

Know the Data  
Behind Your Dreams

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# Financial JOY

Marcelle Allen



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# Introduction

In the past few years, I have shifted my beliefs about finances and this book is for you if you have ever been financially frustrated or confused about cash flow.

I believe that all women should have the skills to generate \$5k + monthly if they HAD to. The opposite of Financial Joy is Financial Frustration.

I encourage you to open your mind and eyes to the possibilities in your financial world by embracing visuals and a circular metaphor. Be prepared for life's curveballs.

Talking about money is often frowned upon, but I encourage it. Whatever your beliefs about numbers are, I hope this book pulls you toward a more welcoming conversation. There is data behind our dreams.





# Financial Security

When we are young we have the resources from our parents and often again if we are married.

This book aims to open the dialogue so an individual person is not dependent on any other person.

One of the best ways to stay empowered is to have our own financial security. Being self-sufficient brings financial joy.

When we are dependent on others we lose so much of what makes us unique and draining someone really does not give them joy.



# There is Data Behind Your Dreams

My business is called Dreamosity - it's a word mash of "Dreams + Curiosity + Generosity." I support remarkable leaders in developing and achieving dreams through social media management and consulting.

**I'm quite fascinated by my clients.**

Some people have a goal of earning an extra \$500/month online while others want to earn \$200K/month in passive income. Dreams vary greatly.

The beautiful thing about their dreams is they belong to them, as you have yours. Some dreams may scare you and some will inspire you. Tracking and understanding the data behind your dreams empowers you for growth.

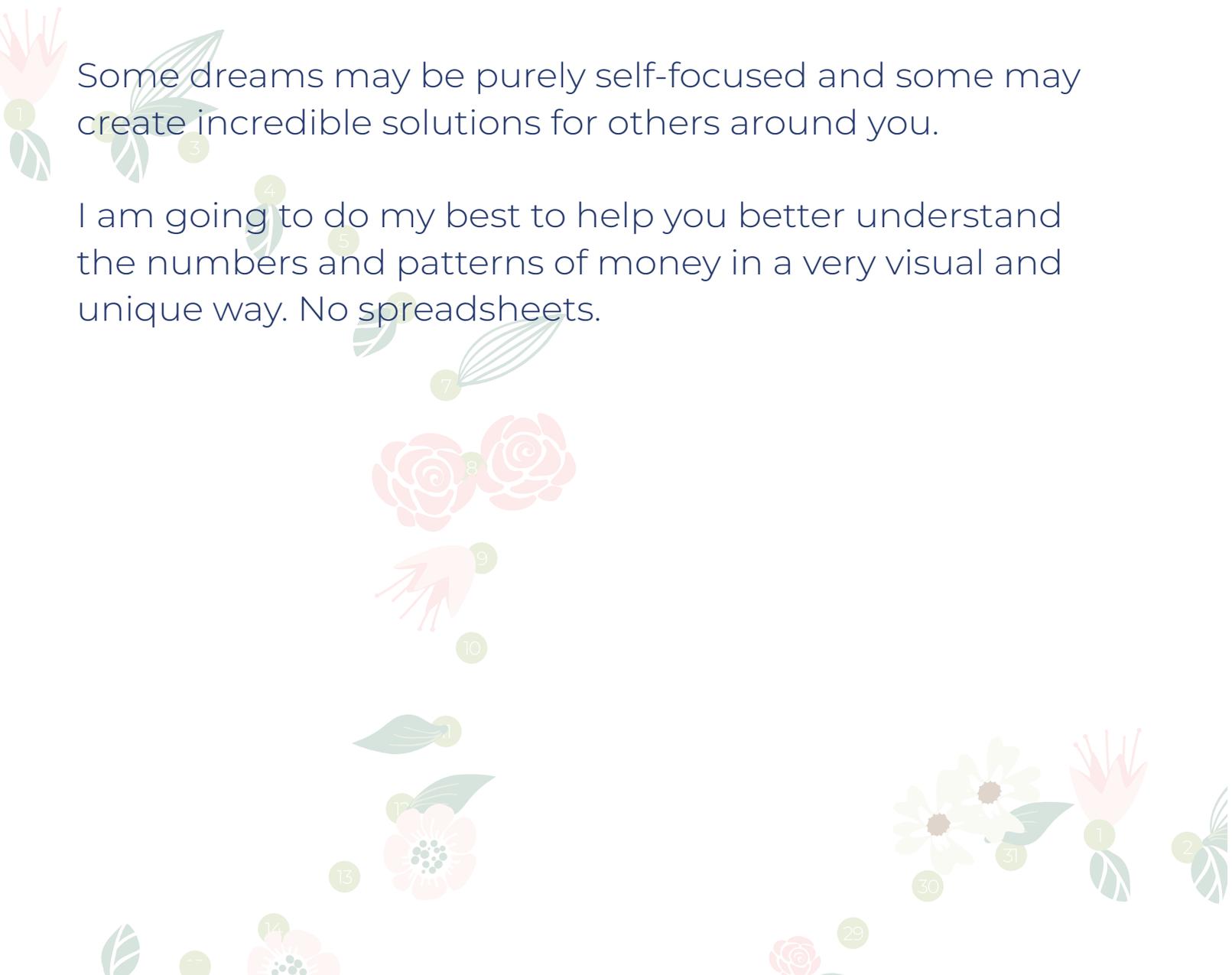
You do not have to ever earn six figures if you do not care to - but if you wanted to, you could.

I did not realize how many people would have a resistance to sales or would have ostrich-style avoidance patterns with the data in their business. This book is for anyone who has ever been scared or unwilling to look at the numbers. Ideally, this applies to anyone who has ever been co-dependent on their partner for income or any artist who's been embarrassed by their own financial picture.

### Your dreams are important. They are yours.

Some dreams may be purely self-focused and some may create incredible solutions for others around you.

I am going to do my best to help you better understand the numbers and patterns of money in a very visual and unique way. No spreadsheets.





# Doodle the Data

... So for the sake of keeping this book simple and playful, there are no spreadsheets in the assignments.

*Spreadsheets can be very intimidating...*

I encourage you to pick up a bullet journal, graph paper, construction paper, or even a chalkboard or whiteboard for the assignments.

The goal is not to “REPORT” any of these findings to your accountant or the IRS, but to explore and express your thoughts on money. Doodling the data will show patterns, waves, and opportunities.

Do you remember the last time you drew a flower? We will be doodling flowers frequently in this book, so feel free to take a break and doodle some now.



# A Track to Run On

You may be wondering why this social media manager is talking about circles and sales. Well, on my 32<sup>nd</sup> birthday my mother gave me my 1<sup>st</sup> adult coloring book. I began to color this beautiful flower with pretty pinks and purples, while listening to a sales motivation call from Eric Lofholm. He was saying we all have a track to run on, meaning you need to do repetitive sales activities to build your business.

*You need to know your track to run on.*

My employee brain was confused. My creative brain kept coloring in the purple petals and was making all sorts of connections. I realized that my track to run on involved networking to build my sales connections.

The call ended and I went back to work. I did make a commitment to track my sales that year and every appointment. I am a pretty social person so running appointments seemed easy and fun. Go meet with people?! Okay!

For twelve months I tracked each of my calls, appointments, bids, sales, and referral requests on a custom spreadsheet I designed.

IT WAS PAINFUL.

I did not like it one bit. My brain does not like spreadsheets but I was hungry, literally, so I did what my sales coach told me to do.





# Sales Success!

He was right! If I ran enough appointments, I would earn business. I was closing sales at between 10-40% that year. This was a significant increase for my business!

This is not a million dollar success story. My business brought in under \$50,000 that year, and I barely paid myself a working-minimum wage.

## However, I experienced a radical change in myself:

- My entrepreneur brain was happy.
- My entrepreneur brain set my own rates.
- My entrepreneur brain set my own schedule.
- My entrepreneur brain went to dinner parties and doodled whenever I wanted to.
- My entrepreneur brain led workshops, recorded videos, and had a grand old time.
- My entrepreneur brain made lots of connections and enjoyed the patterns.

I noticed that one pattern had a huge gap. There were three months in a row where I did not quote any new business!!

June, July, and August were very busy with coffee meetings, planning conferences, hiking trips, and in general, a jolly good time.

Shoot! I had forgotten to actually ASK these people if I could help them; and worse, my boring column-based spreadsheet wasn't visually showing me this issue.

I did not put out any estimates. I did not sell. I did not really focus on transactions. I was behaving like an **ostrich**, and my head was in the sand.



September came around and my bank account was nearing empty!

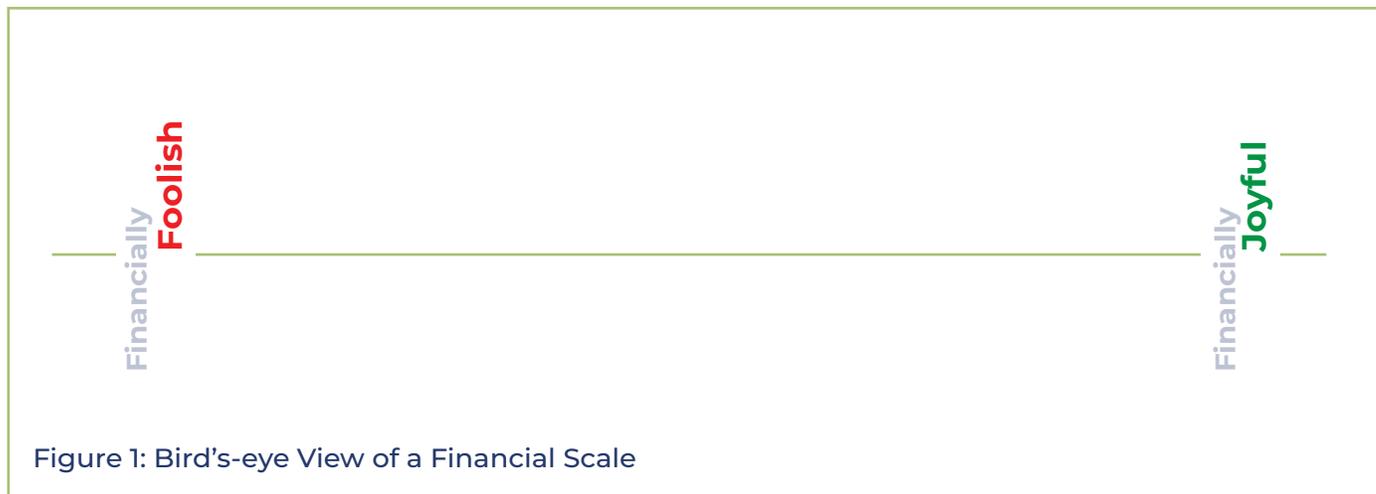
WHHHHAT was I going to do?! I had a few loyal clients but that monthly amount did not cover my expenses. I began to lose trust in spreadsheets and created a system to focus on the “asks.” That month I had a shift in focus and put out \$30,000 in estimates. I asked a lot, and closed sales.

# A Course in Financial Intelligence

During this season, I was supporting a client by helping them to create a course on Financial Intelligence. We had to pause the project because we realized there were too many factors to consider based on their financial state of being.

**Figure 1** represents a bird's-eye view showing the full-range of financial extremes. It is important to note that you can experience multiple points on the scale below on any given day. On the far left represents the negative state of being financially foolish. The opposite is true on the far right; financially joyful.

Where are you now, and where would you like to be?



**Figure 2**, on the following page, represents a Detailed Financial Scale and includes the situational states of being (mindset) and knowledge (skillset). This is a complicated and not definitive. I am open to discussion with you in our online, Financial Joy Community.

## Situational State of Being

Financial  
**Burden**

Financial  
**Chaos**

Financially  
**Cautious**

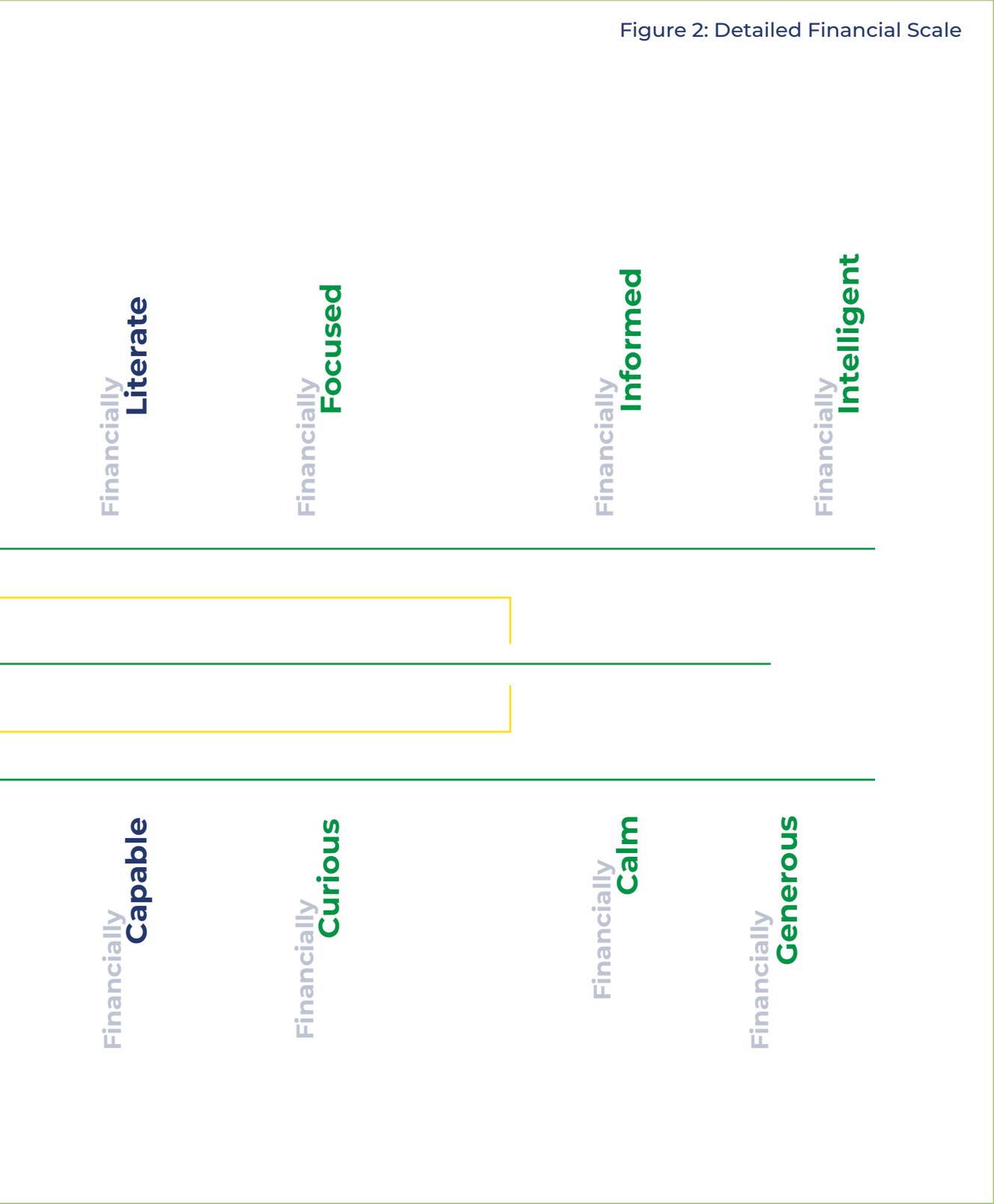
## Situational State of Knowledge

Financially  
**Foolish**

Financially  
**Uninformed**

Financially  
**Frustrated**

Figure 2: Detailed Financial Scale



# Make Friends with Numbers

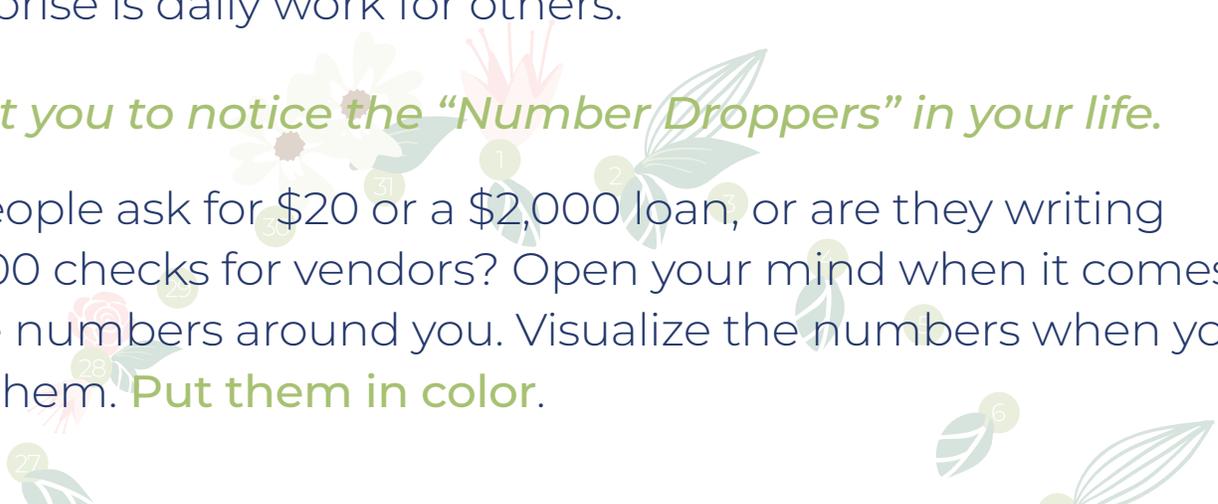
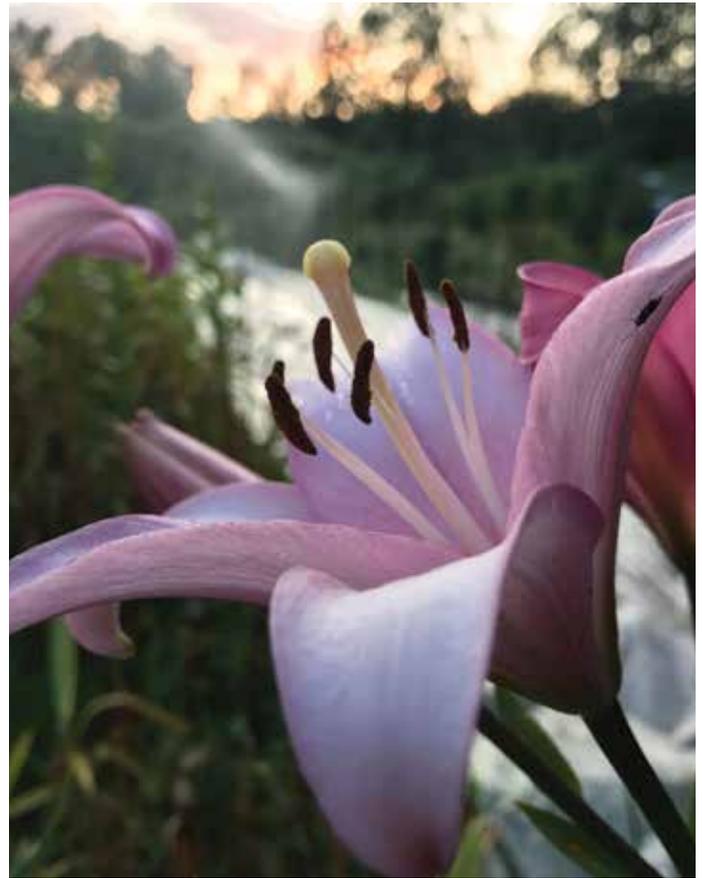
One of the quickest ways to embrace finances is to be curious about what is possible. What type of numbers is your mind used to digesting?

