

## Ch. 2 - “Family”

“Most people who are born poor will die poor.”

While writing this chapter, I thought of *Tupac Shakur* and an interview I saw on him. He told the interviewer his perspective on what should be available to a person when they're born. Tupac said, “when you're born, you're usually born to a dynasty or an empire.” He said he felt cheated because instead of fulfilling his prophecy he had to start one. Instead of doing a good job at carrying on an empire, he had to build one. He lamented how difficult that would be for a 21-year-old, and anyone for that matter. Your destiny is loosely based on the social-economic status of your parents and overall family. If you come from money, you were born well-off, meaning your basic needs and wants were met. If you do not come from money you are already born into an uphill financial battle. Poverty is passed down and unfortunately, a poverty mentality is as well. Family plays a pivotal role in the financial foundation of its members. The family is your first teacher of money. From them, you're either conditioned to grow money or owe money. The family must provide to sustain a functional unit. The dysfunction of this process will ring true the saying “the closest ones to you will hurt you the most.” For most of us, our family is just that, the closest ones to us.

Being part of the first generation of financially literate individuals in my family has been eye-opening. Adopting a new mentality about money as well as breaking a cycle, has put me in a place of indifference with family. Doing things financially outside of the norm invited animosity and resentment. It was a strange phenomenon.

When mentions of family gatherings came about, I now became the designated person to "foot the majority of the bill." The assumption had become, I was suddenly "well-off." This is when I began to see and feel those members who unknowingly caused me to resort back to getting into financial holes. Their financial ignorance and lack of self-discipline remained. Myself, on the other hand, made painful strides and sacrifice to get out of that mentality and behavior. I simply had to tell my family that I had to do things differently, with or without them. Believe me, it was taxing and the lack of communication made it that much more. Being the first to get degrees, good jobs, and achieve significant accomplishments made them co-dependent. This left plenty of room for confrontation. It's hard to convince those who see you making strides, that you've now faced another tier of upward mobility that has its' own set of hardships and circumstances. How do you convince broke family members that the best thing for you to do for them, is to not be one of them? **Family!** This is the first "**F**" to avoid so you can make financial gains on your path to financial freedom.

### **Ch. 3 - "Friends"**