

BEING BROKE
MADE ME
RICH.

TASHIMAJONES

Being Broke Made Me Rich

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To Justice, here's looking at you kid.

- 1. Intro**
- 2. 14**
- 3. American Dreamer**
- 4. Money Is An Amplifier**
- 5. Spiritual Rehab**
- 6. Apartment Hunting**
- 7. Room 229**
- 8. Go Home**
- 9. Start**
- 10. Power To Get Wealth**
- 11. Federal Reserve**
- 12. Mind Right**
- 13. Being Broke Made Me Rich**
- 14. Thank You**

Introduction

Today, while walking in Harlem, I took notes on what I wanted to share. On the train, on my way to the Bronx, I continued to make a list of things I wanted to accomplish in presenting this body of work to you. I wanted to be straight to the point and provide something that can be read in a short time; perhaps over and over again. I wanted to share my real life experiences and the many truths they taught me about being rich. I didn't want to simply fill pages so don't let the brevity of this text take away from the lessons it carries.

I thought about the conversation I had with my professor who happened to be an author of a New York Times Bestseller, *The Millionaire Next Door*. I missed a huge exam, raced to his office trying to figure out a good excuse to tell him, on-

ly to be told some of the same truths I'm about to share with you. I also thought about what books like *The Alchemist* and *Think & Grow Rich* did for me; the roles they played in my journey. It's at this very moment I realize it wasn't the words that impacted me as much as the timing and how the books entered my life. Wisdom had found me when I was ready to receive her. With that understanding, I believe this too will come at a point in time you need it most in such a way that you know you are ready to receive its contents.

Everything matters. In life it all matters. In our day-to-day affairs we may rank some areas higher than others but the truth is, it all matters. Money and our professions, family and relationships, our mind and emotions, where we live, what we wear, and what we eat. It's all connect-

ed. And the objective of every human being on the planet is to be rich. Whether we all become rich is a different story. But seated in the heart of every person is this desire to live in abundance. Most never obtain riches because of one reason; *the lack in understanding of what rich really means.*

In these pages I hope to cause a paradigm shift in your philosophy towards life. I don't plan to convince or persuade. I do believe that upon the completion of this work you will receive a new perspective on money, the concept of riches, and see that you are closer than you think. One can argue politics, facts, theories and even religion but no one can ever argue another's experiences.

This is how *Being Broke Made Me Rich.*

14

Fourteen is a marker for me.

My Mom died. She died.

I saw life dwindle right before my eyes.

I was only 14.

As a child you don't plan for your Mom to die. You go to school, come home, play, watch TV, and do it all over again the next day. You don't consider the idea of not physically seeing your Mom ever again. Not at 14.

I ran away 3 months before. I wanted to get away from not having enough, my mother's sickness, watching my younger siblings every time my Mom went to the hospital, and not under-

standing what was going on. She found me. I was so happy she did.

Then in a few months, she died.

The day she passed away, I remember thinking *well maybe I'll have a better life. Maybe I'll live in a better home with better clothes and have better experiences.* After being adopted, having material possessions and different experiences I found that what I thought at fourteen when my Mom died was wrong.

This part of my life taught me why I was broke.

There is a way of thinking I call Money Mentality; it's your philosophy towards the concept of money. Losing my Mother revealed my fractured

money mentality; I saw it and material possessions as happiness, security, and acceptance.

Our philosophy towards money starts at a very young age; in grade school, even. It begins the moment we realize the green paper and silver coins marked with the faces of men is an exchange for goods and services. In some cases, money had a white background and assorted colors based on a dollar amount stapled in a blue booklet; this form of currency had limitations.

We make the connection when Christmas comes and gifts (or a lack there of) fill the tree...when it's dinner time and food is in abundance or scarcity...when winter arrives and coats, snow boots, hats and gloves are needed. Family mo-

rale in times of lack and plenty speaks to us too. These and other elements shape our financial perspective.

People do some crazy things to get money and material desires; they boost, deal drugs, credit card scam, prostitute, and try to beat the system in any way possible. They even create music, films, and other forms of entertainment that might not necessarily be true to who they are. This is across the board; white collar crimes, petty theft, it's all the same.

At like seven, I was in the bodega on my block at the same time a group of guys planned a robbery. God, in some seemingly ironic way, had our paths cross. Standing at the counter, staring up at the leader dressed in a typical thief's

uniform, with nothing separating us but the gun in his hand, he looked down at me through his black ski mask (the one with holes for the eyes and the mouth) and said *don't cry everything is going to be OK.*

He sensed my fear. The irony is that this dude had enough compassion to console me while holding a gun and robbing a store. Money can cause a kindhearted person to do some twisted things. We must understand that the *love of money and not money itself is the root of all evil.*

Our money mentality is more important than the amount of money we possess because what we think about money determines the amount we have, the way it's obtained, and how long we

have it. A rich man can go bankrupt and given a bit of time will end up in abundance again. A poor man can be given a million dollars and lose it in no time at all. Like wealth, poverty is inherited.

My Mother's mother struggled as a child, she passed it down to my Mother, and for a moment down to me. See, up until age 14 all I knew was lack. *Not enough* was a way of life. My petty cash and birthday money were often put back into the household; it was kind of expected, you know. We literally borrowed ice; it was so taboo. Our freezer didn't get cold enough to freeze water.

From a very young age, my environment held an invisible thick fog of poverty. In my family, money was worshiped like a god. And it was a cruel

dictator because it's nothing in and of itself. It has no aim or agenda other than being managed.

Money is simply one form of exchange for goods and services. You'll hear that a few times throughout this work; it should always be seen as such. Nothing more. Nothing less.

Being rich or poor is not tied up in a dollar but in the way one thinks. Starting at age 14, I begin to learn that being rich had everything to do with a state of mind.

