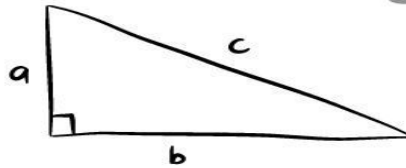


$$A = \pi r^2$$

$$y = mx + b$$



$$a^2 + b^2 = c^2$$

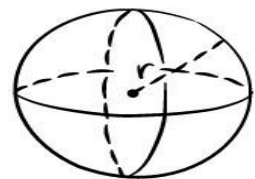
MATH IS EVERYTHING



$$a + b = b + a$$



$$f(x)$$



$$V = \frac{4}{3} \pi r^3$$

BLISS MCINTOSH GREEN

MATH IS EVERYTHING

Written by Bliss McIntosh Green

Education/Self Help/Finance/Money/

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**Why does
MATH matter?**

When I went to college, the first thing my math professor said was that Math was designed to define natural phenomena in life. This blew my mind!

Science is the study and application of math over time periods. History is the recordation of mathematical events of the past. Language is our ability to communicate math in history, present, and predict the future. Everything is math, and math is Everything!

There is nothing in our society today that is not tracked by math. We call this data. We collect, retain, and reimagine what is possible with the data. Beyond the raw data is the interpretation and analysis of it. Data creates laws and policy. Data saves lies. Data wins games in sports. Data increases profitability. Data influences our economy. Data predicts human behavior and love matches. Data defines psychology and emotion. Data creates control.

Why is data mining so profitable? Why is artificial intelligence so powerful? How will you be able to create the life you desire? DATA and its analysis.

In mortgage lending we know the type of borrower that will repay us, and we know the type of consumer that will default. We know this because of statistics. It governs our interest rates, our approval guidelines, and our profitability. This specific data comes to us in a series of reports and background checks. One report that each person will create in their adult life is your personal financial story. YOUR CREDIT REPORT. It's the data or mathematical facts of how you spend your money and how you repay your debts. Lenders use it to make assumptions about your reliability.

“Past performance is indicative of future results.” History tends to repeat itself until disrupted or re-routed. So how do we create the life we desire? If chaos is the natural progression of life, how do we disrupt it?

Discipline – creating consistent success habits. (Studying, Reading, Exercise, Hydration, Positive Thinking)

Education- learning traditional paths and non-traditional paths (diplomas, degrees, certifications, coaching, mentoring)

Clarity- creating a written defined set of goals, and the steps to achieve them.

Accomplishment – Saying what you'll do and doing what you say. Success is a series of habits that lead to completions and accomplishments.

Innovation – Finding faster and better ways to create more wins for yourself and others.

A Mindset Reading List

Change your mindset, your actions, and your life

Credit made simple dollars and common sense by Bliss McIntosh green

As a man thinketh by James Allen

Think and Grow Rich by Napoleon Hill

The Richest man in Babylon by George S Clason

The 7 Habits of Highly Effective People by Stephen R. Covey

The Power of Positive Thinking by Noman Vincent Peale

Goals by Brian Tracy

The Intelligent Investor by Benjamin Graham

The Secret by Rhonda Byrne

The Millionaire Next Door by Thomas J Stanley and William D Danko

You're broke because you want to be by Larry winget

The Soul of Money by lynne twist

Inputs

=

Outputs

Only you can define what these words will mean to you. The sooner in life you define them, the sooner you can create the DATA to support your dreams.

Every day I help people realize the American Dream of home ownership. Its math.

Qualifying someone for a home loan is about Income Credit and Assets.

It starts with financial stability. Are you **getting** what you need and sustaining it? Are you surviving and are you stable? Are you making consistent money? This means you have a cup.

Next, people progress to Financial Success. This is your **having** what you need and the ability to gain MORE. Are you able to pay your bills and SAVE money? Do you have established credit, and depth? This means your cup is full.