If you have small kids, you probably do a lot of counting, singing, or measuring.

If you are running a business you may have sales quotas, expense reports, and profits to consider. Sometimes we are dealing with hundreds, thousands, or tens of thousands of dollars. The larger your company, the bigger the amounts of money you may handle. Selling a 1.2 million dollar home seems high to some, while managing a billion dollar enterprise is daily work for others.

*I want you to notice the “Number Droppers” in your life.*

Do people ask for \$20 or a \$2,000 loan, or are they writing \$10,000 checks for vendors? Open your mind when it comes to the numbers around you. Visualize the numbers when you hear them. **Put them in color.**





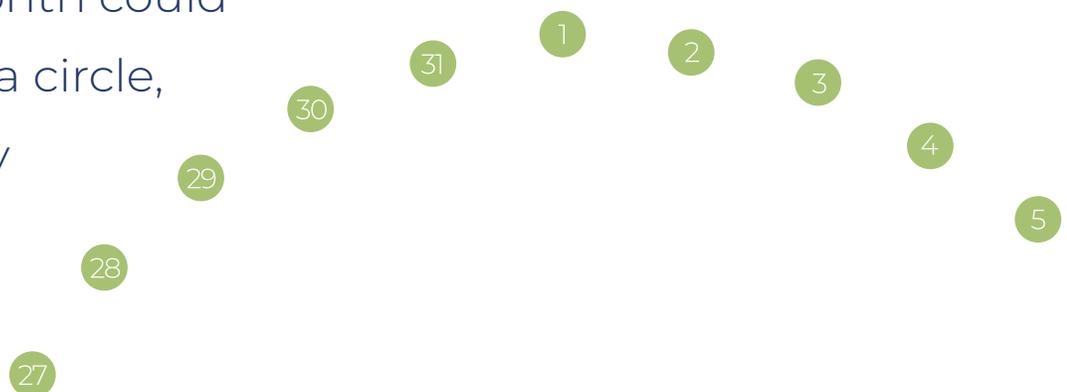
# My Employee Brain

- My employee brain was used to being paid two times a month.
- My employee brain did not like my boss.
- My employee brain saw better ways.
- My employee brain did not know anything about sales.
- My employee brain was angry.
- My employee brain was curious.

Imagine if you will, that the days in a typical month did not look like tiny boxes in a line of a typical seven day week..



Imagine that a month could be represented in a circle, like a clock for easy viewing & gauging.





I do not know about you but I did not bring value just two times a month at my job and I certainly did not have ideas solely on the first Friday and the third Friday of the month.

My brain was *different*, and if you're reading this, yours might be too. My brain could be best be described as what, Author Eben Pagan, calls a "Ferrari Brain."

Some people just think fast. They think in hyper color or in circles or in 3D.

### How do you think?

This graphic represents a fruitful entrepreneurs cash flow cycle.

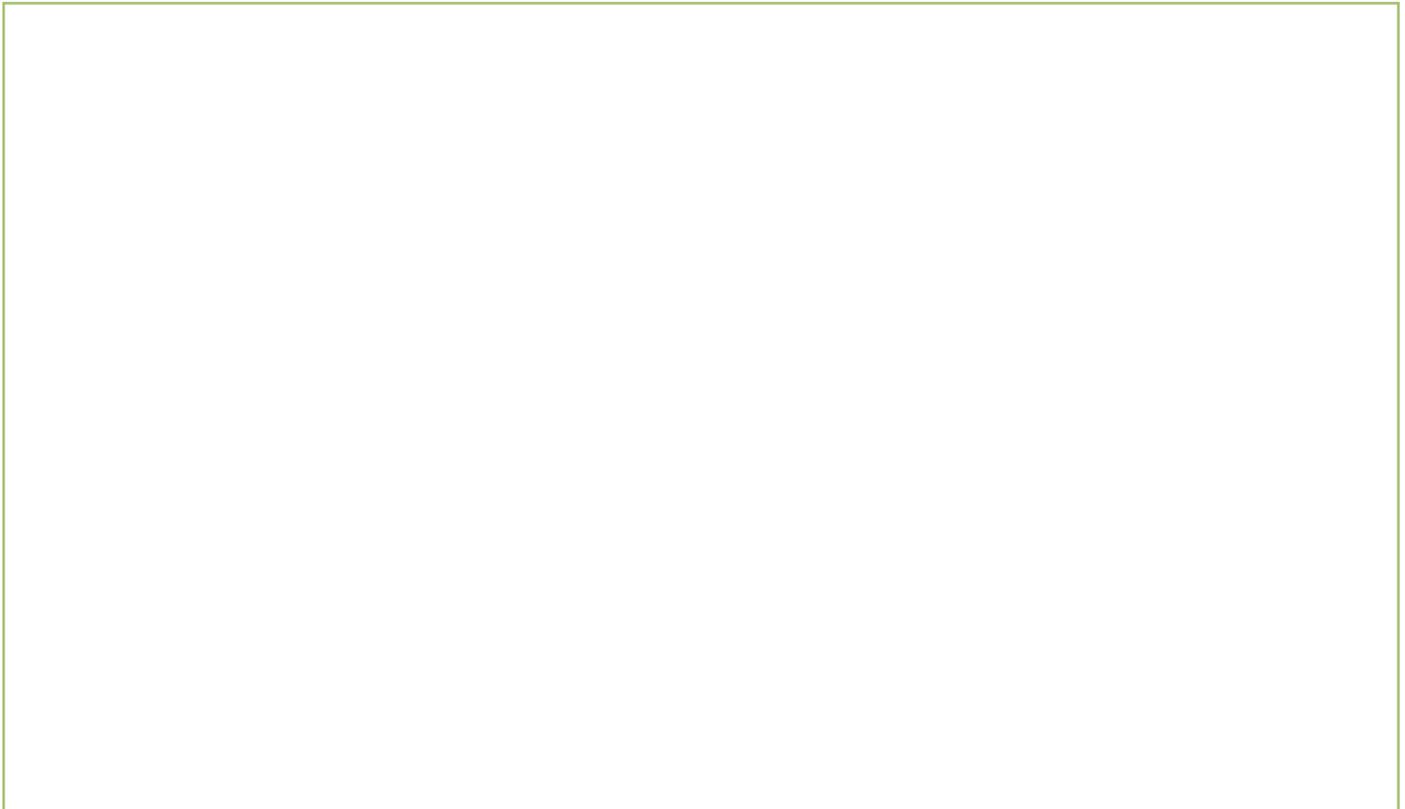


# Your Financial Picture

We all have a financial picture. They have not all been drawn yet, but they could be. A financial advisor friend recently described his picture as, “a few small trees with a valley of seedlings.”

Another friend says that hers was “ripe with potential.” My picture keeps changing. I have had desert-like months and I have had beautiful and lush months.

I want you to visualize and draw your Current Financial Picture below.



Next, let's move toward consistent cash flow- through which you will begin to experience Financial Joy.

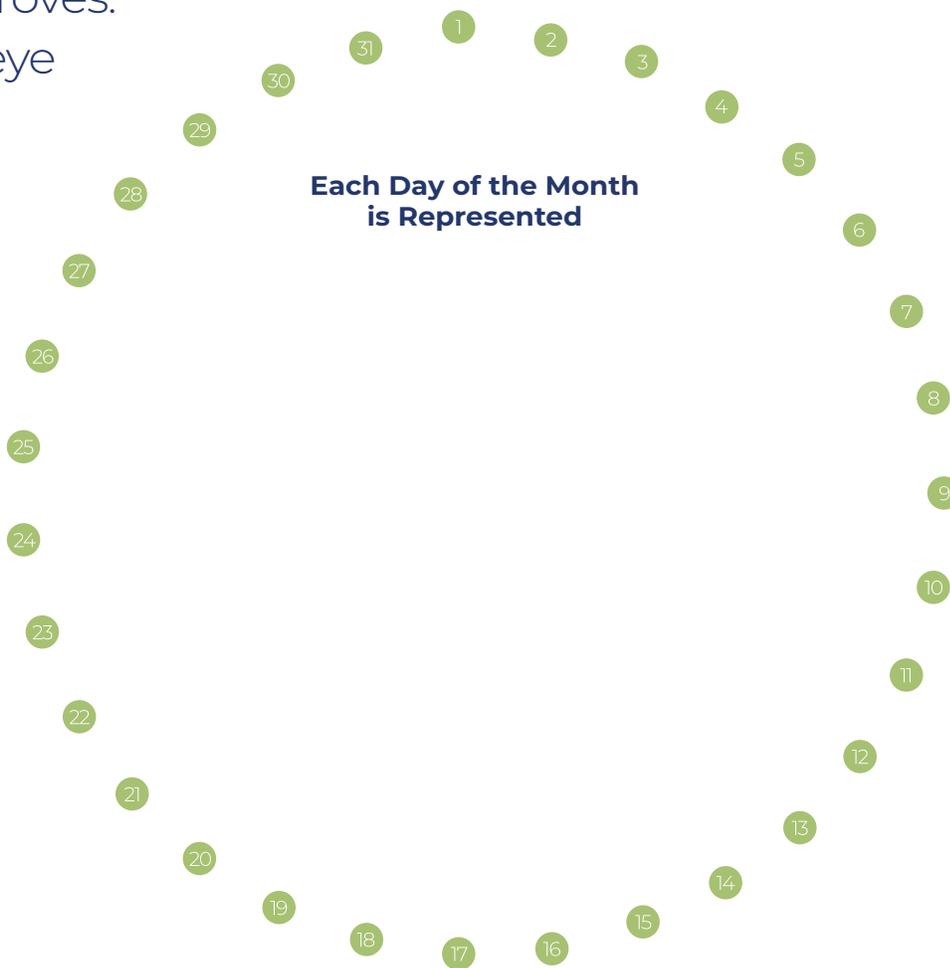
# Using the Cash Flow Circle

The Cash Flow Circle below allows you to see patterns and gaps in your spending and earning. Spreadsheets do not allow you to see this, whereas a daily effort to illustrate these financial details in a circular pattern allows you to visually better understand where your money is, and where it is going.

Appreciating each dollar we earn and spend brings awareness and positivity to your life. When we complain about our bills, we might be repelling new revenue or annoying those we care about. When we recognize expenses as a gift, our world improves.

By keeping a mindful eye on our cash flow, we can catch mistakes or problems sooner.

Look at your bank statement; draw the daily activity based on your legend that you will see on the next page.

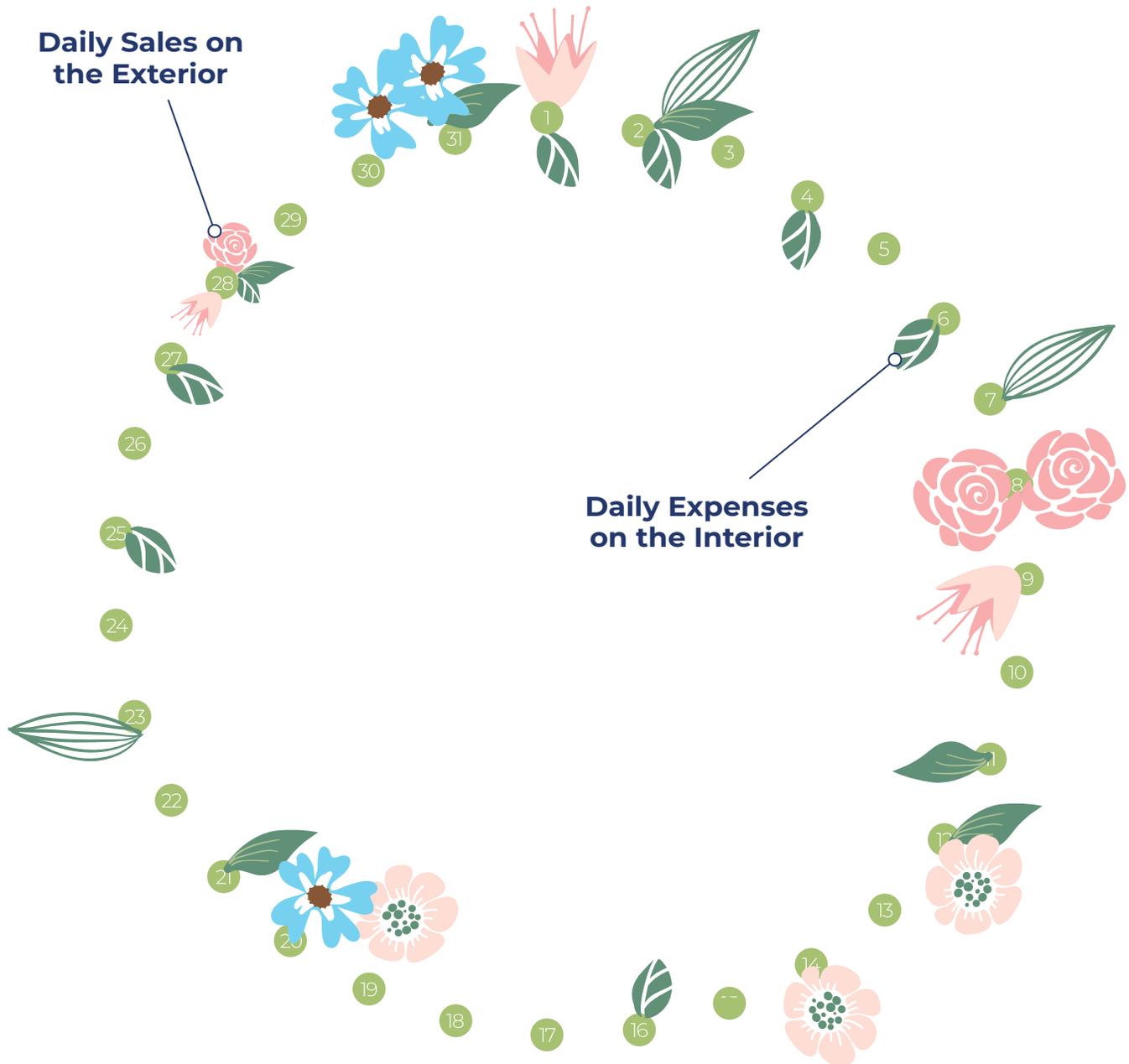


This is an example of a Legend. Create your own by assigning dollar-values to each leaf or flower based off of your average transaction sizes. You can create more leaves and petals as you see fit, but keep it simple and demonstrative for the exercise.

	\$2,000
	\$750
	\$400
	\$300
	\$200
	\$100
	\$60
	\$30

# Doodling Your Details

To visualize your own financial status using this legend, begin by placing the correct flower or petal icon based off of your daily sales and costs. Note that income is on the exterior and expenses are on the interior.



This is called your Cash Flow Circle, and represents what has already happened in a single-month cycle.



# Expenses vs. Earnings

Notice the days that you have lots of activity, and notice the blank areas. When we can appreciate the flow, the money in and the money out, good things begin to happen as we address the gaps.

Being bitter and angry does not serve us, being grateful and confident does.



# Cash Flow Circle - Case Study 1

If someone was driving for a local rideshare company and their goal was \$100 a day, this is what their month might look like. Remember, the outside shapes represent daily income, the inside shapes represent expenses.



# Cash Flow Circle - Case Study 2

For another month, If someone was driving with a larger goal in mind, they could conceivably end up with a Cash Flow Circle like this. Numbers are rounded up to show the patterns that begin to form based on their daily efforts.



# Cash Flow Circle - Case Study 3

A Real Estate Agent who's just closed three homes might have a Cash Flow Circle that looks like this at the end of the month. Petal sizes can vary based on transaction amounts. Pick your own colors and flower-types to make this fun!

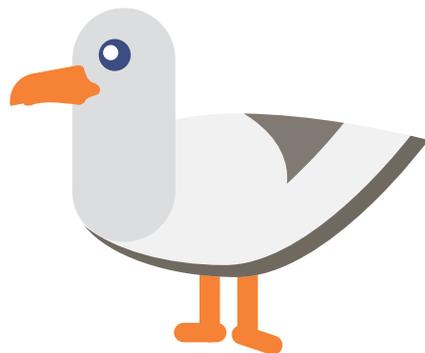


# Net Income is the Fruit

One of things we often overlook with our cash flow is what are the fruits of our labor. Your Profit and Loss report represents what you have left after your earnings and expenses are tallied. If you don't currently receive a P & L report each month, hire a bookkeeper or accountant.

Do you know what your net income was last month? What would you like it to be? Doodle your dream income.

When we talk about our Sales Pipeline and Sales Activity, we can improve this number. The joy comes when you become clear on how easy it can be to improve and shift this number.



*For example:* I learned that if I quoted \$30,000 in contracts, I could generate \$7,000 in sales.

The joy comes from clarity around how much to ask for.

**How much do you need to quote to earn your goal?**



# Taxes

Please consult with a tax expert to determine what percentage of income you will need to pay in taxes.

Sometimes we have weeds in our business, but it does not mean we can ignore them.

Depending on your type of business, you may need to pay monthly, quarterly or annually (especially if you resell products, meaning you need to track your excise taxes).

It is recommended to set aside the appropriate amount of taxes each month in a separate account and either pay in advance on a set schedule, or be ready to pay at the end of each fiscal year.

Make this an interior leaf or flower in your Cash Flow Circle.

Now, we will discuss how to generate more revenue so we can easily meet all of our financial commitments.

