



MIND OVER MONEY:

Change Your Thoughts,
Change Your Financial Future

By Hilary Hendershott, MBA, CFP



A handful of years ago, after hitting my own financial rock bottom, I went looking for what scientists and brain researchers were saying about why smart, well-meaning people can still fail financially. In this guide, you'll discover the most important details of what I found. I was desperate, but I knew the answer had to be somewhere.

What I discovered astounded me —

- I found that the academics and experts have already pinpointed the brain's ability to process our understanding of money.
- They've already explained why some people are destined to amass fortunes and others, if left to their own devices, are doomed to failure.
- This information is already known, but not understood, and certainly not being taught widely to the people who really need it.

I used what I had learned to transform my own financial life. When I finally stopped worrying, I felt confident, and knew the steps to take so that I could rebuild my wealth and grow a successful company. I trademarked the phrase **Money Operating System™**, to describe what I had found.

Your Money Operating System™ controls your entire financial life.

What you think about money controls what you buy, what you spend, how you save and invest, how you interact with others who have more and less than you, and how you think and feel about yourself in all of this. Maybe you think of these as "money blocks" or "limiting beliefs" or your "money mindset"—it's all essentially the same thing, but this **Money Operating System Technology™** takes it a step further in isolating, understanding, and gaining power over it.

If you see it for what it is, you can finally overcome it. In your life, you'll gain control and the ability to make conscious choices, increase your income, your wealth, expand your confidence, and truly enjoy financial freedom. That's the big idea.

A NOTE FROM THE AUTHOR:

I first spoke publicly about the **Money Operating System™** in my 2013 TEDx talk. This guide integrates all of that research and content, as well as new and valuable distinctions that will help you identify the systems you currently have in place in your life that are preventing you from producing any new result, until now. If you read the guide and complete the worksheets and exercises at the end, you'll have drawn a complete picture of the system you've created that is your financial life.

When I work with clients and students, I help them introduce a brand new money system—one that works. New systems, habits and beliefs are critical to financial transformation simply because you've got to replace what's already there. I've yet to meet a human being who wouldn't be willing to become someone who brings and keeps more wealth into their lives, and that does happen as a result of this work for both me and my clients.


**HILARY
HENDERSHOTT**
Financial



INTRODUCTION

And what's also possible is achieving financial maturity—real and experienced security, freedom and peace of mind. That is the work I hope we'll do together.

As human beings, we are systems unto ourselves. We work in a complex community of relationships that allow us to interrelate and create our lives. We interact with other human beings and create our experience of life.

We connect through these systems. Thoughts are transferred from one human being to another. We learn. We exchange. Inside this exchange—this idea of connection is this idea that, for conscious human beings, a life of success and achievement is often (soon) devoid of satisfaction.

Once our cups are full, we can live alone at the top for a

brief moment in time, and then we become aware of the what's left—the communities and people we care about and our neighbors who live with less.

Connection to that suffering brings back an awareness of the ache left inside—the yearning—to make an impact—to make a difference—to do a human something about the state of things beyond our personal worlds. The great human hoax is that one human being can be successful.

I assert it isn't possible. If I'm not successful, you aren't successful. If you're not successful, I'm not successful. We rise and fall together.

One world. One human race. One air supply. One water source. One atmosphere. One gravity.

But how we talk about this oneness—well, that happens in language.

THE LANGUAGE OF YOUR MONEY OPERATING SYSTEM™

We think the language we use is a reaction to our world. We relate to the things we say about life as though they are an accurate description. For example:

"It's 3 o'clock"

"The floor is dirty"

"He's not nice"

"I can't afford it;"

And, for the most part, the scientific and academic communities have agreed with this assumption—that our descriptions are results of the world around us and that they're largely accurate.

Let's examine that, though.

Now, neuroscience research is finding that, at least in some areas, our language actually gives rise to our experience, thoughts and actions. Even though it seems obvious that we are describing our world, sometimes our language

creates our world.

Dr. Lera Boroditsky, a Stanford Psychologist, has shown that language doesn't just express otherwise universal thoughts, language gives rise to our thoughts. Her work has shown that if you change how people talk, you can change how they think. If people learn another language, they also learn a new way of looking at the world. When bilingual people switch from one language to another, they report that they start thinking differently, too.

