

A woman with long dark hair is sitting on a windowsill, looking out a large window. She is holding a white cup with both hands. The scene is dimly lit, with light coming from the window, creating a contemplative mood. The background outside the window is blurred, showing what appears to be a cityscape or a view of nature.

TOOLEGIT2QUIT  
READNINESS BOOKLETS

# ***2020 FINANCIAL READINESS***

A remarkable booklet for quick guidance

***WRITTEN BY CHEV GREEN***

Humbling yourself and your finances

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### **About the author:**



*Chev Green is a business consultant who has been connecting with popular moguls for years. He is the CEO of toolegit2quit a website created to help individuals start and grow professionally step by step.*

*As a multi-business owner, he helps individuals soar and overcome professional and social obstacles in business, personal finances, and leadership.*

*His focus is to give entrepreneurs and like-minded professionals an edge to help structure their life, business & leadership achievement.*

# **Toolegit2.Q**

Business planning is a pleasure.

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*For my executives, my family, wife and for all the entrepreneurs out there looking for success.*

*I love all of you, thank you for the endless support, and most important to the clients I had the privilege to work with along the years.*

*Thank you.*

*Disclaimer: While this book focuses on financial achievement, the results of your finances depends on your choices of friends, where you spend your money, and what commitment you made or keep.*

# Lesson 1 -5

## Your Money Mindset

### **Lesson 1) Money is nothing until...**

Money is nothing until someone applies it for use.

The reason for this is because money began as a barter of exchange. Before money was printed it was founded. In the earliest century, before money was distributed, artifacts were the normal used for exchange. These artifacts were sea shells, rocks and later food and animals for trade.

Your money mindset is everything. This mindset is what will make you financially or simply broke. With the right financial mindset, you can create the lifestyle and habits that will work for you.

Your mindset is always changing. If you made some financial mistakes in the previous year's then it's okay, I'm here to help you get back on track. This chapter and beyond will focus on the financial mindset, strategies and actions that will grow your financial success in 2020 and beyond.



## **Lesson 2)**

### **Your journey with money, begins before you were born...**

Your money mindset is printed before you were born, perhaps from your parents or guardian.

This money mindset can be filled with information on how to budget, what to eat, wear or think. Your thoughts about money can greatly influence personal beliefs about what money is or isn't.

The first step into a great financial mindset is forgiveness. Your willingness to forgive yourself can enable you to create changes within lifestyles, overcome and create better habits faster.

I believe in recent society we have grown too sensitive and avoidance of talking openly about the issues within our financial system, neighborhoods and colleges. Too much is said without actions.

The cost of living has changed from then and now.

The argument of money then and now is a valid one, however times have changed, people have changed.

Companies are now targeting consumers before they've even reached the age of five. Think about it: Before you were born, society has already started already paving a path to help you spend more. The shocker!

The truth is, how you were raised to think about money isn't how society as a whole should think about money. A good college isn't always affordable, nor a good job is promising.

That's why we must work on our financial mindset to make sure we're making intelligent financial decisions.

You need the right mindset that will allow you the flexibility to be wiser and selective about where and how your money is spent.

## **Lesson3)**

### **Start with a quiet place...**

First you will need a quiet place to think and block out the noises. Having a mind state that's noisy can stop you from thinking clearly.

If you're in a place that's loud, find a quiet place to think. Thinking smarter is about having the relaxation to think positive as well as nonjudgmental.



Too many of us are distracted with our lives' and we fail to plan.  
Have you notice that in the gym you feel motivated to exercise?  
While at a prep rally you tend to feel louder and more excited?

In your quiet place you should feel:

1. Free to think for yourself
2. Free to breathe and relax
3. Free to write your goals and plans clearly
4. Free to forgive
5. Motivation to earn and do more

Take this time out and ask yourself:

1. What can I do to change my financial mindset?
2. Where is my quiet place?
3. Where do I feel most comfortable to think?
4. What can I do to earn more income?

## **Lesson 4)**

### **Always align your goals.**

Inside your quiet environment think of your end goals. Write those down on a separate sheet of paper. Get as detailed as possible with your thoughts and write anything that comes to mind. Some things that should come to mind, is your goals and how they can move you forward physically, financially, spiritually and mentally.

Aligning your goals meaning keeping your eyes on the prize of what this increase in income will do for you.

## **Lesson 5)**

### **Don't blame the system!**

In everything there are rules and regulations. In soccer, for example there's no holding the ball, you must kick, with the exceptions to throw ins. Let's now compare soccer to basketball, in which it's a totally different game.

In life, you can't do nothing and expect something in return i.e., you can't cry that the system is one holding you back while you sit on Saturday nights playing videos.

Your mindset is unlimited with creation & imagination, this is your own gate way to bring ideas, into reality.

To win any game is to practice, strategize and develop a positive mental attitude that you will pave the way to your own success.