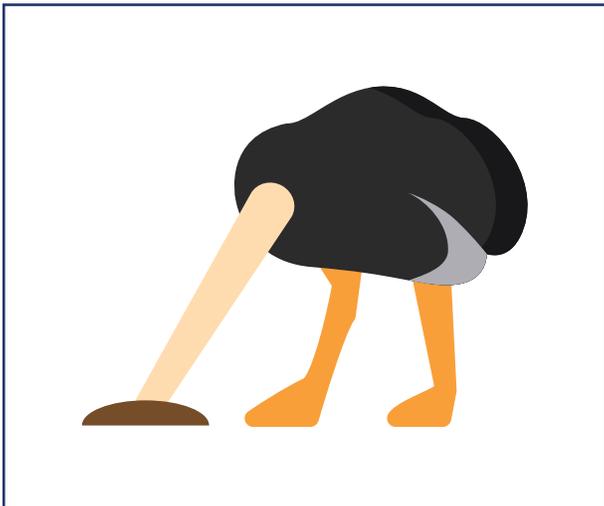
# Types of Sales Speeds



## Snail

The snail is slow, steady and often a little slimy reflecting their unhurried pace. The snails slow speed in getting back to others is often annoying.

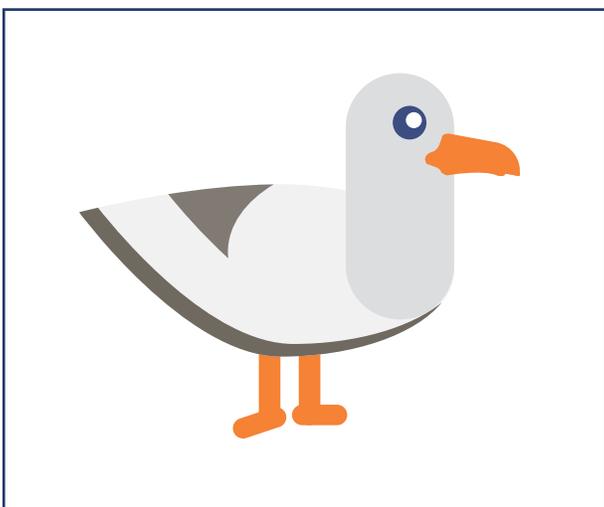
*Example: under-producing*



## Ostrich

The ostrich is bold and strong, but often distracted by something. When overwhelmed, they have a tendency to put their head in the sand.

*Example: unaware and missing opportunities*



## Seagull

The seagull is positioned confidently in the marketplace, they ASK and take ownership, and are often heard saying "Mine. Mine. Mine."

*Example: good at producing quickly and consistently*



# \$40K in One Month

One of my clients taught me the value of momentum in marketing.

She was a life coach who helps people with romance and family challenges.

She made \$40K in a month and it blew my mind. I thought it took a year to make \$40K! She was financially focused.

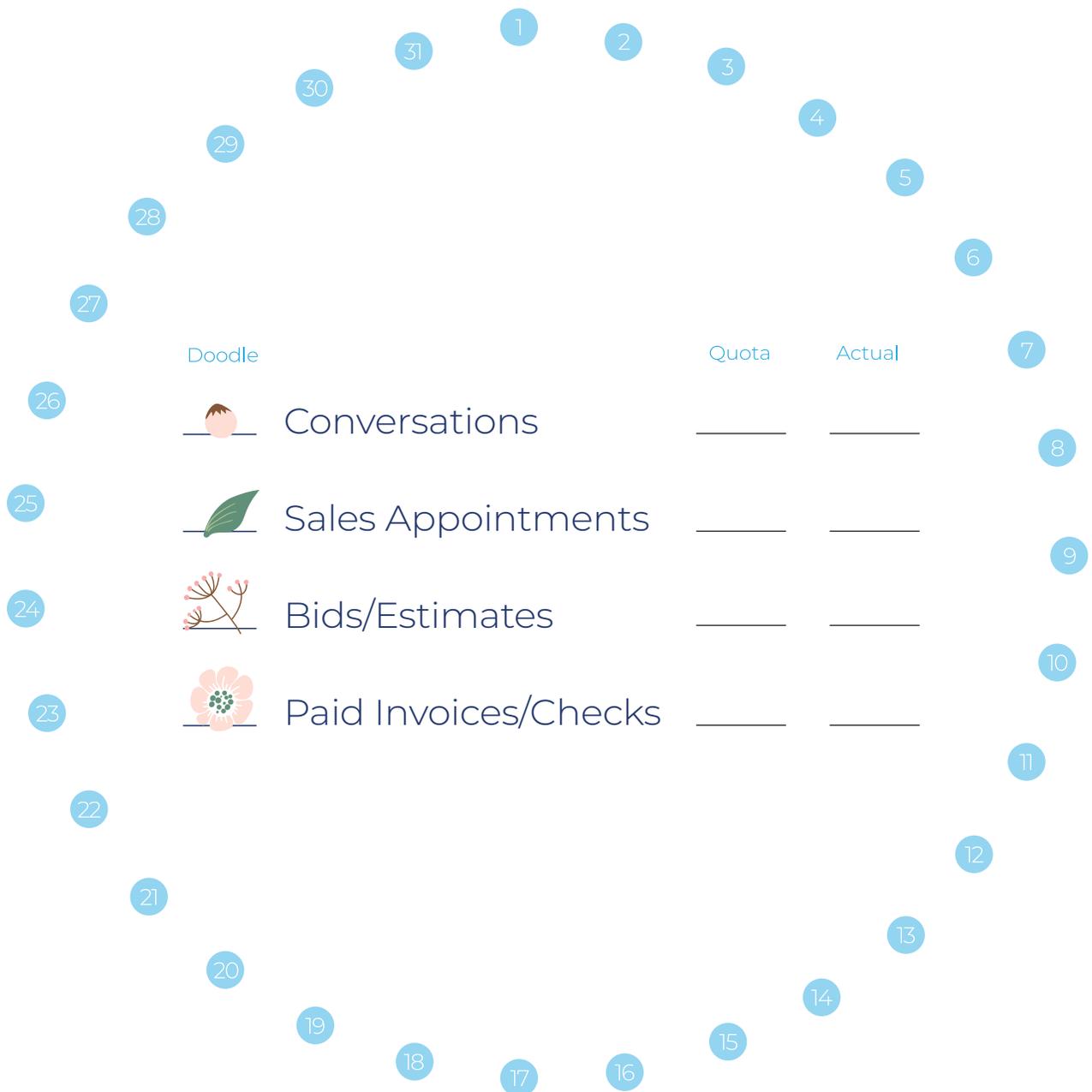
I knew some people were making \$60K or \$100K, but I thought it takes a long time to make money.

How quickly would you like to generate \$40K?

What activities will get you there?

# Your Cash Creator

This visual model uses the same circle, but is tracking “the asks.” When we shift our focus to sales and have a track to run on, we can create cash every day we choose to. If you’re not actually asking for the sale, then the, “Mine! Mine! Mine!” aspect of the seagull isn’t being harnessed. The Cash Creator measures specific sales activities as it relates to time. Use your own vernacular that best suits your business.



# Clarity in Quoting

The “ask” comes in many forms: quotes, estimates, proposals, bids, order forms, buy buttons, pitches, and even order forms. Be crystal clear on what you need to do to prompt a sales transaction.

Do you know how much money you need to “QUOTE” someone each month to earn your ideal income? It’s essential that you know this amount.

The Cash Creator is teaching entrepreneurs the necessary monthly habits to generate income. If you don’t have enough conversations, sales appointments, send out enough bids, you won’t be able to see the financial return. If you create a numbers-based quota, then track the actual results and don’t achieve it, you’ll quickly see the gaps in the Cash Creator.

This is designed for anyone who wants to learn how to create income. Tracking your sales activities shows powerful patterns. If you don’t plant enough seeds or nurture them, getting to harvest will be a challenge.

**Determine the number of these activities you need per month to hit your financial goals.**





My sister is a flower farmer so that is partly where the flower inspiration is coming from.

Sales people share similar patterns that farmers have. Whether natural elements or an individual, both can destroy the fruits of their labor. Good things take time and we can't force a blossom. Sales can be an invitation to collaborate, just as planting seeds is an invitation to produce beauty.

When sketching your flowers, do not worry if you can not draw or you think it is ugly; do your best and focus on the patterns.





# The Sales Pipeline

Earlier I mentioned that I was tracking everything, and I thought that going to networking meetings and attending other business activities would equal sales. **Nope.**

**Socializing is not sales.** Turn your sales pipeline from confusion to clarity by making every connection count.

I had not planted any real seeds. I had spoken with a lot of people, but had not specifically requested that they take any action with my business. These are not the same thing!

You can not have petals without seeds.

Your call to action waters the seeds.

*You do not get money if you do not ask for it.*





# Track How Much You Ask For

The good news is that by tracking only a few months, I had enough of a picture where I could make the connections in my brain. For example, that next month I ran sales calls and actually asked people to buy from me to the tune of \$30,000 in estimates.

When doodling that month, I saw that my financial picture was becoming very green and colorful! It looked like a wreath.

It was that same month that I sat down with Katie Clary (check out her Instagram [@ClarySageStudio](#)) and begin to appreciate all the types of wreaths and beautiful patterns.

**That turned into \$7000 the next month. A very beautiful picture!!!**

I was so happy. It all made sense. If you do not track the data to find your own patterns, you may never fully understand your financial picture. Clarity creates confidence and arms you with the ability to improve it.



## Look for Patterns

I was beaming and excited because I had figured out how to achieve Financial Joy through a beautiful representation of money instead of stagnant spreadsheets. Now it is your turn. Your insights might be totally different. I've made the entire financial experience a kinesthetic one, including making rejection pretty.

Even those proposals that don't flower still makes my wreath full and allows me to appreciate my hustle and effort.

All I know for sure is there are patterns. Spreadsheets stink at honoring our creativity. It is not like they whisper, "Sell more, you snail. You are about to be in a pickle."

For me the floral circle visualization worked. I had to doodle the data and find my own patterns. You don't have to be a spreadsheet hater in order to find valuable connections in beautiful patterns generated by your metrics.

# Daily Income Goal

Do you currently set an income goal?

Do you know the most you have ever made in a single day, week, or month?

It is pretty wild when you double your days' earnings based off a new marketing tactic or grow your sales five times in a month.

Appreciate your current pace, and be aware of how you could increase or decrease it to hit your goals.

Snails CAN morph into Seagulls...





# Daily Impact Goal

Do you currently set goals for the amount of people you can add value to? Sometimes we serve five people at a time. Sometimes you are on stage and you help forty. If you are running Facebook ads, you could be reaching millions at a time.

If you are like me, and you really want to help more people you should track it.

Do you help ten people each day? One hundred? Ten thousand? How many people do you want to help?

One of the things I know about money is it follows value. When we provide true value, we will reap the rewards.

How many people do you want to bring value to?

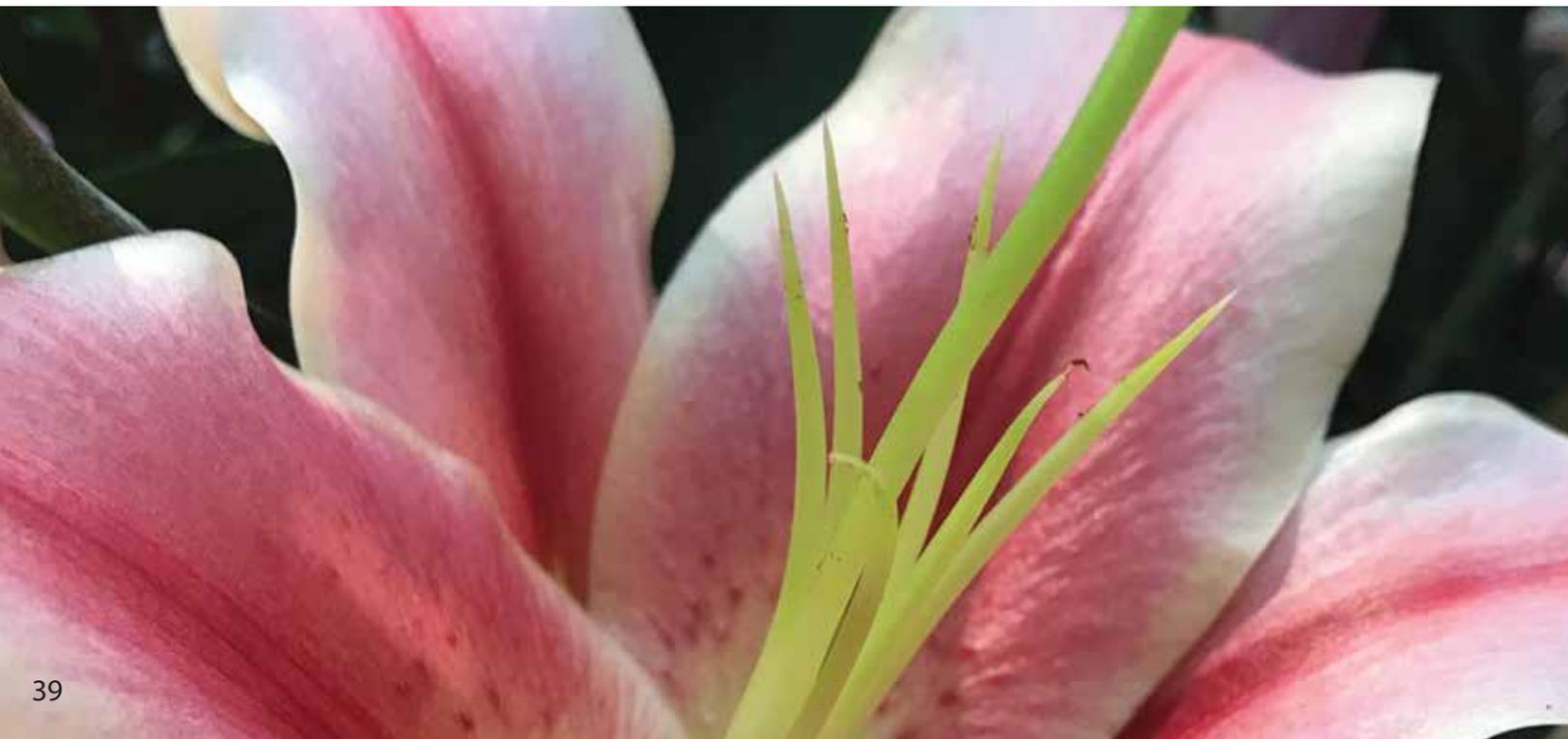
# Generosity Log

A lot of people claim that they want to help people. I would encourage you to track your generosity. You can make a list, put it on notecards, or leverage a fancy tool online like Airtable.

I first heard this phrase from a Thrivent Financial representative at a local networking event. This woman said something that floored me:

**“All of their team members tracked their generosity and actually had to report on it...”**

Fascinating! Imagine seeing your generosity grow from small amounts to a larger amount over time! Are you willing to become a better salesperson so you can be more generous?



# Financial Safekeeping

When we have a savings plan, we may have two, five or more "hanging baskets" as a part of our financial picture.

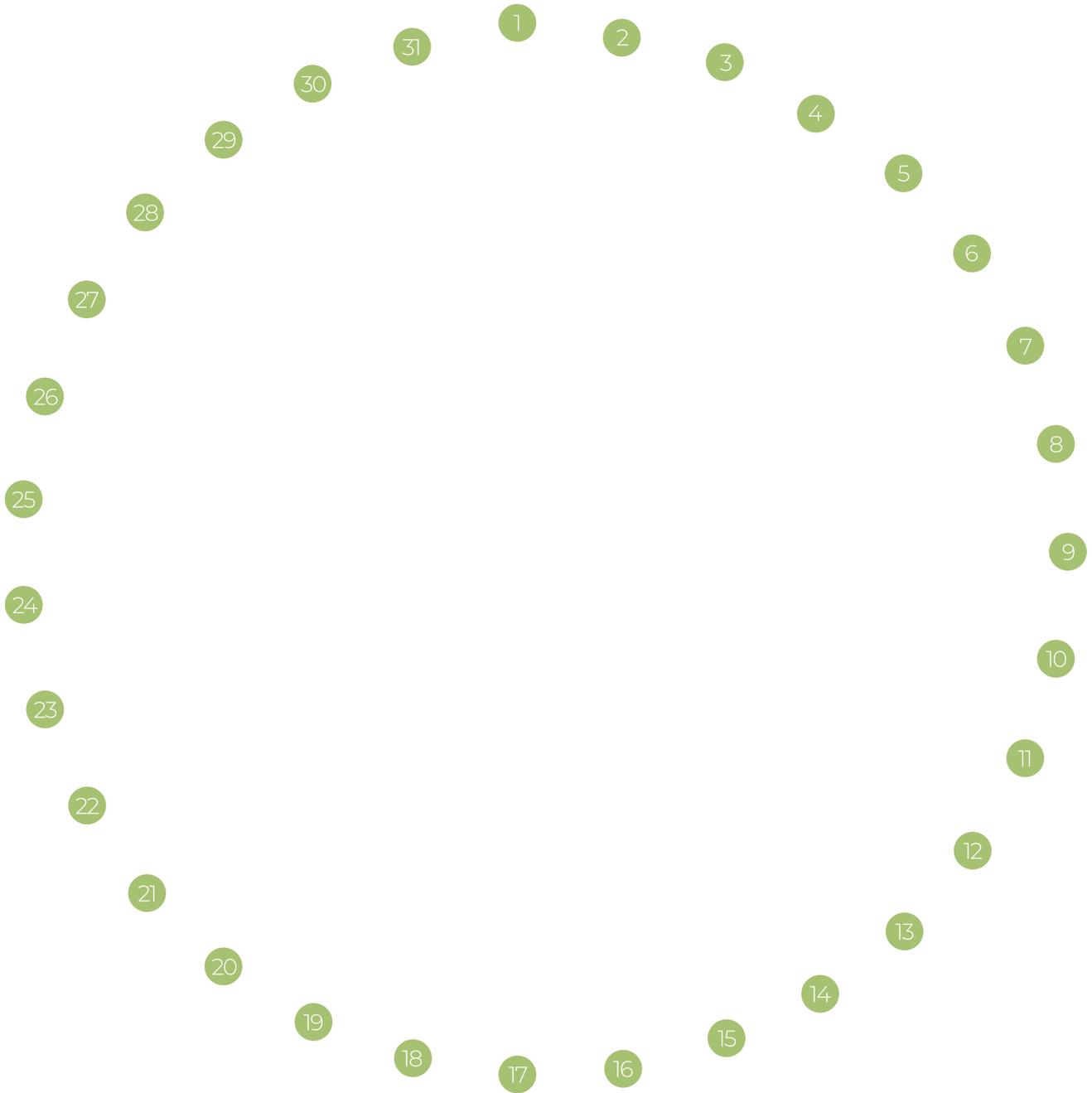
The Cash Flow Circle and the Cash Creator simply map your month-to-month financial picture. My stepmom explained it to me as a vegetable garden! Financial pictures are multi-faceted. One client described her situation as three hanging baskets. Her annuity, her business, and a rental property that was positively flowing with cash.



