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IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
BEFORE THE TRADEMARK TRIAL AND APPEAL BOARD

Proceeding	87651076
Applicant	9Q Ventures, LLC
Applied for Mark	MONEY CONFIDENCE
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Submission	Appeal Brief
Attachments	Applicants Brief.pdf(58778 bytes) Declaration of Kosinski.pdf(113142 bytes) Exhibits 1-5 to Declaration of Kosinski.pdf(5446312 bytes) Exhibits 6-9 to Declaration of Kosinski.pdf(2993400 bytes) Exhibits 10-15 to Declaration of Kosinski.pdf(1960039 bytes) Exhibits 16-19 to Declaration of Kosinski.pdf(1935429 bytes) Exhibits 20-30 to Declaration of Kosinski.pdf(4119809 bytes)
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Date	04/15/2019

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE
BEFORE THE TRADEMARK TRIAL AND APPEAL BOARD

IN THE MATTER OF TRADEMARK SERIAL NO. 87/651,076

Ex Parte Appeal	)
	)
In re 9Q Ventures, LLC	)
Serial No. 87/651,076	)
Filed: 10/18/2017	)
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APPLICANT'S BRIEF

Applicant's Brief is submitted in response to the Notice from the Trademark Trial and Appeal Board (Board) mailed on February 14, 2019 indicating that in view of the decision by the Trademark Examining Attorney on February 13, 2019, the appeal is resumed. Applicant is allowed until sixty days from the mailing date of February 14, 2019 to file a brief, or by April 15, 2019. As such, this brief is timely.

Applicant respectfully requests that the Board find that the mark depicted in Applicant's Serial No. 87/651,076 for MONEY CONFIDENCE for use in connection with "Adult series of books in the nature of providing personal finance information and education for adults, particularly in preparation for future retirement to grow an adults' net worth, not intended to be used or distributed to children." be passed to register and that the rejection of this application under Section 2(d) be lifted. The rejection at issue is based upon an alleged likelihood of confusion with the marks depicted in U.S. Reg. No. 4,457,964 for MONEY CONFIDENT KIDS

for use in connection with "downloadable materials in the nature of glossaries, activity books and sheets featuring games, quizzes and puzzles, and teaching materials, namely, lesson plans and instructional guides, all in the field of personal finance for children" in International Class 9, "Providing a web site featuring information in the field of personal finance for children; providing a website featuring non-downloadable instructional videos in the field of personal finance; providing online, non-downloadable videos in the field of personal finance for children" in International Class 36, and "Providing online, non-downloadable instructional materials for parents, children and educators in the nature of articles, news releases, fact sheets, tip sheets, research articles, lesson plans, manuals, guides, quizzes, and glossaries in the field of personal finance for children; providing temporary use of online, non-downloadable interactive computer games and quizzes related to personal finance for children" in International Class 41., U.S. Reg. No. 4,979,059 for MONEY CONFIDENT KIDS for use in connection with "Printed educational materials in the nature of supplements to magazines in the field of personal finance for children" in International Class 16, and U.S. Reg. No. 5,091,832 for MONEY CONFIDENT KIDS (logo) for use in connection with "Downloadable materials in the nature of glossaries, activity books and sheets featuring games, quizzes and puzzles, and teaching materials, namely, lesson plans and instructional guides, all in the field of personal finance for children" in International Class 9, "Printed educational materials in the nature of supplements to magazines in the field of personal finance for children" in International Class 16, "Providing a web site featuring financial information in the field of personal finance for children" in International Class 36, and "Providing a website featuring non-downloadable instructional videos in the field of personal finance; providing online, non-downloadable videos in the field of personal finance for children; providing online, non-downloadable instructional materials for parents, children and educators in

the nature of articles, news releases, fact sheets, tip sheets, research articles, lesson plans, manuals, guides, quizzes, and glossaries in the field of personal finance for children; providing temporary use of online, non-downloadable interactive computer games and quizzes related to personal finance for children" in International Class 41.

Applicant's position is that the applied-for mark is not likely to be confused with the registered marks due to the differences in sight, sound, and overall meaning, the differences in the goods offered in connection with the marks, and the fact that the cited marks are commercially and conceptually weak due to its suggestive nature and use in advertising in the financial industry.

I. On Balance, the Factors Considered in a Likelihood of Confusion Analysis Weigh in Favor of Applicant

In applying the relevant factors of the applicable *DuPont* test, a reasonable conclusion can be drawn that the mark MONEY CONFIDENCE versus the three registrations for MONEY CONFIDENT KIDS are different in sight, sound, and commercial connotation, the nature and scope of the goods and services recited in the application and the cited registrations are different, there are multiple, and there are multiple relevant third party uses of the terms "money" and "confidence" in the financial industry tending to show that the marks at issue are commercially and conceptually weak and suggestive in nature.

There is no litmus rule which can provide a ready guide to all cases. *In re E.I. du Pont de Nemours & Co.*, 476 F.2d 1357, 1361, 177 U.S.P.Q. 563 (C.C.P.A. 1973). In testing for likelihood of confusion under Section 2(d), therefore, the *du Pont* court established a number of factors to be considered, including:

(1) The similarity of the marks;

(2) The similarity of the goods or services;

(3) The similarity of the channels of trade;

(4) The sophistication of the customers;

(5) The existence of prior, similar marks; and,

(6) The nature and extent of any actual confusion and the length any concurrent use without evidence of actual confusion.

These factors are applied in Board proceedings and each may play a dominant role based upon the facts of the particular matter. *Id.* at 1361–62. Also, additional factors such as consistency in the registration process may be considered.

In considering the evidence of record on these factors, "[t]he fundamental inquiry mandated by § 2(d) goes to the cumulative effect of the differences in the essential characteristics of the goods and differences in the marks." *Federated Foods, Inc. v. Fort Howard Paper Co.*, 544 F.2d 1098, 192 U.S.P.Q. 24, 29 (C.C.P.A. 1976).

A. MONEY CONFIDENCE is different in sight, sound, and commercial connotation from MONEY CONFIDENT KIDS

Regarding the **similarity of the marks**, the analysis of similarity is based on sight, sound, and connotation. *Surfvivor Media, Inc. v. Survivor Productions*, 406 F.3d 625, 633 (9th Cir. 2005). In evaluating marks in a likelihood of confusion analysis, it is well-settled that marks must be considered in their entirety, and that even minor differences between the marks may be sufficient to avoid likelihood of confusion. *See Chaussures Balley Society Anonyme de Fabrication v. Dial Shoe Co.*, 145 U.S.P.Q. 488 (C.C.P.A. 1965) (Adding the word "LA", the word "the" in French and Italian, to Applicant's mark was enough to distinguish it from the plaintiff's mark and avoid a likelihood of confusion. "[W]e cannot dissect and set aside *any*

portion of a mark and eliminate it from consideration in judging the matter of similarity or dissimilarity of competing marks") (emphasis added). The Board has found that a difference of even one or two letters is sufficient to avoid confusion between two marks. *Celenese Corp. v.*

In viewing the marks in their entirety as required by the Board, it can be concluded that the differences of "MONEY CONFIDENT KIDS" versus "MONEY CONFIDENCE" are sufficient to avoid confusion between the marks. For example, there are significant distinguishing factors between the two marks; that is, the sight of the marks is different because the applied-for mark uses two terms, "money" and "confidence."

By contrast, the cited mark is a three word phrase comprising "money" "confident" and kids." The addition of the terms "confident" and "kids" are notable and distinguish the marks in sight.

Next, the marks are different in sound as Applicant's mark is a total of five syllables and is concise and short. By contrast, the cited marks is a total of six syllables and three words and when spoken create a different cadence than Applicant's mark such that consumers can easily distinguish between the two.

In addition, the marks are different in commercial connotation. First, the terms "money confidence" are relatively weak due to its suggestive nature and extensive use in the financial industry and articles, papers, books, and other materials and guidance regarding money management and affairs. There are numerous uses of the term "money" and "confidence" in this setting, all of which are shown in the web excerpts attached to the Declaration of Kosinski submitted herewith. This evidence demonstrates that the phrase is relatively weak due and suggestive such that they hint at the nature or aspect of the goods, but do not describe them, and this relative weakness weighs against a likelihood of confusion.

Second, the weakness the of the common terms, the different tenses of "confident" (an adjective) versus "confidence" (a noun) used, and the inclusion of the descriptive term "kids" in the cited marks renders the overall meaning and commercial connotation of the respective marks entirely different. Applicant's mark refers to "MONEY CONFIDENCE," using the noun "confidence" which evokes feeling of self- assurance or belief of trusting or relying on the ability to handle money and financial issues. By contrast, the cited marks include an adjective "confident" along with "kids" meaning the feeling or showing confidence of a child in themselves when addressing monetary issues. The cited marks, the marks evoke the sense of children that can show confidence in their ability to address and handle money whereas applicant's mark connotes an attitude of positive and realistic views of money, all of which when used in connection with the goods refers to adults only.

Third, financial issues and confidence surrounding money is entirely different for children versus adults. Adults seeking materials for personal finance for themselves would not venture to purchase downloadable materials or instructional materials concerning finance for children, or consult with a website featuring information in the field of personal finance for children, all of which would be apparent from the commercial impression conveyed from the cited marks. Therefore, the respective marks convey a different overall commercial impression in favor of no likelihood of confusion.

