

**MONEY
SKILLS
FOR
YOUNG
ADULTS
IN A DIGITAL AGE**

BUDGET, SAVE, BUILD WEALTH & AVOID DEBT

ROSHEL WAITE

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To my incredible supporters,

Thank you for believing in me, even when I doubted myself. Your unwavering encouragement, love, and support have been the foundation of my journey. You've celebrated my victories, no matter how small, and lifted me up during my darkest moments. Your faith in my abilities has been my driving force.



To my critics and adversaries,

Thank you for challenging me and pushing me beyond my limits. Your doubts and criticisms have fueled my determination and resilience. You've taught me the invaluable lesson that adversity is not a setback, but a setup for a comeback. Your opposition has sharpened my focus and strengthened my resolve, proving that I can rise above any obstacle.



To everyone who has crossed my path,

You've all contributed to my growth in ways you might not even realize. Whether you offered a kind word or a harsh critique, you've played a part in my story. For that, I am profoundly grateful.

With deepest appreciation and respect. Thank you for being part of my story.

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IMPORTANT - READ THIS FIRST!

Hey there, Friend!

Picture this: a young adult stranded in a flooding apartment. As the water rises, they pray for rescue. They wait, confident that a miraculous solution will arrive. A neighbor knocks, urging them to leave, but they refuse, saying, "I'm waiting for help." Soon, a rescue boat comes, but they wave it away. "God will save me," they insist. Eventually, the water reaches the ceiling, and they're swept away, realizing too late that help came more than once, but they didn't take action.

If this is you, drowning in a sea of student loans, credit card debt, and FOMO-fueled spending. Each swipe of your card pulls you deeper underwater. The very book you're holding now is your life jacket. Are you going to "learn to swim," "or keep drowning." – it's entirely your choice.

This book isn't just about money—it's about freedom, choices, and building the life you dream of. In a world of instant gratification and digital distractions, will you grab this lifeline and learn to navigate the treacherous waters of personal finance?

Your next move could change everything. Dive in, and discover how to not just stay afloat, but ride the waves of financial success in the digital age.

Congratulations on taking this crucial step towards financial literacy. If you're between 18-25 or slightly younger, whether you're in college/ university, working, or starting your career, this book is for you.

Did you know that 58% of Gen Z in the United States (U.S.)

struggle with financial literacy? (The Ipsos poll 2022). And it's not just an American thing – 61% of young adults in the United Kingdom (UK) received zero financial education at school, meaning only 2 out of 5 young adults are financially literate (MyBnk, 2023). You're not alone, and I've been there too.

I'm Roshel Waite, and in my 20s and early 30s, I was drowning in credit card debt and living paycheck to paycheck. That's why I wrote this guide – to give you the financial tools and knowledge I wish I'd had. I've developed money habits that have led me out of financial ruin and on my way to financial stability, and I want to share these life-changing strategies so you can be successful too.

I'm passionate about helping young adults thrive in all aspects of their lives, especially financially. Through my website <<https://roshelinarush.com>> I share helpful content to help countless young adults level up their productivity and thrive in the school of life.

Welcome to Money Skills for Young Adults in a Digital Age!

A Quickstart Guide To Help You Budget, Save and Build Your Credit Score, Create Wealth Early, Overcome Debt & Avoid Common Financial Pitfalls

In this book, you'll learn how to:

- Create a realistic budget that actually works for you
- Manage debt and understand credit scores

- Make smart investments
- Navigate the unique financial challenges of the digital era, and much more!

What sets this book apart:

- Interactive elements: Worksheets, quizzes, challenges, and more
- App suggestions to help manage your money better
- Immediate Real-life applications and personal anecdotes
- Clear, jargon-free explanations

Plus, there's a treasure trove of other digital extras!

Head to my site, **Roshel in a Rush**:

URL: <<https://roshelinarush.com/free-resource-library>> Enter your name and email in the form, and I'll send you the password to access all the freebies—whether you bought the book or not.