What do your hanging baskets look like? What would you like them to look like? Are they full of beautiful flowers and positive cash flow or are they full of weeds and need some attention?

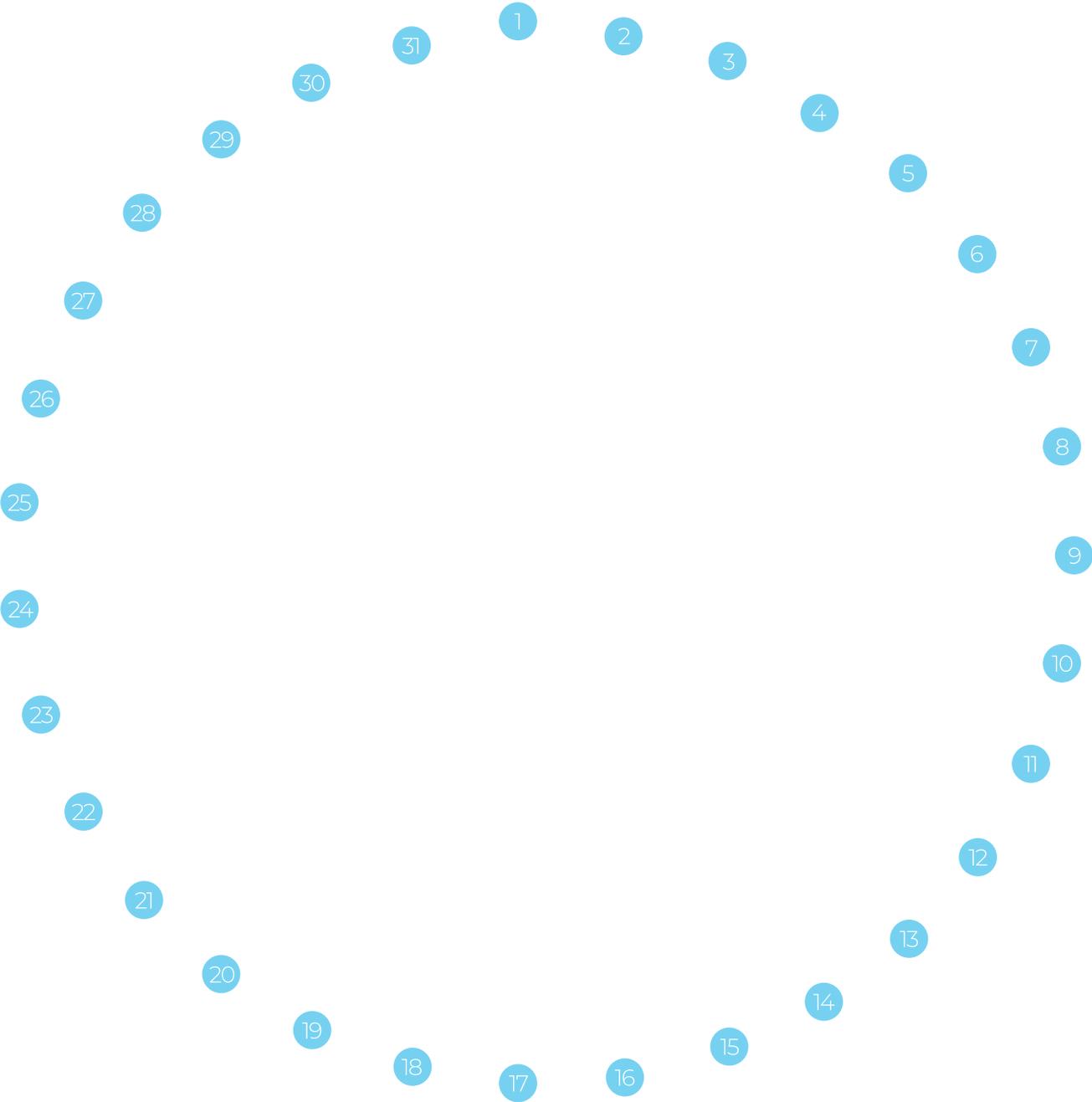
The following pages are for you to doodle your expenses and earnings on the Cash Flow Circles and notice your Sales Activities with the blue Cash Creator.

# Cash Flow Circle: January



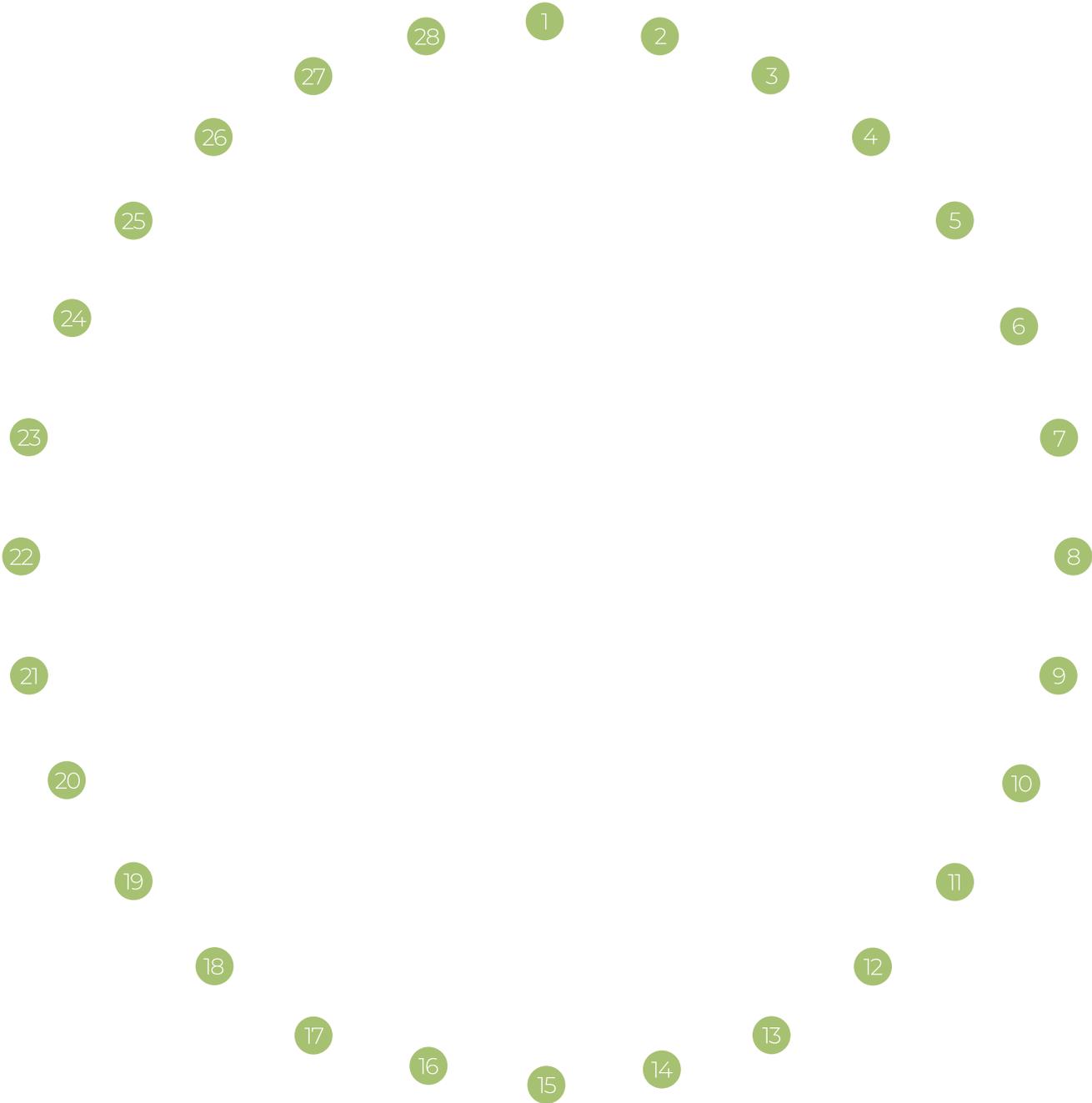
\$		\$		\$	
\$		\$		\$	

# Cash Creator: January



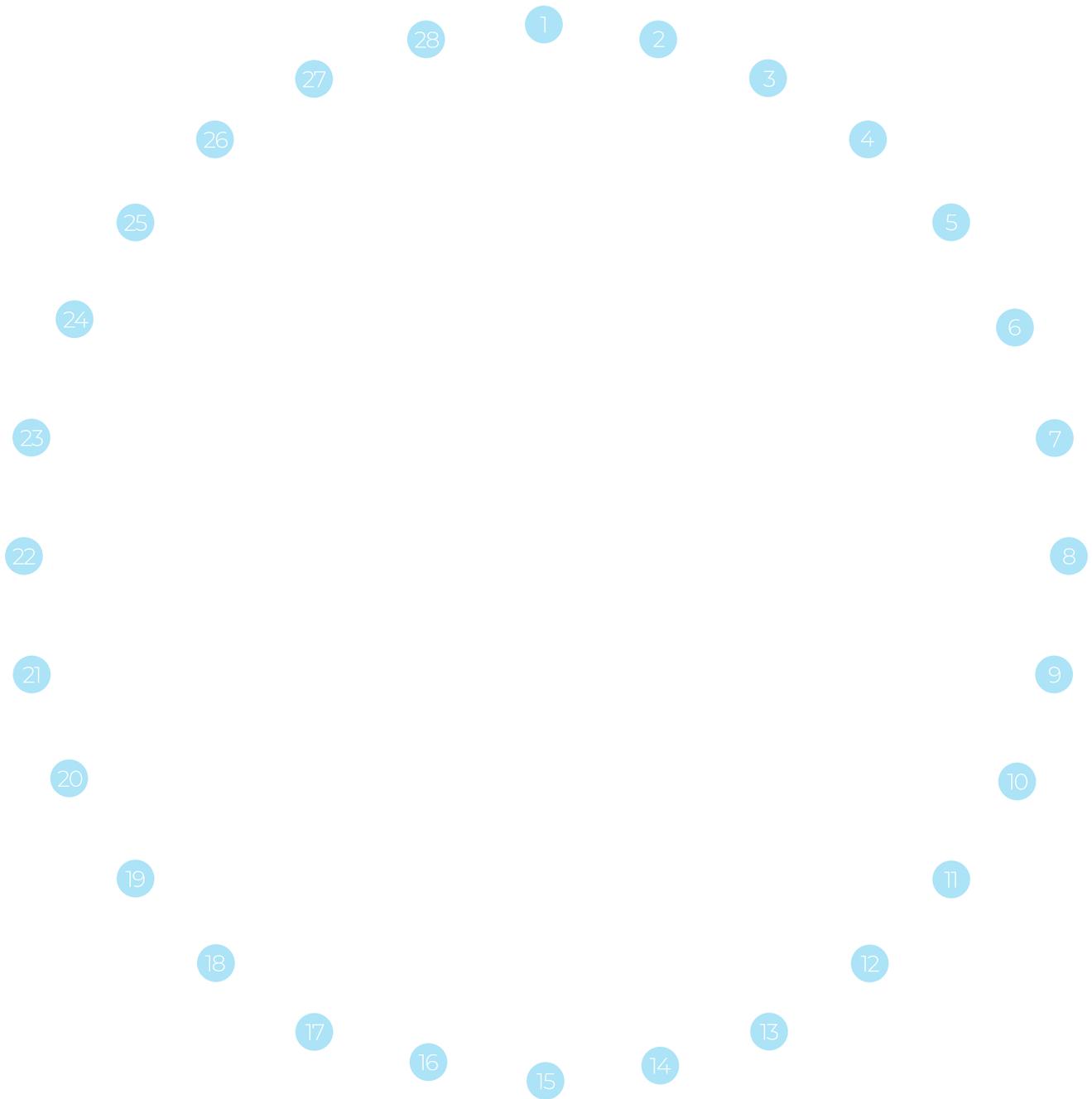
**Conversations** \_\_\_\_\_ **Bids/Estimates** \_\_\_\_\_  
**Sales Appointments** \_\_\_\_\_ **Paid Invoices/Checks** \_\_\_\_\_

# Cash Flow Circle: February



\$	_____	\$	_____	\$	_____
\$	_____	\$	_____	\$	_____

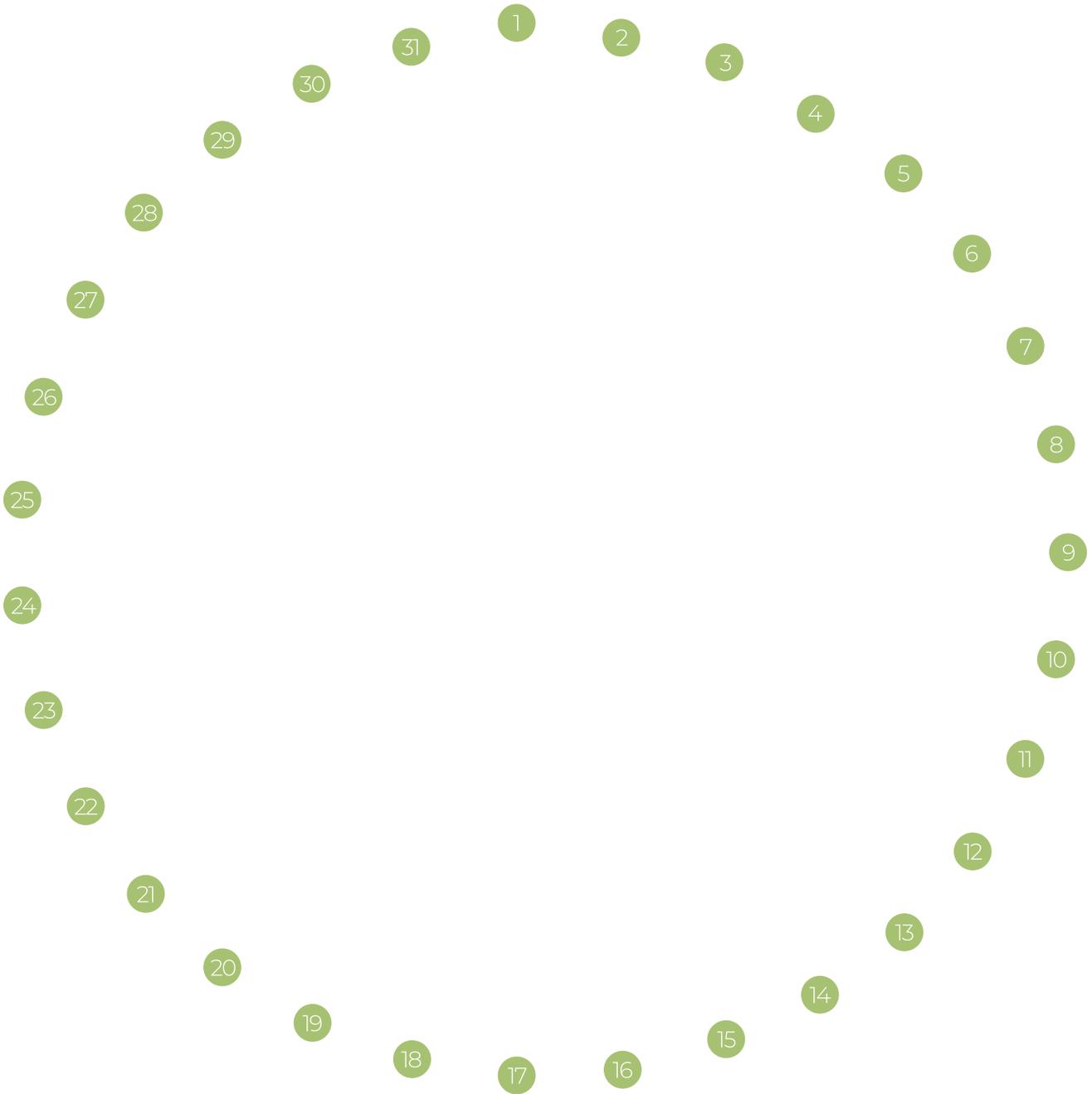
# Cash Creator: February



**Conversations** \_\_\_\_\_ **Bids/Estimates** \_\_\_\_\_  
**Sales Appointments** \_\_\_\_\_ **Paid Invoices/Checks** \_\_\_\_\_