I became very interested in how language was creating my world when I suffered near financial tragedy in my twenties. I graduated from college during the height of Silicon Valley's Dot Com Craze in 1998 and was earning six figures within just a few years. But I spent every penny, and somehow my experience was ALWAYS that there wasn't enough.

And I was frustrated. How does an educated person with good intentions fail to produce positive results? How did I, who had so much, still experience the world and my accomplishments in it as not enough?

At the same time, I was getting my start as a financial advisor and began my one-on-one work with affluent clients... millionaires and multi-millionaires.

Over time, I started getting to know my clients. And I realized that many people who are wealthy still struggle with money. Some millionaires have an irrational fear of running out of money, some have shame about being wealthy, and still others destroy precious relationships over money.

Then, there are people, some of whom have less money, who are confident, rational and peaceful about it.

I was fascinated.

It turns out that one area where language is particularly definitive is in describing concepts, things that can never be seen, touched or tasted.

Time is an example of something that is entirely conceptual. So here are things we often say about time:

"I don't have time."

"Time flies when you're having fun!"

Both of these statements refer to the experience of time moving quickly. Yet, notice when you read the first statement, you probably experience some form of frustration, anxiety, pressure or perhaps confinement—some closing

in—some lack—some sense that there is not enough.

And when you read the second statement to yourself, you experience some happy memory of the past, time spent with loved ones or an especially exhilarating experience—a sense and space of fulfillment. An experience of joy. Maybe even a generous feeling welling up—like "ohhh, I'd like to do that again."

Language gives rise to experience.

HOW YOU LEARNED ABOUT MONEY

Just like time, money is also largely conceptual. It only actually exists in language. We think cash is money. But cash is just a representation of money. Actually, an increasing number of retailers do not accept cash, and if you don't believe me, try paying cash for a cocktail on any commercial airline flight.

Nope. Cash is not money.

Money is not the numbers you see in your bank balance.

Your credit card does not physically contain money.

Further, gold is not money and checks are not money.

We cannot actually see or touch money, because money is just a promise, delivered in measurable units that can be transferred at the connection of exchange for something we want, we value, we need.

And I submit to you that that is the **ONLY** thing that is fundamentally true about money. But we don't live like that, do we?

Most of us live like money and wealth have intrinsic meaning, but they don't. Money has a role in your life, a job, but it doesn't have intrinsic meaning.

When you were a child, money didn't exist for you... until it did. Money is a human construct, a mutual agreement reality that adults participate in, so it was tough for you to grapple with its intangible nature.

You were a blank canvas, but not for long. As you reached for understanding, your mind sought out and replaced lack of understanding with what the environment provided—a superstition about money, a belief about what money is.

The first thing your young mind found to be true about money became your **Money Operating System™**.

Money is conceptual, and the young mind seeks to translate the conceptual into something it can understand.

The formative mind might as well be saying, "I know I can't understand what money is, so at least give me something I can know to be true about money."

And at that moment of translation from concept (nothingness) to superstition, human beings get stuck.

You got stuck with a **Money Operating System™**.

Once belief is operating, it is, in fact, a kind of programming language upon which all the money concepts are coded.

I call this your **Money Operating System™**—and you can't do anything about it until you understand that it is now installed and in charge.

This operating system (as with the computer you connected with me on) draws its power from your belief and impacts every day exchanges.

This belief has now been installed as dominant across your entire financial landscape. The amount you save, the amount you spend, whether you invest, how you invest, how you negotiate for a salary, and how you feel about all of that is informed

and controlled by that overarching belief that you, unwittingly, installed as boss.

This belief might have been handed down through generations. It's almost certainly informed either by a story you were told or overheard about money, or by a story you told yourself about some experience you had that involved money.

It's not easily discovered. When you go looking for it, it's like the air that you breathe or the water that you swim in. It is a basic statement or assertion that you not only believe to be true, but is the way your money options are defined and controlled in your world.

It's your **Money Operating System™**. It's pre-coded. It determines how you access and interact with the wider world.

Here are five common **Money Operating Systems™** I see.

5 COMMON MONEY OPERATING SYSTEMS™

1. There will always be enough money.

People with this belief can be high earners, sometimes they are

salespeople or their compensation is somehow performance based. But sometimes they're average earners who live simply, so they just don't realize how much money they actually need to save, and they need to be careful about being lulled into a false sense of security around money.

