**Dame Nicola Smith-Jackson - Doria & Friends**

I hope you enjoy these notes from the incredible training tonight!   
Connie Benjamin

* Her mom was single mother of 4 children - she remembers not having heat in the home
* Her mom went to work in corporate & Nicole needed to take care of many things in the home
* Her mom started her own business and created a 6 figure income in a year running a hair salon
* She ended up in bankruptcy
* She wanted to know how can she help her family & her mom
* She made cold calls for her step-dad in real estate
* She went to high school & college, and went to work in a salon
* She owned a few salons but got connected with the wrong crowd
* Went into real estate & insurance
* She lost 3 children by the time she was 23 years old & she had one son with cerebral palsy
* Her son needed a new chair - she worked hard in the salon but she wanted to find a better way
* Ask, seek, knock
* She builds her business on biblical principles
* She opened a lot of doors & understood that she needed something that she could leverage
* Went from a family of three to a family of 5 and got married
* Economic downturn - her husband’s business started losing money, she was pregnant
* She wrote down what she wanted
* Learned about Network Marketing - she didn’t know about preconceived ideas
* Within the first year, she earned 7 figures
* She didn’t have management skills - speaking engagement in Dallas Texas, and she met Doria
* Stress in the family & her marriage
* Discovered deservability, responsibility, leverage
* How can I do something that can quickly impact people
* She has built a business that is 9 figures, impact people around the world to have financial literacy

What are the financial principles

* Financial literacy is a huge problem in the world
* Only 33% of the world is financially literate
* A lot of people feel undeserving, many people don’t have safe places
* Unequal distribution of wealth
* She says “you know this”
* Things can change for everyone
* It has to be an equal playing field because you never know when the coin will flip
* Basic skills so they can know how to build, grow, protect, and give
* One of the biggest misconceptions is that people who have less than, don’t want any more
* Create a budget - you want to know what’s coming in and what’s going out
* Make sure some money is being saved so you can invest and compound your money
* Whatever is the lowest hanging fruit is what you’re going to eat
* There are people who have made a lot of money and they still don’t know how to manage money
* Somewhere along the way, they abandoned the principles of basic literacy or they weren’t paying attention to blind spots
* Many people we consider at risk become a statistic without mentorship
* Do a balance sheet & a P & L
* She had 7 figures and only had 100,000 liquid
* Applied the principles and 1 year after had 700,000 liquid
* Money mansion - grand 0 and help them ascend while they are grounded, committed to contribution

What is the first step we can teach people to do

* The first step is to make a decision that you don’t want to be at that level
* God will not override a person’s will - if everything was exactly the way you like it, what would that look like?
* Income generation - identify how can we now begin to generate income
* Power moves journal
* Her first mistake was trading time with family for money
* Income generation with the highest form of balance
* Identify with personal development - they have to have self-worth
  + If not they will self-sabotage
  + Increase that with exposure
  + Not looking at what we don’t have, focused on what we want
* What if you started asking yourself how can I get it
* Income protection - if you lose your job - how long can you go without working and not changing your lifestyle
  + Disability insurance
  + An additional stream of income
* Now can work on money management
  + Teach them ownership
  + Their own beliefs, their actions
* Leverage your resources - leverage what you do have
* Credit is about your capacity - it’s about commitment and consistency
  + Can you be trusted with someone else’s resources
  + Integrity - with themselves
* Budget
  + Different relationship with money
  + Am I a consumer or am I an investor
  + Leverage credit so you can acquire assets at a price that is more than what you borrowed money for
  + If can borrow money for 5% interest rate but get a return at 15%
  + Last month their team produced over 20 million in a month
  + 5 get 5 get 5
* You got to say I got this
* Succession planning
  + Wills - last love letter to your family so everyone
  + Trust - protecting things from your government
  + Medical and financial plans
  + Probate planning
  + Put it in a cloud so it’s not destroyed if there is a
  + Tell your wishes, who going to the bank, what happens with your children
  + Leverage insurance - infinity banking -
* Closing the gap - you don’t have to have a lot of money to grow to that level
* Retirement planning
  + You don’t need to retire when you’re tired
  + Make sure contribution along the way - create leaders
  + 5200 got promoted, increased their income
* Higher education & higher level of personal development
  + Bets on yourself, masterminds, coaching, never be the sharpest knife in the drawer
* Higher levels of wealth

Carole Hodges

* She is Doria’s insurance
* People often think I am not wealthy, I don’t need that
* Hook up their finances with where they want to go in life
* Protecting the future, where do you want to leave your life work?
* When you understand how money works, it’s liberating

Michael Polin

* High-level international attorney
* You have great style & passion

Cash flow management

* Understand where the losses are, if you don’t watch your cash flow - you were making a million but making 100,000
* Cash is king in your business - need to understand it

Business

* Cash flow sheets on accounts payable & receivable
* Do smart things from a tax standpoint
* W2 vs 1099 - different taxes
* You need to track your expenses
* Make sure your income is exceeding your expenses
* Pink millionaire club
  + Live off 70% of income
  + 10% of savings
  + 10% giving
  + 10% investments
* Balance sheet understands where money going
* When started extending giving - flow increases too
* Keep it simple - make more than spending
* When changing, you need to look for other ways to increase that cash flow

