

WE SHOULD ALL BE **MILLIONAIRES**



A Woman's Guide to Earning More,
Building Wealth and Gaining Economic Power

RACHEL RODGERS

A PDF COMPANION TO THE AUDIOBOOK

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BROKE ASS THOUGHTS VS. MILLION DOLLAR THOUGHTS

BROKE ASS THOUGHT	MILLION DOLLAR THOUGHT
The world is unfair so I am not going to bother trying.	The world is unfair, and I'm going to be a millionaire to make the world a better place.
I'll never get out of debt.	I am capable of changing my situation.
Making money is hard.	There are an infinite number of ways to make money. I can find something that feels good to me. It may be challenging but also fun and worthwhile.
Making money is too risky.	I am scrappy as hell, and I will always land on my feet.
I'm not good with money.	Building wealth is a skill that I can learn.
I'll always be broke.	The past has passed, the future is rich. My future can be different from my past.
Rich people are assholes.	Poor and rich people can be assholes, and poor and rich people can be kind. If I'm an asshole, it's not money's fault.
People won't like me if I have money.	There are seven billion people living on planet Earth, it is not possible to be liked by all seven billion. Striving to be universally liked is a game I can't win. My true friends will love me regardless of my income level.
Money changes people.	Yeah, money absolutely changes your life. Now you have a house, a car, and all your needs met without ever having to worry about bills. Holla!

BROKE ASS THOUGHT	MILLION DOLLAR THOUGHT
If I get rich, people will only want me for my money.	I can find dope friends who celebrate my success at every income level.
Making more money is gonna make my life more complicated, in other words, mo' money, mo' problems.	Money doesn't solve every problem, but it can solve a lot of them. Let it be easy.
I don't need more money.	Bish, you lying. Next.
I don't know what I would do with more money.	I trust myself to use my money to do great things for myself and others.
I'm too tired to make more money.	Making money is energizing.
I'm not smart, creative, genius, or entrepreneurial enough to make a lot of money.	There are plenty of stupid people who are super rich, surely I am smarter than those people.
Whenever I get money, I always screw it up.	I've made Broke Ass Decisions in the past, but now I'm making Million Dollar Decisions.
I'll never get out of this hole (I accept defeat).	It might take me a while to reach my goals (or it might not) but either way, it's more fun to try. Many people have hit rock bottom and then have gone on to create amazing things. I can be one of them. My story isn't over yet.

BROKE ASS DECISIONS VS. MILLION DOLLAR DECISIONS

BROKE ASS DECISIONS	MILLION DOLLAR DECISIONS
Letting a house guest stay with you for a week, even though you know it will disrupt your work, peace, and well-being.	Telling your guest they can stay with you for two nights and giving them a list of hotels where they can stay for the remainder of their trip.
Walking the dog yourself every morning and night even though you don't enjoy it and you're always tired.	Hiring a dogwalker or delegating it to a family member.
Your car broke down and you take it to the mechanic to fix for the third time this year.	You head to the dealer and trade in your broken down car for a reliable, certified, pre-owned car because time is money.
You make dinner for your spouse and kids every night even though you work hard just like everyone else in your household.	You make dinner once or twice per week, and invite your spouse and children to make dinner the other nights while you put your feet up and relax. Resentment is instantly gone.
Your childhood trauma is getting in the way of your happiness, but you think you can't afford therapy so you do nothing about it.	You understand that your mental health is essential to your well-being and wealth so you do some research and find a local therapist that offers a sliding scale. You also borrow a few books on trauma from the library.
You don't want to hire help in your business, so you spend twenty hours per week doing admin work.	You recognize the value of your work, so you hire a part-time assistant for twenty hours per week, and you spend your freed-up time acquiring more clients and making more money.
You do your own laundry because you can't imagine having a stranger handle your underwear.	You use a laundry drop-off service because you can't imagine spending hours doing laundry this weekend when you need to rest and recuperate so you are ready to slay on Monday.

BROKE ASS DECISIONS	MILLION DOLLAR DECISIONS
Your boss compliments you and says you did excellent work. You reply that it was really a team effort even though it totally wasn't and downplay your hard work.	Your boss compliments you and says you did excellent work. You say thank you and place a diamond tiara on your head like the goddamn Queen that you are. And then add that to your list of receipts for your upcoming salary negotiation.
A friend owes you money but you don't ask for it back even though she tells you she just booked an expensive vacation to Tahiti.	No one owes you money because you have a policy not to lend money. You either give it away or don't because it's cleaner that way.
A friend owes you money but you don't ask for it back even though she tells you she just booked an expensive vacation to Tahiti.	You call, email, or text your friend and ask her to pay you back.
There is a course you want to take to further your training, but you are afraid to invest in yourself so you don't sign up.	There is a course you want to take to further your training so you sign up immediately because you know you can trust yourself to do the work and get results.
You want to make more money but it feels too overwhelming so you never begin.	You do some research, make a decision, and then take step one toward making more money immediately because a Rich Boo is a decisive boo.
You help your romantic partner with his or her business by handling the marketing, responding to emails and giving them a daily pep talk. Partner realizes their dreams and you don't.	You prioritize your own dreams and handle your own action around it. You give yourself a pep talk every morning. When you have time and energy for it, you offer your partner a pep talk as well.