For example, I once met a man with this **Money Operating System™** who had just retired at age of 66 and was absolutely confident about his financial security. He only needed \$50,000 per year to live on, so he was shocked when I told him that the \$120,000 in his savings accounts was likely to fund less than three years of retirement income.

2. If I am good, the universe will give me what I need.

While I do think this is a positive world outlook, it doesn't tend to lead to productive financial behavior, like saving and investing, because these folks believe that their financial health is a function of virtuousness.

This **Money Operating System™** often exists for people in conjunction with a religious belief system.

3. Money gives me value./Money makes me powerful.

These people have money very intertwined with their self-worth. Other people often perceive them as powerful around money and business. If they are successful, their ego and confidence grow with their bank account. If they are unsuccessful at producing results, their confidence suffers and people can spiral downward. Interestingly, I when I discovered my own **Money Operating System™**, I found that I two running my show. This was one of them.

4. There will never be enough money.

Pretty self-explanatory, and this actually was my other **Money Operating System™**. It co-existed very destructively with “Money makes me valuable”.

It’s unfortunate that I ended up with two that so obviously contradict one another, because as I was manifesting the **Money OS™** “There will never be enough money” by overspending my income, my confidence was plummeting because I didn’t have any money left to prove my value.

5. Money is bad/the root of all evil.

People with this belief conflate social problems with the fact that we live in a capitalistic society. They find virtuousness, if not righteousness, in living without a lot of material possessions, and are very successful at finding evil rich people to vilify. Their negative opinion of money leads to destructive financial

behavior.

These are just some of the **Money Operating Systems™** I’ve seen and discovered in my work with clients.

I work with clients to identify their money beliefs so that they can remove money blocks and finally build wealth and create financial success for themselves. It’s very common these days to talk about the emotions of money, but that conversation is not complete without understanding the power of the **Money Operating System™**.

Your own **Money Operating System™** might be something different. Whatever it is, the core of it will be in very basic language because you created it as a belief you could understand when you were a child. You may have something very sophisticated sounding that you say to yourself or other people NOW, but that’s always on top of something pretty elementary.

THE WORLD OF THE MONEY OPERATING SYSTEM™

Your brilliant mind is very effective at not only gathering evidence for what it believes, but at creating situations that

reinforce it. So you'll have complex patterns of behavior and dialogue that keep these situations in place. A network of behavior that produces results that reinforce your belief.

It's a belief... and your belief created the system.

When you commit to the Mind Over Money Journey, and can move past the limitations of your belief system, you learn to act strategically and heed the lessons of your own psychology.

You learn behavior modification.

Then, with good planning and execution, you can experience the miracle of compound interest working with your actual regular savings plan—and, no matter the number you need, it works to help you achieve your financial goals.

Most people I meet would love to shift or change their experience of money in some way. Most commonly, people find they'd like to bring in more money or just keep more of the money they're bringing in.

Sometimes the shift around money that would make the most difference is emotional—finding courage, healing old wounds, accepting the challenge to become economically independent, experiencing being worthy of wealth.

Whatever your call to greatness, this guide is a critical

component to understanding the YOU that created your current financial condition, and establishing the YOU that will eventually prevail.

True transformation is enabled by mastering the **Money Operating System™** distinction, and the remainder of this document contains worksheets and exercises that will have you reveal to yourself what was previously hidden.

Discovering your own money systems will give you tremendous insight and help you see an entire world of new possibilities in the place of a history of daily thoughts, feelings and rituals that, until now, just seemed like how things had to be.

ONLY ACTIONS MATTER

I cannot overstress the importance of taking new actions to alter your financial reality. If you simply read this guide and put it away, without doing the exercises and without taking new action in your life, your financial realities will continue, unaltered.

The insights you've gained and will gain from this guide will not cause you to feel confidence enough to raise your prices or ask for a raise. New thoughts will not bring comfort where there is suffering or peace where there is regret. Only new actions will bring new thoughts and feelings. You must act, often in the face of, or despite a lack of inspiration.

In the first few months and maybe even the first year of my own financial turnaround, I felt no inspiration. No new energy fueling my new behaviors. It often felt like drudgery. There was only a decision that I was never going back to that place, and a knowing of the actions it would take to get there. I lived in that decision.