Maria

* The energy around money
* Had money in family but such a power struggle
* Really had to have that structure & system to produce the flow, to know where it goes
* Needs to have a place where it goes - have a plan
* Doesn’t take much to create something
* If you have even just those small chunks it compounds really quickly
* It’s all so doable
* Nicola bought real estate but it decreased

Nicola

* Quickbooks
* Have a bookkeeper - stay in your lane
* Allow other people to do those things for you so you can make better decisions
* The everyday person who wants to do extraordinary things, they just don’t know how

Women in business - Ryll Burgin-Doyle

* Often hand off financial literacy
* The ownership of the financials
* 14 million revenue in business and overnight it was gone
* I didn’t own it the way it needed to be owned
  + Each level - you have to own the next level & bring due diligence

Nicola

* In her first business, husband and her were sharing bank accounts
* She believes at her soul she is a queen
* Let me go to a company that can leverage - the company pays for her car,
* What do I really want?
* Sometimes we forget what we want
* Forgive yourself - going to have to get over that hump
  + Now let me recalibrate & say where do I want to go now
* Her business owners were out of integrity - she left not knowing where she would go
* It’s always greater later
* Use it as a learning lesson
* Gather your resources
  + Who do you need
  + What do you need
  + Let’s go get it
  + Results-driven
  + Plan but even greatest plans never been able to trump God’s plan
  + Some of the people you need come along

Women

* A woman can do the exact same role paid ⅓ income
* It’s a real issue - it’s just something we have to work on
* They had to create positions in her company
* No matter how great she did - there is a pre-judgment
* Most women don’t feel they deserve at the top
* If I don’t want to ruffle any feathers, I’m okay be in the middle - uplift ourselves without downplaying someone else
* She has a system for being uplifted without downgrading anyone else

Burke Franklin

* He has the most amazing business plan system
* [https://www.BusinessPowerTools.com](https://www.businesspowertools.com)
* Created systems to make entrepreneurs lives easier
* He did brochures and was selling word processors
* His friend that was approaching Apple with a business plan - his document needed to have all the pieces to understand
  + Why your product
  + Why now
  + Why you
* Investors will sign the same concept come from multiple companies
* They are looking at the management team that looks like they will be able to execute the business plan
  + You need to know your business inside and out
  + Need to know the math
* It’s easier to edit than write from scratch
* When get a chunk of money
  + Does this thing I’m going to spend money on generate cash or not
  + No matter what I am going to invest in my business going to make me money?
  + Everything I do needs to go into generating more money
* Story - of a guy who gave him 2 jets - you don’t necessarily need the money to get the thing you need
* facebook.com/dccordova
  + Focus on the thing you want instead of thinking you need to get the money to get it
* <https://bernardo-moya.com/accountability-setting-goals-and-not-achieving-them/>
* Daryl Stern is helping with marketing & video
* Sandra Biskind meditation: <https://zoom.us/j/95974719305>
* YourWealthtribe.com
* [info@moneyandyou.com](mailto:info@moneyandyou.com) - to reach to Nicola
* Successwithnicola.com
* Toptalentjv.com July 13-15

Growth Mindset

* Always about perspective
* Fixed mindset - believes that no matter what you try, it won’t change
  + Things happening to you instead of for them
* growth mindset
  + See obstacles as the way
* Always assess where are you?
* Allow experiences to be your teacher
* With certain situations how do you handle them?
  + Is it here to hurt you or help you
  + Carol Dweck - author
* Catherine Ponder - author that helped her to know that all things are working for your good

Serve

* Raise someone else up
* Entrepreneurship is where will be able to have ownership and keep dignity
* How can we help people move into sufficiency
* Nicola Smith Jackson foundation - she has started
  + Contribution - what other contribution can you bring?

Joan Michelson

* People miss blind spots
* Understanding credit
* 75% of the economy is ran on credit
  + Different interest rates for different people
* Understanding taxes to get into the right type of taxes - not for where you are but where you want to go
  + Should it be an C-corp? How can you maximize deductions
* Invest in team early on
  + Who does your wealth network need to be
  + What do you need for your business to run
* In industry - they pay for a Bentley
  + Worked hard within an industry where company could pay for car
* Infinity banking
  + Leverage insurance policies
* Cost millions of dollars because she didn’t understand it
* If you don’t understand the basics, identify the basics first
* Didn’t have a clear debt payment plan
  + Snowball - smallest debt first
  + Avalanche
* When you get into business need to have an exit strategy
* Pay off the debt so you can be liquid
* A lot people don’t write off the right things
  + Don’t keep records well
* If you are not super organized - use no more than 2 cards
  + Need to have something to keep track for you so easy to keep track for Quickbooks
  + Stay on top of it - you want to pay for a bookkeeper
  + Get your team in place
  + Invest in the money, it will save you money later on
* Global sparks
* Kind-hearted souls who love to help this is the paypal link <https://www.paypal.me/StMotherTheresaUNI>
* They use DISC in her business
* Free education resources for thousands of courses: <https://globalsparks.com/>
* Reach out and identify that people are really people. It doesn’t matter when people look different - they have the same doubts, potential. Connect with people who look different than you.
* Pay attention to what we have in common instead of what different
* When you sow somewhere, someone will help someone else
* If we start co-operating with each other

18:02:10 From Dr. Wright : Connect with Dr. Wright on Crowdfunding and Alternative funding info@wrightplacetv.com www.wrightplacetv.com and www.getcrowdfundednow.com 01 909235 9744

18:02:47 From Gary Fu : Hi I am Gary from Singapore,

Money and You 2016, KL, Malaysia. Would love to connect with you on my LinkedIn

https://www.linkedin.com/in/garyfu/

18:03:11 From Charles Barton Naturopath : Charles Barton in Singapore I am transforming health without diets, supplementation or willpower, goof proof. Turnover last year $726 million.