The suggestive nature of the terms and the addition of the term "kids" in the cited marks likely affects the commercial impression the mark would make on a typical consumer, including how a typical consumer might perceive the respective marks.

Based on the foregoing, the marks have significant differences in sight, sound, and commercial connotation, and thus, this factor favors Applicant.

B. The Parties' Respective Goods are Different and Easily Distinguished Among Consumers

In terms of the **relatedness of the goods**, there are differences in the items described in connection with Applicant's mark and the goods listed in the cited registrations such that purchasers would not mistakenly believe that the goods come from the same purchaser. The issue of relatedness of the goods is not one of semantics but of consumer expectations. While Applicant is mindful that the goods at issue need not be identical or directly competitive to find a likelihood of confusion, the goods must be sufficiently related such that they will be encountered by the same persons, who because of the similarities of the marks and the relatedness of the goods, would mistakenly believe that the goods come from the same producer. *See In re International Telephone & Telegraph Corp.*, 197 U.S.P.Q. 910, 911 (T.T.A.B. 1978). *See In re Princeton Tectonics, Inc.*, Ser. No. 77436425 (TTAB June 16, 2012) (reversing refusal to register the mark EPIC for headlamps in view of EPIC for lighting fixtures under Section 2(d) because the evidence of record was insufficient to show that the circumstances surrounding the marketing of electric lighting fixtures, on the one hand, and personal headlamps, on the other hand, are such that relevant purchasers would mistakenly believe that the respective goods originate from the same source, even if the same mark is used on both).

Applicant's goods are "*Adult series of books* in the nature of providing personal finance information and education for adults, particularly in preparation for future retirement to grow an adults' net worth, *not intended to be used or distributed to children*." whereas the registrant's goods are "downloadable materials in the nature of glossaries, activity books and sheets featuring

games, quizzes and puzzles, and teaching materials, namely, lesson plans and instructional guides, *all in the field of personal finance for children*"; "Providing a web site featuring information *in the field of personal finance for children*; providing a website featuring non-downloadable instructional videos in the field of personal finance; providing online, non-downloadable videos *in the field of personal finance for children*"; "Providing online, non-downloadable instructional materials for parents, children and educators in the nature of articles, news releases, fact sheets, tip sheets, research articles, lesson plans, manuals, guides, quizzes, and glossaries *in the field of personal finance for children*; providing temporary use of online, non-downloadable interactive computer games and quizzes *related to personal finance for children*"; "Printed educational materials in the nature of supplements to magazines *in the field of personal finance for children*"; Downloadable materials in the nature of glossaries, activity books and sheets featuring games, quizzes and puzzles, and teaching materials, namely, lesson plans and instructional guides, all *in the field of personal finance for children*"; "Printed educational materials in the nature of supplements to magazines *in the field of personal finance for children*"; "Providing a web site featuring financial information *in the field of personal finance for children*"; "Providing a website featuring non-downloadable instructional videos *in the field of personal finance*; providing online, non-downloadable videos *in the field of personal finance for children*; providing online, non-downloadable instructional materials for parents, children and educators in the nature of articles, news releases, fact sheets, tip sheets, research articles, lesson plans, manuals, guides, quizzes, and glossaries *in the field of personal finance for children*; providing temporary use of online, non-downloadable interactive computer games and quizzes *related to personal finance for children*."

The descriptions on their face in the registrations and in the applied-for mark are

distinctly limited as to their nature, type, channels of trade, and class of purchasers, i.e., Applicant's mark is for adult materials whereas the cited marks are for personal finance for children, therefore it can be presumed that the applied-for goods do not encompass any of the goods or services outlined in the cited marks.

The descriptions in the cited registration are not described broadly so as to encompass Applicant's goods. Further, Applicant's goods as recited in the application do not encompass the cited goods. Accordingly, there can be no assumption that registrant's goods and applicants goods travel through the same channels of trade.

Even though the parties' respective goods and services concern finance, it cannot be concluded that the goods and services are directly related. In fact, the parties' have so limited their goods and services to apply to children versus adults, and financial matters relating to these parties are widely different given the incomparable stages in life of the respective individuals, the fact that adults would likely seek out specific materials geared toward children when teaching them about finances. By contrast, adults/consumers would likely seek out entirely different materials for their own purposes. They would not mistakenly buy or seek out registrant's goods that include games, quizzes, and puzzles, teaching materials, lesson plans and instructional guides, instructional videos for children in order to educate themselves. Such materials would be reserved for working with children and are designed as such.

The Examiner cited evidence showing that books on personal finance are commonly offered together with downloadable materials and printed educational materials in the field of personal finance to establish that the goods are related; however, the proper inquiry is to look to the specific description of goods and services and the limiting factors therein. *See, e.g.*, *Stone Lion Capital Partners, L.P. v. Lion Capital LLP*, 746 F.3d 1317, 110 USPQ2d 1157, 1162 (Fed.

Cir. 2014) (the nature and scope of a party's goods or services must be determined on the basis of the goods or services recited in the application or registration), TMEP 1207(a)(iii). The cited marks are limited to personal finance for children and not every creator and distributor of materials on personal finance for children produces materials on personal finance for adults (as specifically recited in the applied-for goods). Similarly, not every creator and distributor of materials on personal finance for adults produces materials on personal finance for children, and the evidence cited does not prove that that would be the case.

In light of the differences in the descriptions, and the specific limiting factors in each of the descriptions, it is unlikely that the purchasing public would mistakenly believe that the parties' respective goods emanate from the same source. Accordingly, this factor favors a finding of no likelihood of confusion.

C. The Strength of the Cited Mark is Weak

Regarding the strength of the cited mark, the Board may draw the conclusion that the cited mark is weak conceptually and commercially with respect to the use of the terms "money" and "confidence" or its formative "confidence" in connection finance related goods and services. The Board observed that "[t]hird parties' registration and use of similar marks can bear on the strength or weakness of a registrant's mark in two ways: commercially and conceptually." If a mark or element of a mark is used extensively, this can undermine its commercial strength because consumers "may have become familiar with a multiplicity of the same or similar marks, and can distinguish them based on minor differences." *Juice Generation, Inc. v. GS Enters. LLC*, 794 F.3d 1334, 115 USPQ2d 1671, 1674 (Fed. Cir. 2015); *In re FabFitFun, Inc.*, 127 USPQ2d 1670 (TTAB 2018) (finding "SMOKIN' HOT" a weak term in light of third party usage and

therefore the marks I'M SMOKING HOT for cosmetics, makeup, and other personal care products and SMOKIN' HOT SHOW TIME for cosmetics are not confusingly similar even though the marks overlap and contain formatives of "SMOKIN" or "SMOKING" and the term "HOT" and the goods overlap and travel in the same trade channels).

Here, the elements "money" and "confident" or "confidence" are used extensively and this undermines its commercial strength because consumers have become familiar with a multiplicity of the same or similar marks and can distinguish them based on minor differences. See the Declaration of Kosinski attaching multiple examples of use in commerce of the terms "money" and "confidence" or "confident" alone or with other terms in connection with finance related goods and services. All of the exhibits provide Internet evidence of actual use by third parties of the term "money" with "confidence" or "confident" or another term in connection with finance related goods and services.

Accordingly, the evidence of third party use supports the conclusion that "money" used with "confidence" or "confident" or another term is commercially weak.

Even without evidence of actual use, "third-party registrations may be relevant to show that a mark or a portion of a mark is descriptive, suggestive, or so commonly used in a particular industry that the public will look to other elements to distinguish the source of the goods and services. *Juice Generation, Inc. v. GS Enters. LLC*, 794 F.3d 1334, 115 USPQ2d 1671, 1675 (Fed. Cir. 2015)." As such, the use of the terms "confidence" or "confident" in connection with finance, wealth, and money related goods and services is conceptually weak because marks comprising the terms "confidence" or "confident" in this industry are commonly registered by third parties.

If there is evidence that a mark or element of a mark is commonly registered by third

parties, "that may indicate that the common element has some significance that undermines its conceptual strength as an indicator of a single source." *Jack Wolfskin Ausrustung Fur Draussen GmbH & Co. KGAA v. New Millennium Sports, S.L.U.*, 797 F.3d 1363, 116 USPQ2d 1129, 1136 (Fed. Cir. 2015).

For example, there are many examples of U.S. Registrations comprising the terms "confidence" or "confident" in connection with additional terms for use in connection with finance, wealth, and money related goods and services were uncovered on the Trademark Office database. See the Kosinski Decl.

The evidence submitted establishes that there are multiple, relevant third-party uses supported by evidence and a number of relevant registrations. Therefore, the Board can conclude that "confidence" or "confident" are so weak in connection with finance, wealth, and money related goods and services that the public will look to other elements of the mark to distinguish the source of the goods and services. Furthermore, consumers are conditioned to look for differences between "confidence" or "confident" formative marks to determine the source of a given product. Therefore, such consumers are less likely to be confused.

For the above reasons, Applicant notes that this factor supports the conclusion that there is a low likelihood of confusion between the respective marks.

