

**FINANCIAL FITNESS**  
CREATION – ELMINATION – MATURATION

BY  
DE'SHONDA LUCAS

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## CREATE MINDSET

We must let go of this broke mindset. I have some news for you, there is so much money to be made out there, just not enough time to make it. Come on, make your mind up that you can take yourself to the next level. You can create wealth. Somewhere inside of you there is a strong will to create positive financial change. There is a desire to grow beyond the expectations of others. A desire to grow beyond your current situation and take those you love with you.

The broke mindset is the mindset that says, “that costs too much, I don’t have enough, I’m fine, I don’t make enough money or can I pay for it later.” Broke mindset screams in the back of your head, “You’re born to the wrong family, you made too many mistakes in the past, wait you may fail”, and the old “but what if you lose.” Know that having a broke mindset is not just about being broke financially, people can also be broke mentally, physically, spiritually, and something that haunts me on a regular basis being broke in time. I often find myself saying, “I don’t have time”. I think I just identified terminology to eliminate from my vocabulary for this upcoming season in life.

Let’s create the mindset to grow. Create a mindset that focuses on ideals like opportunity, expectation, legacy, and growth. As children of the Most High God we have the ability to create and it’s time to acknowledge that ability. You are a Creator, step into it, know it, know that you are able. You are able to let go of everything that holds you back and make room for goodness, make room for peace in your family, peace in your home by providing a little more peace in your finances. You can create, a are creator, time to create some income.

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## CREATE INCOME

Time to create some income, there are so many opportunities to create income. If there is one thing that I am, it is an entrepreneur. I am a firm believer in starting your own business. I learned years ago, the possibility of working half the time while making twice the money as a contractor. It was then that I experienced the ability to create my own income. Everyone can earn money but the creation is where true power is held. I received the call on a regular day while on my way to get a haircut, the caller asked me to come back and work as a full-time employee. I had become accustomed to being available to my daughter as a stay-at-home mom and so that was out of the question. So, I agreed to work half-time instead, when asked how much I would require I boldly blurted out twice what my hourly pay was prior to leaving the previous employer as an employee. In that one-hour phone conversation it was done. Three things were acknowledged in that conversation: 1) my abilities, 2) my preparedness, and 3) my worth.

The eggs, flour, and milk of creating income. I've learned a lot on my journey. I've received knowledge, training and experience from so many different places. I've never been perfect but more than that I've never been a quitter. I've always saw growth and moved towards opportunity. The key to creating income is knowing what you're good at, what do you enjoy doing, whether it be finance, media, shopping, sewing, counting, computers, designing, cutting grass, writing, you would be surprised at what people are willing to pay for. The best source of income is one that supports your value system. Do you value family, freedom, connecting with people, or travelling? If the key word is income, you must know the numbers. Be prepared, if you don't value yourself, how can others? Know the numbers, cost plus time plus worth. The steps in my entrepreneurial process were first as an independent contractor, to being self-employed, and finally owning a full-fledged business. It's a process.

I have a secret to share with you that many entrepreneurs and motivational speakers will not and probably won't like that I will. It seems as if the new popular move is to encourage everyone to quit their job and start their own business, just not possible. But let me add every person works for themselves when they realize it. But everyone shouldn't start a business. If everybody were an entrepreneur the earth would shatter in a million different pieces because the disconnect of energy would be so strong and tear the universe. It is necessary for some to run in the same direction, together, connected for one common goal. So, don't be afraid to support or walk behind others walking in purpose. Although everyone is not the entrepreneur, anyone can earn supplemental income. Set a goal for more and figure out a way to earn extra money to achieve that goal.

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## CREATE ACCOUNTS

Mindset – Check; Income – Check. Create Accounts. The end starts with the beginning in mind. Decide what you want and plant the seed. A seed is usually very small, no bigger than the head of a nail. You already have enough, if you put a penny in the bank over time it will grow. A specific seed must have its own space to grow, weeds removed, and nurtured on a regular basis to create specific fruit.

You can start simple. How many people start the year in the negative because they wanted to give their children, family, friends, book club members, school teachers, and team members “merry” Christmas? Have you ever thought about setting up a Christmas account at your local bank that you deposit \$50 monthly until December? You have a beginning \$600 Christmas budget already established. One less family meal out a month; a family could save over a \$1,000 by next Christmas. I am so proud of you! Step 3 Open The Account.

Opening an account is not always about saving a great deal of money but sometimes it’s about creating a habit. I know that in some families, the day before payday, all accounts are already on zero and there is no money to invest but it is necessary. Try opening a savings account at a separate bank or even purchasing a short-term certificate of deposit at your own bank that matures in six months. The benefit of the cd is you can earn a little extra cash depending on how much, long, and at what rate you invest but also the money is not easily available. Now you really want to start smart - invest the money at a time during the month that the maturity date falls right after your pay date; that way you will more likely reinvest the funds than cash out.

To my self-employed people, I know it’s hard but you must start your own retirement account. We all can’t work forever, nor should we. Parents of young children, whether your children want to go to college or not start an educational savings plan. There are more allowable uses than you know. Let’s stop throwing away your tax return money. Put the money to use for the future. Use the return to plan the seed for the future and watch it grow.

Nothing happens over-night, it’s a process. Take the steps and be patient with yourself. Even writing this mini e-book was a big deal for me and after many long nights of working on other projects and trying to get everything else done so that I could write with a clear head. I finally get to that place of completion, and I decide to release the e-book in stages to truly share, it takes time. Everything that you are seeing today, begin at least 3 months ago. Slow and steady finishes the race.