American Dreamer

Senior year. South Beach. 2005.

My last year of undergrad was smooth; I was graduating with honors *and* a job. I got the full-time offer on the beach on my birthday. It included a \$43K salary and a sign-on bonus. It was the perfect way to start adulthood. In fact, it was lining up with this whole idea of the American Dream.

I graduated.

Moved back with family.

And despised that job I got on the beach.

This part of my life taught me about fulfillment.

The only reason I took the job was for the money, plus it was a pretty cool position - assistant buying at a fortune 500 specialty retailer near Bryant Park in New York City. People from where I grew up didn't even know the concept of buying and I had the opportunity to experience it at a well-established company. Financially it was great, but I was miserable. I fought to get the position months before and there I was, *getting in early and leaving late* from a job I didn't want.

My heart wasn't in it.

Sure, I attended private meetings with vendors like Michael Kors and Calvin Klein; had open tabs at the bar; cabbied it between Queens and Manhattan; bought expensive shoes that hurt my feet; and took out-of-state flights for the

weekend every month. Trying to emulate the *Sex And The City* lifestyle didn't suit me. And with all that spending, I was only making minimum payments on my college loans. It was that fractured money mentality. I even read Suze Orman's book on my own in college but *broke people do broke things even when they have it*.

I was empty.

It was easy to get a job that paid very well but fulfillment was much more valuable. Millions of people report to an office they don't want to be in, doing things they hate doing, for money that runs out. The head buyer in my division (who made more than twice my salary) at the fortune 500 company was insanely stressed and always ranting with frustration. An employee at the investment bank I interned at shared the fact that it wasn't what he really wanted to do either. He

was in it for the check. And this is the case for a lot of unhappy, disgruntled people in the marketplace.

There has to be more.

The heart of the American Dream is based on the Declaration of Independence; *that all men are created equal and endowed by their Creator with the rights of life, liberty and the pursuit of happiness*. It is *our* responsibility to discover *our* dreams and exercise *our* freedom to pursue whatever happiness looks like to us. No one else is going to carve out space for your purpose or take an interest in your enjoyment. They won't consider your family's highs and lows or address the well-being of your relationships. Never focus on fulfilling another's dreams at the expense of

suffocating your own.

I didn't quite know what I was called to do but I knew this, and the really great jobs before, wasn't it. After a day of sobbing through meetings, I paid back the sign-on bonus.

I left that job.

Money Is An Amplifier

After leaving that job, I left the state.

The weight of family issues along with dissatisfaction in the workplace seemed to be all too much. So I packed up and moved. *I actually ran away again.* This time I was an adult; *adults do that you know.* They call it "moving away from certain people and drama". In reality they are running away from problems they choose not to deal with.

In just three years after leaving, I got married for the wrong reasons; had a child; my mother-in-law passed away; and I found myself in close to \$10k of debt. All of the internal chaos begin to impact me physically, so my health was failing too. Yes, I was living in a house, driving a BMW,

and had a platinum wedding ring; but at what cost? It was much more than \$10K. It was the manifestation of a confused soul; a person who knew that there was more but didn't quite know how to obtain it.

I was so afraid of striving for better that I settled less.

This part of my life taught me who I was.

Money is an amplifier; it manifests the thoughts and desires of the one managing it. Remember, I thought money and material possessions equated happiness, security and acceptance so my money went to maintaining the image of wealth or at least my perception of wealth at the time.

Appearance is a significant part of a lot of people's money mentality; they have this idea that rich means wearing expensive attire and driving a luxury car. They think it's diamonds on their neck and traveling the world. Don't get me wrong rich people *have* and *do* these things but doing and having these things doesn't make you rich. Many people settle for appearances versus truly being rich. It's a huge reason why they are broke; *it's why I was broke.*

Money can't solve your issues, but it sure can amplify them, thus defining the adage *more money, more problems*. At this point the platinum ring was stolen, the BMW was unreliable and I was an unhappy mother, wife, and person. One day I sat at the dining room table with a pen, a pad, and the Bible. I wrote WHO AM I? I didn't want to hear what I already knew like my

family tree, my undergrad degree, the jobs I *had* and *left*, or the people I dated. It wasn't even about the choices I made to get myself in this slump. I wanted to know what God had in mind when He made me and His thoughts of my future. Quite frankly, I wanted to know how the hell to get out of the situation I was in.

I was tired of leaving. I was over the money that didn't change things and realized the change needed to take place in me. No matter how far you go, you will always end up with yourself.

I left again.

This time it was to face the past instead of running away from it.

Spiritual Rehab

2008. Covington, GA.

I lived in Georgia for 5 years with the same family I left in New York. I had a 1 year-old, without an income, and no clue as to what the future looked like. Dealing with the idea of divorce, raising my Son and then the drama I tried to get away from wasn't easy. There were many sleepless nights.

Again, I went to search for a job thinking *if I could only save some money to get out on my own I'd be fine*. I didn't find a job but in less than one year I was out of debt. I was out of debt, in a recession without an income. This was the beginning of renewing my money mentality; the concepts of **faith** and **favor** were ignited. And

after the debt was dealt with, it wasn't about money or getting a job. It was about facing my issues.

This part of my life taught me I was whole.

A lot of people wear their degrees, accomplishments, bank accounts, and possessions like badges of honor. They walk around with these huge invisible comment boxes hovering over their heads stating the type of car they drive, position they hold, and school they attended. Some even state the countries they've traveled to, who they're dating and other associations. As if these things were impressive to the Creator of the Universe. In this space of my life, when I finally started to look within, I saw that none of these

things came close to who I was created to be.

I call this part of my life Spiritual Rehab. My mind needed a detox. For years, the things I avoided were the very things I needed to face in order to get to where I wanted to be. And now everything I did have was stripped away.

