

You are a Badass at Making Money by Jen Sincero | Book Summary by Paul Minors

INTRODUCTION

Who is this book for?

This book is an excellent read for anyone looking for some financial advice and has a decent sense of humour. Jen uses her own economic transformation to teach you what's truly holding you back from making real money. Jen will help you stop letting your doubts, fears and excuses get in the way and show you how you too, can be as wealthy as you want to be. To get a lot out of this book you need to have an open mind and be willing to change your mindset and forget a lot of what you've been told! She explains the importance of knowing your deepest desires and how to start taking action. This isn't your average how to make money book, this book really focuses on your mindset, thoughts and beliefs.

About the author

Best known for writing the ever-popular *You Are a Badass* Jen Sincero is back with her down-to-earth humour that is entertaining and enjoyable. Her books are written in a way that makes you feel like your friends. She's a #1 New York bestselling author, coach and motivational speaker. Writing from her own experiences, she is an increasingly popular author in the self development world.

In this summary

First up, Jen will discuss the desire for wealth and living your best life. Next she will dive into the importance of adjusting your mindset and how desire, thoughts and words can all have an impact on this. Then, Jen dives into the power of the universe and it's role in your wealth. Jen then discusses money as a currency before explaining her top tips for 'busting yourself'.

BOOK SUMMARY

Risks

"You have one glorious and brief shot at being the you that is you on Planet Earth, and the power to create whatever reality you desire. Why not be the biggest, happiest, most generous, and fully realized humanoid you can be?"

Jen acknowledges that we are consistently told thorough-out our lives that money only comes out of hard work, and while this is true, Jen explains that the real secret to making money is taking risks. Usually these risks are big, make you uncomfortable and vulnerable, it has to be something you've never done before or your results will just be the same as always. And at the same time, you have to recognise that you are awesome and you can do this!

LIVING YOUR BEST LIFE

"RICH: being able to afford all the things and experiences required to fully experience your most authentic life."

Jen recognises that we more often than not, fail to give ourselves the permission to be rich. And this is our biggest draw-back, it's not that we don't have time, good ideas or intelligence. It's that we don't let ourselves follow the money.

Everyone will need a different amount of money, we aren't all the same, but nobody is entitled to a free pass. Every little thing is going to cost money, it's going to cost money to make money, to grow, to pursue your dreams and so on!

Jen emphasises the point that having money to follow your dreams does not make you greedy, selfish or egotistical. It makes you human, alive and willing to do whatever it takes.

"A healthy desire for wealth is not greed, it's a desire for life."

Thriving

"You are not meant to just survive, to stay stagnant, to settle; you are meant to keep growing and thrive."

We were not put on this earth to simply live our daily lives in the same mundane way day in and day out. Jen wants us to realise that we are given the opportunity to reach our full potential through living. We are here to live life to the fullest, and making money that is going to help you do so does not mean that you are taking from someone else. You are simply taking care of yourself, your life, your desires first.

If you do feel the guilts, Jen makes a good point; "you cannot give what you do not have, so if you want to help others you have to take care of yourself first."

Our rapidly changing society needs people who have hearts, compassion and most of all money. Without this, the world will continue as it is and make no progress, no improvements. Jen envisions a world where these people who are compassionate and want to make a change, had a whole lot of money, that in turn, they could quite literally spend on changing the world and saving it.

IT'S ALL IN YOUR HEAD

We all know the mind is the most powerful and significant instigator for how we live our life. If you can get a handle on your mindset you are half way there. Jen explains that simple act of thinking that money is evil and hard to make will reflect poorly for your bank accounts.

Jen knows that it is easy to think you are bad with money, that you keep making financial mistakes. But it's just as easy to make yourself think you are actually good with money, you make good, sensible financial decisions that result in profits.

"This is how powerful we are and how deceptively simple changing our lives is—we can literally create the reality we desire by making ourselves think and believe what we desire to think and believe."

Mastering your mindset

It's these beliefs that are the way we see and experience our world. And if you can consciously get a handle on these beliefs, and believe in yourself, your world will begin to change. Jen believes that this is the most important step on the journey to making money. You have to master your mindset.