18:03:32 From sam@elitemyotherapy.com.au : Melbourne Australia

18:03:35 From Alana Lea : I’m the founder of I Give Trees, an internationally award-winning non-profit that replants trees in rainforests. And we have a business endeavor that supports our work, offering the highest quality essential oils to give you a toxin-free home and healthy, happy family. When you order oils through us, you can become a business affiliate, making income in your country, while also supporting our global tree planting work! Everyone wins! Please learn more on www.myyl.com/igivetrees where you can also choose your country of origin and language, or by sending me a PM here! Thank you!

18:03:43 From Hitesh Vachharajani : Hello - This is Hitesh from Sydney. I will be doing the Money & You program in Oct. this year

18:03:44 From Paolo Tiberi : For anyone needed a Website and Monetize Your Purpose please contact me at contact@summitbusinessiq.com. For a free book about Consciousness please visit https://paolotiberi.com/resources/free-downloads/ . THANK YOU ALL

18:03:45 From paulv : Arizona 110 degrees is here!~!!!!!

18:03:53 From Jennie Ma : Hdllo from New York City!

18:04:00 From Andy & Connie Benjamin : Hello everyone! I am Connie Benjamin from St. George, Utah. I have not been to Money and You get but I know I will!

18:04:02 From sam@elitemyotherapy.com.au : Have not done money and you yet- just signed up!

18:04:15 From Catherine Kavadas : Aloha all 🖐 My name is Catherine Kavadas from Sydney Australia 💫MNY 2016 Observer/Assist 2017 💫www.mrhandyfix.com.au Property Repairs & Maintenance (like a handyman) 💫Offer: Conversation with the founder Alex 1300 mrHfix 💫Ask: Strata Managers warm lead introduction to heart centered strata managers in Sydney Australia

18:04:17 From Pei Yun Cheng : Hi everyone, I am Pei Yun from Singapore. Did Money & You Oct 2015, in Malaysia. https://www.linkedin.com/in/chengpeiyun/

18:04:33 From Himli Ali : greetings everyone. Himli from Singapore.

18:04:33 From Thomas Tuchyna : Thomas, Perth, Australia, just joined. Next Money & You in Perth is in early 2021 so am starting to learn

18:04:35 From Michelle Flowers : Hi

18:04:42 From Michelle Flowers : Michelle Flowers

18:04:51 From Kirsty Reynolds : Hello from Auckland New Zealand

18:05:03 From Wilson : Greeting from Ho Chi Minh City, Vietnam

18:05:09 From Carole Livingstone : Hello! Carole Livingstone from Maui Hawaii.

18:05:16 From Rory Hochstein : Hello from Alberta, Canada!!

18:05:19 From ben : Hello everyone, I am from Perth Australia. I have just started a Car Turntable www.westcoastturntables.com.au

18:05:33 From R.Vijaya Saraswathy Godwin Academy : Hgello Everyone, Greetings from Incredible India

My name is Dr.R.Vijaya Saraswathy, Memory Guru From India, Did Money and You in February 2016 and I am Brain Power Coach. It will be great to connect with all of you and look forward for win win.

Thank You 😊

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18:05:49 From Michelle Flowers : Michelle flowers ohio ….USA…. Https://info.michelleinspirations.com

18:05:54 From Joseph Ng (Malaysia) : Good morning from Malaysia. Graduated Money & You in 2004 & Instructors Training Program in 2018. www.facebook.com/josephkwng I work with gold bullion buyers in Hong Kong and Malaysia and am looking for genuine gold bullion sellers. I share with friends about the mindset and beingness of investors in building their personal investment portfolio using a 6 step system.

18:06:17 From Darrell Stern : Https://sternstorming.com

18:06:23 From Yoo Sun Brooks : Hello, my name is Yoo Sun from Austin, TX. I'm always delighted to attend this event because it feels like "my tribe" reunion!! I'm a graduate from M&Y program in Malaysia in 2013. I'd like to connect with you: https://www.linkedin.com/in/yoo-sun-brooks-15b3401/

18:06:23 From Charles Barton Naturopath : Charles Barton https://www.facebook.com/charles.h.barton

18:06:24 From Darrell Stern : You are a gift to the world

18:06:44 From paulv : my information. be happy to help anyone out..

18:06:44 From David Tan Malaysia : Hi everyone. David Tan from Malaysia. Did Money & You in 1997 KL

18:06:45 From paulv : ============

Paul Valach, MBA

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https://www.instagram.com/purrmeisters/

LinkedIN:

https://www.linkedin.com/in/paulvalach/

Facebook Page:

https://www.facebook.com/PMVProductions/?ref=bookmarks

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18:06:59 From Nicole : Good evening from St. Maarten. Doria, Ryll, Nicole and everyone Hope you're having an awesome day. This is Nicole and Roy. https://lifestyleprescriptions.info/stmaarten/ https://www.victoriouslivingfoundation.com/

18:07:29 From Darrell Stern : https://www.linkedin.com/in/darrellstern/

18:07:41 From Michelle Flowers : Michelle flowers also just started a podcast https://anchor.fm/fail2succeed

18:08:54 From Helen : hi all I did money and you in1989 Adelaide with through Dianne McCann and Robert Matthews

18:09:13 From Tutu : Thank you Laurent!