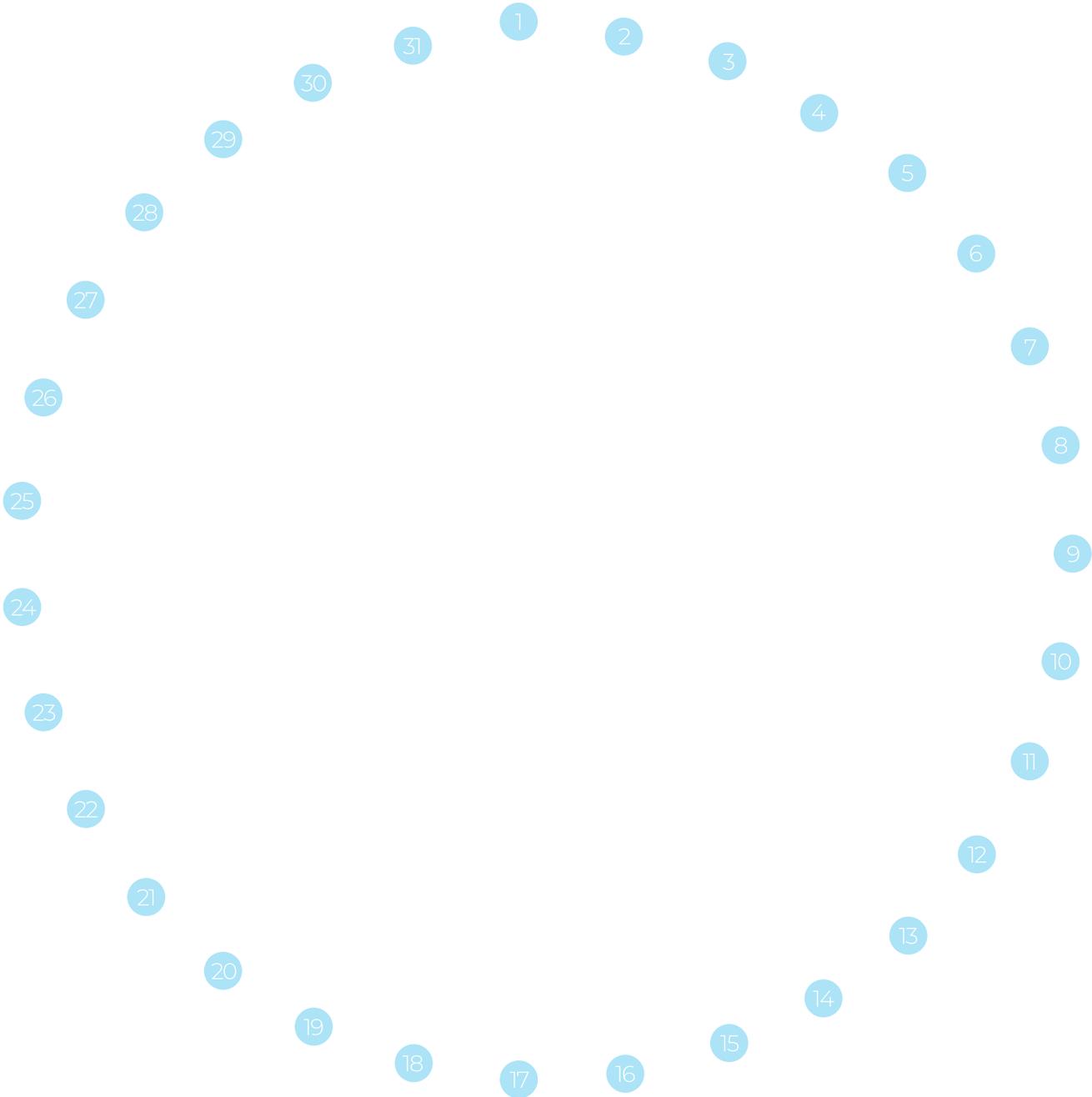
**#FinancialJoy**

# Cash Flow Circle: March



\$	_____	\$	_____	\$	_____
\$	_____	\$	_____	\$	_____

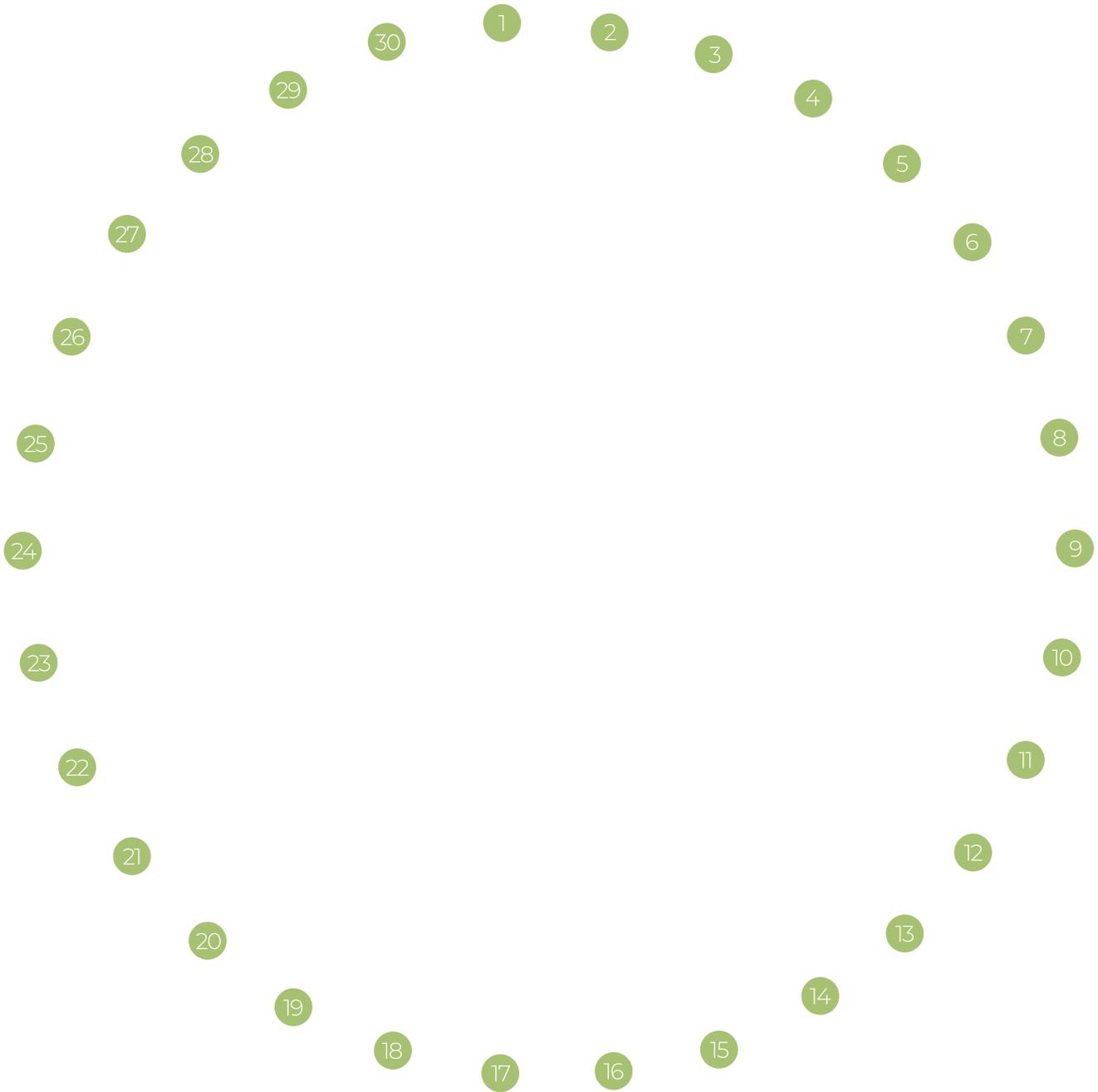
# Cash Creator: March



**Conversations** \_\_\_\_\_ **Bids/Estimates** \_\_\_\_\_  
**Sales Appointments** \_\_\_\_\_ **Paid Invoices/Checks** \_\_\_\_\_

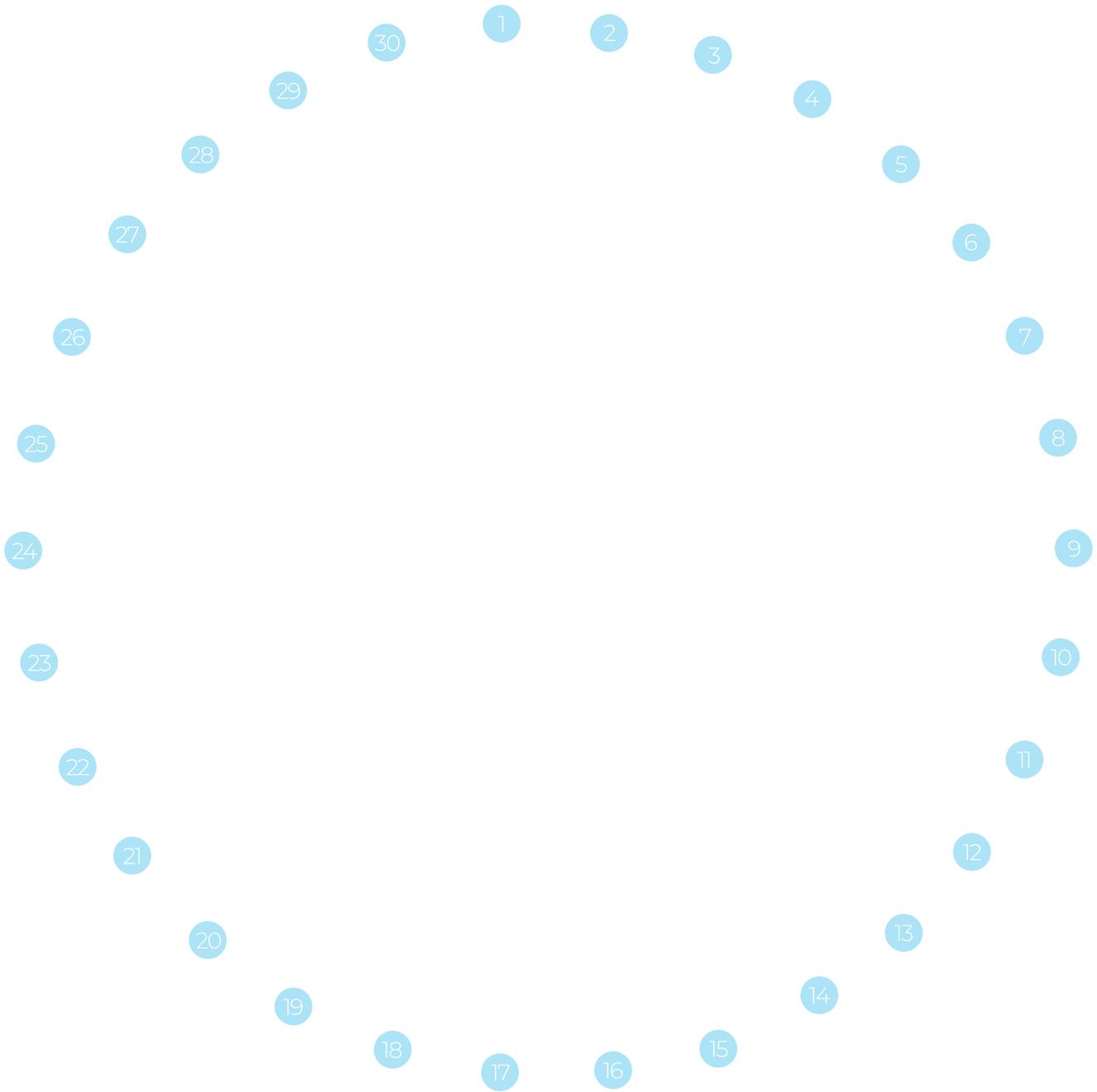
#FinancialJoy

# Cash Flow Circle: April



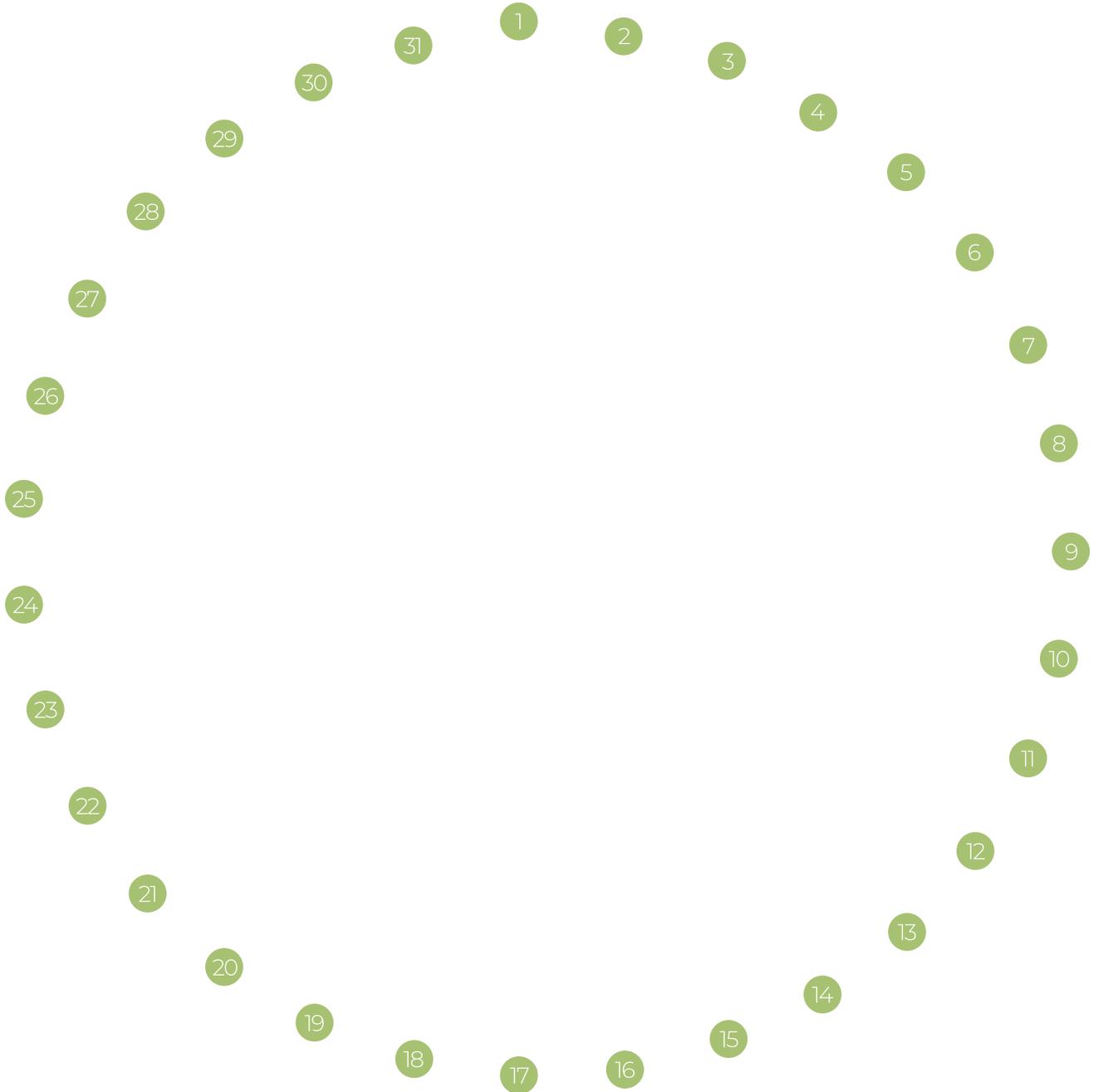
\$	_____	\$	_____	\$	_____
\$	_____	\$	_____	\$	_____

# Cash Creator: April



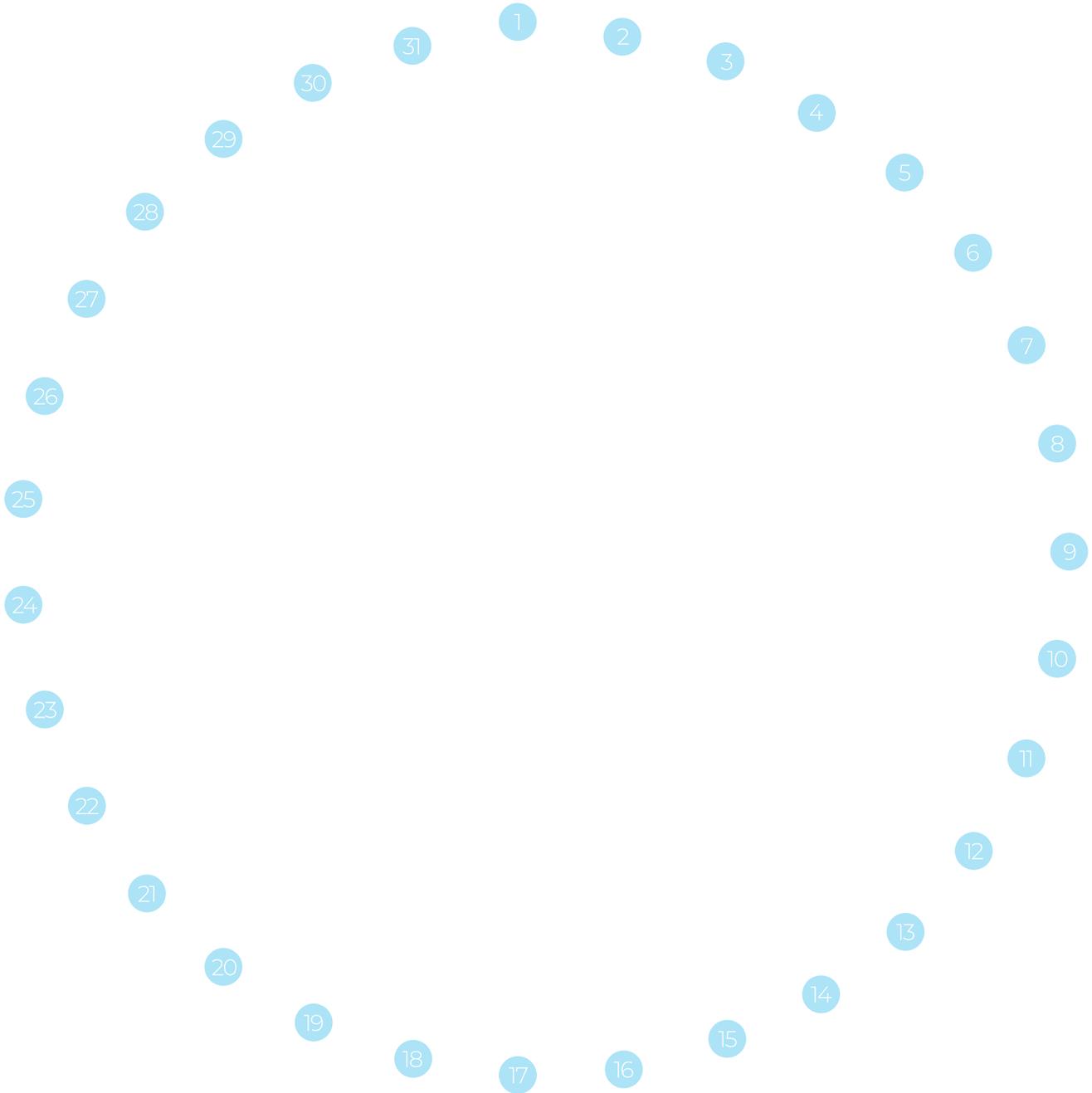
**Conversations** \_\_\_\_\_ **Bids/Estimates** \_\_\_\_\_  
**Sales Appointments** \_\_\_\_\_ **Paid Invoices/Checks** \_\_\_\_\_