II. Conclusion

In light of the above differences in sight, sound, and commercial connotation, the distinctions of the goods associated with the respective marks that are specifically recited in the applied-for goods and the registered goods, and the commercial and conceptual weakness of the terms "confidence" or "confident" in connection with finance, wealth, and money related goods

and services, Applicant respectfully request that the Board lift the pending rejection under Section 2(d) and pass the application to registration.

Any additional fees required, or credit any overpayment thereto, may be charged to Deposit Account No. 03-2030.

Respectfully submitted,

CISLO & THOMAS LLP

Dated: April 15, 2019

/Daniel M. Cislo/

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Attachment
Declaration of Kosinski and with exhibits

CERTIFICATE OF ELECTRONIC FILING

I hereby certify that this paper (along with any paper referred to as being attached or enclosed) is being filed with the United States Patent and Trademark Office via the Electronic System for Trademark Trials and Appeals (ESTTA) on the date shown below.

Dated: April 15, 2019

/Daniel M. Cislo/
Daniel M. Cislo, Esq.
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Attorney Docket No. 17-34566

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE BEFORE THE TRADEMARK TRIAL AND APPEAL BOARD

IN THE MATTER OF TRADEMARK SERIAL NO. 87/651,076

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DECLARATION OF KRISTIN B. KOSINSKI IN SUPPORT OF APPLICANT'S BRIEF

I, Kristin B. Kosinski, declare as follows:

1. I am an attorney admitted to practice in the State of California. I am a member of the law firm of Cislo & Thomas LLP representing 9Q Ventures LLC DBA 9Q Media LLC in this action. I make this declaration of my own personal knowledge or on information and belief where so stated. If called as a witness, I could and would competently testify to the truth of the matters asserted herein.

2. The following Exhibits show the terms terms "confidence" or "confident" used in connection with "money" or another term in connection with finance, wealth, and money related goods and services.

3. Attached as Exhibit 1 is a screen shot of the first page of hits of a Google search for "money and confidence" https://www.google.com/search?client=firefox-b-1-

d&ei=9EiuXO6EAa-q0PEPhpmBsAI&q=money+confidence&oq=money+confidence&gs_l=psy-ab.3..0j0i22i30l9.9383.11380..11463...0.0..0.73.639.10....2..0....1..gws-wiz.....0i67j0i131i67j0i131j0i10j0i22i10i30.LzCXDUtYo1c.

4. Attached as Exhibit 2 is a screen shot of the second page of hits of a Google search for "money and confidence" https://www.google.com/search?q=money+confidence&client=firefox-b-1-d&ei=AEmuXNHQCsa70PEPxrOkuA8&start=10&sa=N&ved=0ahUKEwjR0JuLpsbhAhXGHTQIHcYZCfcQ8tMDCHI&biw=1920&bih=944.

5. A true and correct copy of the landing page at https://www.amazon.com/Money-Confidence-Control-Financial-Freedom/dp/1626344396 is attached as Exhibit 3.

6. A true and correct copy of the landing page at https://www.amazon.com/Money-Confidence-Really-Financial-Single/dp/1682614336 is attached as Exhibit 4.

7. A true and correct copy of the landing page at http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/ is attached as Exhibit 5.

8. A true and correct copy of the landing page at https://www.financialcontrolmastery.com/money-confidence-fundamentals/ is attached as Exhibit 6.

9. A true and correct copy of the landing page at https://www.streetdirectory.com/travel_guide/19016/self_improvement_and_motivation/confidence_is_money.html is attached as Exhibit 7.

10. A true and correct copy of the landing page at https://www.forbes.com/sites/learnvest/2014/12/23/5-ways-money-can-kill-your-confidence-and-how-to-gain-it-back/#24bf041e1d5a is attached as Exhibit 8.

11. A true and correct copy of the landing page at https://www.forbes.com/sites/jrose/2015/08/27/how-to-be-financially-confident/#5bef413676a9 is attached as Exhibit 9.

12. A true and correct copy of the landing page at https://itunes.apple.com/us/podcast/money-confidence/id1208123298?mt= 2 is attached as Exhibit 10.

13. A true and correct copy of the landing page at https://kerryhannon.com/?p= 6696 is attached as Exhibit 11.

14. A true and correct copy of the landing page at https://dailymom.com/shine/the-importance-of-teaching-girls-money-confidence/is attached as Exhibit 12.

15. A true and correct copy of the landing page at https://thefinancialdiet.com/how-your-confidence-is-tied-to-your-money-how-to-increase-both-in-2019/ is attached as Exhibit 13.

16. A true and correct copy of the landing page at https://www.quora.com/Does-money-grow-confidence is attached as Exhibit 14.

17. A true and correct copy of the landing page at https://www.financialplanningforcanadians.ca/financial-planning/build-your-money-confidence is attached as Exhibit 15.

18. A true and correct copy of the landing page at https://fourpillarfreedom.com/my-reaction-to-mr-money-mustaches-thoughts-on-money-confidence/ is attached as Exhibit 16.

19. A true and correct copy of the landing page at https://sentimentrader.com/blog/strategy-development-smart-money-dumb-money-confidence-spread/ is attached as Exhibit 17.

20. A true and correct copy of the landing page at https://studentloanhero.com/featured/financial_confidence_survey/ is attached as Exhibit 18.

21. A true and correct copy of the landing page at https://www.stylesalute.com/living/money/money-is-power-how-women-see-money-equality-and-opportunity-in-2018/ is attached as Exhibit 19.

22. Attached as Exhibit 20 is the Trademark Office TESS data for **CONFIDENCE** CHECK-IN for retirement consultation services in the field of **finance**; consultation in the field of **financial** planning for retirement plan participants, Reg. No. 4902916.

23. Attached as Exhibit 21 is the Trademark Office TESS data for CLARITY IN YOUR PLAN…**CONFIDENCE** IN YOUR FUTURE for investment management services; personal **financial** retirement planning; consulting in the **fields of finance and investment**, Reg. No. 5011715.

24. Attached as Exhibit 22 is the Trademark Office TESS data for JUMP$TART TEACHER TRAINING ALLIANCE BUILDING KNOWLEDGE & **CONFIDENCE** IN PERSONAL FINANCE for educational services, namely developing, arranging and conducting standardized educational programs to prepare teachers for teaching **personal finance subjects** in the classroom; educational services, namely, developing standardized curriculum to train teachers for teaching personal finance subjects in the classroom, Reg. No. 4166975.

25. Attached as Exhibit 23 is the Trademark Office TESS data for WEALTH **CONFIDENCE** for Providing information and advice **in the field of finance, financial investments, financial valuations, and the financial aspects of retirement**; Financial services, namely, investment advice, investment management, wealth management and asset management; investment consultation and investment of funds for others, including private and public equity and debt investment services; Financial advice and consultancy services; Financial services,

namely, wealth management services and personal finance advice; Providing advice relating to investments and financial goal-setting, Reg. No. 4221130.

26. Attached as Exhibit 24 is the registration certificate for **CONFIDENCE** for Magazines featuring all aspect of Women's lifestyle with focus on positivity, on self-healing of the mind, body, soul and spirit, on self-esteem, healthy eating, organic living and gardening, culture, fashion, beauty, technology, business, **finance**, book reviews, multi-culture, travel, humor, cooking, car-know-hows, and the overall well-being of women, Reg. No. 5205158.

27. Attached as Exhibit 25 is the Trademark Office TESS data for CEO **CONFIDENCE** INDEX for magazine columns about economics and **finance**, Reg. No. 3443110.

28. Attached as Exhibit 26 is the Trademark Office TESS data for SMARTER DECISIONS WITH FLEET PROGRAMS FOR ACHIEVING FINANCIAL **CONFIDENCE** for Educational materials namely, printed guides, brochures, flyers, informational letters and posters in the field of **personal finance and financial literacy** and Educational services, namely, conducting programs in the field of personal finance and financial literacy; educational services, namely, providing on-line educational materials in the field of personal finance and financial literacy Reg. No. 2909864.

29. Attached as Exhibit 27 is the Trademark Office TESS data for BE **CONFIDENT** IN YOUR COMPLIANCE for Business consulting services in the **field of finance**; Business consulting services in the field of technology; Business consulting services in the field of merchant services; Business consulting services in the field of financial technology; Business consulting services in the field of ecommerce; Business consulting services in the field of payments; Business management consultancy; Business management consulting; Business management consulting and advisory services; Business management consulting and advisory services for the finance industry; Business management consulting and advisory services for the technology industry; Business management consulting and advisory services for the merchant services industry; Business management consulting and advisory services for the financial

technology industry; Business management consulting and advisory services for the ecommerce industry; Business management consulting and advisory services for the payments industry; Business management and organization consultancy; Business organization and management consulting; Business organization and management consulting; Consulting services in business organization and management; Professional business consultancy and Regulatory compliance consulting in the field of finance; Regulatory compliance consulting in the field of technology; Regulatory compliance consulting in the field of merchant services; Regulatory compliance consulting in the field of financial technology; Regulatory compliance consulting in the field of ecommerce; Regulatory compliance consulting in the field of payments, Reg. No. 5294257.

30. Attached as Exhibit 28 is the Trademark Office TESS data for SMART **CONFIDENT** FINANCIAL WOMEN for Education services, namely, providing classes, non-downloadable webinars, and non-downloadable podcasts in the **field of finances**, Reg. No. 5037974.