18:09:17 From Darrell Stern : Jennie Ma is my guest.

18:11:10 From Serrin Tabart : Hi Serrin from Bundaberg Queensland.

18:11:11 From Darrell Stern : Welcome Nicola

18:13:03 From Catherine Kavadas : WoW WoW WoW 🙌🙌🙌🙌🙌

18:13:22 From Catherine Kavadas : Thank You 💫

18:13:30 From Andy & Connie Benjamin : I am so grateful for you sharing this with us today Nicola!

18:13:32 From Valerie Sheppard : Valerie, Orange County, CA.

18:14:13 From Maria Simone : Nicola! SO good to see you here today!! Big hugs!

18:14:19 From Sherry Ann : Koror, Palau

18:15:18 From Serrin Tabart : www.travelmanagers.com.au/serrintabart https://www.linkedin.com/in/travelmanager-serrin-tabart/ serrin.tabart@travelmanagers.com.au I work in the corporate/leisure/bespoke tours and events.

18:15:24 From Darrell Stern : Darrell from Denver now in Ocean Beach working with Doria in California on Video Story Telling Marketing :)

18:16:03 From Catherine Kavadas : ❤💛🧡💙💜💚

18:18:24 From Darrell Stern : Powerful Nicola!

18:18:41 From Dr. Wright : Hey Valerie! I’m in Rancho Cucamonga!

18:19:12 From Nicole : Very inspiring Nicola

18:20:02 From Darrell Stern : You are ALL a gift to the world.

18:21:42 From Jacy Wee | Money & You Team Malaysia : Deeply moved, thank you for sharing your story Nicola

18:25:35 From Catherine Kavadas : 🙏🙏🙏🙏🙏🙏🙏🙏

18:27:38 From Jacy Wee | Money & You Team Malaysia : So beautiful Nicola

18:28:04 From Aldwyn Altuney, Media Queen, aaxpose.com : Resilience, persistence, action

18:28:05 From Kirsty Reynolds : thank you Nicola

18:28:05 From Vincent Tandiono : Very inspiring Nicola!

18:28:12 From Cheng : Love

18:28:15 From Darrell Stern : Take leaps forward Thank you

18:28:17 From Paolo Tiberi : Never Give Up, follow your Purpose

18:28:17 From Dr. Wright : It’s a great reminder of Thinking about HOW to change the world for the better, we can all do something!

18:28:17 From Macarthur Seaberry : persistance

18:28:18 From Hitesh Vachharajani : I’m learning looking for opportunity in the face of adversity

18:28:21 From Tutu : Having Faith, Trusting in Yourself and Taking the Leap

18:28:22 From Andy & Connie Benjamin : I am learning how important it is to be in the right business vehicle and to stand on a firm foundation of true principles

18:28:22 From Joan Michelson : persistence, keeping trying to figure out a way to solve the challenges

18:28:23 From R.Vijaya Saraswathy Godwin Academy : Always Dream of Something Better

18:28:24 From Vincent Tandiono : Persistence. And working from a place of love

18:28:35 From Valerie Sheppard : thanks for sharing that Nicola. Perseverance, grit, compassion, self-awareness, contribution.

18:28:36 From ELizabeth Gray : Thanks for sharing your story. Love the way you kept working on finding your way forward. Also appreciate the faith based way of doing things

18:28:36 From Christine Leong : I learn that opportunities are always out there. I am in Malaysia.

18:28:37 From Alana Lea : That was so profoundly beautiful Nicola, thank you for your courage and ability to keep going and going, and creating opportunities for so many others...

18:28:38 From Ryll Burgin-Doyle : You’re amazing and such an inspiration Nicola ;)

18:28:39 From Ren Toshie' Miura : work and live with principles

18:28:40 From Dr. Monica Andrews : Dame Nicola, you are sooo amazing❣️ Thanks for always pouring into us😍😘

18:28:40 From Choon Yen Kong : Courage and determination

18:28:43 From Pei Yun Cheng : Thank you Nicola for sharing your life experiences, inspirations. I have learnt from you about facing adversity and persistence.

18:28:48 From Joan Michelson : networking matters. Follow your intuition

18:28:49 From Tutu : Put Yourself with the right environment

18:28:51 From Kirsty Reynolds : diligence, determination and willingness to educate yourself

18:28:52 From R.Vijaya Saraswathy Godwin Academy : How can I connect the dots between have and have nots

18:28:54 From mara : I learn about her responsibility and her commitment

18:28:55 From Shirin Miranda : I always hear from her I made a DECISION. Thank you for sharing your journey Nicola.

18:28:57 From Jacy Wee | Money & You Team Malaysia : You have your family in Asia

18:28:57 From Himli Ali : never give up and always have faith

18:29:01 From paul schumann : persist, be humble. never stop learning

18:29:34 From Jacy Wee | Money & You Team Malaysia : I love what you shared how Business School inspired you to really think about What Industry do you want to make the most impact

18:29:39 From Yoo Sun Brooks : I loved her way of thinking.. "making impact on the humanity" while she was trying to survive at the time... travelling 30 hours to build her knowledge on the management skill. That just blew my mind!!