# Cash Flow Circle: May



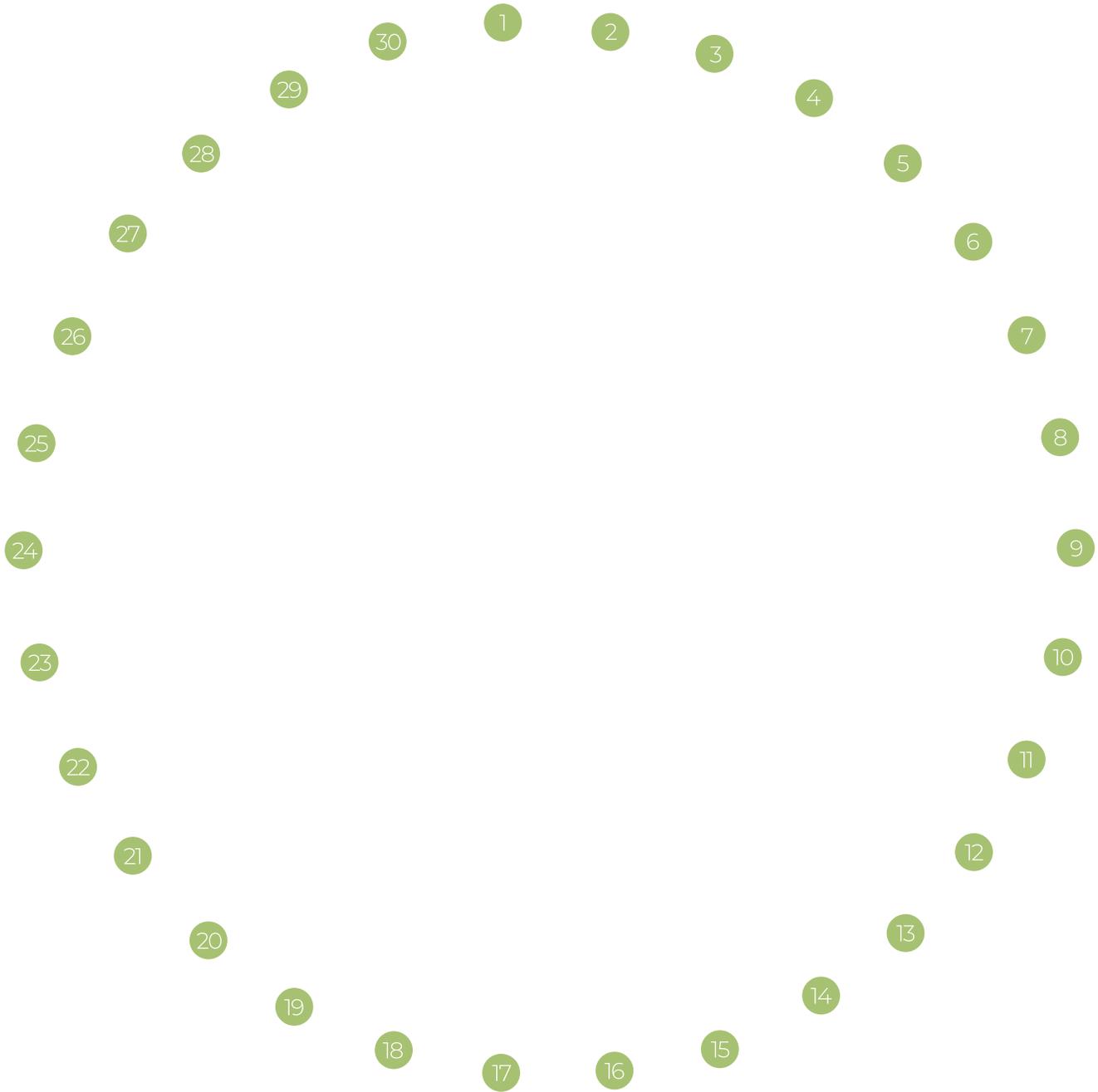
\$	_____	\$	_____	\$	_____
\$	_____	\$	_____	\$	_____

# Cash Creator: May



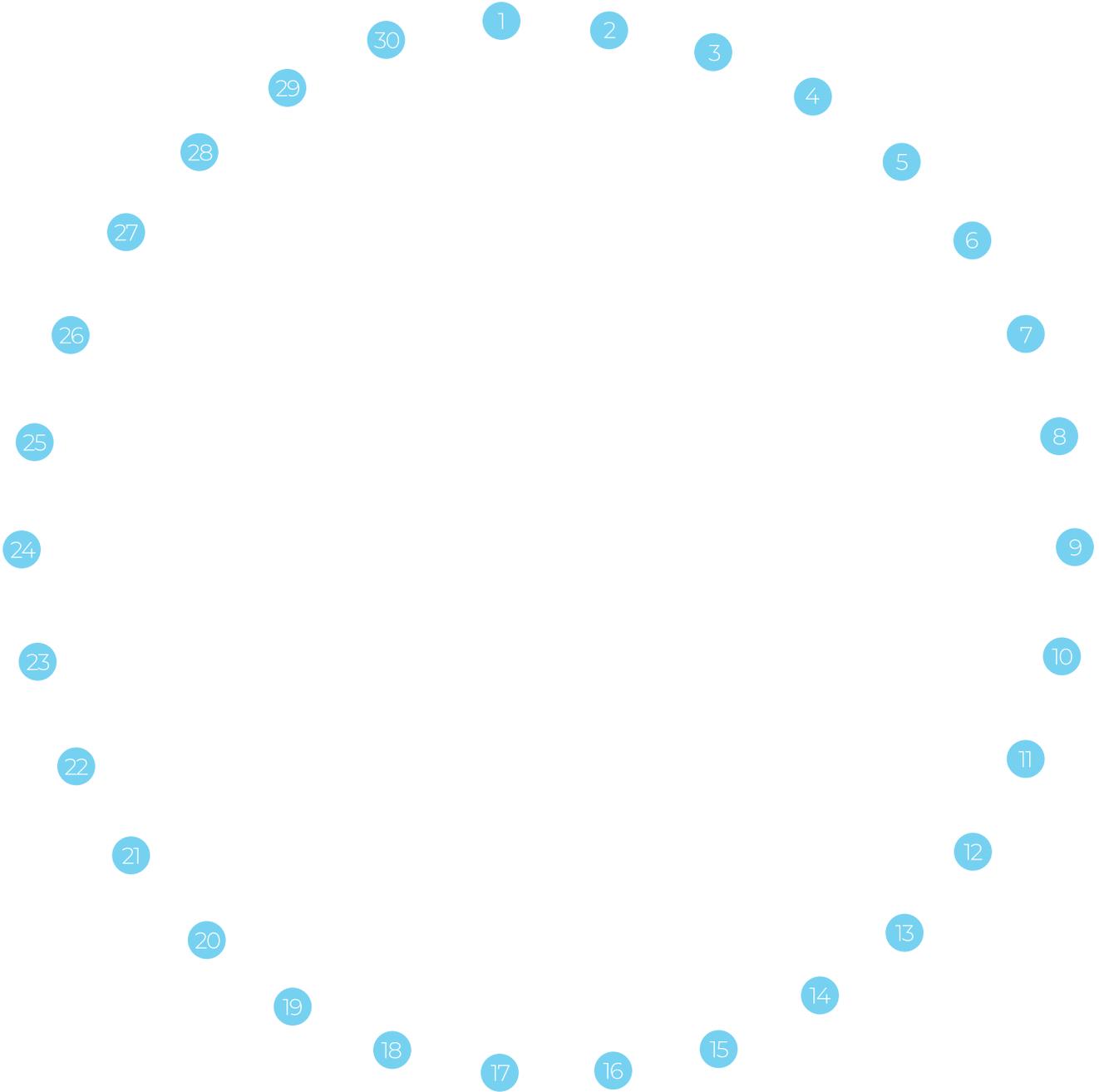
**Conversations** \_\_\_\_\_ **Bids/Estimates** \_\_\_\_\_  
**Sales Appointments** \_\_\_\_\_ **Paid Invoices/Checks** \_\_\_\_\_

# Cash Flow Circle: June



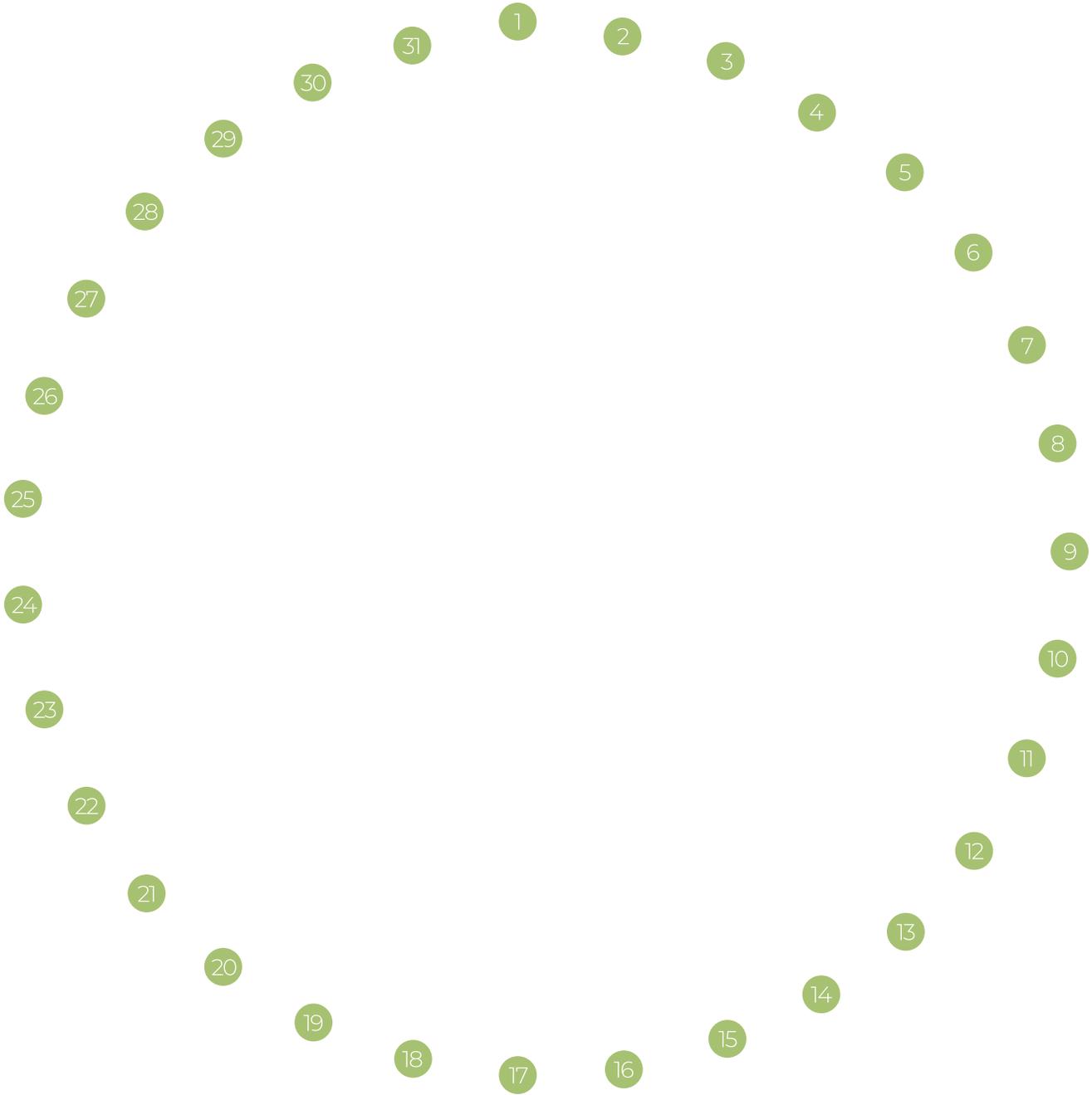
\$	_____	\$	_____	\$	_____
\$	_____	\$	_____	\$	_____

# Cash Creator: June



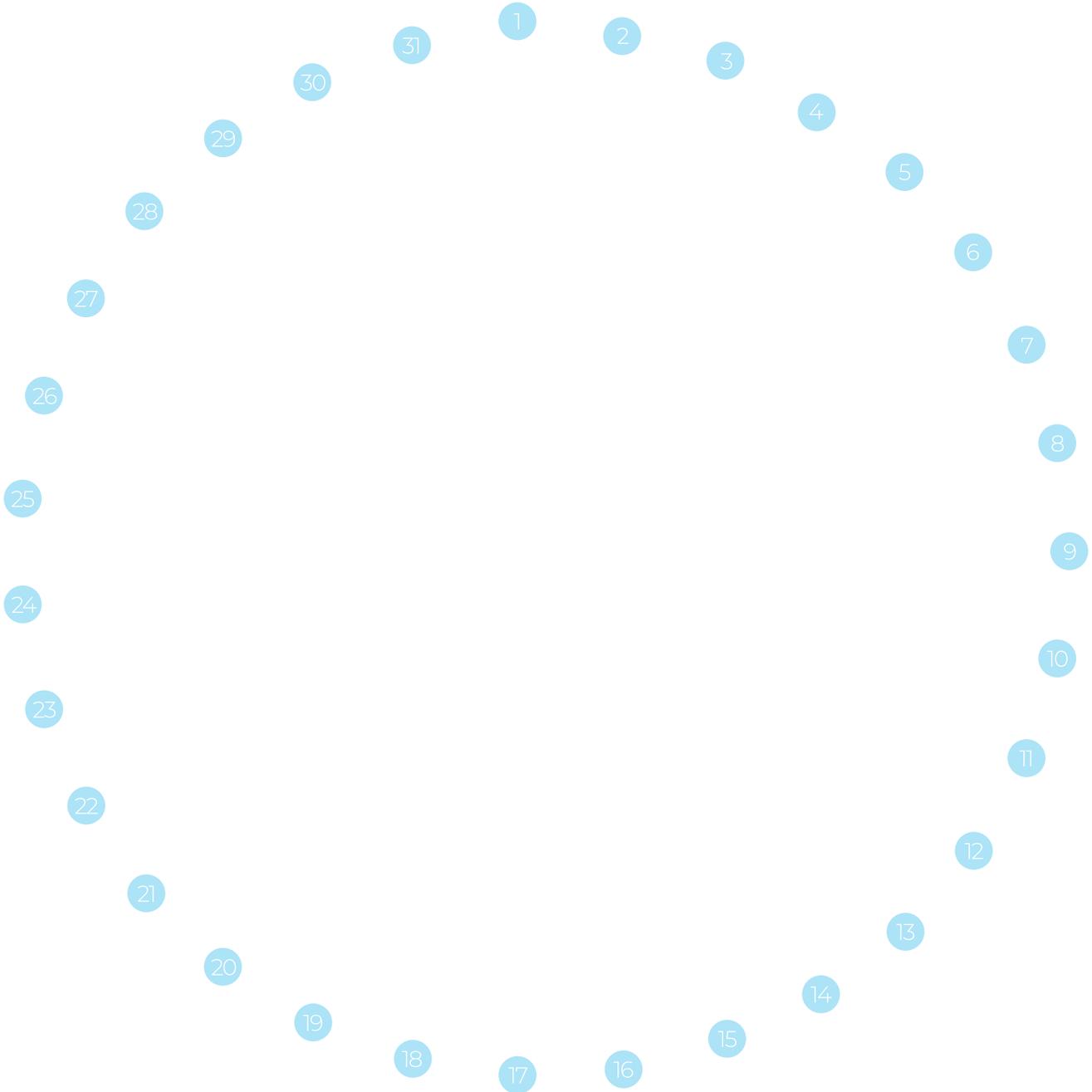
Conversations \_\_\_\_\_ Bids/Estimates \_\_\_\_\_  
Sales Appointments \_\_\_\_\_ Paid Invoices/Checks \_\_\_\_\_

# Cash Flow Circle: July



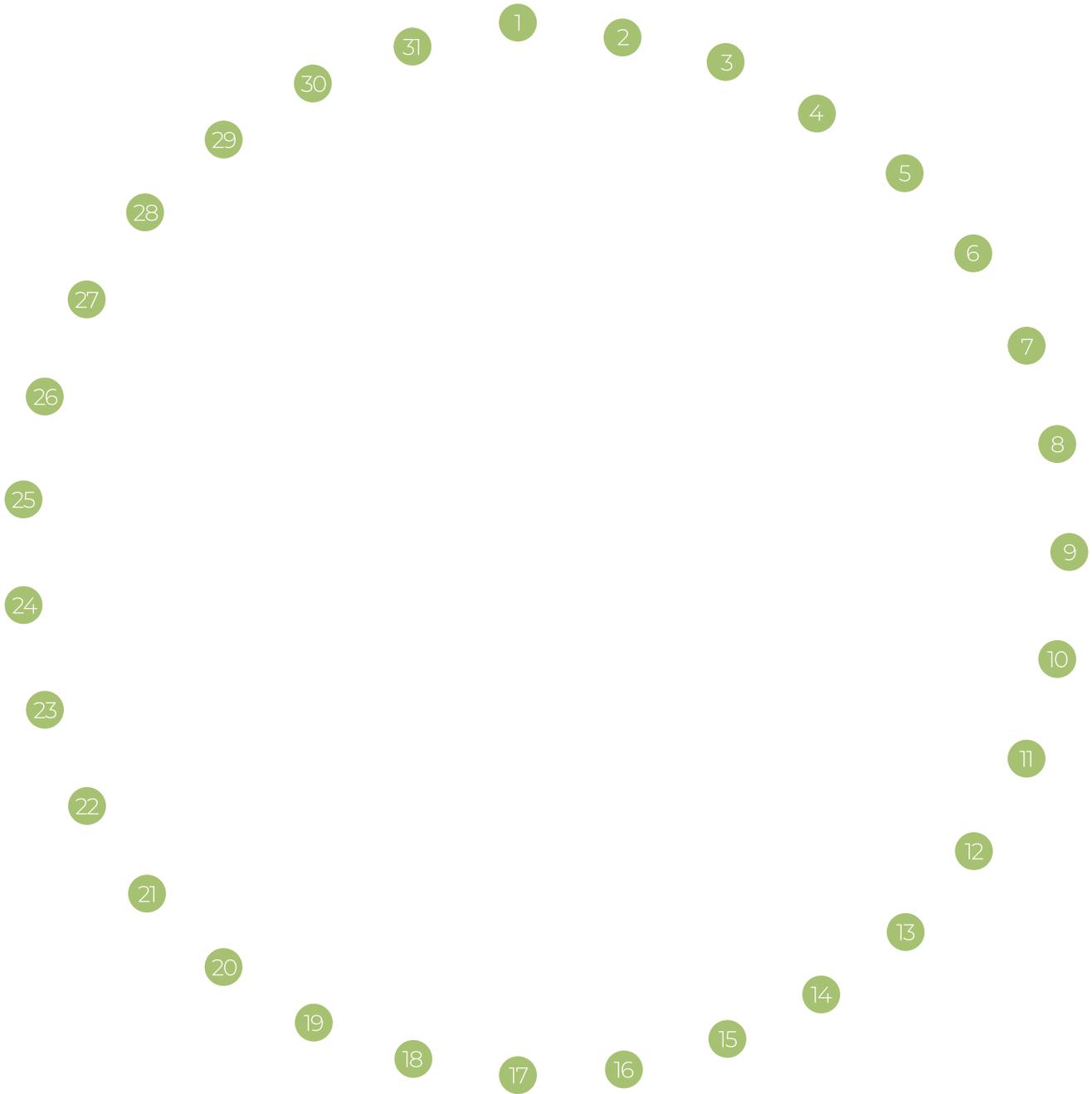
\$	_____	\$	_____	\$	_____
\$	_____	\$	_____	\$	_____