And then, one day I woke up and I had enough money in my bank account for a weekend away. A few months later I paid cash for a car. Soon, retirement savings was rebuilt. Now, shopping for a home in Silicon Valley. True financial fitness and financial freedom!

y current financial realities are a world away from where they were. My thoughts and feelings have followed suit: I experience confidence, freedom and joy—but I needed to produce a history of new actions to generate the new thoughts and feelings.

The choice is yours, but if you are interested in a financial transformation, take new actions today.

“Excellence is never an accident. It is always the result of high intention, sincere effort, and intelligent execution; it represents the wise choice of many alternatives – choice, not chance, determines your destiny.”

~ Aristotle

“A real decision is measured by the fact that you’ve taken a new action. If there’s no action, you haven’t truly decided.”

~ Tony Robbins

The following exercises are designed to help you take the small actions necessary to cement your decision to change your financial destiny.

You don’t need to do all the exercises at once, but I highly recommend setting aside an uninterrupted block of time to go through them. In some cases you’ll want to think through your answers. In other parts of the exercises, you’ll want to be very spontaneous and respond with the first thing that pops into your head.

Remember, these exercises are for you. Answering them as honestly as you can will help you to gain the truest perspective on where you are now, so you can begin making real progress toward the financial future you deserve.

After you’ve completed the exercises, save them to a file on your computer labeled “My Money OS”.

And if you want ongoing insights and new training opportunities, by all means, [subscribe to my podcast on iTunes](#).

MONEY SYSTEMS EXERCISES

Exercise 1: Agree /Disagree

Agree or Disagree with the following statements about your money behavior.

Right now, I know how much money is in my bank account	Agree	Disagree
I am confident that I am earning what I am worth in the marketplace, given my experience and education	Agree	Disagree
I have successfully negotiated an increase in salary	Agree	Disagree
My prospects for consistent and continued employment are good	Agree	Disagree
I maximize my tax deferred savings each year	Agree	Disagree
I fight with people about money	Agree	Disagree
I sometimes make agreements (with other people) to do things with money that I don't do	Agree	Disagree
I sometimes make agreements (with other people) not to do things with money that I do anyway	Agree	Disagree
I make promises (to myself) around money that I don't keep	Agree	Disagree
I am known to say, "I can't afford it," to other people	Agree	Disagree
I give money to causes I feel strongly about	Agree	Disagree
My income is high enough for me to feel financially comfortable as well as save enough money to achieve my Retirement Number	Agree	Disagree
I have created additional revenue sources	Agree	Disagree
I often overdraw my spending account	Agree	Disagree
I bounce checks	Agree	Disagree
If I don't have enough money for something I want, I borrow it.	Agree	Disagree
I sometimes steal from people or organizations (includes digital piracy, lying to get a discount, etc.)	Agree	Disagree
Sometimes I don't pay my bills on time	Agree	Disagree
Occasionally, I go completely delinquent on debts	Agree	Disagree
I overspend my income	Agree	Disagree
I loan money to family or friends	Agree	Disagree
I have regretted loaning money to family or friends	Agree	Disagree
I have given money to family or friends	Agree	Disagree
I have drama about money	Agree	Disagree
I say to myself or other people, "I deserve that."	Agree	Disagree
I think there are things I simply must spend money on. I feel obligated	Agree	Disagree
I have hired financial professionals to help me (tax, investments, insurance, etc.)	Agree	Disagree

MONEY SYSTEMS EXERCISE 2: FILL IN

I typically carry \$ of cash in my wallet.

My credit score is approximately .

My monthly income of \$

gets put into my account via
(circle one) manual deposit /automatic deposit.

I pay my bills via (circle one)
cash /check / autopay / PayPal / combination.

More often than not, I spend
(circle one) more / less than I earn.

If I were to receive a check for \$10,000 (circle one)
I would save /spend /spend part of it.

If I were to receive a check for \$500,000, (circle one)
I would save /spend /spend part of it.