Then people arrive at financial security. This is having what you need, and the resources for **helping** others. Are you doing well enough to share? Are you investing for tomorrow? This means your cup overflows...

Financial Literacy is knowing what needs to happen. Financial comprehension is understanding what needs to happen and being able to create the outcome. The difference is being able to model or teach it to others. We may know what to do, but do we do it?

Whatever you currently want, WRITE IT DOWN. Whatever you want in the future, WRITE IT DOWN. Read the book “**Goals**”, by Brian Tracy. Accomplishment is not magic, it is MATH. Math is your solution. Math is always your solution.

Everything is MATH and Math is Everything!

MATH 1

**Making Assessments to Truth &
Happiness**

If we are not able to interpret data, then the math doesn't hold meaning.
Assessing our inputs and outcomes is essential to our happiness as it defines our reality or truth.

What is it that we all need a desire? Survival, Security, Acceptance, Esteem, and Fulfillment.

Let's talk HABITS. How do you know if you are successful? What does success mean? What does it look like? How do we define it? It's an equation. Most likely, a math equation of HABITS. The age-old inputs=outcomes.

What choices are we making to support our own needs? What choices are we making to support the needs of others?

What data needs to be studied or derived to achieve our desired outcomes? Who do we know already has a proven success record we can study? How do we interpret the data for our intended results? (Take what you like, leave what you don't) How do we implement these strategies in our lives to create good HABITS for success? How do we track our efforts that create our outcomes?

The numbers never lie. We are either creating excuses or results. Our habits in life are the inputs that create our outcomes. When we keep track of our attempts, we can work on process implementation and development. One of my sales coaches, Tamara Bunte, once said "You can't manage what you don't measure. "

What we think repeatedly becomes what we do repeatedly, becomes who we are repeatedly.

This then becomes our truth. What we accept as truth, defines our happiness.

Truly it's the only math that really matters. Ask yourself, what does it represent? Why do you work? To create a lifestyle. Your experiences and the people in your life give you purpose and meaning. Always work to expand your budget for what gives your life more meaning and purpose. Find ways to create balance in less time, with less effort. Eventually find a way to

create Less Input < More Output. Which could be translated to
Time=Money. We will be figuring this out until we die.

Your personal budget is the most important math you will ever solve in your lifetime.

Example Simple Budget

Your budget should be 2 parts

Basic Survival + Lifestyle

Your basic survival should be less than 1/3 of your gross pay because your net take home pay will be about 1/3 of your gross pay for taxes, insurance, and retirement savings.

If you make \$17 per hour @40 hours per week = \$35,360 per year or \$2946 per month

The Survival Budget @ 1/3 of your gross pay= \$982 which leaves 1/3 for take home \$982 per month to create your lifestyle. **Can you survive on \$982 per month?**

If you make \$37/ hour @40 hours per week= \$75,000 per year = \$6500 per month

Survival Budget @1/3 of gross pay = \$2166/month which leaves \$2166 per month to create your lifestyle. **Are you able to accomplish what you want with this budget?**

If you make \$73 per hour @40 hours per week= \$150,000 per year= \$12,500 per month

Survival Budget@ 1/3 is \$4200 which leaves \$4200 to live on. **Are you managing this budget well?**

No matter the rate of pay, we must ask ourselves these questions

- Can I survive on this?
- Am I able to accomplish what I want with this?
- Am I managing my money well?

Inputs = Outcomes

Time

=

Money

You are given 24 hours in a day.

That is 168 hours a week.

Most people will sell 40 hours of their time for work.

How much are you selling your time for?

If our “job” covers our basic survival budget (and hopefully our lifestyle) what else can we make possible with the remaining hours of our time?

What are we doing with the other 128 hours in our week to create the life we desire? That is how we give meaning and value to our time.

Solving the world's problems is great, but balancing our own personal happiness is world peace; the piece of the world we control.

Regardless of personal matters, professional matters, financial matters, or scientific evolutions, $\text{Inputs} = \text{Outcomes}$, and we must focus on what we can control.