18:29:44 From Nicole : Great interview Doria. Impactful interview Nicola.

18:29:51 From Dr. Monica Andrews : Yes Yes that is truly one of her gifts to speak to all in love💗

18:29:54 From Darrell Stern : Rising people up

18:29:56 From Christine Leong : Thank you Nicola for the inspiring testimony, I am in real estate too

18:30:08 From Ye Sierra : I love that you are sharing your story, I admire your resilience, your faith, your consciousness to avoid getting bitter and your bravery to invest in yourself

18:30:19 From Joseph Ng (Malaysia) : Faith, persistence and strong determination to learn, implement, discern and make new choices.

18:30:58 From Serrin Tabart : Thank you for sharing Nicola your story. Very inspirational and encouraging for me to get through these tough times.

18:31:16 From Nick Sim (Singapore, in 2013) : how to make a positive impact in the industry that we have chosen

18:31:39 From Paul-Michael Dekker : #takeaways :

Follow your passion,

Turn your passion into a business,

18:32:18 From Catherine Kavadas : WoW WoW WoW Thank you Nicola WoW What a Story of Human Spirit, Courage, Resilience, Responsibility, Deservability, Work Ethic, Demonstrating Business School Principles, Gift of Communication, Thank You for sharing your story with such a beautiful balance between challenge: opportunity love:power education:mistake (corrections) WoW WoW

18:32:18 From Darrell Stern : You know more than you give yourself credit for

18:32:32 From Paul-Michael Dekker : #takeaways :

simplify so that others can understand what you are doing

18:32:32 From Jacy Wee | Money & You Team Malaysia : #Takeaways

Taking responsibility for the choices you made and build a life of fulfillment, heart and purpose

18:33:07 From Nicole : We all have challenges and things can change for anyone. So we must increase our financial literacy.

18:33:57 From Darrell Stern : #takeaways create a budget savings then invest

18:34:21 From Darrell Stern : #takeaways become an investor not a consumer

18:34:28 From Dame Doria (DC) Cordova : https://www.financialeducationservices.com/default.aspx?rid=DCordova1 - One of Nicola’s business. :-)

18:35:03 From Steve Cross : ork ethic, financial literacy, deservability, self-education and persistence were my key take aways from this inspiring tutorial so far.

18:35:38 From Steve Cross : Work ethic, financial literacy, deservabillity, self-education and persistence were my key take aways from this inspiring tutorial so far.

18:35:48 From Dr. Wright : Can Nicola Speak to What are the first Steps people should be taking when they are considered AT RISK or SO POOR, that they can not do anything to start to grow wealth?

18:35:49 From Steve Cross : As well as faith!

18:36:49 From Darrell Stern : I need to do this.

18:37:08 From Darrell Stern : WOW

18:37:11 From Dr. Wright : I love that Vision! Nicola!!

18:37:16 From Cheng : thanks you

18:37:26 From Joan Michelson : please explain the blind spots

18:37:35 From Valerie Sheppard : Inspirational. I love your energy Nicola. Money Mansion feels exquisite!

18:37:42 From Catherine Kavadas : Im hearing Cycle of paying it forward : Create a budget : %Commitment to a saving to invest / reinvest : Investor : Give Give Give Give : Scitomas exists with Financial literacy between all circles : Mentors : Applied principles : Money Mansion : Ascension : Grounding : Commitment to self care + others : WoW :

18:37:47 From mara : Thank you sharing for ur amazing experience

18:37:49 From Dr. Monica Andrews : Yes we do miss M&Y so much

18:37:56 From Jacy Wee | Money & You Team Malaysia : I was singing Money & You songs yesterday, putting it on full blast

18:38:01 From Serrin Tabart : Love that money mansion and financial ascension plan

18:38:04 From Darrell Stern : What is your link to the ascension program Nicola

18:38:22 From Catherine Kavadas : Thank You Dame Doria DC Cordova + Dame Nicola

18:39:19 From Joan Michelson : Joan Michelson at joan@greenconnectionsradio.com, Green Connections Radio podcast of interviews with women innovators in energy & sustainability & responsibility, +1.702.806.3690

18:39:30 From Michelle Flowers : Hi, I just got divorced and the state awarded him half of 26 years of my retirement. So now I am determined to not depend on my retirement. I am in network marketing but only have my mom and dad as customers..lol anyway my goal is I am going to retire early in 5 years!!!! Age 55 via Entrepreneurship but have no plan

18:40:45 From Joan Michelson : Take our Kind Quiz and find out how you express empathy: https://www.kindquiz.com/joan-michelson-green-connections

18:41:04 From Darrell Stern : Great article on Nicola https://www.morningstar.com/news/accesswire/590903msn/nicola-smith-jackson-a-mentor-who-is-changing-lives-even-in-this-down-economy

18:41:41 From Darrell Stern : https://successwithnicola.com/

18:42:03 From Deb : Michelle Flowers, I am on the same journey. may you have great success.

18:42:03 From ELizabeth Gray : Focus on what you want. Fantastic

18:43:05 From Darrell Stern : ownership

18:43:10 From Michelle Flowers : Thank you deb,,, I am starting to connect with like minded people and it is truly a huge blessing versus going it alone

18:44:02 From Serrin Tabart : Michelle and Deb I've been through that.