31. Attached as Exhibit 29 is the Trademark Office TESS data for ALLIED WEALTH PARTNERS TRUST, LEGACY, **CONFIDENCE** for **Financial services**, namely, financial management, financial planning, financial life planning, financial analysis, financial forecasting and consultation, financial savings and investment consulting, investment funds and mutual funds investment consultation, investment advice and investment advisory services; financial investment services in the fields of securities, asset allocation, stocks, bonds, mutual funds, money market funds, trusts, annuities, and indices of any of them in the nature of fee-based managed portfolios of securities, managed investment accounts, and managed asset allocation accounts; insurance consultation; insurance brokerage services in the fields of life, accident and health, annuities, and variable annuities, disability income, long-term-care, and variable life; insurance services, namely, insurance administration and underwriting in the fields of life, accident and health, fixed annuities and variable annuities, disability income, long-term-care, and variable life; employer and employee benefit plan consultation for executive benefits and group benefits; pension option analysis services in the nature of assisting prospective retirees

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32. Attached as Exhibit 30 is the Trademark Office TESS data for CLARITY AND **CONFIDENCE** FOR LIFE for **Financial planning** and investment advisory services; Financial services, namely, wealth management services, Reg. No. 4932385.

I declare under penalty of perjury that the foregoing is true and correct. Executed at Los Angeles, California, on Monday, April 15, 2019.

April 15, 2019

/Kristin B. Kosinski/
Kristin B. Kosinski

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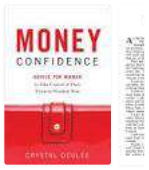

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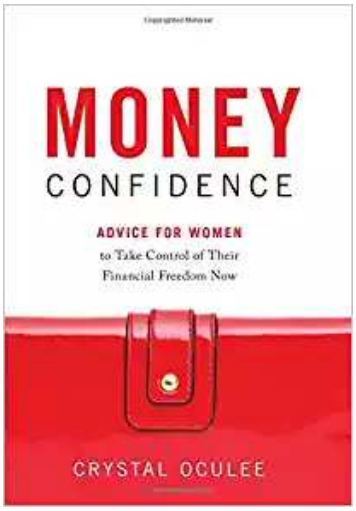

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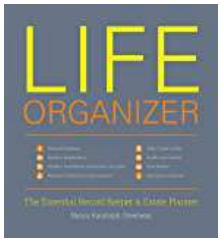

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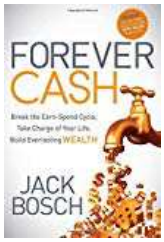

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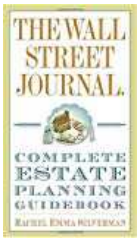

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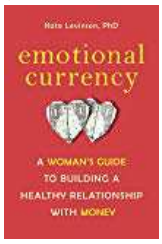

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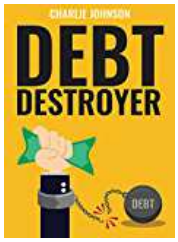

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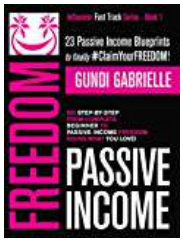

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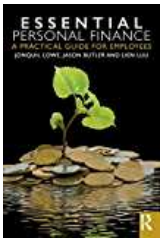

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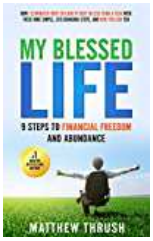

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About the Author

Crystal Oculee is the author of *Your Personal Money Diary*. She is an experienced, licensed, retirement income strategist, national financial motivational speaker, Personal Money Trainer™,

and radio personality. She has appeared on KFI, KTLK, KRLA, KDAR, and KKLA and has been featured on CBS News and at numerous conferences including the California Women's Conference and Los Angeles Women's Expo. Crystal has always worked towards empowering women by giving them the tools to help them get the results they want in a world where women can be disadvantaged. She is passionate about helping women deal with the unique financial challenges they face—without using a "one size fits all" solution that has traditionally been used. With a deep understanding of women's issues and a passion for change, she has taught thousands of women to take positive action in their lives and stand up for themselves.
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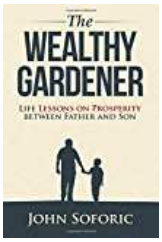

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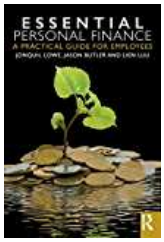

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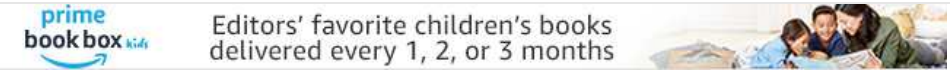

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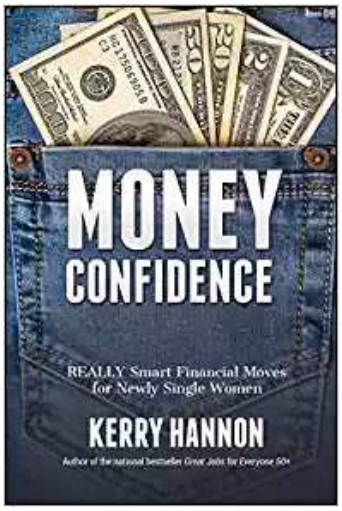

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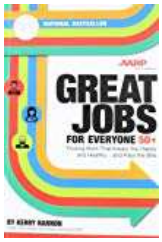

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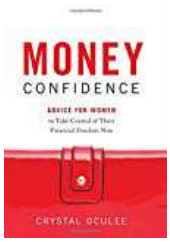

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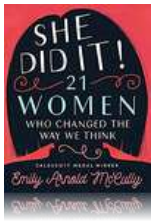

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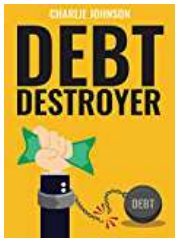

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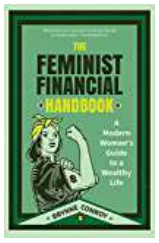

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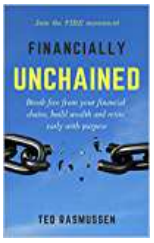

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"*Money Confidence: Really Smart Moves for Newly Single Women* is a must-read for women entering a new stage in life as they maneuver a changing financial reality. The book provides practical strategies for a wide range of difficult decisions they will need to make to ensure their future economic security." (M. Cindy Hounsell, President, Women's Institute for a Secure

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About the Author

Kerry Hannon is a nationally recognized expert on career transitions, personal finance, and retirement. She is a frequent TV and radio commentator and is a sought-after keynote speaker at conferences.

Hannon has spent more than two decades covering all aspects of careers, business, and personal finance as a columnist, editor, and writer for the nation's leading media companies, including *The New York Times*, *Forbes*, *Money*, *US News and World Report,* and *USA Today*. She has appeared as a financial expert on ABC News, CBS, CNBC, NBC Nightly News, NPR, and PBS.

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Jan Cullinane

Replace "money fear" with "money confidence"

November 18, 2017
Format: Kindle Edition **Verified Purchase**

As the author of "The Single Woman's Guide to Retirement," I'm only too familiar with the statistics: That there's an 80 - 90% chance that if you're a woman, you'll be responsible for all decisions, financial and otherwise; that single adult women now outnumber married adult women in the United States; and that choosing to be a "freemale," gray divorce, marrying at a later average age, and the death of a spouse makes "Money Confidence" a necessary book.

As with all Kerry Hannon's books, expect relatable stories, along with a concrete, actionable roadmap - in this case, replacing "money fear" with "money confidence."

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Bart Astor

Not for Women Only. Superbly written and great advice.

November 17, 2017
Format: Kindle Edition

From the author of the bestseller, "AARP Roadmap for the Rest of Your Life": You don't have to be a woman to get so much out of this superbly written book. Kerry Hannon once again demonstrates her ability to relate to readers while conveying in-depth concepts in easy-to-understand prose. You have the distinct feeling you are, as she describes, "walking alongside" her as you and she talk about finances and life. She asks all the right questions and provides guidance and direction. A must for every bookshelf.

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Booklover

Keys to Financial Independence

November 16, 2017
Format: Paperback

This is an invaluable book full of keen insights on the challenges facing newly single people and how to recapture financial stability and independence. As with all of Ms. Hannon's books, it is an effortless read that will be sure to pay dividends immediately.

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Connecticut reader

Kerry Hannon, a well-respected financial writer, gives sound ...

November 14, 2017
Format: Paperback

Kerry Hannon, a well-respected financial writer, gives sound, helpful guidance for creating a secure life. Thank you!
Money Confidence: Really Smart Financial Moves for Newly Single Women

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November 14, 2017
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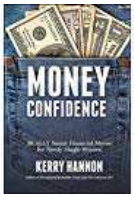

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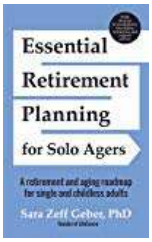

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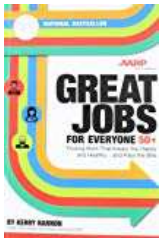

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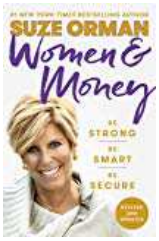

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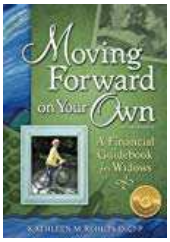

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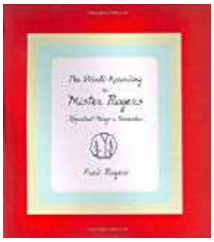

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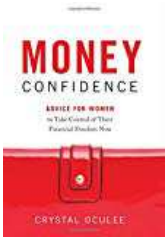

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Mar 9, 2018 223 comments (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/#comments)

Money and Confidence are Interchangeable

(https://www.mrmoneymustache.com/wp-content/uploads/2018/03/couragewolf.jpg)So, I'm assuming you are here reading this because you want to get yourself some more money.