# Cash Creator: July



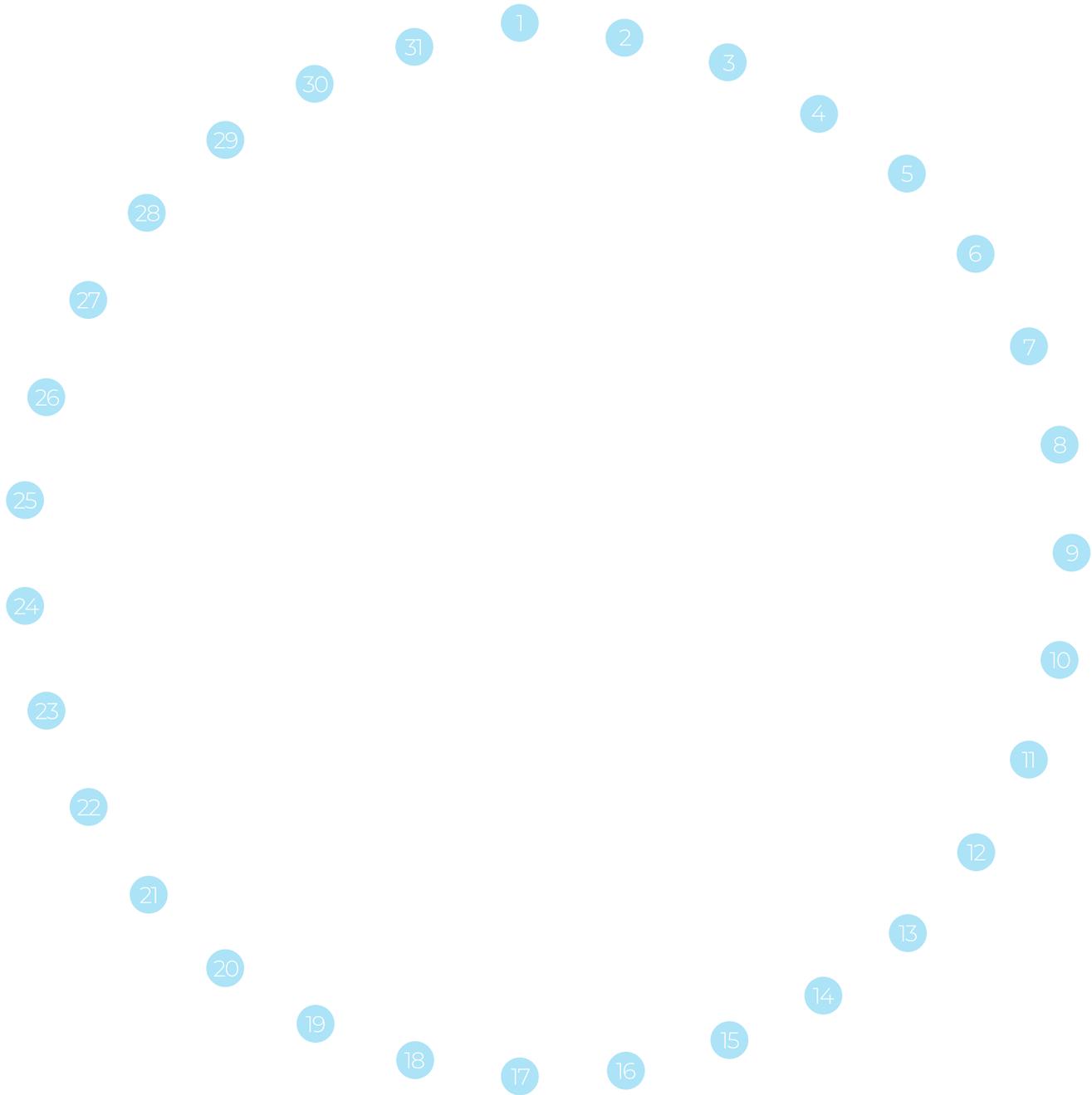
Conversations \_\_\_\_\_ Bids/Estimates \_\_\_\_\_  
Sales Appointments \_\_\_\_\_ Paid Invoices/Checks \_\_\_\_\_

# Cash Flow Circle: August



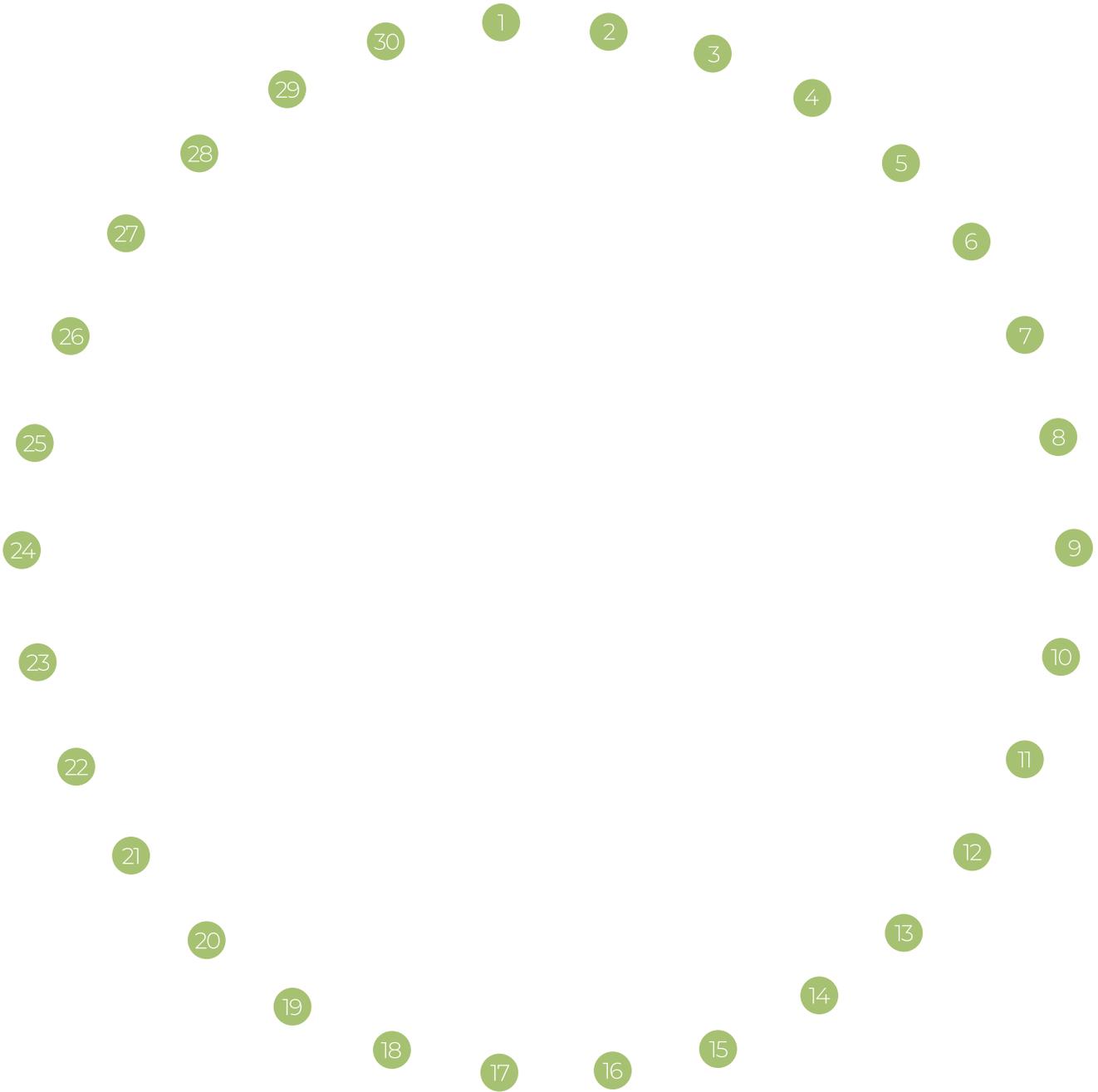
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\$	_____	\$	_____	\$	_____

# Cash Creator: August



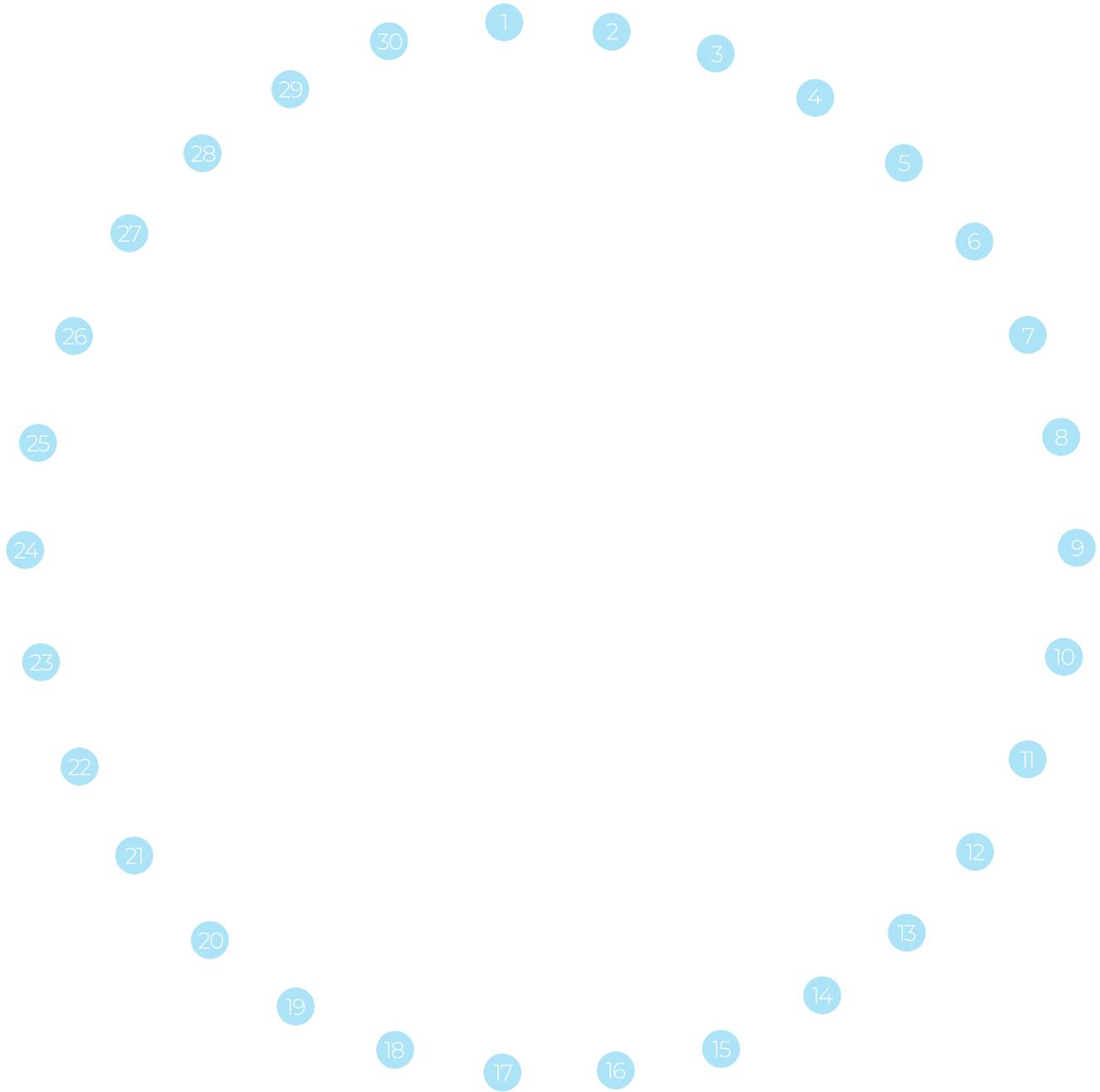
Conversations \_\_\_\_\_ Bids/Estimates \_\_\_\_\_  
Sales Appointments \_\_\_\_\_ Paid Invoices/Checks \_\_\_\_\_

# Cash Flow Circle: September



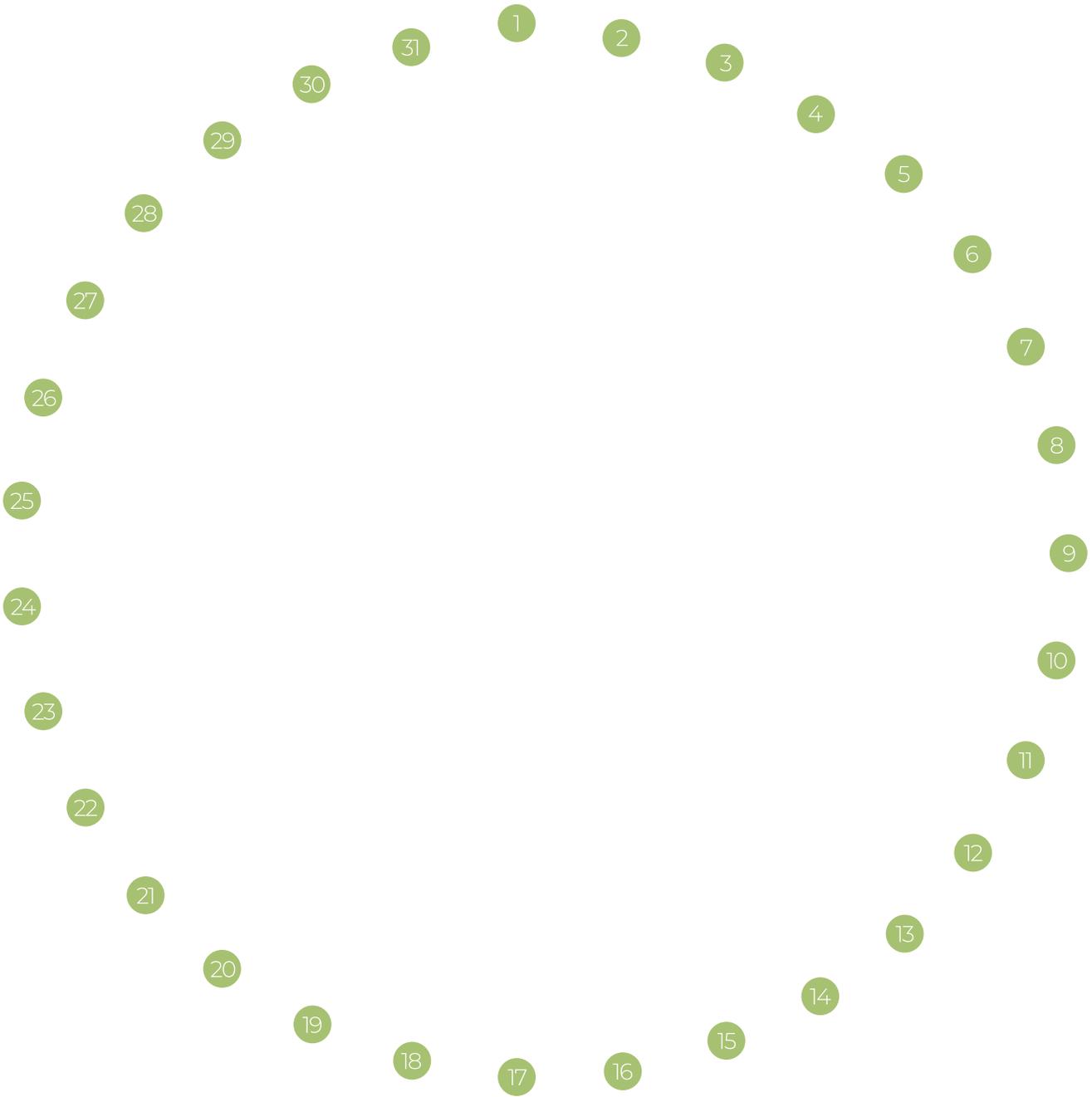
\$	_____	\$	_____	\$	_____
\$	_____	\$	_____	\$	_____

# Cash Creator: September



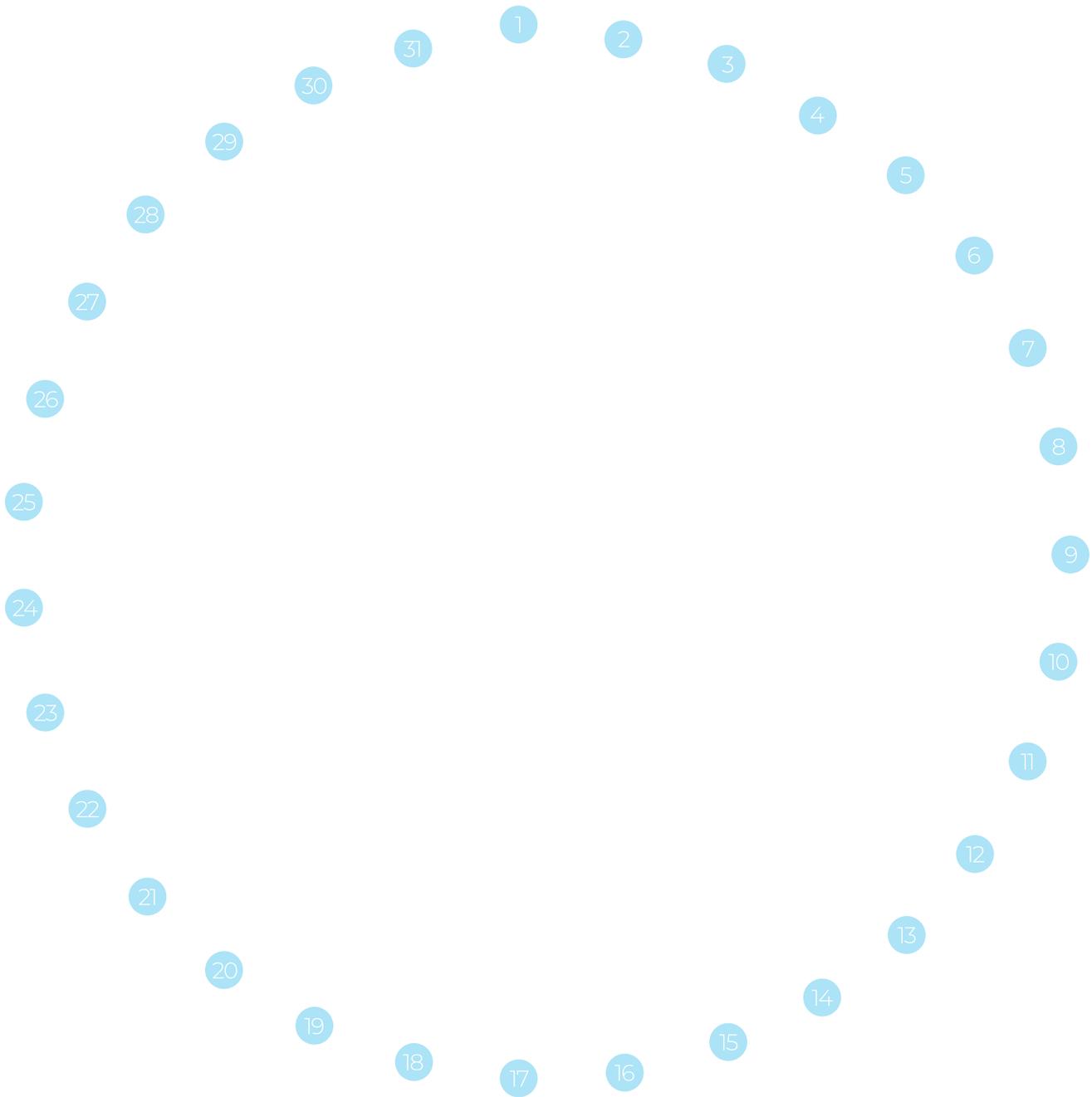
Conversations \_\_\_\_\_ Bids/Estimates \_\_\_\_\_  
Sales Appointments \_\_\_\_\_ Paid Invoices/Checks \_\_\_\_\_