Jen talks about the subconscious mind as the real driver, it controls everything. She explains that when you're born, you are literally a blank canvas when it comes to money, you don't have any opinion on whether it is good or bad, hard to make or easy to come across. The way you form your opinions and beliefs is purely based on what the people closest to you project and the experiences you have with money.

Jen uses the example of growing up with parents who fight about money. To a child, this translates into; money = fighting = scary = bad. And these are the beliefs and opinions you carry with you for the rest of your life. Unless that is, you master your mindset and change them.

Do you have desires?

Allow yourself to indulge in your dreams, think about your heart's biggest desire, what the possibilities are and what opportunities you want to embrace. Focus on

enjoying your life and loving every minute of it, forget about your fears and the possibility of what you might lose.

Jen suggests you do this however you see fit, if you want to be responsible, save money in a savings account, make sensible investments and plan fun but safe adventures, then that is perfect. As long as your life is everything you want it to be. Jen emphasises that the last thing you should be doing is avoiding certain dreams or desires because they might be risky or scary. Sometimes these are the risks that we need to take.

Words

Jen emphasises the importance of words on our perception of life. We are so significantly influenced by the words we speak, they literally form part of our identity. It's words that allows us to put our thoughts and beliefs into understandable examples.

And this is why, watching what you say is so important. The effect of what you say is so influential that we need to start paying attention to what words you are using in relation to money. If you say outloud that you hate money, that you are irresponsible with money, or that you make bad investments, then life is only going to imitate this. What you put out there, becomes you.

"If you're bad-mouthing money, you're gonna want to go ahead and knock that off."

Thoughts

Just like money, your thoughts are incredibly influential when it comes to forming your reality. Your thoughts are the driver behind your emotions.

Jen uses an interesting metaphor to explain the role of beliefs, thoughts, words, emotions and actions;

"Your beliefs are driving the bus. They take you where you're going whether you're paying attention or not. Your thoughts are the tour guide, working in harmony with your beliefs, but with all the veto power. Your words back up your thoughts and beliefs, voice their opinions, anchor in their message, keep it real. Your emotions are the fuel. Ignited by your thoughts, and can change your beliefs and the direction of your life. Without emotions, yer going

nowhere new and exciting. Your actions build the road. They pave the path for your beliefs, but will reroute should thoughts and emotions make a change of plans."

Jen explains that if you can truly master all of these aspects, and focus in on your desire to make money, then you will succeed and the riches will follow.

Awareness

When it comes to changing your financial situation, Jen's first suggestion is to focus on awareness;

1. Become aware of what your limiting thoughts and beliefs are.
2. Question and investigate them.
3. Rewrite them.
4. Say it out loud and proud.

THE POWER OF THE UNIVERSE

Jen encourages everyone to acknowledge the super-power force, the real driver behind your life the universe. And if you can really reign in on that power, then you can start to make some serious money.

Jen explains that most of us have a definition of realist that is confined to our 5 senses. If we can't see, hear, touch, taste or smell, then we can't believe it to be true. But if we can open our minds and embrace the universes powers, we will reveal that there is a lot more going on. So don't let your perception of reality be limited by your senses, there's a heck of a lot more out there.

Channel the universe

Jen explains that the key to mastering your mindset to a wealth orientated one is to choose to think about your reaction to money in a way that will only make you rich, that will bring more money in and keep your wealth growing.

"When you consciously focus your thoughts on the wealth you desire, feel how right and good and exciting it feels to be in the financial flow, you arrange the energy around you, and within you, to vibrate at a high frequency, and, as a result, your reality mirrors back to you high frequency opportunities and things."

Jen suggests that in order to really benefit you have to surrender your thoughts and beliefs, and trust that the Universe has your back. Have a little bit of faith in your own intuition, the answers are always there.

MONEY, MONEY, MONEY

Master your money mind

Money is something that every single person on this planet needs. It's essential to our survival, second perhaps to food, water and shelter. But then, having access to these essentials usually requires money.

"Not a day goes by where we don't use money, or use something that was paid for with money, or have an experience that is somehow connected to money. Not. One. Single. Day. Money's in the roads we drive on, the food we eat, the music we listen to, the freedom we enjoy."

