



13Money™

Build Your Money Right

No Matter How Much You Have

***THE ULTIMATE MONEY MANAGEMENT
GUIDE TO NEVER BE BROKE EVER AGAIN***

RA-EL BEY

THE LEGAL WORKS

13Money™

BUILD YOUR MONEY RIGHT

No Matter How Much You Have

**THE ULTIMATE MONEY MANAGEMENT
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INTRODUCTION

Quick Note: I have purposely styled the writing as if I am speaking to you to prevent information overload.

At some level, we all have been through financial hardship.
Many don't know what steps to take to get out.

Schools won't teach you
Your broke friends you hang around can't help you
Majority of the world doesn't care about your problems.
Your current state of mind has brought you HERE.

The choices YOU made up until this point are the harvest of your past decisions.

I ask you to turn around from this dangerous financial path you've been thrown into and learn the simplest money management blueprint to expand your finances and cease the struggle within your life and those around you.

YOU OWE THIS OPPORTUNITY TO YOURSELF.

Most people would charge you \$100s, possibly, \$1000s for 13Money eBook but I am giving the online version for free because I am sick of seeing my fellow man/woman struggle.

I am tired of seeing people wondering where their next dollar will come from.
I am tired of seeing people only making enough to pay bills
I AM JUST TIRED OF IT ALL

Grab a notepad
Grab a pen
Grab some lemon water

Get ready!

DO NOT BE STUBBORN LIKE I WAS WHEN SOMEONE WAS TRYING TO TEACHING ME ABOUT THE IMPORTANCE OF BUILDING YOUR MONEY.

DO NOT JUST IGNORE THIS.

IF YOU ARE STRUGGLING – TAKE HEED! I DON'T CARE IF ALL YOU HAVE IS A DOLLAR. THIS WILL WORK IF YOU STICK TO THIS BLUEPRINT I'VE CREATED.



CHAPTER 1 | KNOW THE UNKNOWN

We will begin this money management lesson by first knowing the real meaning of money management. Many believe it is to manage money, not exactly.

Etymology | Money/Monoie/Monnaie — a medium of exchange; it's a form of currency/currens/currere/corant – flow of electrical force

Money is a medium of exchange of an electrical force

Remember! Everything carries energy, both organic living souls like you & I. And inanimate objects like money.

Management is two words:

*Manage is to proceed from ignorance or carelessness.
Ment is derived from Latin which means mind.*

In actuality, Money Management is a medium of exchange of an electrical force that flows from ignorance and/or carelessness of the mind.

*We all been ignorant/careless with money but enough is enough.
You're not tired of being broke?
You're not tired of scrambling for change?
You're not tired of poverty?
You're not tired of surviving?*

ITS TIME TO THRIVE!

Just remember one thing

MONEY HAS NEVER BEEN THE ROOT OF ALL EVIL BECAUSE MONEY WILL ONLY MAKE YOU MORE OF WHO YOU ALREADY ARE.

So let us proceed

*How many accounts do you have?
How many empty glass jars do you have?
How many envelopes do you have?*

The minimum you will need is 7

Quick Note: You can mix and match between the three.

DONT START BICKERING. . .

GET OUT THAT OLD MINDSET AND BUILD FOR A BETTER YOU.

I mean, has your way been working for you all these years?

Walk with me because this will teach you to be more of a producer than a consumer. . .

Unless you enjoy being like majority of consumers - just getting by. . .

I'll explain why you need a minimum of 7 and the purpose behind each one. . .

The minimum is set to 7 because I have it set up in a way for those who have their own business or have a job and want to build money so they can support their own business as they work until they become self-reliant in their business without money ever being an issue.

Managing money requires you to give your money a purpose for its growth & utilization in that area. Your money can't grow without one. Trust me! I been stubborn and tried it the consumer's way for many years and it does not work. . .

If your money's soul purpose is for you to spend it, then you will receive majority of the world's results – STRUGGLE

*I suggest you get 7 accounts/jars/envelopes.
Mix it up if needed.*

Some accounts

Some jars.

Some envelopes

It's solely up to you.

It is imperative that you have a minimum of 7.