# Cash Flow Circle: October



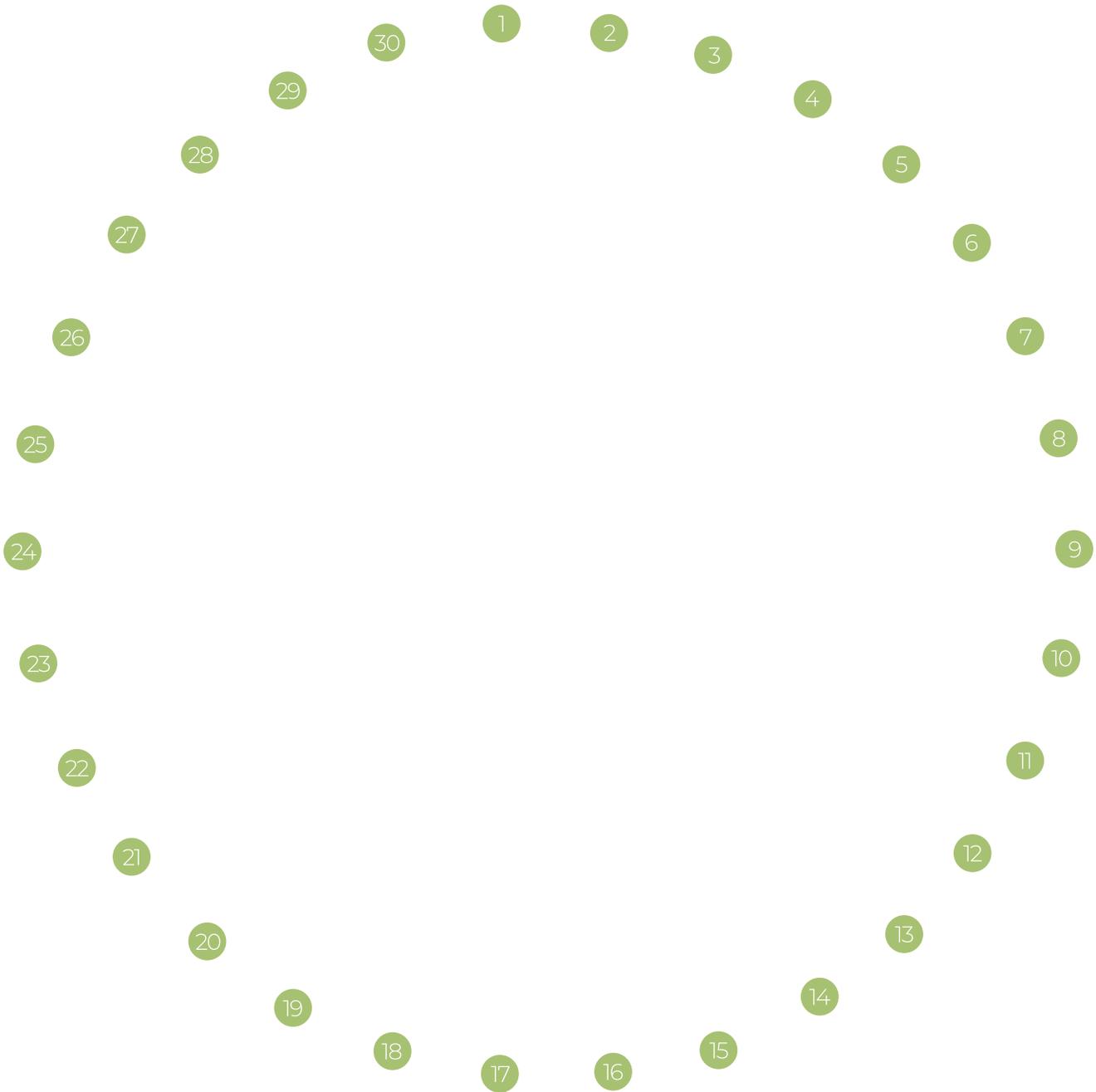
\$	_____	\$	_____	\$	_____
\$	_____	\$	_____	\$	_____

# Cash Creator: October



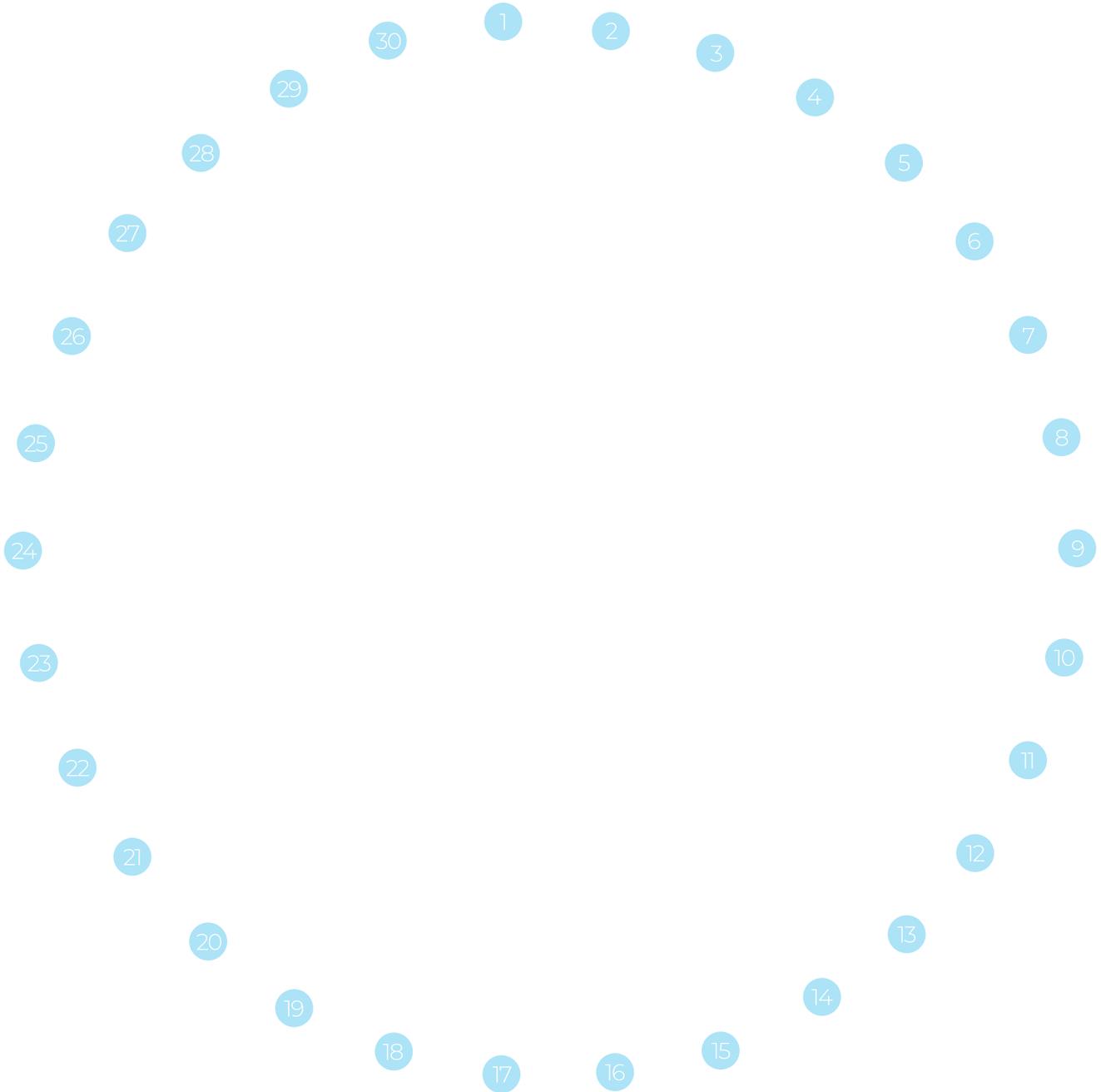
Conversations \_\_\_\_\_ Bids/Estimates \_\_\_\_\_  
Sales Appointments \_\_\_\_\_ Paid Invoices/Checks \_\_\_\_\_

# Cash Flow Circle: November



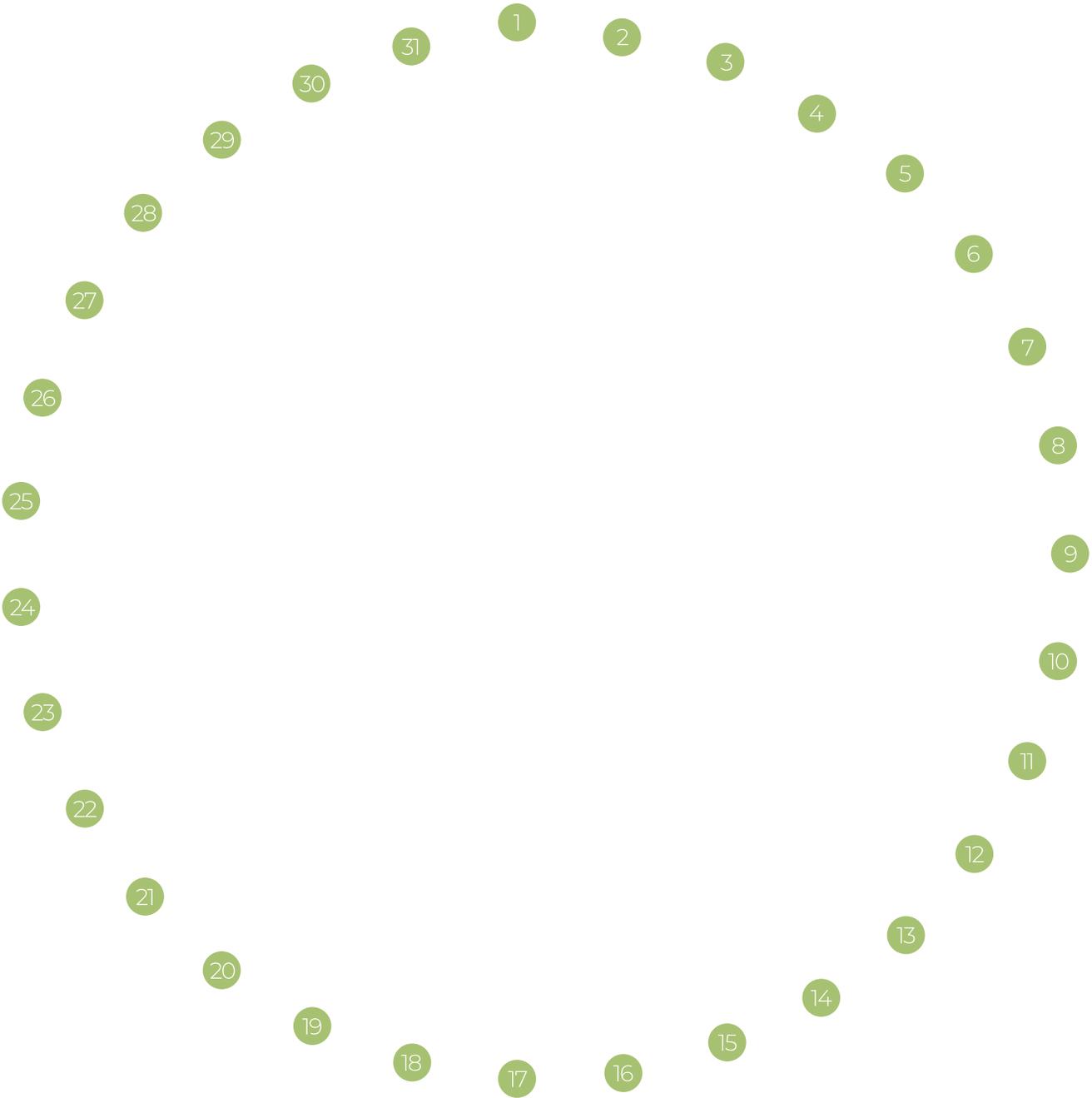
\$	_____	\$	_____	\$	_____
\$	_____	\$	_____	\$	_____

# Cash Creator: November



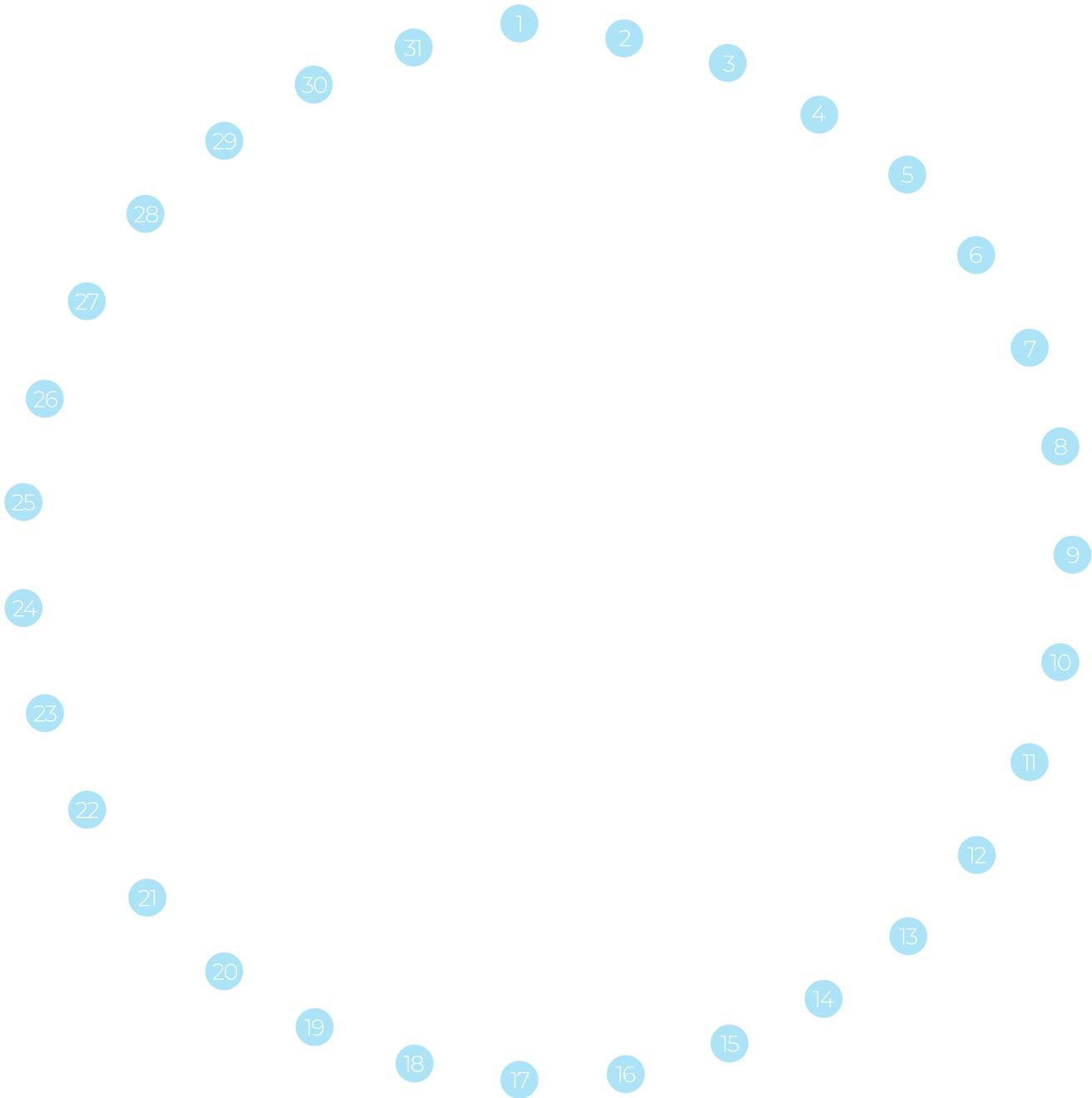
**Conversations** \_\_\_\_\_ **Bids/Estimates** \_\_\_\_\_  
**Sales Appointments** \_\_\_\_\_ **Paid Invoices/Checks** \_\_\_\_\_

# Cash Flow Circle: December



\$	_____	\$	_____	\$	_____
\$	_____	\$	_____	\$	_____

# Cash Creator: December



**Conversations** \_\_\_\_\_ **Bids/Estimates** \_\_\_\_\_  
**Sales Appointments** \_\_\_\_\_ **Paid Invoices/Checks** \_\_\_\_\_

# Financial Joy Community

To connect with others in this conversation, search on Facebook for “Financial Joy Community,” and join us. I would value your opinions, doodles, and success stories in this growing group.

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# Financial JOY



Marcelle Allen, Author

## Know the Data Behind Your Dreams

With the rise of the bullet journal community and the data artist, any creative personality can approach the tracking of their business activities in a way that could be seen as, “beautiful.” When a person begins to “doodle the data,” it can become enjoyable and relaxing. The lessons gained will uniquely add to one’s style and systems all while encouraging the reader to develop a new way to look at wealth creation.

Reading this book will:

- Tickle your imagination
- Honor your creativity
- Bring awareness to your sales results
- Motivate you to take more action

Just because math class in school was hard and frustrating, doesn't mean it can't become enjoyable and artistic. We all learn in different ways. This book is designed for the spiritual and emotional businessperson.