I was so consumed with my physical needs and desires that I neglected what was going on inside of me. You have to understand, those who are financially rich still seek a peace of mind and that's something money can't buy.

Sure where we live and what we eat, drink, and wear are important but more imperative is the life we have on the inside. A clear mind, a peace-

ful heart, and your identity can't be purchased or replaced; they only come from the knowledge of God and Self. Without this knowledge, you are just another human-being operating in the Matrix.

Setbacks are opportunities to make up steps you missed along the way; chances to learn the lessons you didn't the first time around. Moving back was the only way I could move forward. People try to get around things that they really need to go through...hopefully that's not you.

Going through this lap of life freed me from fears I didn't even know I had. It allowed me to get over childhood hurts, demolish misconceptions about myself, discover who I truly was and to stand up for that person within. It peeled off

the layers from previous experiences freeing me to be the real me. I learned to love me just the way I was; without a job, title, relationship, or money in the bank.

I was made whole.

In fact, I discovered I was already whole.

Wholeness is an innate state of being; we are born whole. But at some point in time we were made to believe we weren't good enough. Someone told us we couldn't *do this* or *be that*. We were told to choose certain majors, to go after certain jobs, or to live in specific regions of the world. Maybe we were compared to another student, another child, or another sibling. We believed the notion that others had to believe in our dreams for them to be valid. And in the pro-

cess, our true identities were drowned out by their opinions.

These people may have been teachers, neighbors, or family members, even those we call friend. Hold on to this: **people can only give you what they have in their hearts or hands.** We are only able to love based on the capacity of which we love ourselves. Wholeness is you getting back to you. It's achieved by removing the labels, ideals, and myths of the world and getting back to your core-being. That core-being is beneath the flesh, aside from the things of this world. It is the naked, transparent you.

Monetary riches will never be enjoyed without wholeness. Take the guys who choose death when stock markets crash or drugs when blessed

with financial success. There is a proverb that says *why should a fool have money in his hand to buy wisdom when he has no sense?* Had I been a millionaire without wholeness, I'd be just like that poor guy who was given money and lost it in no time at all.

Wealth includes wholeness which means not divided or disjointed. In today's society we tend to compartmentalize everything. Money is on one shelf, the spouse and children on another, in the back there's distant relatives, health, and maybe God.

It all matters. The moment I begin to accept myself was the moment I begin to truly breathe. No money or material possession can ever buy you or the happiness you seek. Being broke at this

time showed me I was priceless; so precious that my value can't even be determined.

Faith

I went back.

Actually, I was *led* back.

In February of 2013, I relocated once again; to where I got married for the wrong reasons, lived in the house, drove the unreliable BMW, and wore the platinum ring that was stolen. This time it was with an ex-in-law. Now, before this move I prayed for stability; what I found is that stability like riches is also a state of mind. It's the ability to be stable regardless of challenges or circumstances surrounding you.

While in GA, I defeated every giant that held me captive as child. I also discovered my purpose and started a media company. The goal was to

make money so I wouldn't have to depend on anyone anymore. During this time, I moved into a 3 bedroom house with a backyard without making an income all because I believed in an invisible being also known as God, who told me it would happen.

And it did. It wasn't easy. It's far from easy when the person you're staying with is moving and asking about your plans and the only plan you have is *to move into a house that you don't have money to obtain or maintain*. But it happened. Then six months later I went back. I packed whatever I could take on the Greyhound Bus and my Son.

Once I got there, I felt stuck. I didn't know what to do. Again, money was thought to be the solu-

tion. So I looked for jobs, still doing what I believed I was created to do; running Tashima Jones Media.

Then I found a job. It was the last job I had when I lived there. I was going to apply for a few positions, and on my way the GPS stopped working and my last job was the only site I knew how to get to. I was hired at *hello*. The current director was just starting as an assistant director when I was leaving 5 years ago.

My first payday came but my paycheck didn't.

There were issues with processing paperwork; in that same moment I was reminded of the past 5 years of my life. I was reminded of the paradigm

shift I experienced, the money mentality being developed and the wholeness I had uncovered.

In a day or so, things worked out.

Then the job site closed.

I was transferred but soon after, the ex-in-law I was staying with asked me to leave. I was going to look at an apartment that very day.

My Spirit told me we wouldn't be staying there long by an overwhelming sense of joy. I wanted to pack up all of our stuff and not come back. But logic told me not to. In the process of getting ready, I was asked to leave. In the driveway, I was asked to leave that very day.

And so, I did. We did.

I went back to that feeling of overwhelming joy and knew that God had plan; I just didn't know what it was.

This part of my life taught me about financial freedom.

Layoffs, broken contracts, unfulfilled agreements, and human beings. How can anyone be financially free depending on people who change their minds and currency managed by people? Some work for 10, 20, 30 years to be fired with a package that only lasts 3-6 months. Some get nothing. Even when fiscally responsible, banking practices can alter what one has built in 401ks, savings accounts, stocks, and other investments.

True financial freedom is **living free from depending on your finances**; it's in living by faith. And Faith never runs out; it doesn't undergo inflation, deflation, or recession. I knew Faith brought me here and it's what I needed to keep going. In fact, the very money we use, and often times fret about, constantly reminds of living by faith. *In God We Trust* stares back at us with every dollar spent yet the concept is rarely practiced.

And at this point, I had no option but to put it to use.

Apartment Hunting

It was raining.

I found myself standing in the rain with the apartment admin praying for me. I went to this apartment complex expecting to get an apartment but the closer I got, the more I started to cry. What in the world was happening to me? I had my Son in the back and everything we owned in the trunk.

What was happening to me?

What was happening to Us?

I was next...here is how the conversation went...

"Tell me what you're looking for?"

"A one bedroom, maybe two."

"When are you looking to move in?"