What to Expect From This Book

Filling The Gap in Financial Education

Unfortunately, many educational systems worldwide do not prioritize teaching financial literacy, leaving young adults to fend for themselves when managing money. This gap can lead to costly mistakes that might take years to recover. By reading this book, you're taking a proactive step to fill that gap and set yourself up for a financially secure future.

How to Use This Book

This book is designed to be read from start to finish, as each chapter builds on the last, covering both simple and complex topics. It provides a comprehensive guide to support you through all stages of your financial journey. For those hungry for more, I've included links to detailed articles on my website.

Key features:

- In-depth coverage of complex topics like money mindset, investing, and debt management
- Shorter chapters on simpler topics, with links to detailed articles on my website for those who want to learn more
- Balanced content suitable for beginners and those with more advanced financial knowledge

The book prioritizes topics that often overwhelm young adults, making it accessible and easy to understand. It aims to provide a well-rounded financial education without becoming overly long or complex.

To get the most out of this book with the action points and activities at the end of each chapter, I recommend using a tablet and a stylus. I use the iPad Pro and Apple pencil, but you can use your computer, laptop, and phone.

Are you ready to take control of your finances and create the life you want?

Let's begin!

CHAPTER 1

The Money Mindset - It's Not Just About Numbers

“What you think, you become. What you feel, you attract. What you imagine, you create.”

- Buddha

Let's be honest—when you were a kid, did you ever dream about budgeting or investing? Yeah, me neither. Talking about money was probably as exciting as watching paint dry. But here's the thing: your relationship with money starts much earlier than you might think. Understanding your relationship with money is crucial for financial success. Your money mindset, shaped by your experiences and beliefs, significantly influences your financial decisions and behaviors.

In today's fast-paced world, financial literacy is more crucial than ever for young adults. Yet, according to a survey by the American Psychological Association, 82% of young adults aged 18-25 reported money as a significant source of stress in their lives.

This chapter aims to help you understand and transform your relationship with money, setting the foundation for long-term financial success.

Understanding Money Mindsets



What is Money?:

Money is a tool we use to exchange value. It represents the worth of goods and services, allowing us to trade our work or possessions for things we need or want. Money comes in different forms like cash, digital balances, or investments, and its value can change over time based on economic factors.

What is a Money Mindset?:

Your money mindset is the set of beliefs and attitudes you hold about money. It shapes how you earn, spend, save, and invest.

Why Your Mindset Matters:

Your mindset is often more important than your knowledge when it comes to financial success. According to Morgan Housel, author

of "*The Psychology of Money*":

"Financial success is not a hard science. It's a soft skill, where your behavior is more important than what you know."

There are a few factors that can influence your money mindset for the better or worse, let's take a look at the most powerful ones.

Childhood Influences and Money Scripts

Early Experiences Shape Our Relationship with Money

Our early experiences with money often form the basis of our financial attitudes. Family discussions, observations of spending habits, and the general economic environment we grow up in all contribute to our money mindset.

Common Money Scripts

Money scripts are subconscious beliefs about money that guide our financial behaviors as adults. They can be positive or negative.

Common money scripts include:

- **Money avoidance:** Believing money is bad or that you don't deserve it
- **Money worship:** Thinking more money will solve all problems
- **Money status:** Equating net worth with self-worth
- **Money vigilance:** Being frugal and secretive about money

Financial therapist Steven M. Hughes says, *"We start putting together the equation of money and value by age three."* Understanding your money story can help you identify patterns and biases that may hold you back in young adulthood and throughout your life.

The Emotional Side of Money

Money is often tied to our emotions, influencing how we think, feel, and behave, creating money blocks. These money blocks can manifest as fear, anxiety, procrastination, insecurity..., and the list goes on. Ignoring these emotions leads to bad financial decisions. So, take a moment to reflect on your emotional responses to money. What emotions do you experience when it comes to money? Are you anxious, stressed, or excited? How do these emotions influence your financial decisions?