And since this is Mr. Money Mustache and not a standard financial publication, you're willing to think about the bigger picture:

Not necessarily *"Maximum money at all costs so I can have a nice, spendy retirement!"*

More like *"A good, fun amount of money so I can walk outa this cubicle with confidence and never look back."*

Making that mental leap is a huge one. It takes you from a life of permanent pursuit of the unattainable, to one where you get to the "Enough" stage pretty quickly. This alone will change the course of your life for the better.

But what if there were an even bigger mental leap that we were leaving out? One that starts with the hard-nosed math of living off of your investments (https://www.mrmoneymustache.com/2012/05/29/how-much-do-i-need-for-retirement/), but then puts it on a more flexible scale that allows you take shortcuts and attain the freedom you want, much sooner?

Well, there *is* such a shortcut of course, and there is even a story right from my own life that illustrates it.

The Unnecessary Fears of Teenager MMM

Since I was a kid, I've always had confidence issues. I was afraid to attend the birthday parties of other kids, if there were too many strangers around. I was afraid to try new foods or join any teams. It took me a long time to become outgoing enough to start meeting girls in high school.

I compensated for these things by trying to be *really good at everything*, in an attempt to alleviate feelings of worry. Insisting on A+ grades even on the most pointless of assignments, just because I felt that "winning" was a safe defense against bullshit workloads.

I engaged in slightly compulsive weight training and with some of my fellow status-seeking schoolmates until we were all well-dressed two hundred pound muscleheads, safe from the risk of bullying and gleefully (but needily) soaking up the status rewards of having more prestigious outer appearances. We would have all claimed it was for fun reasons or health reasons, but there was plenty of teenage insecurity driving up those barbell plates at 5:30am as well.

Even as a young adult, my desire to build up a massive financial surplus was probably at least partly driven by a desire to protect myself from things that could go wrong – like unemployment or being stuck in a job that I no longer enjoyed.

I'm not ashamed to admit all of this, because you need to see your opponent clearly in order to beat it. I went through this journey of insecurity and came out on top – in the safety of a well-designed life with lots of advantages. But since then, as I have spent the subsequent thirteen years learning more about that life, and meeting new people with entirely different successful lives, I have come to realize something I wish I could have known earlier:

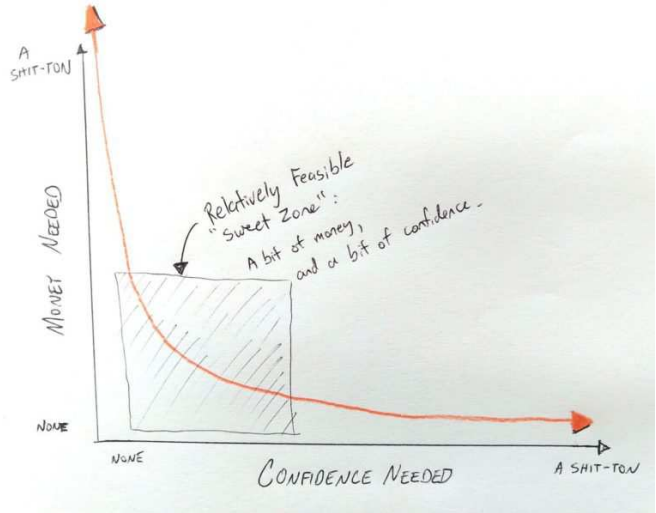
I had nothing to worry about in the first place.

It turns out I didn't need all that money, because my needs and wants will *never* be more than I earn from my natural desire to do useful work. You don't need to be a musclehead in order to have friends or meet attractive people or deter bullies – normal fitness is just fine and being friendly and open is much more attractive – whether your goal is finding love or running a powerful enterprise.

You don't have to OVERACHIEVE at everything you do – you can be strategically great at things you truly enjoy, carve the rest of the unnecessary crap out of your life, and spend your days in a much healthier balance of work and play.

Many of us are focusing our energy on building up the wall of protective money and insurance policies around us to ever-greater heights, working one last year and funding one last insurance policy against an obscure risk, when really our deficit is not in money. It's in confidence.

And thus, it turns out that **Money and Confidence are Interchangeable.**



(https://www.mrmoneymustache.com/wp-content/uploads/2018/03/money-confidence-tradeoff-1.jpg)

Figure 1: With no confidence, you need a shit-ton of money to feel comfortable. Find a smarter balance.

Think about it: It took me seventeen years of school and ten years of work to become an expert software engineer, making a growing six-figure salary and with a million dollars* of investments by about age thirty.

But then, years after retirement I started a carpentry business just for fun, and within just a few weeks of spreading the word, I had enough business to easily pay the bills with very part time work. It was a lot of fun. So, would a sufficiently confident carpenter really need to do the engineering career and save that million, in order to live a satisfying life?

In 2011, I started this website to write about money. Even without the lottery-like success it has lucked into, I would have still ended up with a writing career in a popular subject that was loads of fun and could again have easily paid the bills through things like consulting, advising, speaking, or connecting with new friends for business opportunities. And I've enjoyed writing since I was ten years old – with enough confidence, I could have started writing about money decades earlier.

In 2017, I bought a small commercial building alongside some friends and converted half of it into a coworking space, and it easily filled up with members. Despite charging only a third of standard rates, the income from this business would *also* be plenty to fund a happy family's lifestyle. If I had the confidence earlier in life, I could have shortcut the intervening work and achieved almost exactly my current lifestyle decades ago: no war chest of investments required.

More important than these examples from my life, are examples from yours.

Every day, I get emails from people describing their plentiful savings and unpleasant jobs, and then a description of the golden handcuffs or fearful assumptions that keep them working in their jobs.

They wonder when, if ever, they'll be able to quit. When really, the problem is not the money, it's the confidence. With confidence, they could quit right now.

Confidence allows you to change your current life entirely and instantly, without the need to change anything – because you're just rearranging the *feelings in your mind.*

Imagine for a moment that you're Jill CTO or Joe Attorney, locked into a prestigious firm and a two point six million dollar Washington DC dream townhouse. You've got an entire department reporting to you, your ex-spouse to manage, two kids in private schools, a standardized and rigorous vacation plan to address both sets of inlaws, and a comfortable, safe 2016 Lexus Hybrid SUV that you use several times per day because although you agree with Mr. Money Mustache that more people should be riding bikes, it just doesn't work with *your* lifestyle *right now.*

You're a high achiever, no doubt about it. But what is all this achievement buying you in life happiness *today*? Are you selling off your current years of youth to The Firm, and putting off your happiness because in just another decade or so, once the kids are grown and things settle out, *then* you'll give yourself permission to be happy?

If so, you may have confidence issues, just like the rest of us.

What if we could take all that complexity and ass-covering and self-protection in your current life, set it aside, and consider the following ideas.

In fact, let's repeat all of this together in the first person so it sinks in for real:

A Recipe For Badass Confidence

- **I will *always* be able to get a job** if I need one.
- Billions of people are living *far* less expensive lives than mine, and yet many **millions of these people are surely happier than me.** What is their secret?
- While I don't control the entire world, I am in *control of my response* to everything I experience. **And my response is the part that determines my happiness.**
- **I am in *control* of my cost of living.** Everything I do is a decision, and it's made by me, not the world around me.
- **I can *always* learn new things.** With proper dedication, I can gain any skill that I want or need. This means when I depend on other people, it's just a positive choice we are both making. When others depend on me, they are acknowledging my strength and I will choose to pass some of it on to them.
- **My kids will be just fine.** Just by giving them my love and support and being honest with them. They don't need prestige and they don't need the support of multimillionaire parents to prosper in life. Nobody does.
- **Exotic Travel (just like any other luxury) is not a necessity for a happy life.** At a moment's notice, I could choose to spend the rest of my life within driving distance of this spot, and still lead a completely blissful existence forever.

- But on the other side of that same coin, **I can *always* move.** My current location is a mixture of chance and choice, but people move all the time and their lives are usually better for it.
- **I can *always* make friends.** No matter where you drop me in the world, I could build up a loving support network of warm and caring relationships. Because people are the same everywhere – we all just want to be valued and given some warm attention.
- **I know that my real goal in life is happiness**, and I will always have the right tools available to me to maximize my happiness. They're everywhere, and they are free.
- **Millions of others have achieved this before me**, with fewer advantages and in harder times. I have more than enough personal power to get this shit done, in spades.

That collection of points above, is my personal version of what Confidence means. But you're welcome to use it, adapt it, even turn it into a t-shirt or tattoo for yourself. Confidence is the opposite of fear, and fear is the enemy that stands between most people and greater happiness.