"Today."

"I'm not sure if we can do that today."

"I have \$300, my Son and all we own in my car out front, and we need a place to stay today."

"How did you find this place?"

"God sent me here."

"Maybe He did; He does stuff like that. Let me see if I can help."

This part of my life taught me about my provider.

Going back a few days, I was looking to get the best apartment available. If God was going to bless me, I figured I'd go for the best. I picked up *Apartment Guide* from 7-eleven and this one apartment complex stood out to me. It wasn't what I wanted but there was a prompting in me to go. So, that Saturday, the day I felt like never coming back to the ex-in-laws, the same ex-in-law who asked me to leave, I went.

And there I was with my Son sitting on my right side, telling a perfect stranger that God sent us to this apartment complex.

In the matter of two hours, I was offered a rent-a-room type of situation (which I turned down based on a dream) and welcomed to the admin's home for a few days (the admin who was praying with me in the rain). She was going to a wedding that night; a place I couldn't attend at a time like this. I decided to use the \$300 I had to stay in a hotel room. As I'm online looking for a room, I said *You are going to have to tell me where to stay because You are the One who brought us here.* In that moment, my Son pulled out a dollar, a sign from another dream I had that week. The very hotel I was looking at was the one I chose.

Leaving the apartment complex, I thanked the admin who helped us. While exchanging contact information she handed me a Wells Fargo envelope with her name and number written on it; over \$700 dollars in cash was inside.

I cried. She cried. My Son cried.

She said: "I pray to God...for him to send people to me in need. I save money just to give to others. "

This a defining moment in my life and the life of my Son. In this moment, I was able to see God as my true provider. For so long, I saw family and a job as my source of income. In this moment, I saw that it was Him all along supplying my every need. *Our* every need. Regardless of the channels it flowed through, it was Him sending provision our way. My work ethic is topnotch and I take no one for granted but I know without a shadow of a doubt who my Source is. Having a job or not, with family or strangers, I am secure because of God.

She told me the cash was for my first month's rent or whatever I needed it for.

We stayed at SpringHill Suites by Marriott for a month.

Room 229

"That room is unavailable."

I just booked it less than an hour ago at the apartment complex and upon arrival I was told the room was unavailable.

At this point I just wanted a room. So when asked which floor, I chose the 2nd.

That was Saturday.

Sunday morning came.

I knew I was supposed to go to church but didn't want to; the church I'd been attending is the same one the ex-in-laws went to. So lying in bed, with Justice next to me watching the Disney

channel, I told God *no*. I said *if You want me to go to church, You will tell me which one to go to*.

12PM. The Elevator.

Heading to get lunch, waiting for the elevator, on the 2nd floor, I heard music and someone praying. I had to put my ear to the door to make sure I heard what was being said. The sign outside the room (which wasn't there the night before) showed a RAM with the name of a church and listed two services. I told my Son we'd be at the next one.

6.00PM. Eyes closed and praying.

I overheard the pastor say *this is a woman of God. She is a natural born leader.* I opened one eye to see who she was referring to; there was only about 10 of us there. *It was me.* She talked about the rejection I was experiencing, the ridicule from others, and the turmoil I was in. She said *He sees that you are living your life for Him.* She also told me that my faithfulness wasn't in vain. She mentioned God being my Provider. She reminded me that I...that We were not alone.

This part of my life taught me about forgiveness and that I wasn't going crazy.

This walk of Faith is real. Some of the hardest & loudest people in the street wouldn't last a day walking by faith. It takes a lot to live based on

what you do not see.

These things were really happening to me. Just the day before the admin gave me over \$700 in cash and now another perfect stranger is telling me about my life. The mentality I had towards money prior to these experiences had been shattered along with a lot of other philosophies I had about my earthly journey. I was able to put money (and people) in its place; I went from seeing it as a god to merely one form of exchange for goods or services.

Fixing my money problem started with fixing me; everything I'd experienced up until this point had to do with perfecting everything I didn't want to deal with. It's all connected. It all matters.

We stayed in this hotel for a month with the money from the admin at the apartment complex, the \$300 I had, and by continuing to work. And when I didn't know what to do, it always worked out. The hotel manager showed favor by locking in my weekend rates and even giving his employee discount. I had a dream about him too (before we even met). Food was provided; we ate a lot of \$5 Little Caesar's pizzas for that month. Towards the very end, I was led to call my brother and he came through. We made it; every night was paid for.

I had no option but to forgive those who rejected me for my faith. It may sound contradictory but I was never in as much chaos until I started to follow my heart and follow God. As long as I stayed in my lane life was "OK". It wasn't perfect but it was far less conflict than when I started to

work on myself. When I started to stand up for myself is when I found myself standing alone. With just God. And in that space I had no option to forgive myself and everyone else who I let offend me along the way.

Some thought it was me not expressing my inner feelings, because I didn't lash out or go insane, but when you are warned through a hunch or dream, you *have* to forgive. When you know how much God loves you, there is no room for bitterness. **I had to forgive.** Forgiveness is the cure for a lot of broke and broken-hearted people. It's probably the remedy you are looking for in money.

Life is made up of tiny puzzle pieces, all of them needed to create a whole. All of them are shaped

to bring you to a place of abundance. It's all connected and it all matters.

On June 30th it was time to leave. I kept hearing *go home*. While in the hotel, I reflected on the journey so far. This moment reminded me of 2005 when I first moved or the second time I ran away (however you want to look at it). I heard the same voice saying *go home*. At this point I didn't know where that was.

So I left my job and Room 229 and went back to GA.

I woke up one morning on a pallet in the middle of the living room floor and knew this wasn't where I belonged. The still small voice said *go*

up North using your next paycheck. The letter I found a few minutes later on the kitchen countertop asking me to leave, from the person I was staying with, *the family I left and then came back to face*, confirmed that voice. The paycheck came on the same date I was asked to leave; the writer didn't know that. I inquired.