BROKE ASS DECISIONS	MILLION DOLLAR DECISIONS
<p>You compete daily for the title of Supermom by volunteering at your kids' school, making their lunch, cleaning their clothes, driving them to every activity, staying up until 10:00 p.m. doing their science project and (sobbing with exhaustion into the hand-sculpted clay volcano you just built), overall burning yourself out.</p>	<p>You compete daily for the title of Happy Woman by taking time for your own self-care, including massages, reading a novel, hot bubble baths, workout classes, orgasms, and tranquil walks in nature with the wind blowing through your hair.</p>
<p>Your phone is always by your side so you never miss a demand of your significant other, kids, mom, sister, boss, coworkers, friends, clients, neighbors, dog, cousin, that guy who claims he's your cousin, and aunts.</p>	<p>You put your phone on silent and take a breath of fresh air.</p>
<p>You apply for a job. They make you a lowball offer, and you immediately accept.</p>	<p>You apply for a job, and you let them know your salary requirements before they even make you a lowball offer. Once you receive an offer, you negotiate because you know you're worth it and you've got options.</p>
<p>You spend five hours looking for ways to cut your expenses. You clip coupons, spend an hour on the phone with the cable company, and skip those two lattes that you really wanted. You save a grand total of \$82.</p>	<p>You spend five hours researching ways to make more money. You dig into different side hustles, choose one, and get your first client. You made a grand total of \$782.</p>

BROKE ASS BOUNDARIES VS. MILLION DOLLAR BOUNDARIES

BROKE ASS BOUNDARY	MILLION DOLLAR BOUNDARY
You tell colleagues “I don’t check email after 5:00 p.m.,” but you’re lying to them and yourself because, actually, you do—your phone notifications ding all night long, pulling your attention away from family time and self-care, and you often reply to emails right up until bedtime.	You do not log into your work email after 5:00 p.m. on weekdays. Ever. Period. You’ve clearly stated this to your colleagues, so they know the dealio.
You continue to divulge your ideas and goals to those with a history of “that idea ain’t worth a dime” mentality, just to put way too much energy into arguing against their feedback even though they aren’t making any growth in their own life.	You have a select group of Squad members to whom you turn for support and advice, and with whom you share your dreams and ideas. You know they have your back. Everyone else can wait to see your plans as they happen.
You keep a mental scoreboard of everything you’ve done in the house, like a bad round of <i>Family Feud</i> , while making your loved ones guess why you’re so pissed. “We’ll go with she’s mad no one is picking up the damn dishes, Steve.”	You have a real and vulnerable conversation about sharing the responsibilities in your household, outlining clear outcomes if needs aren’t met.
You send a laundry list of demands including “a bag of peanut M&M’S, only the green ones” to send a message that you’re special, and they’re lucky to have you. And then settle for a water bottle in the closet that’s supposed to be “the green room” anyway.	You let publications and media events know ahead of time what you are and aren’t willing to discuss during your interview.

BROKE ASS BOUNDARY	MILLION DOLLAR BOUNDARY
<p>Your employee routinely is late for work, consistently misses deadlines, and when he does complete the work, it's not meeting your standards. You hint at these problems for months but fail to have a conversation with him clearly communicating your expectations. And then you work late every night finishing work you are paying him to do.</p>	<p>Your employee isn't meeting your standards for his role. You immediately have an honest conversation with the employee, let him know that there will be a probationary period and what you need to see for him to keep his job. When he doesn't rise to the occasion by the end of the probationary period, you fire him.</p>
<p>Your family member asks to borrow money from you. You are not comfortable lending money, but you do it anyway. She doesn't pay you back at the agreed time and you are irate but say nothing.</p>	<p>Your family member asks to borrow money. You are not comfortable lending money so you say no. The end.</p>
<p>You tell your children that you have to focus on work during work hours. While sitting in your home office, they interrupt you twenty-three times. You entertain their requests and interruptions every time.</p>	<p>You tell your children that you have to focus on work during work hours and not to interrupt you unless someone is bleeding. While sitting in your home office, you work with the door locked. There are little to no interruptions. You finish work early and give your kids your undivided attention.</p>
<p>You tell your boyfriend if he mistreats you one more time you are leaving him. He mistreats you again, and you stay.</p>	<p>You tell your boyfriend he has mistreated you, which you've clearly told him before not to do, so you are leaving him. Now. #boybye.</p>
<p>A client demands a refund for services rendered because he changed his mind about it and doesn't want to pay. Instead of enforcing your contract, you give him a refund to avoid a confrontation and hope he doesn't bad mouth you on the internet.</p>	<p>A client demands a refund for services rendered because he changed his mind about it and doesn't want to pay. You tell him no and to go ahead and tell whoever will listen that you enforce your contracts and are not having it.</p>