EVERYTHING is Math and Math is EVERYTHING!

MATH 2

Meaning,

Acting, &

Testing what is Healthy

Math will ask a better question of you. The only way to get to a better solution is to ask a better question. To be successful in life, we must learn to be problem solvers. Sometimes we have solutions and don't know the problems they will solve. Therefore, we must lean into what works and learn from all experiences.

A confused mind always says NO. If you are confused on what you desire, and are unable to articulate it, how will you convince someone to give it to you, or aide you in its creation? It is EXTREMELY important to be crystal clear on what you want, and why. The *how* will manifest itself as you pursue your process of education, mentorship, hard work ethic, building relationships, and networking. Your personal why is what will create solutions for you and others. It is the clarity we always seek. Why we want a job, a lifestyle, and accomplishment gives us purpose and meaning. Our purpose is what drives us to action. Nothing happens without action.

Sometimes life is an entire science experiment that requires constant testing. Sometimes the equation we are solving is for common sense, and or emotional well-being. These equations are hard. They solve for unknowns. These are things we may not have assigned a value or priority to. Life is a discovery process. It is important to remain flexible in life, so that we can adjust as necessary.

No one likes taking test. Some people experience anxiety at the thought of testing. Others, happen to be good at taking test. The purpose of testing is to demonstrate mastery. This is true in life. An old proverb states “lessons keep repeating themselves until you learn them.” When we are learning a new skill set, or more often, a mindset, we must practice mastery. As an adult, the consequences for failing test, can be alarming, harmful, and possibly fatal.

- Imagine your co-worker spends all their money over the weekend, and not having gas money to get to work.
- Imagine a friend being deeply in debt, and they continue to shop for clothes and shoes.
- Imagine a neighbor getting fired from multiple jobs and losing their home.
- Imagine someone driving under the influence gets into a fatal car

accident killing a classmate.

Inputs = Outcomes

Time = Money

**Common Sense =
Priceless**

A Commonsense Reading List

Change your mindset, your actions, and your life

How to Win Friends and Influence People by Dale Carnegie

I'm ok-you're ok by Thomas Anthony Harris

The Power of Intention by Wayne Dyer

Chicken Soup for the Soul by jack canfield

The Alchemist by Paulo Coelho

The Four Agreements by Don Miguel Ruiz

Atomic Habits by James Clear

Abundance Now by Lisa Nichols

The Games people play by eric berne

Who moved my cheese? By spencer Johnson

Math can be data, money, and metaphoric. I've published a book "**Credit Made Simple, Dollars and Common Sense.**"

Most people think the book is about how to get good credit. (And it is) However the book is more about the mindset that it takes to create and sustain good credit, and the responsibility that we each must teach others what we have mastered.

Wisdom/Common Sense is PRICELESS. It is one of the most important equations you'll ever derive in your life. Common Sense is not Common. The sooner we can concrete our plans, in terms of data, habits, numbers, and money, the faster we can master new levels of our future dreams. BUT we must learn the lessons, or history will keep repeating itself.

Often life can throw us unexpected events that will take the air out of our lungs, and bring about stagnation, fear, and emotional paralysis. Even when things are hard, we must persevere and keep moving forward. **The goal is always to keep testing and finding what sustains a healthy life for ourselves and others.**

As we gain new experiences, and reach new levels of development, we can revise our intentions and assess what works, and dispel what doesn't. One of our most value resources is our peace of mind. Anything that cost us this, will compromise our well-being.

EVERYTHING is Math and Math is EVERYTHING!

MATH 3
Manifesting
ALL
That
Happens

We are designed to create. Miracles are the phenomena that occur, where we can't calculate the math behind it. In true majestic fashion, there will always be mysteries, and things that we must accept, and give thanks for. However, for the majority of what we know exist, or is possible, is not magic, its MATH.