I encourage you to give your accounts/jars/envelopes the nicknames in the next chapter for knowing which one is which

CHAPTER 2 | THE BASICS

Regardless of which route you took. Label each one

Your 7 accounts/jars will be labelled:

- 1) Food Expense (FE as nickname)
- 2) Bill Expense (BE as nickname)
- 3) Donation (DN as nickname)
- 4) Self Reward (SR as nickname)
- 5) Self Growth (SG as nickname)
- 6) Net Worth (NW as nickname)
- 7) Financial Freedom (FF as nickname)

1.) Food Expense (FE) purpose is so you know how much you are allowed to spend in a day/week(s)/month on food without going broke. This account helps build self-discipline and good habit to stray from gluttonous ways.

This account/jar/envelope is a fixed expense (an amount that does not change).

We will have 3 options set for Food Expense, but the goal is to be in the Balanced Case Scenario.

It's time to ask yourself a question & answer to yourself with honesty or this won't work.

******How much do you spend on food in 1 day?******

Think about it. Write it all down if you have too.

I want you to look at all your transactions the past month or two & see the most you spent on food in 1 day. Write out the number. Now look for the least and write out that number.

Your food expense will be dealt with in three ways:

- 1) Greatest Case Scenario (GCS)
- 2) Balanced Case Scenario (BCS)
- 3) Worst Case Scenario (WCS)

Your Greatest Case Scenario (GCS) will be for when your income is great and you can afford to buy a little extra without worry. This would be on those good months..

Balanced Case Scenario (BCS) is where your self-discipline line is. This is where you are not buying too much or too little. You can comfortably live when it comes to purchasing food. This is where you want to be at. Any extra money left over can either be rolled over or transferred to another account/jar/envelope.

Worst Case Scenario (WCS) is when your money is constantly low & you are just getting by. When you are here you may have to make the sacrifice and fast some days so your money can return back to a balanced state.

Food Expense example below contains a template of my old food expense for when I resided in San Francisco, California utilizing Greatest Case Scenario, Balanced Case Scenario & Worst Case Scenario

FOOD EXPENSE TEMPLATE

FE(Food Expenses) – Deduct before managing money

\$700 mo | \$350 2 wks | \$175 wk | \$25 day Food GCS

\$420 mo | \$210 2 wks | \$105 wk | \$15 day Food BCS

\$280 mo | \$140 2 wks | \$70 wk | \$10 day Food WCS

The numbers you see in my template above are set up:

monthly(mo)

bi-weekly(2 wks)

weekly(wk)

daily(day)

Let's proceed to the next account.

2) Bill Expense (BE) is also a fixed expense. Its purpose is so you do not spend money that helps with your necessities like rent, electricity, internet, cell phone, etc.

Bill expense is simple.

You take all your bills, add them up until you reach a total.

Take your total from your (BE) Bill Expense & divide it by 2.

This will let you know how much you will put in your BE account on a bi-weekly basis.

Divide by 4 if it's every week

Example: All your bills equal \$1,300 per month.

$\$1,300 / 2 = \650 every 2 weeks
 $\$1,300 / 4 = \325 per week
 $\$325 / 7 = \46.42 per day

(Blank Bill Expense Template Below)

BE (Bill Expenses) – Deduct Before Managing
\$0 mo | \$0 2 wks | \$0 wk | Bill Name
\$0 mo | \$0 2 wks | \$0 wk | Bill Name
\$0 mo | \$0 2 wks | \$0 wk | Bill Name
\$0 mo | \$0 2 wks | \$0 wk | Bill Name
\$0 mo | \$0 2 wks | \$0 wk | Bills Total Line

VERY IMPORTANT NOTE: IF YOUR BILLS ARE HIGHER THAN YOUR INCOME THEN YOU NEED TO REMOVE SAID SERVICE (BILL) FROM YOUR REPERTOIRE BY CANCELLING THAT PARTICULAR SERVICE. YOUR BILLS SHOULD NEVER BE HIGHER OR EVEN HALF OF YOUR MONTHLY INCOME.

=====

CHAPTER 3 | THE INTRICATE PART

The next 5 accounts/jars/envelopes are percentage base.