BROKE ASS BOUNDARY	MILLION DOLLAR BOUNDARY
<p>You decide to take charge of your health by waking up early to workout. You put on your workout clothes and your partner stops you on your way out the door because she wants you to spend that time making her breakfast instead. You cave and make her breakfast. Then it's too late to workout. This happens almost daily.</p>	<p>You decide to take charge of your health by waking up early to workout. You put on your workout clothes and your partner stops you on your way out the door because she wants you to spend that time making her breakfast instead. You say no and ask her if she would consider making breakfast for the both of you, for a change, so that it's ready when you get back from your run. Then you go on your run.</p>
<p>An old client decides to launch a competing business and steals your intellectual property and tries to pass it off as his own. He even goes so far as to file a trademark application for it. Afraid of fighting a legal battle, you change your company name and let him steal your work.</p>	<p>An old client decides to launch a competing business and steals your intellectual property and tries to pass it off as his own. He even goes so far as to file a trademark application for it. You hire a lawyer, send him a cease-and-desist letter and suit up for a whole lot of "not having it." He immediately withdraws the trademark application and issues an apology.</p>
<p>You know that the "money is bad" narrative is a myth that keeps people of color and particularly women suppressed and controlled. Yet, you still consume it through media, religion, people in your circle, and so on, and it leaves you feeling guilty about your ambition, subconsciously sabotaging your goals.</p>	<p>You question every common narrative that potentially diverts you from your goals. Who said it and why? You educate yourself on the patriarchal history of subjugation and refuse to live under it any longer. You educate others by your example and messaging. It's so insidious, you may not always realize it, and you become intentionally vigilant to weed it out.</p>

HOW TO LIVE LIKE A MILLIONAIRE

STEP 1: MENTALLY UPGRADE YOUR EVERYDAY LIFE

Here, you'll identify the upgrades that will help you to practice more Million Dollar Behavior. Ask yourself: In each of the following arenas, what upgrades would help give me more time, energy, joy, power, and peace?

- Home/Physical Space
- Recreation/Travel
- Transportation
- Education (Self/Partner/Kids)
- Wardrobe
- Savings/Investments
- Self-Care/Daily Habits
- Giving/Community Contributions
- Household Work/Hired Help
- Other

STEP 2: RUN THE NUMBERS

Revisit each category above and estimate how much money per month it would cost you to make these upgrades. For example: To move to a larger house in a nicer neighborhood might cost \$1,500 per month more than you are currently paying in mortgage payments.

- Home/Physical Space
- Recreation/Travel
- Transportation
- Education (Self/Partner/Kids)
- Wardrobe
- Savings/Investments
- Self-Care/Daily Habits
- Giving/Community Contributions
- Household Work/Hired Help
- Other

Now use this to create a new target income for yourself.

$$\text{Current Monthly Income} + \text{Total Cost of Monthly Upgrades} = \text{Targeted Monthly Income}$$

STEP 3: BRAINSTORM MONEymAKERS

Now that you know how much you need to earn in order to make all the upgrades you want, find twenty-five—yes, twenty-five!!—ideas for bringing in extra cash. Go!

Here are a few ideas to get you started:

- Create a side hustle doing something you enjoy and your neighbors need like tutoring, babysitting, organizing, tax planning, lawnmowing, and so on.
- Rent out a room in your house.
- Have a garage sale.
- Sell your designer goods that you no longer use.
- Create a new offer (an art piece, your professional services, or delicious cupcakes) and email everyone you know asking if they are interested (this is how I launched my law practice).
- Call the people who owe you money and ask them to pay up.

STEP 4: COMMIT TO YOUR FIRST UPGRADE

What's one upgrade you can make *now*? One thing you can change that will really up-level your power and peace and give you some time and energy for Million Dollar Behaviors? Commit to that one upgrade right now, and set a deadline by which the upgrade will be executed.