That having been said, there is merit to the concepts of manifestation. This is where intuition meets preparedness. There is a saying that says, "if you can see it, you can be it." Visualization is so important in our ability to see things that don't presently exist for ourselves.

Have you ever why wondered why some people seem so lucky? They make success look easy. Why is it that 2 people can do the exact same things, and results may vary?

What we magnify we multiply. Another way to say this is that what we focus on expands. When we repeatedly think success, we do what is successful. What we do, is the habit of what we become.

When we think less, we get less. When we think more, we get MORE.

This sounds like an over-simplification of life, but it is a hard truth and reality. **Things work out for those that keep working.**

Did you know that baking is math? Specifically, a chemistry equation. You can alter the ingredients, but the results will vary. In life, without the faith, hope, and intent, results will in fact vary, and likely disappoint. Our intentions, beliefs, and expectations make ALL the difference. The law of attraction is the missing ingredient that connects our dots and propels us to faster success.

Once we have our written plans in place, and we have done all that we have been educated and trained to do, we must rely upon this "pseudoscience" to take us over the finish line. We must be confident that it will always be enough. We must never doubt that we will arrive and succeed. We must never quit until we do.

Create the life you desire. It's not magic- its math! EVERYTHING is Math

and Math is EVERYTHING!

Inputs = Outcomes

Time = Money

Common Sense = Priceless

Life of Bliss Recipe

An ounce of written desire

A pound of self-assurance

Fold in repeated positive thoughts

Cover with intentional daily actions

Set aside to Rise

Bake until Golden Brown

Serve with butter & Repeat

My journey with Math

Being academically gifted is a blessing. Being taught to be academically bold is a gift.

Writing was always my best subject and still is. I was an applied student. In sixth grade I was introduced to algebra. Algebra was so esoteric. I had a lot of questions. We all learned it. P E M D A S. What did Aunt Sally do to need excusing? ❓❓ So, yes, some of it went over my head. Repetition was a beast of necessity. How else does one remember all these things? I managed to absorb and tuck it away. I never intended to access algebra in life again.

At 12 years old, we were moving to Charlotte NC. Coming of age in Charlotte NC was a unique blessing. Charlotte is a financial services town and has been for decades. We are headquarters for some of the top financial institutions in the nation. Starting over is never easy. There is so much to prove to yourself and to others. Admittedly, I lost interest in my studies here. I was distracted. I was fixated on being accepted, included, and recognized. The one thing I did pay attention to, were the technical opportunities. Typing, Marketing, and Home Economics. These skills proved valuable later.

At 15 years old, it was time for me to start driving. I had only 3 years left before my high school graduation and ADULTHOOD. *I needed a plan.* By the time I made it to high school, I was on a mission. College, or BUST!

I took my first job at Chick fil A at Eastland Mall. I was only 14 years old and had to get a worker's permit. My money had no purpose but to help feed my pleasures of keeping up with other students. In fact, I worked several jobs before I graduated. I worked at Bojangles and Boston Market.

If I could go back to this young lady, I would have told her about the rewards of savings. The opportunities of investing, and the disciplines of preservation. I also would have explained to her that there are multiple ways to get an outcome. We can look for opportunities outside of the traditional paths.

The most important thing working these jobs taught me I needed a higher paying job with upward mobility, and I had better get serious about my grades and getting into college. I was enrolled in the Academy of Finance at

Garinger High School. This program allowed me the opportunity to intern with the Federal Reserve Bank my junior year of high school. That experience changed my life. I knew I would probably pursue a career in finance/banking.

I made it to pre-calculus, but that was it for me. My head was spinning. When I graduated high school, I was headed to North Carolina State University with a scholarship to study business administration. The summer of my senior year, I worked for a temporary agency. The hiring manager of the temp agency kept assigning me to admin positions with mortgage companies. This is how I began my career.

College is extraordinarily distracting. Once again, I was moving and starting over. I felt enormous pressure to work while I was at school and was unaware of all my possibilities. (This was prior to a google search engines and you tube) I was even unaware of all my survival skills, which I would soon discover.

