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SAY YES\$ TO A FINANCE COACH

Your Guide To Considering One and the
Benefits Of One
Self Worth To Networth

DANNIE GULLEY



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FOUNDER OF DIAMOND INSPIRE

She has a heart for knowledge and sharing it with others. Seeing others excel in life, mentally, physically, emotionally, financially and spiritually brings her pure joy. If only one person changes because of her ebook or something she has shared is enough. She is inspired to inspire and lives it every day she's alive to do so. Take this journey of a quick yet powerful read to get your finances on the right path. As Dannie always says, "Over in these parts, we get smart", especially with our finances.

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YOUR FINANCIAL STATE OF MIND

Self-awareness is extremely important when tackling your finances. In order to get to where you want to go, check your state of mind. What are your thoughts about your financial situation and what are the facts about your financial situation? How do you feel about your current situation and where you are in life? Are your feelings strong enough to motivate you to do something about it? These are questions you should ask yourself. Because until you are ready to make a change and until you make up your mind, nothing will change.

I live from biblical principles and Matthew 6:33 KJV states, "But seek ye first the kingdom of God, and all these things shall be added unto you." I'd like to think one of those things is finance for survival on this earth. Everything has its place in our lives and if we have money #1 it's taking the place of God's Kingdom. It also states in 1st Timothy 6:10 "For the love of money is the root of all evil." Therefore, we should handle money properly, respect it but don't worship it. Money is to be used as a tool for things we need or want.



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CHAPTER 1

YOU DESERVE
WEALTH

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YOU DESERVE WEALTH

Do you believe you have what you deserve financially? If you're reading this, chances are you don't because you're possibly seeking a Finance Coach. Visualize yourself wealthy with everything you need and everything you want. You can have that and more because you see it. Now, you just have to work towards getting there while waiting for time to pass. I'm a firm believer in visualization. You have to see yourself as wealthy, write it down, feel it in the now so you can aim towards that goal and feeling in your future. It's called "FAITH" it is the substance of things hoped for and the evidence not seen yet. You have the power to put it into motion by seeking someone who can help you with the process of seeing it through. This someone is a Finance Coach. You deserve one because you deserve wealth. Could you get there on your own? Of course, you can. A coach will guide you, hold you accountable, and get you there expediently. You deserve it, just believe it.

In order to get this wealth you deserve, you must know what money season you're in. Are you in the barely getting by season living paycheck to paycheck like 58% of Americans (according to a CNBC finance survey, this year) Are you in debt and need to pay off some things to increase your debt-to-income ratio (DTI)? Are you in the saving season or are you in the investing season? Are you in the leaving a legacy season? We are all in one or more of these seasons. A good Finance Coach will meet you right where you are and get you to the ultimate season which is abundance and overflow season. In this season, is where we can now help others and give back to our communities helping the less fortunate. You can now leave a legacy of inheritance to your children. Getting wealth is not all about us. It is also here to help us help others like giving back to our favorite charity etc. If you thought wealth was for only you, your mindset hasn't shifted yet.



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CHAPTER

NO ONE IS COMING
TO SAVE YOU

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NO ONE IS COMING TO SAVE YOU

Stop hemorrhaging money from your household because no one is coming to save you. The person who is coming to save you is YOU! It's okay to admit you need help rather it's to a family member a friend or a Finance Coach. Let the truth be told, we all need help. The rich the poor and everyone in between the two, the middle class. I'm sure someone from each class of working people will admit they need help financially.. The rich are in such a high tax bracket, they can't catch a break. The middle class usually makes too much money for any type of assistance but yet not enough to keep food on the table and keep their head above water. The poor usually can receive a lot of benefits from government assistance but it keeps most stagnant and they become enabled by the assistance so why should they change, is what most say. Stop hemorrhaging money means stop spending frivolously on non-essentials. If it's not a need for survival don't buy it. If you can't pay cash walk away.

A Finance Coach is an opportunity presenting itself to assist in saving you and helping you to save some money in the process. You don't have to face your situation alone. Most of the time, it's quite painful to do alone and no one likes doing challenging things alone. The biggest step is the first step of making the decision to hire a Finance Coach. The benefits are rewarding. Most will meet you right where you are and build from there. They will help you pull back layers, face the truth, and finally do something about it. If you are in debt, if you don't budget, if you do not watch what you're spending or keep track of your finances, you will never pull out of this downward spiral. A Finance Coach will help you not only see the light at the end of the tunnel but he or she will also pull you out of the darkness into this marvelous light of a better financial life and lifestyle. An accountability person is what your Finance Coach will be. If he or she doesn't irritate you, they're not doing their job.



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CHAPTER

BUDGET BABY

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BUDGET BABY

A budget is the number one process toward the ultimate goal. You need a budget for any and everything you do that is going to take finances. For some reason, most people think a budget is not needed or is not necessary for their family household. This couldn't be further from the truth. Just like a business, you need to know what's coming into your household and what's going out. How much money does it take per month to run your household and how much do you have left for fun or entertainment? Most of us have more of a month left than money which is why we don't want to know. Ignoring it will not make it go away. You can not move forward if you do not know where you are within a budget. You may not be able to have entertainment for a few months or eat out for a while when you're on a budget. It's no fun being on a budget but if you sacrifice a little today for a better tomorrow it will all be worth it. Once you learn to budget it gets easier and it will keep you in line and help you stay on track.