18:46:43 From ben : thank you DC and Nicola but I have to go to an appointment. Great energy and inspiration overcoming adversity.

18:48:05 From Michael Polin : We have done hundreds of will trusts etc and she is speaking the truth. You need to have these protections or the govt will take it all from you.

18:48:27 From Serrin Tabart : awareness - so many don't know what they don't know

18:48:44 From Michael Polin : Michael Polin www.polinlawfirm.com

18:48:44 From paul schumann - Carole Hodges : excellect information, I teach this in California. Wonderful reminder which is very needed

18:48:59 From Darrell Stern : Doria Nicola is amazing

18:49:57 From Tutu : Don't be the sharpest knife in the drawer. Get coaching. Be in a MasterMind

18:50:28 From ELizabeth Gray : we are all worthy and need this information

18:50:52 From Jacy Wee | Money & You Team Malaysia : Heart Greetings from Money & You Team Malaysia!

I'm Jacy Wee, I've dedicated my life's work to Money & You since I graduated in 2004 (my past life was in Environment Engineering until I chanced upon Money & You and my life changed). If you’d like to connect in Malaysia, feel free to contact me at jacylyn@globesl.com / +60162270365

Send me a Friend Request and pm me Doria & Friends so I know where we connected https://www.facebook.com/jacy.wee. I’ll add you to the Official Money & You Virtual Facebook Group where you can continue to connect and share about yourself and your business, ask for the support you need in your business.

18:51:30 From Catherine Kavadas : Yes Yes Yes Yes - Self Worth / Deservability / Exposure / Focus on what you want / Income Protection / Money Management / Ownership Own Beliefs / Ownership of Action/ Leverage resources doing More with Less / Direct Network Marketing there is compounding power/ Creditability Commitment Consistency / Can you be trusted / Integrity (Values Behaviours) / Relationship with money is ROI consuming: investing / Wills Succession Planning / Organisation / Cloud based system / Wishes bank / Secure / Awareness Intention Action AIA/ Creating Leaders / Masterminds / Remaining Humble - WoW WoW WoW WoW - Thank You - What a gift to Single mothers & all who are in your orbit - Rising tides raise all boats -WoW WoW

18:52:17 From Carol Dysart : Closing the gap in one's financial literacy has to start with the integrity of knowing yourself and the gifts you naturally have so you can align, contribute, collaborate and then leverage yourself through the gifts of each other on the team.

18:52:39 From Paolo Tiberi : Happy to be left out!

18:52:45 From Jacy Wee | Money & You Team Malaysia : If you are missing Money & You space, and at least feel the vibes, one of our Singapore M&Y Grad Nyan Fu Keong compiled many M&Y songs in Spotify: https://tinyurl.com/MNY-Music

18:52:53 From Darrell Stern : Hi Michael Polin!

18:53:23 From Veera 9884836524 Rajkumar : Thank you so much Jacy.

18:53:45 From Serrin Tabart : Thanks Jacy I will check that out.

18:53:46 From Darrell Stern : Someone needs to stop screen sharing

18:54:21 From Dr. Monica Andrews : Yes Yes Dame Nicola is OUTSTANDING🙏

18:54:38 From Darrell Stern : Hi Dr. Monica

18:55:07 From Roy Cotton Jr. : Powerful life story and great financial literacy advice shared this evening. God bless you. You are a gift to the world.

18:55:19 From Dr. Monica Andrews : Hey Hey Darrell❣️

18:56:08 From Roy Cotton Jr. : Powerful life story and great financial literacy advice shared this evening. God bless you. You are a gift to the world. THANK YOU NICOLA SMITH JACKSON

18:56:44 From Tutu : Live off 70% of your income

18:57:08 From Veera 9884836524 Rajkumar : Income-Savings-Investment = Expenses

Cash is the King

18:57:30 From Dr. Monica Andrews : Yes Her Pink Millionaire program is a phenomenal blueprint with breakdowns for EVERYTHING necessary to A+ financial literacy.

18:58:50 From Catherine Kavadas : BRING MICHAEL BACK - BRING MICHAEL BACK - BRING MICHAEL BACK Nicola Thank You Michael Style - Story - Passion - Decide - Cash flow management LEAKY BUCKETS - Tax 2 systems in USAW2 / 1099- Investment - Expenses - Organised - Smart Purchases - Keep economy moving - Way Cool - Women talking about Financial Literacy is sure is S@@xy -

18:58:56 From Paul-Michael Dekker : #takeaway:

use balance sheet to manage spending and financial plan

19:00:29 From Dr. Monica Andrews : Great points Maria Simone❣️

19:01:02 From Michael Polin : Proper real estate investing is the best long term retirement play based on residual income. We focus on this domestically and internationally.

19:01:02 From Dr. Monica Andrews : Dame Nicola definitely breaks down simplicity‼️

19:01:38 From Michael Polin : Maria good to see you. Lets talk next week. Great knowledge sharing:)

19:02:39 From Darrell Stern : I need a truck driver :)

19:03:33 From Michael Polin : Catherine you are so kind:) Lets talk next week.

19:03:40 From Maria Simone : Michael— yes!! Thank you for your insights!

19:04:05 From Darrell Stern : Michael can’t wait to help you share your gifts to the world.