All the uncertainty brought me back home, where I was safe, could work, and started over at UNC-Charlotte. I started working full time and took a job with First Union Home Equity Bank in their post closed loan review department.

Again, I was distracted by 40 hours a week, a serious boyfriend, and adulting. My priorities changed, and so did my budget. I learned a lot about corporate America, banking, and lending as I promoted to processing and then eventually left for sales.

Sales is all cyclical MATH. Your client cares about their needs (pain or pleasure) The company cares about making money. The salesperson cares about getting paid. In mortgage sales, we sell ourselves to the referral source (realtor) who introduces me to the client. Then we sell the bank product to the client. Then we sell the client to the bank for loan approval. It's a lot of selling.

Mortgage loan originators/loan officers get paid by the bank to create and close new business. The job is simple. We get paid for closing loans. The complex part is that all details of how to get the new business, or the best ways to compete against the other companies offering the same thing you do is left up to you.

My first year as a loan officer was all surprises, courage, and confidence. I was a mortgage broker and there was little regulation. A broker is a middleman that connect the funding source to the consumer. I could do commercial and residential lending. I worked remote, and had little guidance, or mentorship. I learned “trial by error”. I read a lot of personal development books and followed the industry magazines. I networked a lot. I even joined a few multi-level marketing companies that taught me how to sell to people, and how to develop myself.

In my twenties, I discovered very quickly that the uncertainty of commission only sales was more than I was prepared for. I started serving and bartending. By day, I made sales calls and closed loans. At night I worked in local restaurants. I learned very early to be a good saver. Savings is a survival skill. The best savers become investors, and shift from survival to thriving. Even today, I live by this quote, “**Savings Saves Lives.**”

Eventually, I took another full-time job with Key Bank as an underwriter for their home improvement division. The underwriter approves the loans. I had this full-time job, and I kept originating loans as a broker. For ease of business, most of my business was referral-based refinances for current homeowners. My next full-time position came from Equifirst Corporation, as a conventional underwriter. They were a sub-prime wholesale lender with several nontraditional loan products. Sub-Prime, means “less than perfect credit”. Wholesale means they worked with mortgage brokers. (Middle guys)

The mortgage industry had become its own separate industry outside of traditional banking. The profitability was very high, and everyone wanted to be involved. My family benefited from the “stated loan programs”, as my husband was self-employed, and bought his house during this time.

I continued to be a mortgage broker. However, regulation caught up to our industry. First at the state level... and soon to come, the national level. At the peak of the market, I had just had my first child, and I wanted a better way to control my time and make money. I traded my full-time job for self-employment, where I notarized home loan documents for lenders in the client’s home as a notary signing agent. It was probably my favorite job because it was so easy. I was able to meet people in their homes and learn

about different cultures.

Being self-employed brings on a new set of challenges. I remember constantly re-negotiating my contracts. The economy started shifting and gas prices and printing ink/toner went up drastically. The markets crashed in late 2007. I was self-employed, separated, and no one was refinancing. Guess what? I had to live off my savings for a while. Then I had to go back to my survival skills of serving/bar tending. It was one of the most humbling times in my life. I was a single mom, reliant upon my family, had a small child, and I was starting over, AGAIN.

In 2009 every mortgage company I worked for, closed their doors. I changed jobs 6 times in a 2-year period. I learned that I was not alone. I was surrounded by people who were also trying to survive. I worked part time at the Outback in Matthews, and did data entry for FedEx Freight, while working full time to rebrand and rebuild my mortgage business. This time, I started focusing on building relationships with realtors and purchase business.

Sometimes when things are falling apart, they begin to fall into place. Our industry had undergone severe government regulation. Not only did each states require licensing, but now every originator had to be federally registered, and career tracked. Lenders and Loan Officers were held accountable for their decisions, and lending guidelines became strict and required documentation increased. Over a 3-year period, I went from being a broker, to correspondent lender, to working for banks under a federal charter.