Percentage base accounts are after you've deducted your income for your food & bill expenses. You will take what's left of your income/profits & allocate based on percentages set.

Now some people will tell you to make sure you pay you first. Realize that you already did that by providing yourself money for nourishment (food). You cannot do all that is needed for your life if you practically starving to death all the time.

Let's go through each of the five accounts purpose and how to percentage it properly for your own life. All 5 accounts will add to 100%, so make sure it equals to 100% all together if you choose to alter the default settings of each percentage base account.

Once you decided a percentage amount for each account/jar/envelope. Make sure you have the percentage written next to the label or in a template (will be given down below). The percentage you will see in the template is what the default percentages is set too. If you are okay with that then start there. If you don't like it that way, change it to your liking.

3) Donation (DN) *account's purpose is to give back unto others in whatever form you deem fit. You want to be able to receive openly? Then one must learn how to give openly. Start by giving from the heart because we know how the universe works when one is willing to give.*

If you find doing donations hard, see it like this: someone has trusted you enough to hold their money and will be needing it very soon.

Learn the art of giving without worry and watch you receive more than you expected.

Donation (DN) account/jar is a percentage base account/jar. Default percentage for this account will be set at 13%. Choose your percentage from 1 to 13%. It's solely up to you how much you are willing to give. Remember! From the heart, any amount you choose is between you and Th Most Highs. No matter how big or small, it is the love within the giving that matters.

Important Note: based off the percentage you choose for Donation (DN) account/jar/envelope. You will offset it from your Self Growth Account (SG) percentage.

Why that particular account? This will actually help the mind from wanting to buy unnecessary items. Your Self Growth (SG) account is your out and about expense account so this little technique is beneficial to you becoming more of a producer rather than a consumer.

Example: Donation default percentage base is set to 13% of your income AFTER Food & Bill Expenses has been deducted. Self growth default setting was 35% but would go down to 22%. Innerstand? Let's proceed!

4) Self Reward (SR) account's purpose is to reward yourself for disciplining yourself for maintaining your money. This account is crucial to sustaining your new habit by giving balance on the side of you that likes to buy nice things.

THERE IS A CATCH

You are only allowed to reward yourself once a month from your Self Reward (SR) account and when you do, you must spend ALL of the money within this account.

Let me explain.

You've been taught to be a consumer for so long that you can't help but to spend your money when you get some, so to keep balance with consuming and producing. This account will take care of any spending urges you may have.

Your Self Reward (SR) account default setting will be 15% of your income after FE (food expense) & BE (bill expense) deductions.

Quick Note: Now if you would like to utilize this account to make a big purchase to treat yourself then you can save the money but make sure when you make the purchase that you are using all of the money in this account.

LET'S PROCEED ON

5) Self-Growth (SG) account purpose is for all your expenses that help you grow from hygiene supplies, taking care of mailing non-business related stuff

out, buying stuff to clean the house with, etc. Your out and about expenses that **ARE NEEDED** not wanted will be dealt with this account.

With an SG (Self-Growth) Account for daily expenses outside of food. The default percentage is set to 22 percent.

Remember what I said earlier, "based off the percentage you choose for Donation account/jar. You will offset it from your Self Growth Account percentage.

Example: Donation default percentage base is set to 13% of your income AFTER Food & Bill Expenses has been deducted. Self growth default setting was 35% but would go down to 22%. Innerstand?"

CHOOSE WISELY!

Side Note: Full Money Management Template will be give after explanation of each account.

6) Net Worth (NW) account has two main purposes & an emergency purpose:

1 First Purpose | To know your financial worth for you alone to track your progress which will also show the universe how much you are able to sustain and handle with ease.

2 Second Purpose | Invest in your own business. Let me explain.

Your net worth account will be the account you use to invest in your business to produce an ROI (Return of Investment). When you receive an ROI. All profits will go through the money management process.

This will be like your second income if you are making proper investments.

Example: You invest \$500 on paid marketing on one of your products. You end up making \$1000 off of that \$500 investment. Your ROI will be \$500 instead of \$1000 because your \$500 gets return back to the account while you've profited \$500(income) take that same money you used to invest in what your passionate about.