July 12th came.

We headed up north.

Go Home

Sometimes we have to be pushed out of spaces we know we're not supposed to be in. Jobs, relationships, neighborhoods, majors, friendships; there are some places we have outgrown yet constantly try to fit in.

I was being offered to stay in an apartment where the rent would be covered; it was a similar situation I left six months ago. But why would I return to the same bondage I was just set free from? *Perhaps that's a question you should ask yourself.*

The drive up north was a long one. I laughed and sang music with Justice. I also cried in silence while he was asleep. While driving on the New Jersey Turnpike, I made a promise to enjoy it

when I got there. This drive reminded me of my life thus far; times of daylight and nightfall, times I didn't know what was up ahead and moments I knew exactly where to go. Most of all it reminded me of that invisible driver who was always with us regardless of where we found ourselves.

When I was told to *go home*, God literally meant home. The last place I called home was where I lived when I was 14. The home where I washed my Mother's hair when she was too weak to do it herself; the home I shared with my four siblings; where the freezer didn't get cold enough to freeze ice.

When I ran away as an adult, I heard this same voice telling me to *go home*. I ignored it then.

But here I was close to 16 years later. Back home. Back in my old room. Back in Harlem. Back to the only place I knew as home.

The first night I cried. I didn't want to be here. I didn't want to face the poverty I disdained since my youth.

This part of my life taught me never to forget where I come from.

People say *never forget where you come from* often enough for us to ask why? Why is remembering your beginning important enough to never forget it? Why should we remember our past, the place from which we started? For me, my past and the first day back in my childhood

home, meant everything. It meant not forgetting the pockets of wisdom I scooped up along the way. It meant understanding that the death of my Mother, the lack we endured, and the rejection of others didn't define me or my future. It meant never forgetting God, the One who brought me back to this humble beginning.

Amassing wealth takes preparation and there is no class, other than Life with the Creator as the teacher, able to equip you for the journey. Life is one extended course that is always speaking to you and prepping you for the next semester. Promotion comes to those conscious enough to listen and proceed by faith.

Another proverb says *but humility comes before honor*. Not to be confused with humiliation, humility is surrendering to Life's call. I go back to my birth; I'm not sure about you but I didn't ask

to be born on April 5th. Understanding the lack of power I have over my very existence frees me to follow that same force that brought me to earth.

Humility is saying: *I don't know it all and I'm willing to be led by the One who does.*

Honor is God delivering on His promises.

Being broke makes us rich because it pushes us to rise. And it's the journey that makes the rewards rewarding.

In my tears that night, the very first night of being home in Harlem, I heard *never forget where you come from.*

And I never will.

Power to Get Wealth

Fall 2013.

Sitting alone in my childhood friend's bedroom.

Downstairs.

It's the same house I ran to when BCW came to take away my cousins when we were little. The same place I came to after hearing the news about my Mother's death. The same place I came to when my life was threatened with a hammer in my Mother's home after learning the lesson about never forgetting where I come from.

Over and over, I asked myself, *what is your power to get wealth?* hoping to find an idea I could turn into a profit.

It came to me. Then it took a while to act on it due to a fear of failure and not having the money to start.

My friends continued to ask when I was going to launch. I finally did.

Once the plan was in motion, everything I needed found its way to me.

This part of my life taught me about having a vision.

Vision is the **ability to embody that which is not presently tangible.** It involves a firm belief in the existence of the unseen and a

confident imagination.

To imagine is to form a mental image. Not to be pushed aside as child's play; we use our imagination every day. To think is to meditate on concepts and ideas while creating mental images.

Vision has a lot to do with financial wealth, although your motivation should never be solely money. If you enter a job or business venture or even a relationship for money you will not last very long because money in and of itself cannot fulfill you; it is one form of exchange for goods and services.

Once you have a vision the courage to implement it is needed. Rev. Dr. Martin Luther King, Jr. had a dream and the only reason we know of him today is because of his faith and confidence

in taking the necessary actions to make it come to pass. Imagine if he would have never moved forward to manifesting that dream.

Paulo Coelho wrote *and, when you want something, all the universe conspires in helping you to achieve it*. Pro - vision means resources for the vision. There's an invisible reservoir of resources within the universe waiting for that moment you find clarity and move forward on the vision for your life. When you finally decide to accomplish your goals every resource meets you at your point of need.

So how do you discover your life's vision?

In stillness.

Your entire journey is speaking to you; dropping

breadcrumbs on what you are supposed to do and who you are. It takes stillness, awareness and faith. Eric Thomas, who I secretly call Uncle ET, explained how to know you are on the right track during our interview together. He said *you know you are doing what you were born to do when all the cherries, berries, and bananas line up on the slot machine. When you hit 777, you know.* The saying *everything just fell into place* is life letting us know we are on the right track. When everything falls into place you've tapped into your custom made reservoir.

One of the greatest joys in life is knowing why you were born and fulfilling your calling yet I come across people from 18-70 who have no clue of their purpose or have yet to pursue it. The world is different because of my existence and yours; it doesn't matter if you're on television in

America or in a small village in Africa.

Your energy, creativity and abilities are a major factor in the lives of your sphere of influence. I believe like the sun, moon, water, and trees, every human being contributes to the earth; even the balance of oxygen is off when we are not walking in our path.

Sit still long enough to find your purpose and the courage needed to make it happen will come. See, that reservoir of resources also contains mental endurance, physical strength, confidence, peace and wisdom.

I finally came to a place where I ran out of job options and pursued my purpose. It didn't promise an annual salary, benefits, or a sign-on bonus but I could only go up from where I was,

so I took a step of Faith. That step has taken me on a journey greater than I imagined. And everything met me when I needed it most.