Now, at this juncture I'm not in my 20s anymore. I now have 2 children and am divorced. I've made some professional and personal self-discoveries. I had become a little wiser, and bolder. I learned "there are several roads that leads to Rome, and I get to choose what makes sense for me." I learned to ASK GOOD QUESTIONS. During this time, I thrived on government lending (FHA, USDA, VA home loans) with down payment assistance programs. I built a wonderful women's networking group and got involved in community engagement.

For the last 10 years, I've worked for banks. I learned to find a niche in working with veterans, doing VA home loans, renovation, and working with

investors. I sell all the vanilla conventional loan products, but I excel at helping these clients best.

My journey with math was unique. I never loved the subject. However, the longer I've lived, the more I wish I had paid closer attention to mastering it. Every day I help people solve for [X] How much money can they borrow to buy a home, or cash out on equity in their current home. This is basic algebra for the most complex reason. The pride and security of ownership. If you asked me at 12 years old, would I need to be good at algebra in my future, I probably would have told you no.

Over time our priorities do change, and so do our goals. **One thing I've learned in life is that things always work out, don't worry so much, and take the calculated risk!**

Why am I telling you all this? It took these trials, errors, loses, exposures, getting up and starting over and over to create the wins I'm experiencing today.

Today I am a mom of 2 wonderful sons. I own real estate. I'm a world traveler and love all things outdoors. I am a publisher, speaker, podcaster, and a merchandiser. One thing I am most proud of is that I'm still lending after 23 years of industry changes.

The truly amazing part is that I was a very young African American female in financial services selling in the southeast. This was rare, as our industry is still male dominated. Today, our industry is better represented by minorities. It makes me feel like a pioneer in the space.

What was this personal equation that propelled me to keep going all this time? My budget.

As a teen, I didn't know the meaning behind my personal math. As a young adult my budget was for survival. I didn't have a greater purpose. Once I discovered the meaning and purpose of my math, I was able to drive my intended results, and unlock my potential to live my dreams.

Without a budget etched in your mind, your goals are a moving target. When you know what your personal numbers are, it feels like magic! The entire universe will conspire to create the lifestyle you have requested. Life is a set of numbers. Your budget is a set of numbers that represent your lifestyle.

One thing that was missing from my equation was permission. I didn't know I could give myself permission to pursue my personal equation "full out". I kept waiting on conformity. I wanted to get my education, get married, and have a career. There is nothing wrong with these things, but I didn't have a plan for them. When the things I did plan for went awry, I was paralyzed in fear and self-doubt.

Just because your current circumstances don't support your theories and dream, doesn't mean that you should quit. Always have a plan, and a backup plan, and allow yourself the flexibility to create a discovery plan. If you notice the words starting over was a repetitive theme in my story. In life, you may have to do this. Don't fear it, get up and face it. I wish I had believed at 20 years old, that I was possible of creating the future I wanted. I think I had quit on my dreams and doubted myself. When I did start to believe in me and expanded my dreams, I created them. From my mental shift of feeling worthy and deserving of my dreams, I was able to experience the gratitude REQUIRED to obtain them, the disciplines to sustain them, and the humility needed to retain them. I am so fortunate.

I grew up just getting by on the East Side of Charlotte NC. I graduated from Garinger High School. I've lived in Hidden Valley as an adult. I know what it is to struggle. I know what it means to pull myself up completely barefoot. God has been gracious and benevolent to me. I've always been determined and intentional. People have been a huge resource in my journey. I am so grateful, and it has all added up to the beautiful life I lead today.

EVERYTHING is Math and Math is EVERYTHING!

Inputs = Outcomes

Time = Money

Common Sense = Priceless

Life of Bliss Recipe

**Savings +
Never Quitting =
Winning**

{all about gratitude}

“Some people want it to happen

Some wish it would happen

Others make It happen”

-Michael Jordan

Do you dream of home ownership?