This way your money is making you money while you're building it up on all fronts.

This is your money working for you versus you working for your money.

Investing in your business like paid marketing, email marketing, social media marketing, investing in another business to return a profit are a few examples of what you can do with this money.

3 Emergency Purpose | *When unforeseen things happen and you need funds right away. This will also help as your emergency fund.*

The default percentage base for your Net Worth (NW) Account will be set to 15%.

7) Financial Freedom (FF) *account purpose is for business expenses. This account is here to help pay for inventory and all business related items. The goal is to have you be self-reliant and have your own business.*

This account default percentage setting is 35%.

BONUS ACTION (optional):

Whether you are using accounts, jars or envelopes.

If you want to go above and beyond:

Grab a JAR

Label it "Spare Change/Cash"

Take whatever spare change/cash lying around and put it into this jar. Now the universe will see how serious you are.

CHAPTER 4 | TIME TO APPLY

Now I will provide you with an example along with a template for you to utilize within this example.

I will be acting as if my income is \$1050 every two weeks using the balanced food expense scenario on a bi-weekly basis and with a bill expense of \$400 bi-weekly. All donations will be sent out on second bi-weekly (end of the month). This example is set up as if one has a job (since most people do) but you will see how you will be able to grow your money, ease out that job fast and into your business FULLY SUSTAINED.

TEMPLATE & EXAMPLE

FE (Food Expenses) – Deduct before managing
\$700 mo | \$350 2 wks | \$175 wk | \$25 day Food GCS
\$420 mo | \$210 2 wks | \$105 wk | \$15 day Food BCS
\$280 mo | \$140 2 wks | \$70 wk | \$10 day Food WCS

BE (Bill Expenses) – Deduct Before Managing
\$0 mo | \$0 2 wks | \$0 wk | Bill Name
\$0 mo | \$0 2 wks | \$0 wk | Bill Name
\$0 mo | \$0 2 wks | \$0 wk | Bill Name
\$0 mo | \$0 2 wks | \$0 wk | Bill Name
\$0 mo | \$0 2 wks | \$0 wk | Bills Total Line

(FE [Food Expense])
(BE [Bill Expense])
(DN [Donation] 13%)
(SR [Self Reward] 15%)
(NW [Net Worth] 15%)
(SG [Self-Growth] 22%)
(FF [Financial Freedom] 35%)
Optional Bonus Jar | (SC [Spare Change/Spare Cash])

January 6, 2017

Income | \$1050
FE – \$420 mo | \$210 2 wks | \$105 wk | \$15 day
BE – \$800 mo | \$400 2 wks | \$200 wk | \$28.57 day
AFE (After Fixed Expenses) – \$440
DN – \$57.20
SR – \$66
NW – \$66

SG – \$96.80
FF – \$154
TOTAL NET WORTH = \$382.80

Quick Note: You do not add your monthly donations to your total net worth because that money is currency you will be given unto another so it won't even be associated on what is considered yours.

January 20, 2017

Income | \$1050
FE – \$420 mo | \$210 2 wks | \$105 wk | \$15 day
BE – \$800 mo | \$400 2 wks | \$200 wk | \$28.57 day
AFE(After Fixed Expenses) – \$440
DN – \$57.20 + \$57.20 = \$114.40
SR - \$66 + \$66 = \$132
NW – \$66 + \$66 = \$132
SG – \$96.80 + \$96.80 = \$193.60
FF – \$154 + \$154 = \$308
TOTAL NET WORTH = \$765.60

February 3, 2017

Income | \$1050
FE – \$420 mo | \$210 2 wks | \$105 wk | \$15 day
BE – \$800 mo | \$400 2 wks | \$200 wk | \$28.57 day
AFE(After Fixed Expenses) – \$440
DN – \$57.20 (Donated \$114 – January 20)
SR - \$198
NW – \$198
SG – \$290.40
FF – \$462
TOTAL NET WORTH = \$1148.40

You see how the money grows while untouched? As you manage your money. You will literally enjoy managing your money or as you can call it, "managing your financial garden". Thank you for taking the time to read this ebook. I appreciate you

Remember!
Stay Strong
Stay Grinding
Stay You