impact**: Helps users **do** the right things by understanding their patterns

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### **12. Lifestyle Questionnaire**

* **Philosophy Alignment**: Honors individual circumstances and cultural context
* **Features**: Comprehensive lifestyle assessment, culturally relevant recommendations
* **Impact**: Provides personalized guidance that respects lived experience

**DO – Career Help**

### **Business Intelligence**

* **Philosophy Alignment**: Provides advanced analytics to develop sophisticated financial thinking
* **Features**: User behavior analysis, financial health scoring, predictive analytics
* **Impact**: Elevates users from reactive to strategic financial decision-making

### **Industry Risk Assessment**

* **Philosophy Alignment**: Supports career development and job security awareness
* **Features**: Industry analysis, employment trends, automation risk assessment
* **Impact**: Helps users **become** more valuable in the job market

**HAVE – All of these add up to**

### **Cash Analysis Service**

* **Philosophy Alignment**: Implements forward-thinking approach to prevent financial problems
* **Features**: Date-based analysis, impact assessment, proactive alerts
* **Impact**: Shifts users from reactive to proactive financial management

## **YOUR TRANSFORMATION JOURNEY**

Always remember what you are facing has been overcome by many others who look just like you. I have a friend who went through one of the toughest military training programs on the planet. He would tell me all kinds of stories about what they had to do. However, the one thing that always stood out to me was the story of something one of the training officers said to him during a horrible day filled with scraping sand and long runs: "Remember, lesser men than you have completed this training..."

It was at that point that he decided that he was going to finish no matter what. All you must do is decide 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, do the things in this book, FOCUS on making today right and taking care of tomorrow when it comes.

## **BE. DO. HAVE.**

This is the process that I've laid out that will help it happen for you. It all comes from thinking and focusing on your mental and emotional health, the relationships you have with those around you and your spouse, your girlfriend or your boyfriend, then thinking about your career, and then thinking about how all those things and those factors interplay that make you make bad decisions if you're not aware of it.

If you log in and use MINGUS and go to it and think about it and put the information in there and review it, that's all it's going to take. This app is really going to help you in that regard.

I look forward to helping you, and this is going to change and transform your life from where you are now to where you want to be so that you can have the things you want. And all that comes from **being** the person that you need to be, **doing** the things that that person needs to do, to **have** the things that you want in your life.

This journey is going to take you on that path.

**"The beginning is always today."**

THE MINGUS DIFFERENCE

Unlike traditional budgeting apps that focus only on tracking spending, Mingus implements the BE.DO.HAVE philosophy through technology:

**BE - Become Financially Conscious**

Health tracking reveals how physical/mental state affects money decisions

Personalized insights help users understand their unique financial patterns

Onboarding and education build financial intelligence and confidence

**DO - Take Strategic Action**

Proactive alerts prevent financial problems before they occur

Goal tracking maintains focus on long-term vision

Integrated systems make good financial habits automatic

**HAVE - Achieve Financial Freedom**

Predictive analytics help users see and plan for their financial future

Comprehensive tracking shows progress across all 5 pillars

Personalized recommendations guide users toward their specific goals