This is how we qualify borrowers using algebra

This example is based on qualifying credit scores and a 45% total debt ratio

A = monthly gross w2 income

B = monthly debts

C = your house new payment

How much can my house payment be?

$$A(.45) - B = C$$

How much debt can I have?

$$B = (A / .45) - C$$

How much Money do I need to make?

$$A = (C + B) / .45$$

Your journey with Math

You are only limited by your beliefs. If you believe that you deserve your future dreams, you will create them. If you believe what others say about you and your abilities, then you'll remain limited. Constantly remain open minded to your possibilities. Tell yourself you can do HARD things. You can do SCARY BOLD things. Come up with an extraordinary plan, a detailed budget, and crush your goals!

Your dreams are yours. Some dream of safety and security. Some dream of adventure and exploration. Others dream of farms some dream of penthouses. Its ok for your dreams to change, because over time, and with exposure, you will change. What excites others will not excite you. Some may look at your plans and dreams with disapproval. Guess what? Its ok, it's **your** dream, your plans, your life.

Who is influencing you? This is a Big Equation you'll have to solve in your life. Your net worth can be attributed to your network. Who are your friends? Who are your mentors? Who do you spend time with? Are they supporting your vision and dreams? Are they clouding your vision, and creating self-doubt? Find people that push you to be greater and do more! **Friends want you to win and be ALL you can be.** (Even when they don't) If this is not your experience, start over on your friend list. Find friends with HUGE dreams that make you dreams BIGGER!

The goal is not what makes others happy. The goal is the math that makes you happy. Living your biggest and best life, will inspire others to do the same. Don't compare yourself and your dreams to other people, and don't allow other people to control your dream. Always remember, life is about possibilities. You always have choices, and you get to choose.

Manifestation is taking an abstract idea and making it real. If you ask me, this is math analysis defined. In math we solve for unknowns and give meaning to what it represents. What you do to manifest your lifestyle is important. However, you may not instantly know what you need to do. This is where creating concrete plans works in your favor.

Your brain will do the rest. I used to sit down and write my current budget and then beside it, write down my dream functioning budget. I included

everything. Bills, Spending Money, Travel Money, Retirement, Real Estate Escrow, Savings, Tithes, Philanthropy, and Legacy (not all in this order)

Over time, the people, the opportunities, the part time jobs, the clients all showed up right on time. I'm still manifesting my end game number.... The number where I own my time, and my locations. The number that makes my grand-children wealthy for generations to come. While I'm manifesting, I'm working day by day.

Inputs = Outcomes

Time = Money

Common Sense = Priceless

Life of Bliss Recipe

Savings + Never Quitting = Winning {all about gratitude}

YOUR NETWORK

=

YOUR NET WORTH.

You'll be next.

***If your friends are drug
addicts, you'll be next.***

***If your friends are healthy,
you'll be next.***

***If your friends are
millionaires, you'll be next.***

***Influence matters. Choose
who you spend time with
very wisely***

Every night you go to sleep with your end goal number on your mind, your brain will start creating a solution for you, to bring you closer to it. It will create a way to get you what you are requesting of it. Sometimes its money, it could be other riches that are priceless. The opportunities will start befalling you. People will appear, with the resources, and wisdom. Infinite intelligence will astound you to invent or reinvent yourself. The universe will conspire. Eventually the better you get at manifesting and working towards your goals, the simpler the solutions become. Money just starts showing up. This is not something I *think*, this is something I've lived.

However, you must do the math. You must match the effort. There is no reward without risk. There is no risk that didn't require some type of action. What is it in your life you are looking to create? What is your budget? Do you have a plan? Do you have a path that matches your destination? Do your habits match and mirror your strategy? Do you have the discipline to study? Do your grades match your education goals? Once you are educated and starting your adult journey, do you have the interpersonal skills to propel you toward success? Will your desired education path, get you the dream job you want, or the desired business opportunity to operate? Will the dream job earn you enough money to pay your bills? Once you are working your dream job, will you have the money and time to LIVE the life you desire?