## Lesson 6 -9

How you spend money



“You can’t spend your way out of recession or borrow your way out of debt.”

– **Daniel Hannan**

Debt on anything that depreciates is disastrous.”

– **Orrin Woodward**

Many a man thinks he is buying pleasure, when he’s really selling himself to it.”

– **Benjamin Franklin**

## Lesson 6)

### Know where it’s going?

Do you know where your money is going? The truth is many of us don’t.

When asked how much money you've made a year, some would say:

"I made 34,000"

The truth is you don't make 34,000 a year.

Let's say you worked for 40 hours at \$16 per hour. In this instance, let's say after tax you made \$640 a week or 52 weeks or (one year) at \$ 33,280. Many would assume that's how much they received. Wait, let's say after taxes are deducted you received 539 a week.

Receiving \$539 a week for 52 weeks is exactly \$ 28,028 a year.

This does not include your bills accumulation, loans, or routine purchases.

It's very important to look at how taxes affect our earnings and spending.

Start your own calculation today.

*"My parents always taught me that my day job would never make me rich; it'd be my homework." – **Daymond John***

## Lesson 7)

### Choosing your payment wisely.



No matter where you decided to spend your money, I.E at Starbucks, McDonalds, or Amazon always be mindful of what you used to purchase.

We're not talking needs vs wants but contract value of what you purchase.

Value can be placed on multiple things. One of the biggest values that's society places upon is cash.

There are rules to follow when paying. If you know a product or service would add value to your life and you must buy it then analyze how you will pay for it.

Will you use cash, credit, or debit?

In experience I've founded that you can save a lot more money using cash, rather than using credit or debit cards.

## **Lesson 8)**

### **The money balance strategy**

What's your money balance strategy? Do you put down more for bills or spending?

Your money balance is the ultimate strategy for your financial future.

Let's use the soccer example again. Each member in the game represent a player that is trying to help their win.

Each time arrives prepared and knows a strategy to win. (More on strategies later). For now, how do you currently balance your money?

You can't reach your goals if you don't have a balance for:

Percentage used for bills, spending, groceries and savings. In financial wellness you must have a plan.

Of your total income how much do you contribute towards bills, savings, investments and outings?

## **Lesson 9) How to humble your financial crisis**

Some of you reading this may be in financial trouble. In this game of life, we often want more than we need. There are so many complaints about how unfair life is, jobs are, and people can be. The truth is: Life is hard; however, you don't quit.

If you're in financial troubles, then what you've done before led you up to this point. Think about what maneuvers you have made that got you to the point you're at now.

I really hate some of the financial advice that professionals give, because there's intention inside for them. Financial achievement is a will power that helps strengthen financial weakness into strengths.

Financial change is a mindset. You can make the money you want it's all about your approach. This mindset is your inner mindset.

Whatever your mind focusses to buy, you can either buy it now or later. Choosing later is putting aside your pride and making sure you're able to afford your purchases.



## Lesson 10-14

Avoid these scams & myths

## **Lesson 10) Destroy your greed for money**

Many people on the come up limits their livelihood for true financial wellness, when they form a greediness for money. Wanting to do better is okay, but harming others to be wealthy is a destructive approach to earning money.

Being broke and around poverty has fed us the wrong way of handling and earning money. Seeing money crimes allow us to try to get by rather than escaping the poverty system. The issue at hand is there's a perception about money.

The perception is that money is scarce. The system and ghetto have forced us to believe that you live in a world of scarcity.

You must free your mind from this thought. Money isn't scarce there's plenty of money to go around and you can receive, earn or work for money in legally.

## **Lesson 11) Get rich schemes (Scams)**

Make X amount in a few days is the biggest scheme ever. According to CNBC Americans spend over 80 billion dollars on lottery tickets in 2018 \*.

Fun fact- Harvard, Princeton and Yale was funded by lotteries. Yet, we spend so much on the hope to be rich. So many people want to be rich over night, but the chances of that is relatively small.

I will not tell you not to play the lottery, however this shouldn't be your main bet.

## **Lesson 12)**

### **Fake Opportunities (Scams)**

Pyramid schemes are the worst to join.

In America, the word opportunity is used frequently, and numerous people are believing fake opportunities. So many people want an opportunity in America that they will wait until retirement to receive one or buy into scheme promising an opportunity to be rich with little or no work.

Is waiting until retirement is the best choice for the working class?  
This couldn't be further from the truth.

I love 401 plans but when you're broke it doesn't make sense to fall back on your bills when you have income elsewhere.

I called the 401k plan a fake opportunity because it's a last resort if all fails.

The problem with 401k or promises opportunity is the lifelong commitment or wiliness to succeed.

## **Lesson 13)**

### **I can't be rich (Myth)**

Some people believe they cannot become wealthy because they weren't born rich or already rich. The truth is no one is born to be rich or poor, yes, they can be born in luxury or choose not to earn a living but being rich or poor is a mindset.

A rich man can become poor and a poor man can become rich-simple.

Success isn't just about making it, it's about making it and staying there or reaching higher stages in life that brings you more wealth, happiness and freedom.

If you feel you're too old or too simple to be rich, it's best to refocus your vision if you find yourself around the wrong people or environment.

In 2020 and beyond, stay away from negative people that wants you to be unhappy, broke and financially captive.

The best place to grow even if you don't currently live in the best area or around the best people is on a white board.

On a white board you can dream, write, set goals and plan your future. A white board is a release and a mental escape.

## **Lesson 14)**

### **More money more problems (Myths)**

More money isn't more problems. More money solves more issues quicker than without. Money is a tool used to solve problems, but your mindset is the driver behind what gets handled today and what is put off for later.

Life is full of money problems- manage your money wisely to increase your financial freedom, happiness and health.



# Lesson 15 -16

## Boosting your income

### **Lesson 15)**

#### **Why you should sell**

Money holds on one major standard - Created value. Money isn't anything until it holds a created value. To get more money is to create value and exchange it at a higher or equal exchange for money.

The goal is to continuously give created value in exchange for money repeatedly. Review lesson 1.

Lesson 1) Money is nothing until...

Money is nothing until someone applies it for use.

## **Lesson 16)**

### **Destroy your ego**

When you're broke and have a spending habit no matter how much money you have – you will always be broke. Destroy your over spending ego – it's greedy.

To destroy this ego for 2020 and beyond is to admit what you've been doing wrong with money and change it!

# Lesson 17-19

## Money Moves 2020



### Lesson 17)

#### Planning in 2020 and beyond

86% of goals are unaccomplished by march. The pain in setting goals is that they are not set correctly. Never set a goal and leave it to the universe, you must routinely pursue it.

One secret is to look at your goals everyday and remember the reason why achieving this goal is important to you. Before setting goals, make sure it's something you want to accomplish.

## **Lesson 18)**

### **Defining G.O.A.L**

Genuine • Order • Action • Liabilities

#### ***Genuine***

A goal must be true to you or must have real substance. A desire to achieve the goal will improve if the goal is genuine.

#### ***Order***

Prioritize your goal base on what needs to be done first, second third and so on.

#### ***Actions***

Just writing goals is not enough set out to accomplish them. Applying actions is what's needed after every money moves or planning stages.

## ***Liabilities***

Every goal has a cost. To reach goal sometimes you must give something up in exchange. Is this goal still worth it?

## Lesson 20

The truth about money

### **Lesson 20)**

#### **You must live life in 2020**

Nothing in life will make sense about your goals or dreams until you apply your wits, knowledge and actions towards them. I have no doubt in you excelling in your education, career, job or business and making things happen.

When I first became a coach, I thought I was in the business of changing others' lives but as time pass, I realize the mightier power of helping people change their own lives.

Money is manmade. but the emotions and will power that comes from it is powerful. There's a saying you can always have more money, but you can never have this exact day again. Don't just live for money, live with a purpose, a dream and a goal. Life is full of wonderful ways to start, grow and increase income when you feel you're on the right path the money will too.

### *Authors ending note.*

*When someone else is frustrated about money I can sympathize with them in many ways. My journey itself started due to a personal wake-up call at a burger joint after a humiliated week. I was unhappy where I was mentally, financially and spiritually. No one understood the value I could contribute as a person with ambitions. I was constantly broke, chasing my dreams and wishing for a promotion and a purpose.*

*I remember speaking to my uncle on the phone about the general manger being on drugs, the work place and my financial difficulty. I felt lost, confused and hopeless.*

*After a while the call got disconnected and I was standing in the Walmart parking lot at the back section thinking- what do I do now?*

*Inside myself I felt unheard. I was going to quit in a few days, working at an uncaring burger joint with hot grease everywhere was not who I was and not where I wanted to be.*

*After a week, I did quit my job. I remember my former boss looking at me with his blue eyes and told me: I shouldn't quit, he told me I needed the money and I wasn't going to do well if I didn't stay. It was I am and my shift just ended.*

*That night, I made a commitment to change my life, to course my life and help others. I founded answers, I founded a voice – not only for me but for all the people who are in similar life challenges.*

*It all ended or began that week after I resigned. The purpose.*

*That same boss got arrested weeks later for sleeping with an underage girl and the burger joint formally got inspected- although to this day that company is still around, I never looked back.*

*This brief story inspires me to tell for two reasons, becoming an entrepreneur was out of necessity! earning money came second. Although this is a book on financial lessons, I want to share a thought to you:*

*Money alone isn't the secret to a happy life. For me, it's the tool helping to connect, spread a positive message. Without health, love, inspiration and a voice it wouldn't mean a thing.*

*Hope this book was inspiring and helpful.*

*Thank you.*

*Warmly,  
Chev Green*

[www.toolegit2quit.com](http://www.toolegit2quit.com)

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