Common Self-Sabotaging Patterns:

This includes overspending, avoiding looking at bank statements (we've all been there!), and chronic procrastination regarding tasks. Maybe you splurge after getting a raise or bonus at work. So many emotional tendencies and money blocks can low-key sabotage our financial goals if we're not careful.

Some common money blocks include:

- Fear of not having enough
- Fear of making a mistake
- Fear of being judged
- Fear of being vulnerable

- Fear of change

The Impact of Mindset on Financial Behavior

Your mindset significantly influences your financial behaviors:

- **Saving:** An abundance mindset encourages saving for future opportunities, while a scarcity mindset might lead to hoarding out of fear.
- **Investing:** Those with an abundance mindset are more likely to invest for growth, while scarcity thinkers might avoid investing altogether.
- **Career:** An abundance mindset can lead to taking calculated risks for career advancement, while a scarcity mindset might keep you stuck in an unfulfilling, soul-crushing job.
- **Entrepreneurship:** Abundance thinkers are more likely to start businesses, seeing potential where others see risk.

Remember, shifting your money mindset is a journey, not a destination.

For example: If you grew up in a household where money was always tight, you may have developed a money script that says, *"I'll never have enough money."* On the other hand, if you came from a family that valued financial security, you may have developed a money script that says, *"I'm capable of managing my finances effectively."*

Identifying your money scripts is the first step in understanding and potentially changing your financial behaviors.

Tip: Reflect on your earliest money memory. How has it influenced your current financial behaviors?

Financial Flashpoints

Financial flashpoints are significant events that shape our relationship with money. These can be positive or negative experiences that leave a lasting impact on our financial mindset.

Examples of financial flashpoints:

- Getting your first job
- Experiencing a significant financial loss
- Inheriting money
- Going through a divorce

Take a moment to reflect on your own financial flashpoints. We all have heated moments from childhood that burn certain money issues into our brains. Maybe it was your parents fighting over bills, getting that first job, or applying for student loans. What triggered a major financial shift in your life? How did you respond? What did you learn from the experience? Pinpointing your defining financial flashpoints can reveal your hidden money scripts.

Financial psychologist Dr. Brad Klontz asserts that managing money has *"gotten tougher in today's society. It's become digits on a screen, and the more abstract it gets, the more vulnerable we are to making mistakes around it."* Klontz suggests we should "make it visual and concrete." One interpretation of this is only to use cold, hard cash that you can hold with your hands and see with

your eyes.

Let's play a little game called *"Have you ever heard this saying about money in your childhood?"* By the end of it, count and see how many sayings you've heard. You might be surprised.

Common Sayings About Money

Here are the sayings. Tick the ones that you've heard:

(yes, you can write in the book)

- Money doesn't grow on trees.
- Money is the root of all evil
- Money can't buy you happiness.
- A penny saved is a penny earned.
- Money makes the world go round.
- Time is money.
- Money talks.
- Don't put all your eggs in one basket.

I've heard every one of these sayings about money when I was growing up. Some are related to money, and some are related to financial opportunities.

Don't let negative thoughts and self-sabotaging beliefs hold you back. In today's digital world, you can do even better than your parents when it comes to making and managing money. If you are a Millennial or Gen Z, you can succeed and thrive in the digital

age. Change your mindset, change your life!

Abundance vs. Scarcity Mindset

Understanding the difference between an abundance mindset and a scarcity mindset is crucial for your financial well-being. Let's dive deeper into these contrasting perspectives:

Abundance Mindset

An abundance mindset is characterized by the belief that there are enough resources and opportunities for everyone.

Scarcity Mindset

A scarcity mindset, on the other hand, is rooted in the belief that there's never enough to go around.