Have you considered alternative sources of incomes that your talents will allow you to create? Have you considered making investments early? Is real estate apart of your early life plans? Have you considered operating a franchise? These can propel you along your journey much faster. Do you have a partner you can collaborate with? A classmate, a friend, a spouse, a family member? Trust, verify, and execute, but take the risk.

When all your dreams come true, I'll ask you again, how would you know if you were successful? All that you do in life should answer a simple question. **Is what I'm doing now creating solutions for my future?** If the answer is no, then stop and pivot. If the answer is yes, lean into it more. If the answer is a net neutral, take the lesson and keep moving forward.

I'd like to invite you right now to consider dreaming about real estate. You don't have to be wealthy to own real estate. It is one of the most proven

ways to gain wealth over time. Purpose in your heart that you'll be a homeowner, and you'll be one. For some, you may plan to have real estate as a part of your wealth and investment strategy. Seek out advisement from a trusted loan officer that can help guide you to achieve your goals. Educate yourself on your options and what is possible for you. #ownhouses

The clearer you are about your plans, your budget, and your process, the faster you can create the life you deserve and desire. I would like to encourage you to spend some time thinking about your personal journey with math, (your budget) what it has already been, and where you want it to go. Share your story and inspire someone to maximize their potential.

This is simple. Everything is Math, and Math is EVERYTHING!

***I am wishing you massive abundance
and look forward to congratulating your
future success!***

Bliss M Green

Create a Lifestyle Budget	
NON-NEGOTIABLES	
Savings – pay yourself first	
Charity/Offerings	
Groceries	
Life Insurance	
Education	
Mortgage Payments #ownhouses	
Utilities	
Water	
Natural Gas	
Electric	
Investments	
Car Payment	
Gasoline	
Insurance	
Expansions of Lifestyle	
Taxes	
HOA	
Property/Land	
Pets	
Boats/Cars/RVs/Motorcycles/ATVs	
Image	
Hair	
Nails	
Eyebrows	
Skin Care	
Make-Up	
Clothes	
Shoes	
Accessories	
Entertainment Budget	
Meals	
Streaming Services/Netflix/Cable	
Travel	
Events/Concerts/Parties	
Lifestyle	
Massages	
Chiropractic Care	
Memberships	
Gym	
Country/City Clubs	
Civic Organizations	
MISC	

The life you want. (oversimplified)

Really Think about what you want to do with money every month.

Multiply your budget times 3.

This is how much money you need to make per month. **This is called manifesting the life you want.**

The life you lead (oversimplified)

Take your monthly pay and divide it by 2.

Start subtracting your top priorities and leave everything else out of your spending.

This is called living within your means.

How do you create the income, that will afford you this lifestyle and allow you to be successful in all areas of your life?

How do you control your time, so you can enjoy your life?

Talking Points -Everything is Math and Math is Everything

This is my story with math, but what is most important is your story with math, and how you share it with others. What has been your experience with math and science? What can you share with a young person to inspire or advance their experience?

I encourage you to take this outline, give meaning to these equations, and share your story with those you influence. Parents, Teachers, Mentors, Leaders, your application of your education is what inspires. Share your story and uplift our youth!

EVERYTHING is MATH and MATH is EVERYTHING!

Why does Math Matter?

Inputs=Outputs

Making Assessments to Truth and Happiness

Time= Money – Your budget is the most important math

Meaning, Action, & Testing what is Healthy

Wisdom/Common Sense= Priceless – Learn your lesson

Manifesting All That Happens

Recipe for Success- Being Consistent and Control your Thoughts

My Math Journey

Assign the meaning and purpose behind your math.

Savings + Never Quitting =Winning {all about gratitude}

Share your story, and inspire a young mind

Your Math Journey

Your network= Your net worth – Your life is possible, and you get to choose