I found that **purpose is our power to get wealth.**

Start

October 25. My first event.

I started planning my first networking event without a dime. Literally, I had no money and I was sending out invitations, posting fliers, and contacting venues. I didn't know where the money was going to come from but it showed up once I started.

There is something powerful in starting. Once I shared the vision others pitched in, yet there is always a sign letting me know who was really providing.

The venue manager contacted me with some complications; an issue with booking. Instead of

asking me to reschedule, I was given additional time at a lessor rate. The venue was locked in.

Then, while handing out fliers I saw a guy sitting on the last step of the stoop of a building in Harlem from the divider in the middle of the street I was crossing. That voice within said *give him a flier.*

I approached him.

"Are you in the creative industries?"

"No." *He was very short with me.*

"I feel like I'm supposed to invite you anyway."

I still gave it to him and kept it moving.

After coming out of Bake My Cake inquiring about potential sponsorship, my friend and I looked back to see the same guy and his friend running towards us. His friend's wife turned out to be a baker. She actually baked for well-known individuals in the entertainment industry. She ended up contributing gourmet cupcakes and one made into the shape of a champagne glass all for free.

The event was called *Cupcakes & Champagne*.

This part of my life taught me a new form of currency.

Russell Simmons talks about living from a place of abundance; from a place where there is noth-

ing needed and nothing wanted. Most people think it takes money to make money but it actually takes Faith to make money. Wealthy people who started from the bottom casted that myth aside and woke up to the idea of the **Universe conspiring with us.**

I was able to get a venue, baker, media attention, and special guests to my very first event having no money or big name. The courage to start revealed Faith as the currency of life. Since then, in less than one year I generated cash flow; did business with major networks & well-respected individuals; filmed a pilot for a new reality TV show; and landed accounts overseas. Not only did I make money, I built a brand.

Faith is a combination of knowing the vision for

your life, believing that it will come to pass, and acting on that belief. It pulls the invisible truths about your destiny into physical existence.

With Faith, I achieved the impossible.

Many others have too.

Oprah Winfrey

Conceived from a one-time fling underneath an oak tree and raised on her grandmother's farm in Mississippi. Her grandmother's wish was for Oprah to find a good white family to serve. Oprah said at that moment, about age 4, she heard within herself that her *life would be different*. And that voice was right. She joked at a conference I attended, saying *I wish my grandmother could see that I have a lot of good white*

folks working for me.

Howard Schultz

Grew up in a Brooklyn housing project. His mother was a receptionist and his father had multiple jobs barely making ends meet. Mr. Schultz has built Starbucks to be the leading retailer of specialty coffee in the United States and owned the Seattle Supersonics.

Tyler Perry

Around 1990, invested his life savings, (about \$12k) in a play where little to no one showed up. In 2011, Forbes named him the highest paid man in entertainment.

Melody Hobson

Youngest in the family of 6 kids to a single mom with a boom and bust life. Sometimes they had; at most times they didn't. Melody experienced phone disconnects and evictions (her mother was in the real estate business; very taboo). Melody went on to study at Princeton University, is the president of Ariel Investments and married George Lucas (for some reason I think the marriage fact is supercool).

John Paul DeJoria

Raised in a single parent home. Slept in his car and went through a divorce while starting a new hair care business with only \$700. He would always wear black so no one would notice his lack of apparel. Paul Mitchell Systems was that start-up. He has a private jet and still wears black.

Steve Harvey

Quit his job to pursue comedy, divorced twice, and homeless for 3 years. Today, Mr. Harvey has a bestselling book, box office hits based on his book, hosts his own TV and radio shows and owns a mansion.

J.K. Rowling

From story book idea to conception, Jo endured the death of her mother, divorce, and poverty. Harry Potter led her from receiving state benefits to multimillion dollar checks. Before the success, Ms. Rowling said she knew within herself that this idea was *the one*.

Steve Jobs

Biracial. Adopted. Dropped out of college. Changed the world of technology with an Apple.

Maya Angelou

A selective mute for almost five years after enduring sexual abuse became fluent in French, Italian, Spanish, Arabic, and West African Fanti. Wrote over 20 books, awarded the Medal of Freedom by President Barack Obama. Entertainer. Essayist. Film Director. Professor. Activist. Poet. Mother. Phenomenal Woman.

Chris Gardner

Struggled financially while homeless as a single father. Worked for free as an intern at an investment bank. Now he owns his own firm, Gardner Rich & Co. There is this movie documenting his story called the *Pursuit of Happiness*.

I really like it.

Federal Reserve

I promised Justice we would go to the movies.

Our cousin was going but Justice's school had a planned trip in just a few days, so I told him to wait. That trip was canceled the day of. Seeing the disappointment on his face, I promised him we would go. I didn't have the money but I was tired of telling him *no*. I didn't want to continue to deny him simple things like a trip to the movies. The money I did have was for real necessities like food for the next couple of days.

Ninja Turtles.

Magic Johnson Theatre in Harlem.

10:15 a.m. Saturday morning.

We went to the matinee of course.

After the movie and a KidsPack, he wanted to play some arcade games. Not wanting to put a damper on the day, I gave him a dollar. Pushing aside my theory that arcade games are rigged and the fact that funds were low; I let him play. The game took his money; it didn't even operate properly. I went to customer care where the rep said *I'm not supposed to do this but here is your dollar.*

Justice lost it by the time we made it out of the theater. In the middle of going back and forth with him about the dollar, I had to stop myself. Almost in tears, we made a pact never to allow money come between us or affect our emotions.

I also told God I wanted it (and then some) back.

This part of my life taught me the frailty of money.

It hurt to hurt over a dollar. \$1.

I always tell Justice never to allow material things like toys that can break change his heart and I had yet to learn this lesson myself.