Abundance Mindset	Scarcity Mindset
<ul style="list-style-type: none"> Focuses on opportunities Believes in plenty Sees money as a tool for growth There's always more than enough Focuses on gratitude Seeks win-win solutions Sees money as a tool for growth Generous with time, money, and knowledge 	<ul style="list-style-type: none"> Focuses on limitations Believes in lack Sees money as a source of stress There's never enough Focuses on lack Thinks in terms of win-lose Skeptical of opportunities Tends to hoard resources

Cultivating an abundance mindset can lead to more positive financial outcomes and reduced stress about money.

The Emotional Side of Money

Your relationship with money is deeply personal, shaped by your experiences, emotions, and the beliefs you've picked up along the way. As humans, we're emotional beings. A study by Trampe et al. (2015) found that people experience at least one emotion around 90% of the time, whether positive or negative. In our digital world, our brains are constantly searching for the next dopamine hit, whether it's from social media or spending money on things we like. This can hold us back from achieving our goals, often without us even realizing it.

Money is deeply intertwined with our emotions. Common emotions associated with money include:

- Fear
- Anxiety
- Excitement
- Shame
- Pride

Managing Financial Emotions

1. Practice mindfulness to become aware of your emotional responses to money
2. Keep a money journal to track your spending and the emotions associated with it
3. Seek professional help if money-related emotions are overwhelming

Stories of Young Adults who became successful with the right mindset

Story 1: Sarah, the Saving Champion

Sarah's lifelong saving habit started in childhood and continued into adulthood. She budgeted carefully, allocating money for essentials, modest spending, and a growing emergency fund. While friends teased her frugality, they secretly admired her financial peace of mind.

Sarah's dedication to saving stemmed from a desire for security and independence, not wealth. Her approach inspired others, like a friend who sought her advice on budgeting and curbing impulse spending.

LESSONS FROM SARAH'S SAVER MINDSET:

Sarah has always been disciplined with her finances. Her story teaches us:

1. Delayed gratification leads to long-term rewards
2. Budgeting enables both fun and financial stability
3. Proactive financial education improves decision-making

Key Takeaway: A Saver Mindset prioritizes long-term goals, financial resilience, and peace of mind through intentional choices.

Story 2: Alex, the Big Spender

Alex is 23 years old and lives for the moment, spending freely on experiences and luxuries. He avoids budgeting, preferring to enjoy life without financial constraints. However, his carefree attitude leads to mounting debts and occasional financial anxiety.

A sudden job loss forces Alex to confront his reckless spending habits. Humbled by the experience, he reluctantly begins educating himself on personal finance, slowly grasping the importance of financial planning.

LESSONS FROM ALEX'S SPENDER MINDSET:

Alex lives for the moment, often neglecting his financial future. His story highlights:

1. Unchecked spending leads to financial strain
2. An emergency fund is crucial for unexpected events
3. Delayed gratification can lead to better long-term opportunities

Key Takeaway: With the right tools and attitude shifts, spenders can find balance between enjoying the present and securing their financial future.

Story 3: Ben, the Amateur Investor

Ben is 21 years old and passionate about the stock market

and investing. He prioritizes potential profits over luxury spending, using his earnings to invest rather than for immediate consumption. While enthusiastic about market analysis, Ben initially neglects proper budgeting and risk management.

A significant loss on a tech stock investment serves as a wake-up call, prompting Ben to educate himself on advanced investment strategies, diversification, and risk tolerance.

LESSONS FROM BEN'S INVESTOR MINDSET

Ben's fascination with the stock market teaches us:

1. Enthusiasm for investing needs to be balanced with education
2. Understanding personal risk tolerance is crucial
3. Budgeting supports investment goals
4. Setbacks provide valuable learning experiences

Key Takeaway: The Investor Mindset thrives when enthusiasm is combined with informed strategies, calculated risk-taking, and continuous learning

Story 4: Mia, the Anxious Avoider

Mia is 28 years old and actively avoids dealing with her finances. She ignores bank statements, lacks a budget, and relies on credit cards or parental bailouts for unexpected expenses. Her financial anxiety and shame deepen as peers discuss savings and investments.