Jen asks, how often do you ever take a minute to consider your feelings about money, or what you define it as?

Money as an exchange

Jen explains, that way back when, before the money we know today was invented, exchanges occurred as a way of trading goods and services. The concept that everything had a 'worth' or 'value' still remained true.

"Money is a unit of measurement used in the act of giving and receiving. Contrary to popular belief, money itself is neither good nor bad, friend nor foe, filthy nor clean. It's what you do with it and how you think, feel, and speak about it that give it a personality."

So Jen's made it pretty clear by now, that thinking about money as bad, and backing this up by speaking negatively about it only encourages you to not have any money. The common phrase; "money is the root of all evil" is something we've all heard before. It's so easy to start believing this. How many people associate money with greed? This is the exact mindset that we need to change.

Money is currency

Believe it or not, money is literally a blank canvas. It's what we do with it that attaches meaning. Jen uses the following example to explain different meanings and energies that money can have;

\$50 earned by raking leaves for an elderly neighbour is going to have a different energy and meaning than \$50 stolen from someone's pocket on the busy subway. The monetary value is identical, but the significance behind the money is dramatically different.

"Giving and receiving money is an energetic exchange between people, and your job is to consciously get your frequency in alignment with the money you desire to manifest and open yourself up to receiving it."

Jen stresses that it's important to understand that although you will always receive money from other people, it really comes from the universe. And this is why, instead of focusing on the people who give you the money, you need to focus on your thoughts and beliefs about money to truly achieve wealth.

If you can focus on your desire for money, the legitimate and enjoyable ways you will earn the money, and the ways you will spend the money on yourself and other people to bring joy and happiness, then you can have no doubt, that the Universe will look out for you, and ensure you have enough.

"Give as much as you can as often as you can, receive with gratitude and joy, think of money as your pal, raise your frequency and get in the flow."

BEST PRACTICES FOR BUSTING YOURSELF

Tip #1: Bum rush your fears

First thing you need to do is decide one thing you can do immediately that will get you one step closer to wealth. You need to be taking a risk, you need to be doing something scary.

Note down any feelings or reservations that this evokes. Discover what it is that's preventing you from doing this and start embracing and overcoming it.

Tip #2: Watch your mouth

As Jen says, you need to slow down and shut up. Take time to carefully consider your words before you speak them. And correct yourself before you put the negativity out there;

Here are some phrases to watch for with others and yourself:

- I want (= I lack)
- I wish (but I'm not in control = disempowering)
- I need (= lack)
- I can't (obv)
- I'm trying (but I'm not committed)
- I hope (might happen/might not = lacks faith)
- I should (but maybe I won't and maybe I don't wanna)
- I don't know (spoken as truth, slams door shut on finding out)

Here are some excellent replacements:

- I have

- I create
- I'm grateful for
- I enjoy
- I can
- I choose
- I love

Tip #3: Shut up even more

"A wise man once said nothing."

Sometimes, being silent can be purposeful and insightful. Embrace the silence, for a few minutes a day. The more time you can spend in the slow lane, silent, the more space you give yourself to make better choices.

Tip #4: Have an 'us' talk with money

Acknowledge that you have a relationship with money, decipher how you really feel about it. Jen actually recommends writing a letter to 'money' as if it was a person. This may help you discover what's been holding you back and how to change this!

FOLLOW YOUR HEART

"In order to become rich, you must connect to your desire for money with passion. And the key to doing this is by getting clear on the specifics around your Why: Why do you desire this money? What will you spend it on? How will it feel to make it, spend it, and bask in the manifestation of your ever so important Why?"

Jen expresses that getting in touch with your incentive for making money and the emotions that drive this. If you can reign in your emotions, these are what is going to drive you forward, let you follow your heart and make money!

A few things Jen wants you to consider

- Don't be vague, be specific. Have benchmark goals to meet.
- Consider what your good at, things you are naturally drawn to. Things come naturally for a reason. Be true to yourself.
- Remember, you can have an AND. You can have a career AND be a really good Mum. You can run a business AND travel the world. Don't cut yourself off from opportunities.
- Never lose faith. Trust in the process.
- You can have excuses OR successes. You can't have both.