And because it's interchangeable with the need for money, that dozen or so bullet points can easily be worth millions of dollars.

The biggest bonus about this multimillion dollar recipe? If you haven't followed it before, your initial results will come strikingly fast and fuel your desire to get yourself even more of it. Confidence is addictive, joyful, and self-reinforcing.

What To Do With This Amazing Power

You now have two complementary tools in your belt: Money, and Confidence. Both of them are useful. But it would be foolish to develop one exclusively, while completely ignoring the other.

Most people work too much on the money and use it to compensate for a lack of confidence. To get to the next stage in life, you will need to stop doing that.

The Freedom to live happily is your goal. Confidence is part of the price of admission.

**based on 2005 retirement date inflation adjusted to 2018 dollars*

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Lily (https://www.thefrugalgene.com) *March 9, 2018, 12:34 pm*

Recently I asked a friend of mine what her first impression of me was when we met in highschool and she said "overachiever, the whole school thought so."

I was blown away, let me tell you, I'm 26 and I was blown away.

I figured overachievers would be anyone but me (and my husband is a bit of a slacker too.) Did we get good grades? Yeah, I'm not crazy enough to get a C just to prove how cool I was. But overachiever???

Then someone saw our budget of $300 and said the same word – "overachieving." This could come off both good and bad or it could just come off as an observation which I believe was this case.

Then I thought about it and reminded myself "we're a work in progress." You had to dedicate 10 years to making that 6 figure salary. Being an overachiever is fine just so you know where to STOP. I do want to be the Jill CTO someday but more just to say I was her than I want to stay her forever.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1634957#commentform)

Bee Roberts *March 10, 2018, 1:29 am*

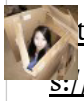
That last sentence really spoke to me. I'm the same. You've got to be at the party to leave it.

I spent 5 years of my life getting a PhD I don't really need, but I had to prove it to myself. But then I grew up being taught that achievement = love. The consequence? Massive overachiever.

On the other side I can see the benefit (I gained a lot of confidence through the process, and now it's much easier to get the jobs I want), but in reality, totally unnecessary for happiness in life.

Like you say, it's knowing when to stop that's key. Thanks for that :-)

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635178#commentform)



Lily (https://www.thefrugalgene.com) *March 10, 2018, 11:18 am*

Thanks Bee! I actually got some other personal responses regarding my comment above yesterday. I thought it was just me feeling that way but it's actually really common. (Just disclaimer that the responses I got were all from other females.)

I still want to be at that "party" though. I can just leave early and say I went :)

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635356#commentform)

Mixed Money Arts (https://mixedmoneyarts.com/) *March 10, 2018, 12:34 pm*

Couldn't agree more. I actually just went through this analysis not too long ago when I had to take the bar exam in California. If I failed, I would've lost my job, which isn't a horrible thing! But I wanted to pass anyway so that I can "leave early" instead.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635380#commentform)

Olivia (http://www.birdsofafire.com) *March 9, 2018, 12:45 pm*

Could confidence also be a synonym for risk-taking? Not in a bad way, but in a good way that allows for the chance to do whatever you want.

If we're confident that our next startup could work, we'd be willing to start it even though it might set us back in retirement. If we're so confident that we'd get our promotion, we wouldn't be afraid to march in and asked for exactly what we deserve. If we're so confident in ourselves and our abilities, we wouldn't be afraid to say #metoo.

But riskiness is sometimes hard without the financial stability.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1634959#commentform)

JoeHx (http://hendrixjoseph.github.io/) *March 9, 2018, 1:22 pm*

> Could confidence also be a synonym for risk-taking?

Maybe. In you example, it might not be so much confidence that our next start will work, but rather that it doesn't matter if it does or does not. We're confident that if it does, great, and if it does not, they'll always be more opportunities.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1634980#commentform)

Vine (http://www.noodlesandfish.com) *March 9, 2018, 1:26 pm*

The less risky something feels, the more likely you are to take that risk. That feeling of confidence can come from having financial assets, or from experience, or from having social networks to fall back on, or plain ignorance/not giving a damn…

odlesandfish.com)

It is easy to come up with your financial independence number. It's almost impossible to quantify your confidence indepence. That's probably why so many of us in the FI world focus on the money first.

While this is a good reminder to not focus solely on the money side of the equation, I assume for most people the money will be easier to understand, track and set goals for. Once we reach a baseline level of financial stability we can then start to flex our confidence muscle.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1634984#commentform)

Jeff *March 12, 2018, 11:54 am*

Confidence might be a willingness to take action on calculated risks. The key word there is calculated.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1636169#commentform)

Mark *July 4, 2018, 3:59 pm*

It's a synonym for Faith. And faith can be derived from a variety of sources.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1682209#commentform)

Gwen (https://www.fierymillennials.com) *March 9, 2018, 12:50 pm*

I don't think I'll tattoo this on my body, but I will definitely print it out and put it on the wall of our home office. This is an incredibly timely post as I quit my job in 20 days and strike out on my own. Worst case scenario is I get another job, but I'm confident I can build a lifestyle that works without the need for W2 employment. Thanks Pete for the boost!

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1634961#commentform)

JSavvy (http://www.thefinanciallysavvy.com) *March 9, 2018, 1:08 pm*

Gwen – I thought of you and your story while reading this! Think it applies perfectly to your situation. You clearly have the confidence to venture out on your own path long before you reach any FIRE number, which is awesome.

Perfect example of someone who has fallen in the "Relatively Feasible" box on that confidence chart.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1634972#commentform)

Katie *March 9, 2018, 1:34 pm*

Good luck Gwen! I was so scared when my DH first left W-2 to become self-employed. But it worked out so well I did it too!
Cheers!
Katie

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1634989#commentform)

FreedomGuy *March 12, 2018, 10:12 pm*

Good for you. I'm also quitting in 20 days! And it took confidence to walk away from a guaranteed huge bonus for staying another year (bonus plus stock that would pad the nest egg by 10%. But a year is a long time and I've put this off long enough). Time away from family isn't worth it. I'll figure it out and so will Gwen (and everyone here). Thanks MMM.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1636310#commentform)

Elise *March 27, 2018, 7:09 pm*

Before I quit a job and industry I hated almost one year ago I got a Seneca quote tattooed on my arm "he who is brave is free". It's a daily reminder that we are in control of our own lives and happiness.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1639960#commentform)

Ms. Frugal Asian Finance (http://frugalasianfinance.com) *March 9, 2018, 12:55 pm*

I used to have very low self-esteem since I came from a modest (aka poor) family and didn't did as well academically as many of my peers did. But there was no way out but to keep trying. I'm glad I ended at a place where I no longer feel as insecure as before.

The lack of confidence still creeps in every once in a while. That's when I compare myself to other people and don't feel that I'm as good as them. Having lots of money certainly helps with confidence, but there's always someone who's richer and more successful than I am.

I think that confidence comes from know that we are trying our very best to achieve our goals. Comparison can be motivational and detrimental at the same time.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1634964#commentform)

Jason (http://www.winningpersonalfinance.com) *March 12, 2018, 12:28 pm*

I can relate Mrs. FAF. Part of my drive to FI was the feeling I had after being laid off. It crushed my confidence and motivated me to never "need" a paycheck again.

This article is spot on. Believing in yourself opens so many doors. It allows you to take risks and stress less about things you can't control. I've been trying to wrap my head around ways that I can take more risks lately. This post shows why taking calculated risks is both important and often times, it's even optimal.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1636176#commentform)

Elizabeth Riersgard *March 9, 2018, 1:03 pm*

Thank you for posting this! I have been a longtime follower (and convert) to the MMM ways and I truly needed to hear this today in order to make the next steps in my life happen. Thank you for all you do!

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1634965#commentform)

Anna (http://www.corporatecoconut.com) *March 9, 2018, 1:04 pm*

I'm very glad to see you write about this!

I quit my job when I felt confident enough about the future – not necessarily when my numbers added up in accordance with the Retirement Police Patrol. I have "enough" money in the bank, but more importantly I have skills and drive and I believe in good things coming my way!

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1634966#commentform)

John Applegate *March 9, 2018, 1:05 pm*

Couldn't agree more. If you're never scared in life, you're leaving a lot on the table – but you just have to take note of that catch in your chest, take a deep breath, and go for it. Of course, everything might go horribly and you could fail spectacularly, so you shouldn't get *too* ahead of yourself. But we should all remember that, while not all changes are improvements, all improvements are necessarily changes.

About a month ago, I let my employer know I was quitting my job to go hiking for 6 months. They immediately said they would hire me back as soon as I returned. Not only do I get a long period off to clear my head and reconnect with my naturally superfrugal nature, but I can do it with the knowledge that someone thinks I'm valuable enough to wait for. I now know not just that my current job would take me back, but that I am valuable enough that I should be able to find another job without a monumental effort, which is information worth far more than the 6 months of pay I'm sacrificing.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1634969#commentform)

Victoria Van Essen *March 12, 2018, 12:35 am*

Yes! I just gave notice to my employer in anticipation of traveling the world (more or less) indefinitely with my family. He insisted I was taking a leave of absence, not resigning. He promised my job back if I should choose to return. It's a lovely feeling, even though I probably won't take him up on it. ;)

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1636046#commentform)

Banana *March 12, 2018, 7:58 am*

John,

This is me… Without the job offer at the end.