19:04:32 From Michael Polin : Hi Kirsty, Lets follow up next week.

19:04:53 From Michael Polin : Thanks Darrell, time to have a chat after the Holiday.

19:05:07 From Darrell Stern : 100% Michael

19:05:29 From Kirsty Reynolds : sounds great Michael thank you

19:05:37 From paulv : Micheal Polin would enjoy a chat with you

19:06:26 From paulv : Living on 70% would be nice.. seems high.. also depends on age.

19:07:06 From Darrell Stern : My complimentary course growing a $100 million dollars brand online:

https://sternstorming.com

https://www.linkedin.com/in/darrellstern/

19:07:15 From Dr. Monica Andrews : It’s always GREATER LATER

19:07:30 From Catherine Kavadas : Financial Literacy Mindset / Planning / Quickbooks cloud based system / Niche KIS Simplicity/ Learn to FISH / Awesome / Bookkeepers Leverage / Tax Accountant / Ownership of Financial Literacy Personal Responsibility / Governance / Ownership / Loss / Learning Experience / Each Level / Due Diligence / Dance / I am unapologetic of 1/3 Royalty too / Identify / What do I really Want / Vision / Self Compassion / Recaliberate Forgiveness / Wonder Woman Stick with your BELIEF /

19:07:54 From Dr. Monica Andrews : Yes You are truly RESULTS DRIVEN❣️

19:08:41 From Alana Lea : https://www.linkedin.com/in/rainforestco to learn more about https://www.igivetrees.org and https://www.myyl.com/igivetrees

19:10:23 From paulv : Will help anyone here, no charge, to set up their Google Business Page as well as see what platforms you should be on. Set up an appointment here. https://calendly.com/paul-valach/60min

19:10:29 From Catherine Kavadas : Love you Ryll B - Thank You for always being Authentic & providing a piece of your life that so many are unaware - Appreciate this strong women sharing - ❤💛🧡💙💜

19:10:50 From Catherine Kavadas : 😂🤣😂🤣😂🤣😂🤣

19:11:17 From Catherine Kavadas : 🙌🙌🙌🙌🙌🙌🙌🙌🙌🙌🙌🙌

19:12:29 From Catherine Kavadas : DESERVABILITY - COOPERATION BRIGHTNESS OF FUTURE / FREQUENCY OF COMMUNICATION PROVOCABILITY - DUBLICATED

19:13:14 From Dr. Monica Andrews : Wow….Uplift without downplaying others…So Powerful❣️

19:13:24 From Ryll Burgin-Doyle : Thanks Catherine …

19:13:44 From Burke Franklin | BusinessPowerTools : https://www.BusinessPowerTools.com

19:14:32 From Nicole : Hi Burke. Great seeing you.

19:14:41 From Shirin Miranda : Forgive yourself. It is always greater later. So many lessons learned...

19:15:39 From Darrell Stern : I love the sharper image

19:19:23 From paulv : yup… betting on Elon!

19:20:58 From Dr. Monica Andrews : Such an excellent plan… Burke! Thanks so much for sharing that

19:21:07 From Catherine Kavadas : 🙌🙌🙌🙌🙌🙌🙌🙌🙌🙌🙌🙌🙌🙌🙌🙌🙌🙌🙌

19:22:09 From sam@elitemyotherapy.com.au : Can we have access to seeing Nicolas system? she talks about teaching?

19:22:39 From Darrell Stern : Can we have burkes link?

19:23:11 From Ryll Burgin-Doyle : Hi Sam and Darrell … here you go …

19:23:13 From Ryll Burgin-Doyle : https://www.morningstar.com/news/accesswire/590903msn/nicola-smith-jackson-a-mentor-who-is-changing-lives-even-in-this-down-economy https://successwithnicola.com/

19:23:20 From Ryll Burgin-Doyle : https://www.BusinessPowerTools.com

19:23:28 From Dr. Monica Andrews : https://www.BusinessPowerTools.com

19:23:31 From Jacy Wee | Money & You Team Malaysia : <INVITATION: MONEY & YOU CARE CALL>

To continue our support for Money & You Community and friends come join us for the M&Y Care Call next week.

Topic: How Can Your Business Stand Out in the Covid Storm

I've specially invited Eric Feng, M&Y Graduate 2009 who will be sharing the 3 Attraction Factors that will make your business draw the Right Customers, Right Talents, Right Opportunities to your business without YOU being the "face".

𝐖𝐄𝐃 𝟖 𝐉𝐔𝐋𝐘 𝟐𝟎𝟐𝟎 (𝐃𝐮𝐫𝐚𝐭𝐢𝐨𝐧 𝟔𝟎 𝐦𝐢𝐧𝐬)

@ 8 pm (Malaysia)

@ 10 pm (Brisbane, Australia)

@ 1 pm (London)

@ 5 am (California, USA)

📌 Book your free seat here

>> https://tinyurl.com/MNYCC7-Standout

19:23:39 From Carol Dysart : CAROL DYSART DISC Master for Money & You - Now offering a FREE PeopleSmart Self-DISCovery Personality style reports for you to share with everyone in your life so you can appreciate and understand each other better! https://www.bitly.com/ps-disc OR book Free 15-min consultation at https://www.calendly.com/peoplesmart

https://www.CarolDysart.com

19:23:57 From Roy Cotton Jr. : My name is Roy Cotton Jr.

