

MONEYGIRL

How You Can Attract Wealth, Nurture Your Soul, And Obtain Financial Freedom

By Christina Diehl

Introduction

What would your life be like if you could wake up every morning knowing that all your bills were already paid, without even having to go to work? Some people might still go to work, some might choose not to. The point is when you have financial freedom, you can choose what you do with your day, 100% of it. I am speaking as someone who has created a paycheck for herself that arrives whether she works or not, and has created a life for herself that she loves. I want this kind of life for you too. This type of financial freedom can range from having a sense of financial security in your day-to-day life, to literally never having to worry about money because you've decided to create wealth for yourself. Wherever on this spectrum, you choose to place yourself, this book should provide you with the basics to get started in making your own choices about your financial future. The information in this book provides the power that you need to take control of your money, just as I did.

The phrase "financial freedom" tends to leave many people clueless. While everyone wants it, most of the people who try to acquire it ends up making all the wrong decisions and later go on to badmouth the entire concept of financial freedom as a sham. I did say most though. That is because a few of them actually find workable solutions. They are the people who have a specific mindset, a particular way of looking at money, and have the capabilities of making informed decisions and sticking to those decisions as per their plans. Such people, therefore, end up acquiring financial freedom. I have done it, and if I can do it, so can you.

"But when do I start?"

The answer is “now”. Sounds good, right? If you are someone who is about to step into adult life or are someone who is looking forward to applying for a student loan to seek higher education, you might want to wait until you finish reading this book. Trust me; you would be thanking me later.

So how did this happen for me? Maybe it had something to do with the fact that I found myself grounded all the time when I was a kid. I kid you not, I was a good kid! Do parents even ground their children anymore? Well, my parents did. Part of me wonders if not allowing me to go out was actually their clumsy attempt at keeping me out of trouble. But that’s a whole other story and one that I don’t need to explore in this book. Suffice it to say, it worked out to my benefit.

So, as you can guess, I had plenty of time at home. Which often translated into plenty of time helping my dad work on his rental properties. You see, he was a landlord. He owned several properties that he rented out to make money. He began teaching me about that and other types of investing when I was about ten years old.

“Ah! You were a child prodigy?”

Nope! But I cannot deny the fact that my time with my father did teach me a lot. In fact, it taught me so much that it molded my personality, instilled some concepts that I continue to rely on and use, and allowed me to develop an understanding of matters that usually would require an adult to intervene and solve. I just couldn’t realize that back then.

Naturally, since my father owned quite a few properties, these homes would, at times, need repairs. Maybe putting on new siding or painting the kitchen. Well, I had the luxury of tagging along for much of this. I’m not being sarcastic. Learning how to work with my hands and do repairs on homes was very interesting to me, and I thoroughly enjoyed that time that I had with my dad. This was primarily during my teen years, so about 20-ish years ago from the time of writing this book. During that time is when I learned most of my financial education. While my dad was teaching me how to use an aluminum break to wrap window sills, we were having conversations about life and money. That, right there, was arguably the definitive turning point in my life. What I was learning and discussing would go on to shape my future.

One of the most important things he did was let me see first-hand that people were paying him money to live in homes that he owned. A simple question like “Would you rather be the person paying money to live here, or the person receiving the money?” is what got my wheels turning about owning real estate.

There wasn't anything like a curriculum or topics of the day, by any means. Being responsible with money was something that my dad liked to talk about, so we talked about it. There isn't much small talk with my dad... there is usually a purpose around any discussion he's having. I think I got that from him. Looking back, I didn't know I was absorbing such valuable information at the time, I thought we were just chatting the way we always did. He was casually telling me about how he views money, how it can work for us, and the importance of being responsible with it. This was just normal conversation for us, and I ate it up. I took it as gospel, and I'm glad I did.

My Epiphany

A couple of years ago I was asked to speak in front of a women's group on whatever topic I desired. I decided to discuss what I called "The Evolution of Why" and tell the story of how my motivation in life has evolved over time. Intertwined in this presentation were examples of how I had set myself up financially to make the aspects of my "Why" attainable. My why was that I wanted the freedom of time and money to be able to help people that needed help. Whether it's those who have fallen on hard times or people who have made some bad decisions for their own lives, I wanted to be able to offer them some hope and assistance. Being in a position to offer help isn't something that can happen without intention, so I shared with the ladies the steps I took toward financial freedom.

After that presentation, many of the attendees reached out with the same story of "I wish I had known what you knew at 17," or "I wish my parents had taught me how yours taught you." The lessons my dad had conveyed largely during our days of home repair.

This was my epiphany... realizing that the lessons I gleaned from the conversations with my father were unique to me. Realizing that women who were now in their 30's and 40's were regretting the decisions they made in their late teens and early 20's and wishing they had known about the roadblocks that my dad told me to be wary of. These women now had to dig themselves out of the place they had accidentally gotten into... which was in stark contrast to my story of never having gotten into that kind of monetary hardship.

Friends have often asked about when I realized how to view and handle money. They've wanted to know when my epiphany came that I needed to start investing, or saving, or whatever else. As I write this book, I am 38 years old, and let me tell you... my epiphany came within the past couple of years, but it's not the epiphany you think. It took me until my late thirties to truly understand that my financial education was rare. My epiphany was simply that the education I received about money was rarely if ever, taught to kids. As I achieved bigger and better financial goals, I started hearing more and more people in my age group say things like "I wish I had started young like you" or "I wish I had your dad!" To

the point that I decided to express my thankfulness to my father for the education with which he had raised me. It was on my dad's 60th birthday when my mom suggested we all share a favorite memory about him as we gathered around the dinner table. When it came to my turn I said:

"This isn't so much a memory as it is me wanting to tell you how grateful I am."