Let's go back to that dollar.

The first dollar bill featuring the face of Salmon P. Chase, the US Secretary of Treasury, was is-

sued in 1863. That's when Abraham Lincoln was president. In 1910, five men secretly met on Jekyll Island located off the coast of Georgia (I had the pleasure of staying on this island for a birthday weekend). To rectify banking industry problems and calm public panic of a depression, these five men created the Federal Reserve, also known as the banker's bank.

Millions of people rely on paper managed by a banking system put in to place because of a banking system that fails. Depressions are partly caused by factors like banks having faulty financing and stock market crashes; the other part is due to the public's response of not spending in fear of what's to come. A recession or depression doesn't mean money suddenly evaporates; it still exists. It's just not being spent, taking it out of its natural state of flowing - *it's cur-*

rency remember.

Currency is derived from the word current which refers to water or air moving in a definite direction. Money comes and goes naturally so becoming dependent upon it will lead you on a roller coaster ride.

Seeing that so many hands impact the economy, I learned about the frailty of a dollar. Bank money is circulated from one account to the next; the same money in your account is the same money I withdraw from mine. It's used by banks to lend and pay employees along with other activities. It's also inflated, deflated and literally burned once it's worn out.

The US dollar is considered fiat money or Federal Reserve notes. They are printed by the United

States Bureau of Engraving and Printing on paper made by Crane & Co. located in Dalton, Massachusetts. They are then issued to the 12 Federal Reserve Banks throughout the U.S. based on what the Board of Governors of the Federal Reserve System decide. Then, the Federal Reserve banks put it into circulation.

Once in circulation, they flow in and out of businesses and our wallets. It's this huge cycle of economics we all take part in. Net worth (assets minus liabilities) of companies and high profile individuals are often times projected; they are often based on future assets versus what's currently owned and on hand.

Take Lehman Brothers, for example. I interned at this bank in the IT department during undergrad; it's the same place where the fulltime em-

ployee told me he was there only because the money was good. I was shocked to make \$1200 every two weeks as an intern. When I received the acceptance letter, I asked my adviser if it was a stipend for the entire summer.

Today, Lehman Brothers does not exist. Thousands of people were out of work for a company that appeared to be in good standing on paper. How can we find stability in projections and something as frail as a piece of paper?

That same day Justice and I went to the movies and lost the dollar, he won \$5 in a basketball tournament held by the Harlem Globetrotters.

Remember, **Faith is the currency of Life.** We got it back and then some.

Mind Right

Today.

2:58PM.

You're pretty much caught up on some major events that have occurred in my life and how they relate to money. Oh, I still have my car; every time I thought about giving it up, something came through. I'm also looking to own a home.

I'm still grinding; diligently working toward realizing my dreams. But my grind is totally different now. Now, I wake up joyful and secure regardless of the circumstances I'm standing in because every time I look up, **I see I'm still standing.** I'm actually owning my greatness versus fighting for it. I've finally put money

in its place and find myself ready to create it instead of working for it.

There is a difference between making a living and creating wealth. I undeniably believe financial wealth is when money is working for you. In my prayers, I searched for a concept to liken generating cash to, I was shown the farming cycle.

Farmers go from dirt to fruit on a consistent basis; they are masters at harvesting. Like farmers, we too can grow our fields of monetary prosperity.

This part of my life is teaching me how to be a farmer.

THE FARMING CYCLE

Crop Selection

Farmers select crops based on the demands of the market; it's important to produce what others *want* and *will buy*. When it comes to growing money your crop selection consists of ideas, special abilities, and investments you can turn into profit.

Remember? Money is one form of exchange for goods and services. Shift your money mentality, from being in need of money to being the object of money's affection. Money is attracted to what people want and will buy.

Land Preparation

Land preparation ensures the field is ready for

planting. Your mindset is that field. Are you truly ready to grow cash? Just as important as the crop you plant, is the ground you plant it in. Preparing for financial wealth includes addressing your money mentality.

Land preparation also has to do with positioning. Once you have selected your crop find the location ripe with opportunities to engage in business and trade; sell lemons in a place populated by those who want to make lemonade.

Seed selection

Quality seeds are vital to yielding a healthy crop; you want to select skills and investments that will produce a desired outcome. Walking in your purpose is the difference between good and great. Remember the vision for your life comes with provision, so in seed selecting stay in your

lane.

Irrigation

Water your crops. Irrigation translates into patience and consistency. In all that we put our hands to we must be consistent and patient. In the watering season check for quality and observe what works and what doesn't. Remember quality and longevity are far better than mediocre results that come quickly.

Crop Growth

Money flows in stages; you always want to increase starting from the bottom with debt and ending with excess. You may not have much money in the bank, but being debt free counts just as much. Watch the growth process over time recording and reflecting on the results of

your efforts.

Fertilizing

Fertilizer provides key chemical elements that aid in the process of growing. Elements like nitrogen, phosphorus and potassium provide the building blocks of a plant's life. The same is true for faith and favor. Remember, faith is a firm belief in what you hope for (the expectation of something good) but cannot see (with your natural eyes; but seen in your imagination). At the end of the day, you must believe in your power to get wealth. And that's the favor God. You have to see yourself rich even if you are in the red. Farmers exude the strongest form of faith in the marketplace. They depend on natural resources and literally work in times of not seeing any-

thing happen while seeds are covered by dirt.

They have to believe that once a seed is placed in the ground it will grow. Believing takes you from broke to rich because it is what keeps you working at your crops.

You literally think and grow rich.

Harvesting

Harvesting is the process of collecting mature crops. In this case, harvesting will be the act of collecting money from the sell of goods and services. It is important to take note of the word mature; the point in time when you are ready to take part in commerce. Manifesting a dream

takes both ability and character. Don't rush.

