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

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 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 that you’ll transform your future into a better version of who you are today.

**What This Book Will Do for You**

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 the person that is struggling across all a bunch of areas to someone that knows how to get things back in line when they have spent out of control. If I can get you to stop for a second, take a couple of moments to gather yourself, and take appropriate action.

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. We are dedicated to:

* **Health:** one of the leading causes of financial trouble is ill health. You cannot build a future if you are physically and mentally unwell.
* **Mental Peace:** increasing your awareness of how your relationships with yourself and others impacts how you spend.
* **Relationships:** your significant other (or one that’s on the shortlist), your children, and your immediate family will impact how you spend money.
* **Future Thinking:** show you how to think about the impact of today’s decisions on yourself, your kids, and others that mean a lot to you.
* **Skills:** the things you can do to generate income must always be fine-tuned and focused on, given how our world works.
* **Housing:** where you can afford to live now and where need to live to have the best future possible, are critical considerations you must 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.

## **HEALTH**

## **“baby, if you aint got ya health, you ain’t got anything”**

## **My Grandma**

## Now, the biggest thing that we must consider and what we really got to work on and focus on and followed priorities. Our health is paramount to everything that we do. We must be healthy. To be healthy, we must practice good habits. This is gonna require a change for a lot of people. First things first we must go and get some sleep. Sleep is the foundation of everything somehow some way you gotta figure out how to get at least six good hours of sleep. For some of us, we can't get six. Maybe it's five, but you try to get closer to six optimally you get 7 to 8.

## Unfortunately, we can't get that kind of time sometime so maybe grab a nap during the day. But you must get your sleep studies have already shown, that people that don't get sleep develop debilitating diseases that hurt them in the long run. some of the roots of high blood pressure, diabetes, and later in your life dementia are linked to the inability to get sleep. For my fellas, that means you might have to get that CPAP or get that mask. It ain't sexy, but it'll keep you alive. The reason why your health in getting sleep is so important is that the medications that you must take to keep yourself alive become more expensive over time. One of the things that we always got to watch out for, and we're very much aware for is that they prescribe more and more medicines for all the things that ail us. To get out of that, you must be healthy.

## After you sleep, you've gotta eat better. Our eating habits and the things that we really grab and put into our bodies affects our health. For us, it's even more important because we in this stress-full climate are very susceptible to eating things that aren't good for us. Those things include all our fast food and convenience items. Now those things are always around us depending upon where we live in the communities that we live in, but we must strive to figure out how to get more healthy food choices into our body. If you eat fast food all the time, you're sure enough go to develop something down the road that's going to cost you a lot of money and put you behind the eight ball. So, try to find some healthier foods if you must go to a food co-op just to get some fresh vegetables start mixing them in their collards carrots all the stuff you see on Instagram, and everybody tells you that you need to eat more of that's trying to find it as best you can.

## This is gonna help you with the next few things that you're gonna must do in your life to get yourself in a better position to have higher skills, and better job you gotta be healthy. You gotta be awake. You're aware so that you can do the things that you going to need to do and spend the time and focus on the things that are going to really move you out of your situation. Next, we really must focus on where we live. That's one of the key things that you gotta work on. So, along the way, we'll have to figure out how to gradually get you out of the spot where you're living to a healthier spot that has better food choices that then you can educate your children where the other people around you better. Those things are all cornerstones of what we're gonna build out and help you plan in this app. Once you get that and you've got your sleep and your health together, you're moving better and you're eating better then along the way you're gonna be working on yourself and your mental outlook. One of the simplest things to do is just move more.

You must move more! I don’t mean doing HIIT, running marathons, powerlifting, or anything like that. The biggest thing to figure out is learning what you love to do. If it’s a dance class with step aerobics or walking, just start doing THAT. Once you’ve gotten into a groove with that, you just need to progressively make it more challenging. Doing small challenges like this are wins that you’ll stack on top of the new mindset you’re developing to BECOMING something different and a better version of yourself. These small things that help your physical health will start creating a new mindset about yourself that leads to mentally being at peace with who you are.