A car breakdown forces Mia to confront her financial irresponsibility. She reluctantly begins educating herself on personal finance, starting with small, manageable steps to overcome her avoidance.

LESSONS FROM MIA'S AVOIDER MINDSET

Mia's story of financial avoidance reminds us that:

1. Ignoring finances worsens problems and increases stress
2. Facing financial reality is empowering, even if initially daunting
3. Financial overwhelm is common but can be overcome
4. Small, gradual steps lead to progress

Key Takeaway: The Avoider Mindset stems from fear and uncertainty. Confronting these emotions and taking small actions can transform avoidance into financial control and reduced stress.

Story 5: Liam, the Mindset Shifter

Liam is 22 years old and grew up with a scarcity mindset about money. After discovering the concept of a growth mindset, he decided to change his approach to finances.

Liam challenged his negative self-talk, educated himself on personal finance, and joined supportive communities. Over time, he built an emergency fund, started investing, and developed a side hustle.

LESSONS FROM LIAM'S MINDSET SHIFTER ATTITUDE

Liam's journey of transformation shows us:

1. Awareness of limiting beliefs is the first step to change
2. Reframing negative thoughts impacts financial reality
3. Self-education empowers financial control
4. A supportive community provides motivation and accountability
5. Small, consistent changes lead to significant results

Key Takeaway: Regardless of background, anyone can transform their money mindset and create a more financially secure life through awareness, education, and consistent effort.

Shifting Your Money Mindset to Abundance

Practical steps for changing your relationship with money:

1. **Practice Gratitude:** Start each day by listing three things you're financially grateful for, no matter how small.
2. **Use Positive Affirmations:** Replace negative self-talk with positive affirmations like "Money flows easily into my life" or "I always have more than enough."
3. **Celebrate Others' Successes:** When you hear about someone's financial win, genuinely congratulate them instead of feeling envious.

4. **Focus on Giving:** Paradoxically, giving (whether it's money, time, or knowledge) can make you feel more abundant.
5. **Reframe Challenges:** Instead of seeing financial setbacks as failures, view them as learning opportunities.
6. **Educate Yourself:** Continuously learn about personal finance and wealth-building strategies to expand your perspective on what's possible.
7. **Surround Yourself with Abundance:** Engage with people, books, and media that promote an abundance mindset.
8. **Practice Mindfulness:** Be present and appreciate what you have right now, rather than always focusing on future wants.

Tip: When faced with a financial decision, ask yourself, "Am I approaching this from a place of abundance or scarcity?"

Remember, shifting from a scarcity to an abundance mindset is a journey. Be patient with yourself and celebrate small shifts in your thinking. Over time, this new perspective can dramatically transform your financial life.

*"The mind is everything. What you think you become."
- Buddha*

By cultivating an abundance mindset, you're not just changing your thoughts – you're opening yourself up to a world of financial possibilities and opportunities.

Financial Awakening

Let me tell you about a book that totally changed how I see money and life. It pulled me away from the usual path of school, 9-5 jobs, and waiting to retire on a government pension. It's called *"Rich Dad Poor Dad: What the Rich Teach Their Kids About Money That the Poor and Middle Class Do Not!"* by Robert Kiyosaki. It's the best-selling personal finance book of all times.

In "Rich Dad Poor Dad," Robert shares his story of growing up with two father figures. One was his biological dad, the "poor dad," who had all the qualifications, a high-paying academic job, and was taking the traditional route to retire with a pension. Despite all this, he lived paycheck to paycheck. The other was his best friend's father, the "rich dad." This guy dropped out of school but built a business empire by making smart investments in assets like stocks and real estate, which put more money in his pocket.

The key difference between these two dads? Their Mindsets. The rich dad had a growth and abundance mindset, while the poor dad did not. It's all about how you think about money and opportunities.

This book shows the stark difference in what rich parents teach their kids about money compared to what the poor and middle class do not. It's not about how smart you are; it's about your behavior with money. You don't need a fancy finance degree or Wall Street experience to become rich. It's about making smart choices and having the right mindset. If you're curious about the

psychology behind money, check out "*The Psychology of Money*" by Morgan Housel.

In today's world of Instagram influencers, it's easy to fall into the trap of trying to "keep up with the Joneses." You see people posting about their luxury cars, private jets, and fancy meals, and it's tempting to try and match that lifestyle. But remember, pretending to be rich doesn't make you rich—it's a fast track to debt. Don't end up like Anna Delvey. (If you don't get that reference, watch Netflix's "Inventing Anna.")

Don't let FOMO (fear of missing out) guide your financial choices. Focus on your own goals and values, not what's trending on social media. True financial success isn't about flashy purchases or impressing others.

You've probably heard about lottery winners who go broke fast. That's because their mindset and behavior didn't change even when they got rich. It's a perfect example of how crucial your mindset is when it comes to managing money.

Remember, it's not about how much you make but how you manage what you have. So, start thinking like a rich dad today and watch how your financial future transforms!

Case Study: John, The Lottery Winner Who Went Broke

John Smith, a 35-year-old construction worker, won the lottery in 2010. He won a whopping \$10 million jackpot, which he thought would set him up for life. However, just five years later, he was broke and bankrupt due to:

1. Lavish spending on luxury items
2. Unwise investments in get-rich-quick schemes

3. Poor financial management skills
4. A mindset of entitlement and impulsive spending

LESSONS TO LEARN FROM JOHN

Even though John's case study is not real, it should serve as a reminder that:

1. Financial education is crucial, even with sudden wealth
2. Proper budgeting and planning are essential
3. A healthy money mindset is vital for long-term financial stability
4. Overspending and impulsive decisions can lead to financial ruin

Key Takeaway: John's story demonstrates that winning a large sum of money doesn't guarantee financial security. Sound financial knowledge, planning, and a responsible attitude towards money are necessary for maintaining wealth.

This further demonstrates the importance of surrounding yourself with the right kind of people, with the right growth mindset.

“Where large sums of money are concerned, it is advisable to trust nobody.” - Agatha Christie

Codie Sanchez, a self-made millionaire and a financial investor in venture capital, recommends reading *Mindset: The New Psychology of Success* by Carol S. Dweck. She asserts that once you read it, “*you will only want to date, marry, hire, work or hang out with people with growth mindsets.*” According to Dweck (2006), success is dependent on mindset and not abilities and talents.

This further emphasizes the importance of surrounding yourself with the right people. One reason rich people mostly spend time with other rich people is that they have a growth and abundance mindset.

I was browsing YouTube shorts and came across this short titled “*Retired Billionaire's Sugar Daddy Bank Lesson*” (Abundance Wison Channel, 2024), the title made me laugh, so I watched the short, and I was genuinely surprised at how well it summed up the mindset difference between the poor, middle-class, and rich people. So, I wanted to shared it with you:

"Poor people think the primary purpose of money is to pay bills."

"Middle-class people think the primary purpose of money is to pay their bills on time so they can maintain good credit, so they can buy more stuff they can't afford but they can afford the payments."

"Rich people use debt totally."

"Poor people are afraid of debt."

"Middle-class people are used by debt."

"Rich people use debt to create wealth and avoid taxes legally."

"It's a different way of thinking!" – Abundance Wisdom

By understanding and actively working on your money mindset, you can make more informed financial decisions and work towards long-term financial success. Remember, if you're struggling with deep-rooted money beliefs or financial anxiety, don't hesitate to seek professional help. Your financial journey starts with your mindset – let's make it a powerful one!

I encourage you to take the money mindset quiz at the end of this chapter to discover your current money personality. This awareness can help you make better financial decisions.

Action Points

1. Scan the QR code or Click this link to download:
Money Mindset Quiz
2. Write down your earliest money memory and reflect on its influence
3. Implement a 24-hour waiting period for all non-essential purchases over \$50.



GET YOUR MINDSET RIGHT!