From Sint Maarten in the Caribbean

Graduate of BSE 2017

I am an expert in Personal & Professional Development Coaching, Radio broadcasting, Voice Over recording and Lifestyle Prescription Health Coaching

• I provide a platform to help influencers share their message to make the world a better place.

• I provide motivational speeches and transformational sessions to individuals, CEOs and organizations globally who are hungry for inspiration and transformation.

I am the host and producer of the internationally syndicated radio show Love & Inspiration with a listenership of 2.2 million across the globe; as near as the Caribbean region and as far as Dubai.

I would love to have a conversation with you regarding getting your phenomenal story and offers to a wider audience.

Whatsapp: +1721-522-20-84

Emails: rc.loveandinspiration@gmail.com transformationspecialistcotton@gmail.com

Websites: https://lifestyleprescriptions.info/stmaarten/

https://www.bshaniradio.com/love--inspiration

19:24:00 From paulv : Love it!!! Great story. lots of folks have things we need that they are not using near 100%

19:24:11 From Dr. Wright : very good

19:24:14 From Dr. Wright : next week

19:24:18 From paulv : bestu.com

19:24:20 From Dr. Wright : https:///thebestyou.co

19:24:21 From Andy & Connie Benjamin : This has been incredible! Thank you so much!!

19:24:23 From Paul-Michael Dekker : #takeaways :

Use investments to create additional revenue streams

How can I accomplish that I want to accomplish?

19:24:27 From Darrell Stern : https://www.thebestyou.co/

19:24:33 From Joy’s iPhone : thebestyou.co

19:25:04 From Charles Kovess : Come and discover the Self-Awareness & Passion Quest for the next steps in your life https://www.charleskovess.com

19:25:19 From Andy & Connie Benjamin : acebook.com/dccordova

19:25:24 From Chris Mentzel : https://www.facebook.com/DCCordova

19:25:43 From Darrell Stern : Here is a Page I wrote and helped Bernardo put together

19:25:44 From Darrell Stern : https://bernardo-moya.com/accountability-setting-goals-and-not-achieving-them/

19:26:08 From Aileen : Burke,Excellent,Focus on the thing you want not focus on the money.Can have your email.Cheers,Kelvin Kee;(Email : kelvinkee@ferrucciworldwide.com

19:26:12 From Darrell Stern : Stern Storming

19:26:18 From Dr. Monica Andrews : Yes Go Darrell Stern👏🙌

19:26:43 From Darrell Stern : Dr. Monica’s new course on Trust will be out soon!

19:26:50 From Chris Mentzel : Sandra Biskind meditation: https://zoom.us/j/95974719305

19:27:06 From Aldwyn Altuney, Media Queen, aaxpose.com : Excellent! Loving this today

19:27:11 From Chris Mentzel : YourWealthtribe.com

19:27:21 From Deb King : hello amazing M&Y family! thank you Queen Nicola, so great to hear your story and wisdom! i have a request for help/ invitation for everyone

19:27:41 From Deb King : please do this survey www.zmagle.com/survey

19:27:50 From Darrell Stern : Yes please send the link. I can make anyone a site for free in 3 hours

19:27:53 From Deb King : regarding your online event experience

19:27:57 From Jen Wells : Jen Wells:Brisbane:HEALth Educator (Iridology) #RAWZWELLNESS (M)+61423987653 wellsjenifer@yahoo.com.au and am passionate about disease prevention & toxin removal through reading eyes using Iridology & Sclerology. I am driven by the loss of loved ones to cancer & heart disease...far too young.. and my gift is devising a protocol that will be my gift to bringing light back into your eyes & ignite that inner sparkle by prolonging life and providing modalities of healing for as many people as possible, globally.🌏 Teach 4 Pillars of HEALth ❤️Heart:-Relationships & Passion ☀️Energetic :-Sunshine Vit D; Grounding & Sleep 👣Aerobic:-Exercise, Breathing & Essential Oils 🍏Longevity:- Raw Wholefoods, Water 1L/ 22kg& Intermittent Fasting

19:28:19 From Andy & Connie Benjamin : Notes from today’s call https://docs.google.com/document/d/16bXyxxQ9Z53cxB1pcBsdpWQ70LkMN6jFdTpQDjX7vTY/edit?usp=sharing

19:28:20 From Chris Mentzel : Please join Doria for Sandra and Daniel Biskind's meditation in 30 minutes: https://bit.ly/BiskindActivation

19:29:20 From Darrell Stern : Oooo I want to join the meditation

19:29:24 From Andy & Connie Benjamin : Hi everyone,  It’s great to meet you!   My name is Connie Benjamin and I am the #1 International Best Selling Author of Women With Fire and podcast host of My Fire Within Radio. I help mompreneurs share their message without losing their family or themselves.  Thanks!  Connie  Connie Benjamin

www.myfirewithin.com

I have an amazing event that Doria spoke in and shared her story. It’s called Mompreneur Empowered and you can reserve your free spot at www.myfirewithin.com/mompreneur

I have a free Women’s Fire Circle to support women entrepreneurs to network & get support in their business on July 9 at 8:00 am MST www.myfirewithin.com/networking

19:29:24 From Macarthur Seaberry : Good Evening Everyone, I am a small business solution provider and I help small to mid sized businesses enhance their profitability and take advantage of tax incentives, relief funds, and cost reduction tools that normally