Be warned, the walk may change you. It changed me. I got back and just couldn't bring myself to sign up for a full- time 5- d/ week, don't-get-to-choose-who-I-work-with situation. So I did a few calculations, made a few financial rules for myself (things like: I can't touch my retirement $ quite yet as it needs to appreciate a bit more and all my play money I want, I need to make before I spend it, avoid credit cards, avoid reoccurring bills to have total ability to ramp up and down spending, etc) and tada, a MASSIVE shift in attitude, post scripted with "oh well, if it doesn't work out, I'll just get a real job then :-)"

The end result is that I now have a number of small self-run occupations that I can shut/ slow down to go on adventures. My gardening business essentially makes it so others pay me to train for the hiking season (despite being the MOST over-educated gardener you've ever had :-). The gardening classes I teach happily force me to learn deeply about topics that benefit my own gardening practice.

Other endeavours have other creative personal benefits. I also have full power to choose who I work for and I choose such wonderful amazing people that it's a joy. My little businesses serve me as opposed to me serving them.

The FI calculations are fiddling with math and lifestyle numbers – a quite rational process. The realization that you don't need to put up with things that aren't on your own terms is emotional for me. Just make sure you aren't so busy in your lives that you don't allow yourself that space for that emotional realization / evolution to occur.

As you're walking, whether on the trail or through life, keep in mind that the job offer you have waiting for you is but one of the options. You're not walking towards a job. You're walking within yourself the whole way, carrying your fears on your back, and getting to know yourself like never before. You're also waking up as you walk, realizing with blistering emphasis : life is simple – all you need is to be warm, dry, safe, and fed – that makes for a great day as you drop into a deep sleep after walking 25 miles :-).

And in town life, a few times I've felt the bite of panic as I've worried during a time of lower income. When that happens, I just go back to remembering being warm, dry, safe, and fed while the storms raged outside my tent walls. I am so grateful for these simple things that seem so plentiful in our society.

Have a blast and roll in the dirt a bit, you hiker trash. And be reassured that the pain on your feet will subside after a couple of months of rest after your walk – but the rewiring inside won't . You will be changed.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1636126#commentform)

wynr *March 14, 2018, 5:07 pm*

Love this reply!

Go plant some apple trees my friend.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1636771#commentform)

Dinah *March 15, 2018, 4:19 pm*

Hi John,
My husband and I took 6 months off to hike the PCT last summer and it was wonderful! We both are in health care so it was easy to have jobs lined up for our return. Personally I found it comforting to know I had a job waiting for me at the end as the transition from trail life to regular life can be a bit strange. But now it's been 6 months since we stepped over the border into Canada and my feet are starting to get itchy. Enjoy yourself!

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1637016#commentform)

Louisa (http://louisarogers.vpweb.com) *March 21, 2018, 6:24 am*

John, where are you going hiking? I'm curious, I love hiking.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1638364#commentform)

freddy smidlap (http://freddysmidlap.com) *March 9, 2018, 1:06 pm*

i was just posting about all the "wrong" career moves of quitting a job before you had a replacement one. i did it a bunch of times for various reasons and everything came out fine due to confidence. freddysmidlap: honest, capable, fearless! that's really what it says on my lindedin profile under my real name.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1634970#commentform)

Cubert (https://www.abandonedcubicle.com) *March 10, 2018, 10:19 am*

Good stuff, Freddy. Sometimes life surprises us with twists and turns. I remember when I got laid off years back – I was initially pretty worried. But that event allowed me to take a year off of full time employment to finish my MBA and learn how to cook. Oh, and I had more time to bench weights at the gym. ;-)

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635348#commentform)

freddy smidlap (http://freddysmidlap.com) *March 11, 2018, 10:47 am*

exactly, cubert! we had a bunch of layoffs at my factory in the past 12 years and i always wanted to be included in one. i only got to change jobs and go from technical to the factory floor for a short time. i'll bet you came back buff and ripped for the next round of employment, striking fear into the coworkers.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635833#commentform)

Cubert (https://www.abandonedcubicle.com) *March 12, 2018, 5:29 am*

I actually came back at about 175 lbs. on a 6'0 skinny frame. And over time have observed the powers of a mostly vegetarian diet and cycling, in reducing me back down to 165. May the winds not blow too hard, or Cubert will be blown overboard, Matey!

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1636111#commentform)

Steven *March 9, 2018, 1:08 pm*

Thanks for an excellent post that outlines a perspective I had not thought of before. This is very pertinent to me now as I am also three weeks away leaving a corporate job to start my own firm. I really appreciate your insights!

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1634971#commentform)

Budget On a Stick (http://www.budgetonastick.com/) *March 9, 2018, 1:11 pm*

Lately, my friends have commented to me that I am completely different from the person I was in college… confident.

I laughed thinking nothing of it but now I think I get what happened… I have been checking the things off the ingredients for "Badass Confidence" and not knowing it.

I know I live in an area where I could get a new job on a whim. The personal finance community has given me friends I never thought I would have, with a crazy variety of backgrounds.

Most importantly, I have taken control of my life. I'm not letting debt hinder me or finances get the best of me.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1634973#commentform)

Wes (http://theintrepidfamily.com) *March 9, 2018, 1:14 pm*

Earlier this week I had a conversation with my boss that I had been nervously anticipating for a long time. I told her that I'm taking a year long leave of absence from my corporate job to spend time with my family (wife and three kids) and travel. My wife recently had the same with her boss.

We have both questioned ourselves over and over as we considered whether it was crazy to forgo regular paychecks for freedom. Our friends and co-workers reactions have ranged from "that's awesome" to "you're committing career suicide!".

I'd be lying if our confidence hasn't wavered at all during this process so this post comes at exactly the right time. Thanks for the confidence boost, off we go :)

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1634975#commentform)

Dr. MB (http://www.drmoneyblog.com) *March 9, 2018, 1:18 pm*

Money is a mental game. It is NOT all about dem spreadsheets. In fact, it might be inversely proportional to the need for spreadsheet calculations and one's inner wealth consciousness when it comes to finances. Once you achieve enough (take your time to define that for yourself) all those fears simply melt away.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1634977#commentform)

JoeHx (http://hendrixjoseph.github.io/) *March 9, 2018, 1:24 pm*

I find that confidence and a healthy level of apathy go hand-in-hand. I am more confident the less I care about what people think or how they'll react. When I'm scared of what the boss will do if I ask for more money, I am less confident.

You just got to find that healthy level so that you don't become too arrogant.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1634983#commentform)

Greg Richard *March 9, 2018, 1:27 pm*

This is a good one. It helps explain lots of consumer excuses – got to sent my kids to the most expensive school because I'm afraid, got to wear new clothes or people will think less of me, have to live in the fancy neighborhood or risk having lower class neighbors, can't let people see me on my bike in the rain or they'll wonder if I'm crazy, can't take well paying jobs that are "beneath me," etc…

Once you can find the confidence, you can very easily get past these hangups. And it feels much better. My wife has chided me for years because I go around town in my numerous pairs of scrubs shorts (I like to cut the legs off of my old surgical scrubs). It was initially an angry disdain/embarrassment but has softened over the years into a gentle teasing because I own the hell out of those scrub shorts.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1634986#commentform)

Katie *March 9, 2018, 1:33 pm*

This is probably my favorite article yet, and defines our lifestyle priorities.
Most teenagers lack in the confidence department. It goes with the territory.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1634988#commentform)

Danielle (http://idv8.com) *March 9, 2018, 2:24 pm*

My favourite too!

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635010#commentform)

Kyle *March 9, 2018, 1:46 pm*

You really hit the nail on the head for me. I believe all of the individual items in the Recipe in my head, but yet I don't have the confidence to walk away from my "silver" handcuffs. I'd love to hear your thoughts on how to actually take the next step.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1634992#commentform)

wynr *March 14, 2018, 5:15 pm*

Step 1. Write a resignation letter.
Step 2. Give it to your boss, with two weeks notice.
Done!

I took those steps mid 2016. I still do consulting for about 3-4 months a year, but now I can enjoy the engineering problem solving without worrying about the political BS.

Cheers,
wynr

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1636772#commentform)

Quitting Teaching (http://quittingteaching.wordpress.com) *March 9, 2018, 1:51 pm*

I know I will grow full of confidence as I see my early retirement panning out and I am seeing the end. My confidence will grow the closer and closer I get. Knowing that I am being forced to work as i have a mortgage and bills to pay and thereby locked in the debtors prison that is wage slavery is like living in a vice. There is no greater a confidence zapper than feeling trapped , like you have no say over your life and what you do each and every day. Financial independence for me means freedom, and i know that freedom will breed confidence…I may not quit teaching once I achieve FI but knowing that teaching isn't CHOICE is the crucial difference

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1634994#commentform)

ress.
m).

Thriftychemist *March 9, 2018, 1:56 pm*

I saw this pop up just as I've been reading back through the archives, and it fits right in with the spirit and excitement you wrote with back then, plus the polish that comes from 7 years of writing. Awesome!

I especially like how this fits in with the old theme of outrageous optimism. **Optimism focused inward is confidence** It lets you walk right into new, uncomfortable situations because you know you can make it work or change the circumstances until they work for you.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1634996#commentform)

Jon *March 9, 2018, 1:58 pm*

2 years ago, we were a 150k couple with a mortgage (on a townhouse full of useless junk), bank-owned gas-powered sofa, and a budget full of bloat.