MAKE DECISIONS

Jen explains that the word 'decide' has latin roots that literally mean "to cut off" - this means that you have to get rid of all of the other options and pursue one alone. Alas, making a decision. Too many people panic about making decisions, delay and simply don't make them.

"You can't do anything if you try to do everything."

Jen stresses that once you've made the decision to get rich, you've committed 100%, you will be obsessed and willing to do anything to make this happen. You'll start looking for opportunities everywhere you go, you'll let faith drive you and you'll allow yourself to take the risks that will pay off.

Once you've made that first decision, the rest will follow. Following this decision, you need to make a plan, decide how your going to make the money, and start chipping away. Don't stop until you reach your goal.

Spending

Jen recognises that as part of the process, more often than not you have to spend money. And the most frightening thing of all is spending money that we don't even have yet. Jen doesn't recommend debt as the only option, but if it comes down to it, and if you are in the right mindset, getting yourself into a little bit of debt is not the end of the world.

Your environment

Jen encourages you to take a look at those closest to you, how do they manage their relationship with money. What's their income and how do they spend it? It's highly likely that if you look at the 5 closest people to you, average their income, you'll find yours. You are a result of those that you surround yourself with, so choose wisely.

Surround yourself with people who support and believe in you, those who will always have your back no matter what.

THINGS YOU NEED TO DO TO GET RICH

1. Treat money the way you'd like to be treated.
2. Acknowledge how much money you have, what you earn, what you spend.
3. Treat money with respect. Be grateful for it.
4. Hire professionals to help you manage your money.
5. Make room for your money, make it welcome in your life.
6. Don't take failure personally. It happens to everyone.
7. Take action RIGHT NOW.
8. Charge what you are worth.
9. Treat everything and everything with respect and consistently do your best.

You need tenacity

“The number one thing wealthy people attribute their success to is tenacity. Nobody achieves great success without walking through the fire. And the difference between those who succeed and those who fail is a no-nonsense commitment to staying the course no matter how hot the fire gets. There is almost always a moment when all hell breaks loose—and in these moments you have two choices. If your mindset is weak, you will give up and blame something or someone else for your failure. If your mindset is rock solid, you will persevere.”

FORM SUCCESSFUL HABITS

These are a few habits that Jen believes successful people need;

- be a risk taker
- stick to your decisions
- set boundaries
- give back
- work smart
- read, learn, meditate, exercise
- delegate
- be disciplined
- remain focused
- be patient
- surround yourself with powerful and wealthy people
- get back up, don't give up
- know what's going on with your money.

"You can get rich too. You are mighty and magnificent beyond measure, grasshopper. You are meant to follow your desires. You are meant to blossom into the fullest expression of your unique and fantabulous badassery. You are meant to be rich."

CONCLUSION

Key Takeaways

1. Stop thinking and speaking negatively about money.
2. Our thoughts and words are more powerful than you can imagine.
3. If you can change your mindset about money, you can change your financial situation.
4. Hire someone to help you manage your money if necessary.
5. Dream big and follow your dreams.
6. Trust in the universe. Trust the system. Don't lose faith
7. You can have excuses OR successes. You can't have both.

Further Reading

If you enjoyed this book, then check out Jen Sincero's first book; [You are a Badass](#) for an enjoyable insight into how to empower yourself, banish your self-doubt and live your best life.

Another enjoyable book is [The Subtle Art of not Giving a F^ck](#) by Mark Manson. An interesting read that will empower you and give you a new lease on life.

If you're looking for some more money advice, look no further than Ramit Sethi's [I will Teach you to be Rich](#) - this is an in-depth guide with steps you can take to optimise your bill payments, investments, savings and earnings.

Action Steps

- Acknowledge the ways in which you think and speak negatively about money. Consider how you can change these attitudes.
- Ask yourself the following questions;

1. Why do you want money?
 2. What will you use the money for?
 3. What are you willing to do to make the money?
 4. When will you make this money by? Set yourself a deadline.
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