I explained that I had recently come to realize the advantages I had in life as a result of the education he had given us about money.

"You instilled the basics into us from a young age, and I'm realizing that so many people I know never received an education about money."

My dad looked at me, seemingly confused. "I just taught you what was right," he said, finally, shrugging as though he hadn't intentionally instilled in us basics that would benefit us for the remainder of our lives. He had just lived his life the way he knew was right. More importantly, he talked to us about what he believed in how to handle money, and probably didn't even realize the impact it was having on how I would formulate my future. I had learned from his example, so he didn't see it as anything worthy of thanks.

The harm that I was sheltered from because of my dad's example and unintentional financial education. This is why I need to write this book.

I need to write it because I want you to begin your life with the tools you'll use to start off on the right financial foot. If you learn these lessons early on, you save yourself from having to rectify poor choices later in life. I am here to offer you a better solution; don't make those poor choices.

It's important to me that you understand I am writing this book because I care about you and want to see you prosper. There is not enough education given to our youth anymore on what they should know about money and the benefits or consequences that can come from either understanding it or not. That being said, I've never been one to take time to sugarcoat things or beat around the bush. In life and in writing, I've always spoken with a very direct tone and while sometimes it may be perceived as harsh, it really is just how I get my point across in as few words as possible. My approach to all matters and aspects is quite simple; if you can say something in 3 words, why use 10? This is undoubtedly something that I learned from my father. It wasn't just a financial education that he passed along to me; it is my way of delivering information. He certainly is not someone to sugarcoat things and I have learned infinite valuable lessons from him because of it. In short, I get to the point, so please, take my words for what they are... a general hope of providing you with the education and tools you will need to thrive in life!

I do not want another generation of young women to find themselves in their 30's suddenly realizing they need to dig themselves out of the mistakes they began making when they were too young to know better. Now is the time for you to learn these important lessons and implement them so you will find yourself in a prosperous position 20 years from now rather than trying to undo the damage that has already been done. The damage that the majority of Americans do to their own financial futures.

What I want most in life is for everyone to have an abundance of wealth because I genuinely believe that the opportunity for abundance is everybody's birthright. While that may be so, I do find myself inclined to the notion of abundance not being given to everyone...rather earned. With the right education, you have a better chance of creating that abundance for yourself. The reason this is important to me is that I believe it is our purpose on this earth to care for others and help each other up. This is infinitely easier to do when you have an abundance of wealth.

When you are not stressing over where your next meal or paycheck is coming from, you have the mental energy to do so much good in this world. This abundant life is possible for everyone, but it requires a simple education on how to treat money. An education so simple that my dad didn't even know he was passing it along, and so I feel confident that I can pass it along to you.

With that said, I would like to state a very obvious fact here. This worked for me, and it did so because I was ready to do the legwork, to stick with some decisions I made all the way through, and I was always following a plan. While I cannot guarantee you how much you will end up saving, what I can guarantee is that you will save, as long as you put forth the effort needed. The good news is that this is applicable to literally anyone, from any walk of life, and since there isn't anything for you to lose and literally so much to gain, give it a go!

"Am I too late to start?"

For some reason, I knew that question would arise. Fortunately, the answer is "No!" You are never too late to start something unless you believe you are. If you are led to believe that you need to start at a certain point in life and that if you don't you won't make it, let me quote an example of someone who has proven that wrong... dead wrong!

Across the massive ocean to our east, living in the heart of the English land, there was a person who had had enough with the constant replacements and repairs of his vacuum cleaner. Being an engineer, he decided to pursue an idea that the world, back then, laughed at. He was around 30 years old. Partly supported by his wife, he literally spent every penny's worth of savings chasing and perfecting

his idea through 5126 prototypes. Each one of them failed, and yet, he was determined to continue. On the 5,127th, he made the breakthrough he wanted. Despite a shaky start that almost took a decade, he eventually went on to dominate the vacuum world. I assure you; you know his name – Dyson. Sir James Dyson is a billionaire, an entrepreneur, and does so much for the world's community.

While he may have been 30 years or so in age when he had his breakthrough, look at Colonel Sanders of KFC. He was almost twice as old, if not older, and he still managed to stick to a plan and figure out his pathway to success. It isn't your age that limits you; it's your limiting beliefs. If you remove them, then there is nothing in this world that is impossible to achieve. Yes, it does take some time, and in some cases quite a lot, but whatever efforts you put in today will go on to fetch you rewards in the future. And make no mistake, the future is right around the corner!

With that out of the way, it is time for us to begin our journey. I know some of you are wondering what you would find in this book, or if this book is of any help to them at all. Don't worry. There's enough for everyone to learn from.

As you proceed through this book, here's what you can expect to find. We are going to talk a lot about money. In Part One I am going to give you a basis of knowledge that you can take and run with. It will be broadly informative but also a springboard for you to dig deeper on your own and look into the concepts and ideas that I will layout for you. Part Two will be a little lighter and focus on the benefits you can achieve through starting out your financial life on the right foot. I'm stoked that you've decided to take this first step with me as I have aspirations of this book helping to change our future generations for the better. And that begins with you.

A journey of a thousand miles begins with a single step.

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