EXERCISE 3: SHORT ANSWER

Some of the things I say to others about money:

**Some of the things I say to myself about money
(you may have to really look, you've probably been saying it for years and don't notice it):**

EXERCISE 4: FINANCIAL COMFORT ZONE:

I find that people tend to have a level of wealth or debt at which they are very comfortable. Some people are very comfortable with a few thousand dollars in their checking account. Others run up credit card debt of more than \$100,000. Speaking of myself in the past, I always spent more than I made, and when I look back, I find that I was comfortable with about \$15,000 - \$20,000 of debt. When the debt got higher than that, I started to feel very uncomfortable. Some people are reliable to save maybe a couple hundred dollars a month, and others save half their paychecks. If this hits home for you, please describe your own financial comfort zone:

MONEY OPERATING SYSTEM™ EXERCISES

Exercise 1: Money Beliefs

Fill in the ten blanks below rapidly. You should answer with your initial reaction or thought.

Rich people are

Poor people are

My most important financial goal is

My least important financial goal is

I would always find money for

I would never spend money on

People who file for bankruptcy are

Rich people are rich because they

Poor people are poor because they

Money is

People who are good at business are

The most important predictor of financial success is

Exercise 2: My Financial Life Vision

In the past, when I envisioned my life, I imagined myself being (select one):

1. At or below the poverty line, constantly struggling with money - no savings
2. Middle class, living a very modest lifestyle, but still able to save some money - less than \$200K saved toward retirement
3. Upper middle class, like The Millionaire Next Door, making sacrifices to achieve financial freedom - I'm on track to save at least \$1,000,000 toward retirement
4. Wealthy, I don't have to make sacrifices; I make a lot, save a lot and spend a lot. Projected net worth of \$2,500,000 or more
5. I don't need to be financially responsible because I'll inherit plenty of money from family
6. I never even pictured it.

And the reason for this was:

Now I am beginning to see that the reality is that I am (select one):

1. At or below the poverty line.
2. Middle class.
3. Upper middle class.
4. Wealthy.
5. I don't need to be financially responsible because I'll inherit plenty of money from family.
6. I have no idea and don't like thinking about it.

And the reason for this is:

But the financial life that I would like to create for my life is (circle one):

1. At or below the poverty line.
2. Middle class.
3. Upper middle class.
4. Wealthy.

And the reason for this is:

Exercise 3: Agree or Disagree with the following statements:

I have been responsible with my money	Agree Disagree
I may not know all that there is to know, but I feel I have a good understanding of money	Agree Disagree
I am comfortable talking about money	Agree Disagree
I feel that a portion of myself - confidence comes from the condition of my financial life	Agree Disagree
Money has always been a very emotional subject for me	Agree Disagree
My parents never talked about money	Agree Disagree
My parents taught me good money skills	Agree Disagree
I sometimes feel it might be impossible for me to become financially successful	Agree Disagree
I resent wealthy people	Agree Disagree
I have a really hard time admitting that money is a big deal	Agree Disagree
I know where I am financially, and I have confidence that I will achieve my financial goals	Agree Disagree
Historically, I have periods of unemployment where I do not earn what I am capable of earning	Agree Disagree
I sometimes suffer about money	Agree Disagree
I have never really known what I want to be "when I grow up" and have a long history of earning low or no income, despite wanting more	Agree Disagree
I feel I have no discipline with money	Agree Disagree
I have lots of business ideas that seem to fail	Agree Disagree
I have struggled with my partner about money	Agree Disagree
I think wanting money might be a sign that I am a bad person	Agree Disagree
I carry debt for things other than real estate or student loans	Agree Disagree
I have a hard time saying NO to spending money	Agree Disagree
I have been unwilling to make lifestyle sacrifices to be financially fit	Agree Disagree
I own nice things, but don't seem to have much saved	Agree Disagree
I am comfortable negotiating for a higher salary it's a normal part of business.	Agree Disagree
I am good at sales	Agree Disagree

EXERCISE 4: WRITE A LETTER TO MONEY

Write a letter to Money. Give Money a piece of your mind. Ask Money all of the questions you have. When you are done, read your letter.

Now write Money's response to you.

IN CONCLUSION...

If you've read this far and completed all of the Money Systems and Money Operating Systems™ exercises, congratulations. I'm sure at this point you've had insights into your money life that are new. For most, this is a fairly emotional experience. You might find yourself inspired for change, frustrated at lack of results, or even resigned because you've always had a sense that money mistakes were your own doing but no sense of how to change them.

Again, I get it.

You've received this eBook as my free gift to you. If you want to continue on your path to financial transformation, I invite to make that decision today! The past is the past and all you can control is the future. YOU are in the driver's seat!

After all, this is the most empowering truth about life—"If it is to be, it is up to me."

So, decide. Decide today, now, that your future doesn't have to look like your past. Decide that you are going to create financial freedom for yourself. Now that you understand the faulty systems that have been in charge, you can leave them behind and create new ones. Oh, sure, it might feel painful and slow. It doesn't have to, but it might. But just remember, you have decades of experience in empowering the belief you got stuck with when you were little. Now it's going to take some time to rewire all of those neural pathways! Have patience. Be compassionate with yourself. Get some buddies to support you.

And that is just ONE of the things I have to offer you today.

To move you forward into the life you most want, I've included here some suggested habits, practices and specific steps you can take that I'm sure will get things moving in the right direction.

Here are the actions I recommend you take now:

Make sure you're subscribed to Profit Boss Radio. Profit Boss is a weekly show where I interview topic experts who will share with you their best practices, every day people with real money stories to tell, and occasionally offer my own teaching and wisdom from 15 years of working closely with clients to improve their money life. This is your Women's Wealth Mastermind! It's a place where we are having the talks that nobody else is having about money. You can count on getting the real deal from Profit Boss Radio.

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Connect with the live mastermind Profit Bosses in my [private Facebook group here](#). This is where you can ask questions and get live support about what you're learning in Profit Boss. Just request admission and you'll get it! I promise! My team and I personally curate the conversation to ensure it stays supportive, welcoming and valuable.

Right-size your life. The truth of the matter is that most people don't have a money problem. Most people have a spending problem. If your money regrets are about something other than

not having enough money to live well today and tomorrow, this may not apply to you, but it's most likely that some version of reigning in spending is on deck for you. I personally hate budgets, I prefer to automate my financial life (don't worry, I teach this, too!). But the point is you're going to have to measure your income and make sure spending is well below it. This might require major lifestyle shifts. That's okay. You'll prefer to shift by choice now, rather than to have freedoms taken away from you by force later—when the money runs out.

Put your bank's app on your phone and start checking your bank account transactions every day. No single 3 minute practice will alter your relationship to money more than this one. You're your head out of the sand! No more Ostrich Syndrome here. Now, you'll always know how much is there, you'll never go into overdraft again, you'll be able to catch fraud and other erroneous transactions immediately, and most of all, you'll have promoted yourself to the Profit Boss of your life.

I offer various coaching and training programs. By being connected via email, Facebook and on the podcast, you'll be sure to be notified of when registration is open. Most of the world has no idea that there are SEVEN specific skills, learnable traits, that can nearly ensure your financial success. I call these the 7 Skills of Financial Freedom. Of course I'm engaged in the process of teaching my students and clients each of these skills until they are mastered. Until they are engrained in such a way that they come naturally to you. When you have learned these skills, you'll be the creator of your own destiny. You'll have emancipated yourself from the chains of the past, and you'll be able to soar

to the heights you imagine. And thus, if I have earned your trust, when it comes time to choose to invest in yourself and building your own Financial Freedom Skills, you'll feel confident that the investment is well worth it.

Now, my friend, we know each other. Now I can call you "friend" and you call me the same. I'll also call you a Profit Boss—and a Profit Boss is someone who puts herself in charge of her own money life. Together, we'll maximize margin, raise the income ceiling, live sustainable lives we love, and leave magical and meaningful legacies in the world!

ABOUT HILARY

Hilary Hendershott is the CEO of Hilary Hendershott Financial, a financial mentoring and management company. Her passion is empowering women to take control of their wealth, their happiness and achieve their financial goals.

Hilary is an experienced wealth manager, money psychology expert, and financial coach. She has worked for nearly 15 years with women who want to preserve their wealth, make it grow, and eliminate financial stress once and for all.

She's a TEDx speaker, and she's regularly featured in Forbes, BBC On-line, Investopedia, NPR's Marketplace and Women 2.0. She was recognized as a Top 40 Under 40 Entrepreneur, and has been interviewed multiple times by the Wall Street Journal. Her articles are syndicated nationally and she's a columnist in DailyWorth's Connect platform for financial experts. With more than 30 television appearances, she's a go-to personal finance expert for NBC where they call her "The Investor's Voice of Reason."

In 2015, Hilary announced her campaign to empower one million women to become millionaires. Her passion is empowering women to take control of their money and happiness, and achieve their financial goals.