One of the reasons a budget works is that numbers do not lie. Budgeting is simple math and it doesn't take a fancy spreadsheet to make it work for you. Although spreadsheets are nice, it is not for everybody. A simple old-school spiral notebook will do if that is what you prefer. A good Finance Coach will keep it simple for you. A good Finance Coach customizes and simplifies communication with each client in the way that a particular client understands the process. We only make it to the goal when everyone understands the assignment. If we need to be more clear, we do so, if we need to slow it down or speed things up, we do so. No client is left behind in getting them to their own goal. A Finance Coach is your guide, focus, and accountability of making sure you're doing what you are supposed to be doing to manifest your new outcome of a successful financial guru for your life. Transformation happens through budgeting. Without budgeting, nothing changes.



CHAPTER 4

SHOW UP & DO THE WORK

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SHOW UP & DO THE WORK

Transformation time. Guess what? Transformation doesn't happen until you show up and do the work. The definition of transformation is an extreme, radical change. That sounds empowering. A Finance Coach helps to empower you. You can pay any coach to coach you through whatever you need guidance and accountability through to achieve whatever goal you are aiming to reach, but if you don't show up and work, nothing will transform. I've seen people pay for a coach to start out strong and never show up to make the results happen. When you take on a coach, any coach and you pay them to do a job, they can not do their job without assistance from you. It's the result you're paying them for and in a certain timeframe. A Finance Coach can not help you if you don't give them the tools and information they will need to transform your financial status. When asked for documents, freely give because it is for your benefit and your future. When asked to elaborate on certain areas of your finance be open and honest.

Most people want results but cannot stay committed through the process. Let's take a Physical Trainer as an example. In order to lose weight or build muscle, you have to do the cardio your trainer tells you to do and you have to do those reps with the weights he or she tells you to do. If you don't you will not get the physique you're wanting to have. If you don't show up at the gym when he or she tells you to, you definitely will not see results. This is what it will take when you hire a Finance Coach. It will take discipline. You will have to change your ways of spending, saving, digging out debt, and rebuilding the right way to get the results you desire. Commit to yourself to put in the time and energy to get your finances in order. You owe this to yourself and as I said before, you deserve it. A small sacrifice for a huge payoff in more ways than one should be worth you taking care of yourself. No more excuses once you say yes to a Finance Coach. You are saying yes to work that is required of you.



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CHAPTER

KNOW YOUR WORTH

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KNOW YOUR WORTH

You should know your worth in more ways than one. You should know your worth as a human being, what God says you are, and you should know your worth according to this world economic system. Knowing your self-worth is being confident in your identity knowing you are worthy of wealth and feeling competent that you can handle your finances and wealth. You must have a strong sense of your own value and worth as a person, As mentioned earlier in this ebook, you have to believe and know that you deserve wealth. Recognize the difference you make in this world just by being who you are. Be clear about your values and what matters to you the most. What is your why for wanting to fix your financial position in this world economy? If your system is broken, it can be fixed with or without a Finance Coach. It depends on if you want to do it alone or with help and/or guidance. You deserve dignity and respect just as the tool of money does. Even more so as a human being.

Self-worth impacts everything you do from your relationships, to how you work, how you feel about yourself, and how others view you. Money issues are stressful. A good Finance Coach can ease that stress. In this day and age, people have coaches for almost everything. The one thing that is needed more than ever now is a Finance Coach. Inflation is always rising, interest rates get hiked and go up and down, and it's more expensive to take care of our families in today's economy. Knowing your worth should be paramount. What exactly are you worth when it comes to money? What do your bank accounts look like, what about your retirement plan, how about life insurance for you and your family? What does your buying power look like? If your credit is not up to par, you can't really get much of anything. This is rather you want good credit or not. You must look good on paper in today's society. What are you waiting for? Say yes to a Finance Coach and Build the life you want and deserve.



FINANCIAL FREEDOM

What does your financial freedom look like? Mine looks like freedom to clock in when I want to, spend time with my family when I want to, take a vacation whenever I want to or just sit on a beautiful beach

listening to the sound of waves. I want to watch sunsets and see the sunrise from as many different parts of the world as I can. Visualize what you want, find your why and get after it.

FINANCE FREEDOM

Travel the Globe and watch those sunrises and sunsets or build your bucket list and make it happen



CONFIDENCE

Get your buying power intact with confidence to buy whatever you want for yourself or your family

COACH

I am the FCC Regulator your guidance to this newfound freedom is fabulously done and customized for YOU!





**Do What you have to do until
you can do what you want to
do.**

**Helping others is the way we
help ourselves.**

**You don't become what you
want, you become what you
believe.**

Oprah Winfrey



RESOURCES

According to the 2023 Bankrate Survey, only 43% of Americans can cover a \$1000 emergency expense and no one should want to be in that number. Face your situation . Gather your household stats, pull your credit score at myfico.com sign up with me below or another Finance Coach but by all means, do something. You deserve it!

S U B S C R I B E A T

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