Harvesting is also the season when money starts working for you. Have you ever noticed that fruits produce seeds? Man cannot create a seed; God said *I give you every seed-bearing plant on the face of the whole earth and every tree that has fruit with seed in it. They will be yours for food.*

It is a law of nature. These seeds are then used for next season's farming cycle.

Part of the finances you produce in harvesting is capital to be used for your next venture. Building wealth lies in what you do with the seeds that are reproduced. It's the first step in making money work for you.

My entire journey taught me how Being Broke Made Me Rich

If I had money before these experiences, I would still be that shell of a human being working in midtown Manhattan; foolishly believing that external elements made me whole.

There is so much more to my story. My mother took over an abandon apartment. We ran extension cords to the neighbors below us for electricity. I was teased for not having the latest clothes. There was drinking, drugs and domestic violence. I didn't get everything I wanted for Christmas but the greatest thing my mother ever gave me was Love.

She loved.

She taught me how to love.

Money couldn't do that.

Studying 4 years in college taught me a lot but it didn't reveal my purpose. It didn't equip me with the confidence to start and run a successful company. Clothes and material possessions were unable to change my self image. It only dressed up the outside while the inside was void. Many emotional wounds were healed; including the father fracture I suffered from.

Money couldn't do that.

I was rejected and called crazy for my faith, dependence on God, and living based on dreams. Google was created from a dream one of its founders had while sleeping; *I saw I was in good company*. There were lies told about me. My

Son's dad passed away and we were saved from great danger. I was freed from the fear of death.

Money couldn't do that.

Sleeping on my aunt's couch allotted time for getting closer to my family. My siblings and I had a chance to bond from years of emotional separation. I was able to see them mature, heal, forgive, receive forgiveness and move forward.

Money couldn't do that.

Remember money is one form of exchange for goods and services. I didn't want to make financial success out to be evil. I didn't want this to be a drawn out story about my highs and lows either. I wanted to give you just enough to see how our paths take us on a journey to true riches, including an abundance of money.

Having more money can't heal you from being broke or broken. I want you to be able to reflect on your own life and how moments of chaos can be turned into breakthroughs. And how each season is connected to the next.

I'll leave you with a word I've held on to from Dwayne "The Rock" Johnson. He said: *In 1995 I had \$7 bucks in my pocket and knew two things: I'm broke as hell and one day I won't be. You can achieve anything.*

Keep an awareness in your days of being broke because laced in each moment is a lesson that's making you rich.

Everything matters. In life, it all matters.

T H A N K Y O U S

Thank you Father. For being a Friend, Comforter, Counselor, Teacher, Disciplinary, Forgiver, and Faithful. You already know. xo

Justice, Thank you for making SpringHill feel like summer vacation. Thanks for being stronger than you know. You believe the Best. You See the Best. You Speak the Best. You are the Best.

Thank you to Eric Thomas, Avery Sunshine, Alexis Jones, & Tasha Smith. You all empowered me to keep going by agreeing to have a phone interview with me. Little did I know, it was God sowing seeds of wisdom on the inside. Thank you. As Avery would say *keep shining*, Ms. Smith *dream big*, Uncle ET - my passion still wakes me

up and Alexis - It's all because of Him.

Thank you to everyone along the journey; those who believed and those who didn't. You are all my little puzzle pieces, fashioned by God to usher me into greatness...

HELEN/YANI/DEVEN/SHANICE/SPRINGHILLMARRIOTSTAFF/THEWHITES/R.A.M./MICHELLE/TYQUAN/DENISE/PIERRE/RAYMOND/SANTA/JUANITA/AUNTHERESA/TANDY/ERIC/DANIELLE/GMA/DONNA/KAREN/KATRINA/MONIQUE/TMA/ASHCASH/MARLO/TAMALA/ANDRE/DONTAE/B.LANE/JOVINA/GINA/DAMEL/KIM/AUNTYKIM/TISHAWNA/CLAUDIA/TAKIMA/TIFFANY/UNCLEGREG/DAD/MSBEV/ASIA/TYS

Being Broke Made Me Rich

HEME/LAVARRO/SALEDA/PRISICYLI
A/CHRIS/MSGLORIA/RHADAMAS/OH
ENE/CHANTAL/DJLOBO/RYANLESLI
E/FIRSTLADYMICHELLEOBAMA/TMA/
DANIEL/KINGSHARIF/JOHNNYVOLT
K/86SUPREME/ELMARPHOTOGRAPH
Y/COSHIMA/DARCY/ANDREW WOMM
ACK/BILLWINSTON/JOSEPHPRINCE/J
OELOSTEEN/FCBC/HARLEMARTSALLI
ANCE/EMEKA/NECIETREATS/LWWC/
ALEXIS/DJLOBO/GLENN/TERRY/RUE
BROWN/MARLENY/NADIA/ODIS/KAR
EN/KATRINA/SHANE/PHILLIP/RHADA
MAS/RAMYA/SKYJAMES/MARIA/SHA
NELCOOPERSYKES/KIAMARIE/LAQUA
RNMICHAELS/VONRAY/SYREETA/

MOM&YOU



I'm big on intimacy and didn't want to speak about myself in third person, so in brief I am Co-Creator of Tashima Jones Media, a media, marketing, and entertainment company based in Harlem. I hold a Bachelor's of Science in Business Marketing from the University at Albany and have experience in Retail Buying, Real Estate, Information Technology, Education, & Event Planning.

Fun facts: Certified to teach Language Arts, Editor of two-part novel and narrative cookbook, secretly believe I'm a singer. My dream is to be a part of making others' dreams a reality.

I am honored to be God's Daughter & Justice's Mom.

Own Your Greatness,
Tashima Jones

Being Broke Made Me Rich

www.tashimajones.com

Being Broke Made Me Rich