After scraping together the CONFIDENCE, we left Canada for Germany to pursue some post-grad studies. We sold our home (and all the junk inside of it), got rid of the car payment… all of the budget fat…gone.

Our income has dropped from $150k to ~$50k. Our life is exponentially better. We've built a strong network of friends in the new location, and the distance has helped show us which of our relationships back home were really the most meaningful.

A strong lesson in what really matters and how we don't have to be afraid of jumping to a low income again someday.

Now, with a massive income jump in the near-future, we can move forward with both elements – money AND confidence.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1634997#commentform)

snowcanyon *March 11, 2018, 1:28 am*

I must know- what is a gas-powered sofa?

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635689#commentform)

snowcanyon *March 11, 2018, 1:29 am*

A car? Or an actual sofa?

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635690#commentform)

Angus *March 11, 2018, 9:24 pm*

https://www.mrmoneymustache.com/2017/06/20/next-recession/
(https://www.mrmoneymustache.com/2017/06/20/next-recession/)

Ctrl f "gas powered racing sofa"

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1636001#commentform)

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Michael (https://www.trytheroundtable.com) *March 12, 2018, 8:59 am*

A car. It's MMM's common kenning for motor-vehicles, which we really need less than we think we do.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1636137#commentform)

Vince *March 12, 2018, 8:59 am*

e.com)

I would guess a gas guzzling SUV–the kind you see advertised with those seats that are for "everyone" because they adjust 1,000,000 to Sunday.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1636138#commentform)

Angus *March 11, 2018, 9:17 pm*

Teach me the courage, wise one. Seriously though, congrats on the transition. That must have been difficult leaving everything you knew. But like you said, you had the confidence to do it. Gotta ask ya, did you really sell everything or did you stash some junk in a gracious friend's garage or something? Also, in Germany don't they drive diesel powered sofas or are they transitioning to electric bikes yet?

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635997#commentform)

Jon *March 18, 2018, 12:43 pm*

We sold everything – with the exception of a few boxes of important things stored in a family member's basement.

As for transportation here, it's no secret the German's love their cars. However, we live in Germany's enviro and biking capital, so its quite easy to not own a vehicle (excellent public transit as well, but we rarely take it… its just that easy to bike).

Electric bikes are very popular here, especially for senior citizens.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1637719#commentform)

Jon *March 18, 2018, 1:58 pm*

We also left some stuff with friends, but not the good stuff -> we don't trust them.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1637730#commentform)

Ted Bendixson (http://www.tedbendixson.com) *March 9, 2018, 1:59 pm*

(http://www.tedbendixson.com)

Yes! This is the article I've been wanting to read for quite some time. Thanks, MMM. For a time, I've had this nagging feeling of guilt about not taking some big fancypants software job and doing remote contract work instead. I figured I was preventing myself from getting the sort of income I'd need to retire early.

Although retiring early is still a priority of mine, I would say it's not the focus. I've already launched some semi-successful apps, made my first dollar of passive income from blogging, and I've got plenty of other ideas in the pipeline. I take contract work because I like the people I work with, and it gives me more spare time to get my side projects off the ground.

For me, retirement will definitely happen, but I'm guessing it will be more of a gradual shifting of my 'work portfolio' away from contract work and toward my own products.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1634998#commentform)

wynr *March 14, 2018, 5:23 pm*

Dude, you nailed it!

Making enough money, and having the confidence to do it in your own way puts you squarely into the "Sweet Zone."

Cheers,
wynr

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1636774#commentform)

Stephen *March 9, 2018, 2:11 pm*

Over the last year or so I've really rethought the 4% rule, and it's closely related to this article. Every one of us would agree there is spending we can cut, and it's not like your spending hits your exact average every year. That flexibility combined with the confidence that I always could (and likely always will) make an income that covers my expenses means there's some credence to the idea of being much more aggressive than the 4% rule. Or at the very least ignoring those claiming the sky is falling and it was only applicable to people who retired in yesteryear.

As Joey would say, it's a moo point for me as I don't plan on retiring when I hit FI, but it does lend confidence to the whole thing.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635002#commentform)

mable *March 9, 2018, 3:41 pm*

The problem with having confidence that "I always could (and likely always will) make an income that covers my expenses" is that sometimes life happens. Like a husband who gets cancer at 28 and is debilitated for a decade and everything extra the wife makes goes to paying the deductibles that insurance doesn't cover. Like the wife, at 35, finding out she was born with a heart defect that suddenly becomes a chronic problem and she can no longer work except for a very part time position where the employers, God bless them, work with her when she is too ill to show up. Like the wife, at 60 getting cancer that takes four years of treatment and leave her completely unable to work…All of which is to say, you may not always be able to make up that income, and the expenditures cannot be lowered because of medical bills. Then what? We were fortunate in that we planned for the worst, starting at 20 and 22, so we never went bankrupt or exceeded our savings, but we are not living a retirement of ease through circumstances that we did not create. We are above the pure survival level, but not the millionaires that we planned to be when we started being fierce in our savings and frugality.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635031#commentform)

Margaret *March 9, 2018, 5:47 pm*

Oh man, I hear you. My husband and I are both dealing with medical issues that have stopped us from working, and our kids have medical issues. The whole financial equation changes when illness costs money in treatment AND knocks out the ability to work. Not the majority case of course. And definitely helps to have money-making optimized early on, and frugality down in other areas.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635062#commentform)

Lisa *March 12, 2018, 8:05 am*

Although we don't have any health issues that have rendered us unable to work, we have had two relatively major health scares that have landed my husband (breadwinner) in the hospital. He is a healthy man in his mid-40's who does all the right things in terms of eating well and exercising. Sometimes, life happens, people. Those times have underscored the need to make money and save while you can. You don't know what kind of curveballs life will throw at you. And while it seems that MMM has sailed through some calm waters in his life, which is wonderful, I don't think that you can always plan for that to be your course in life. Being able to face rough times from a position of financial strength is important, and gaining both skills and money while you are young, unencumbered and healthy are what are necessary to do that…choose a career path which is financially fruitful and enjoyable to you, if you can, and that will make the accumulation phase of life a good part of your life, not one that you are racing to finish.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1636128#commentform)

Stu *March 10, 2018, 12:46 am*

Actually, you two sound more like an incredible example of exactly how confidence and grit are just as useful as a big money pile. Sure, you might wish you'd started out with a fortunate, but the determination and tenacity that you clearly possess have got you through some amazing times, and you will always have the confidence to know what you've managed to achieve purely from your own resources. My hat is raised to you both.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635171#commentform)

Margaret *March 10, 2018, 11:20 am*

Thank you Stu, your encouraging words mean a lot!

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635357#commentform)

Jeff *March 12, 2018, 12:07 pm*

I retired at 48 with enough wealth to last me until I am 85. The way I look at it, if a life event occurs that drains my wealth, I retired late enough to have lived a full life, and early enough to be able to live a full life. After retiring, I see more clearly how people rush around for no net gain to their "real life", and I am very happy that I have given myself a chance to live my life rather than keep myself busy without real purpose.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1636171#commentform)

Dharma Bum (http://www.dharmabumdiaries.com) *March 13, 2018, 5:24 am*

I love seeing that some people really get it!

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1636415#commentform)

Garrett *March 31, 2018, 3:56 pm*

*moot point.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1641034#commentform)

Keith *March 9, 2018, 2:26 pm*

Permanent pursuit of the unattainable. What an awesome description of the rat race. I can think of a dozen different ways you have described this before along with many other people's descriptions . But this my favorite.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635012#commentform)

AJ Gretz *March 9, 2018, 2:30 pm*

Thanks for this – it's perfectly timed. Today we made the leap to becoming a one-car family (again), after purchasing an expensive lemon last year because we thought we needed it. Several thousand dollars and face punches later, we have been humbled, and we are ready take more control over our cost of living, even if it's not as easy or comfortable.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635014#commentform)

Melisa *March 9, 2018, 2:33 pm*

I find confidence and 'feeling strong' comes and goes. I had it a few years back when I threw caution to the wind and switched to contracting. And it's worked out great! Now I'm wondering how to re-capture or gain that back. And where it went in the first place….

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635016#commentform)

Divnomics (https://divnomics.com) *March 9, 2018, 2:52 pm*

Amazing how a lack of confidence get you in overachiever mode and try to be the best instead of trying to be yourself. Been there, done that. Still going through the process of it all though.

For me it was never the money, but an ambitious career path. So long as I had my successful job, everything is alright (on the outside). Still working, and although I like the work I don't like the corporate environment anymore. FI has taught me that there is more to it that appearance and success.

Interesting thought is that I recognise it now in so many others, coworkers/friends/family and am only hoping that everything I say to them might give them even a glimp in what's out there.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635020#commentform)

Jeff *March 12, 2018, 12:13 pm*

Thanks for sharing. I think this probably applies to a lot of people out there.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1636172#commentform)

Dharma Bum (http://www.dharmabumdiaries.com) *March 13, 2018, 5:26 am*

The corporate environment is TOXIC. Get out while you can. It will kill you.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1636417#commentform)

Mr. