5 KEYS TO

UNLEASH

YOUR MONEY

A GUIDE TO HELP YOU UNLEASH YOUR WEALTH BUILDING POTENTIAL

BROUGHT TO YOU BY ZENCONS LEADERSHIP & LIFE COACHING

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CONTENTS

WE ARE			3
KEY	1:	MONEY MATTERS	5
KEY	2:	BUDGETING	7
KEY	3:	SNOWBALL METHOD	9
KEY	4:	CAPITALIZE	11
KEY	5:	NEXT LEVEL	13
THAI	NK	YOU	15

WE ARE...



LUIS A. PERALES, M.S. LEADERSHIP & LIFE COACH

We have worked hard to monitize our skills sets, and we have found a way to make it. It was not easy. We had to make sacrifices and venture out on our own. Our actions have paid off and now we need to know what to do next. **Conversations and memories** about money have been intertwined with a lot of emotion and maybe even some trauma. Money was both the problem and the answer, but now we recognize that something needs to change. We cannnot engage in the same way that the previous generation did. Many thanks are given for their sacrifice. They found a way

to strech that dollar and to keep us afloat. They made the impossible, possible and taught us that there was more to life than money. This must be honored. This is why we now search for a new way to vernture forward. We want to utlize our resource to advance ourselves and to advance what we care about, but we don't want to be like those people who had resource when we were growing up. Those who used their money to take advantage of others. We want to be the ones who others can look up to and learn from. We want to do good with our money. This is why I share the 5 KEYS TO **UNLEASH YOUR MONEY.**

We have worked HARD to MONITIZE our skill sets.

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Now we want to utilize our RESOURCE to advance OURSELVES and what we CARE about.

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1 MONEY MATTERS

Our relationship with money has deep roots. The experiences of having resource or not having it has come to shape our perceptions of money.

Regardless of who you were, please let me explain that money is merely a resource and this resource should be seen as a form of energy.

For some, money matters were discussed openly and decisions were made that helped set them on the right path. These folks benefitted from a realtionship with money that was designed to move them forward.

For others, money was discussed in terms of scarcity.

Discussion were about stretching a dollar, not investing it.

These folks learned to survive the difficulties that existed because of the lack of money.

This energy must be harnessed and we must relaign your mindsets to be ready to harness it. It is an amplifier. If you are a good, kind and generous person, money will amplify that. If you are a bad, mean, and stingy person, money will amplify that as well.

So before we talk about money, it's important to talk about you and your mindset. If you don't align your mindset, then you won't be able to UNLEASH your money.

Our experiences with MONEY has shaped our perceptions of MONEY.

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If you don't align your mindset, then you won't be able to UNLEASH your MONEY.

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2 BUDGETING

We always choose the path of least resistance. When you deal with money, you have to choose the path least travelled. A critical question to ask first is, Are you a SPENDER or a SAVER?

lar is being put as a strategy toward making money function as an asset.

The very first step is to take a

you, we have to learn to bud-

know exactly where each dol-

get. This means we need to

Answering this question will give you insight into how hard your journey will be. See, both spenders and savers are not making money work for them.

The very first step is to take a long hard look at everything that is coming in and everything that is going out.

They are working for their money. One gives the money away and the other puts it aways. Neither is making money work for them.

The next step is then making the hard choice of elminiating those unneeded expenses or putting your savings to work. This means all of your money needs to be reallocated.

Before getting to the point where money is working for

Doing this is tough, but if building WEALTH were easy, everyone would have done it.

Before MONEY is working for you, you have to BUDGET.

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If building WEALTH were easy, everyone would have done it.



3 SNOWBALL METHOD

The work/debt cycle is a killer of your wealth building potential, but it has become the norm for so many that we fail to see the harm we are doing to ourselves.

So how do we end this cycle and start to connect the dots between our dreams and our earnings. To start, you have to understand that your income is your best tool to building wealth.

The problem is that our income is being taken by creditors to cover our debt. Debt is the first order of business. If we don't take control of our money, then you can kiss your dreams goodbye.

To begin your debt elimination journey, you have to list out all of you debt from the lowest amount to the highest amount. Once you have this, add up how much you owe in total and how much you are paying out each month.

Then pay the minimum to all accounts except the smallest one. For the smallest account, pay as much as your budget allows every month until it is paid off. All money from unnecessary expenses and savings (except a \$1K emergency fund) goes to pay off this account.

Repeat the process with the next account and so on and so on, until you are debt free.

The WORK/DEBT cycle is KILLING our WEALTH building POTENTIAL

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DEBT is the first order of business or you can KISS your DREAMS goodbye.



4 CAPITALIZE

Now it's time to capitalize. You are a budget master and all your debt is gone. You now have full control of you money.

You can now create a large (6-9 month) emergency fund and you can begin to save money for large necessary purchases. Don't use your extra income to splurge and don't go back into debt.

This is where the real work begins and it is as unique as you are. No two wealth building strategies are alike, but some basic principles apply no matter the strategy.

Money can now start working for you, and all you need to do is choose a path. For some

the path looks like real estate, for others it is the stock market, some choose to be entreprenurial, and others will jump into the next best thing.

So what should you do? The answer here is much like the answer about dealing with money in general. Take the path least travelled. Study the different options. Become a student of all of them and choose the path(s) that fit you best.

You have to enjoy making your money work for you. It should not be a chore or only have the goal of making more money. Remember that money is an energy that amplifies and you are learning to harness it. Do this and you will truly capitalize.

MONEY can now start working for you, and all you need to do is CHOOSE a PATH.

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You have to ENJOY making your MONEY work for YOU.

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5 NEXT LEVEL

There are four zones that we must become very familiar with if we want to get to the NEXT LEVEL in life and with our money. These zones include: 1) The Comfort Zone, 2) The Fear Zone, 3) The Learning Zone, & 4) The Growth Zone.

The recognition that these zones exist and that at any given time we are in and moving between them is key to our self awareness. All too often our unintentional nature lead us into these zones unknowingly, resulting in major obstacles to our natural, progressive growth.

Most individuals aspiring to get to the next level believe

that overcoming fear is their biggest obstacle. The truth is that overcoming comfort is way more critical. When we feel safe and in control of our life and our money, there is no incentive for us to strive for more and it leads us into a state of mediocrity.

For this reason I'm recommending that you first analyze these four zones and then learn to be comfortable with the uncomfortable. Because if you want to UNLEASH in life or with money, you must confront your comfort and fear head on so you can then learn and grow into the next version of you that you have always been meant to be.

We must face our FEARS and our COMFORTS head on.

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So we can LEARN and GROW into the NEXT version of ourselves.



5 KEYS TO UNLEASH YOUR MONEY





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CLIENTS SPEAK

"I feel like I've been waiting for this."

"I had to get over my fears."

"I feel like I should already know."

"I crave a community that I can relate to."

"I had to learn to be good at stepping up from the back."

"I don't ever want to lose touch with my raices."

"I'm going to be real with you."