## **MENTAL PEACE**

## You gotta love you. Nobody else is going to love you the way you love you and take care of yourself. So, what you're gonna must do is really focus on dealing with some of those issues that makes you think that you can't get someplace, makes you think that you are unworthy of love, that makes you think that you can't get that better job, makes you think that you're not smart enough. All those things, we're going to put to the side because those are the things that are going to eventually hold you back and keep you from ultimately getting and living the life that you imagine, that you dream about and that you really want for yourself, for your kids, for those around you. Next, we'll work on how you have relationships with others. You know we'll send you reminders. We'll talk and give you some pointers and give you things to work on so that you can figure out like, who's supposed to be in your life. One of the most important things for men and women are always consider is the spouse they pick relationships they have with people because we draw so much value from having those relationships with others because that's just a part of life, period. You cannot get away from having and being in relation with other people on this planet. There's no way around it. You can't be a monk Herman a nun. You're gonna be involved with someone but learning how to make better choices in this area will help you make better financial decisions that affects your future. With these things in mind as we go forth, we're going to change it and we're going to make things better for you and it's going to help you in the long run and get you to where you want to be.

## Always remember what you are facing has been overcome by many others who look just like you. I have a friend that 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 what the story of something one of the training officers said to him during a horrible day filled with scrafing sand and long runs, “Remember, lesser men than you have completed this training…”.

## It was at that point that he made a decitions that he was gonna finish no matter what. All you must do is make DECISION 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.

## **RELATIONSHIPS**

## **“They say that love is more important than money. Have you ever tried paying your bills with a hug?”**

Relationships in your life are some of the cornerstone key and key things that'll give you stress that'll hurt you and make you make bad financial decisions. First, we're gonna work on their relationship with yourself. One of the worst things you could ever do is get into a bad relationship.

I'm gonna get a little graphic in this part, but sometimes things like this must be said. A bad relationship will mess up your money worse than anything. One of the things that we're gonna concentrate on is first how you have a good relationship with yourself so that you don't get into bad relationships with others. I don't know how else to say it, but it happens.

Sometimes some bad D&^K or that “Baddie” that you had to have will mess up your money, your credit, the way you think and how you act. So, what we must do is first get ourselves right with ourselves. Once you do that, it's a lot easier to figure out who you don't need in your life. And then make sure you attract the people that should be in your life.

Those are key things that we must do that directly affect how we spend our money, how we save our money, what we spend our money on, who we spend our money on, and where we put our value. Because oftentimes it derails us, period. Sometimes when our relationships are not going well, we go out and spend and do things to make ourselves feel better.

That could be a new car, that could be a purse, a coat, a whole bunch of drinks out with your friends. You're trying to do that to solve and fill up this emotional hole that's missing. What we do here is we keep track of those bad days and show you how they could be affecting your money. I think a pimp named Slickback said it best, “…and even worse, it can mess up your money. It’s an awful disease…”

This book is gonna help spot the signs early so that you can avoid getting “WHIPPED” with that “thang” and putting your money and energy in the wrong places.

**YOUR SKILLS**

## **“Work to become, not to acquire”**

You must know how to solve problems in today’s world., Yes, there will always be jobs that are task driven. However, to create the life that you want to have, that is less resistant to the craziness that grows each day, you must know how to solve problems. Problem solvers get paid, PERIOD. 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.

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. You must constantly investment in your ability to solve problems because the money you want to keeping your pockets counting on you to do so.

One of the most effective ways to make it happen for yourself is to leverage your existing job to help train you for something that you can do for others on your own. Back in the day, if you were an accountant, you did taxes on the side. Now, you have software that will do the work of your friend that was an accountant.

In today’s world, that same person who is an accountant needs to show that friend how to set up their business properly to maximize their ability to write off expenses to minimize the tax payment that is required. With the increased use of software, that same accountant needs to learn how to solve additional problems that their friend has to deal with.

The result of all this is that you must be vigilant in learning new things so that you are ready for the next job or new career track that you need to consider. The introduction of AI is decimating the programming field. Now, the ability to relay what you would like to see built, to a computer that can create the code, will turn that former accountant into a new SaaS creator that has made a tax widget for gig workers to keep up with their expenses for their ride share business. We will discuss how to do that in this book and the application will help remind you to stay focused on building that future path for yourself.

**BE. DO. HAVE…**

**“The beginning is always today.”**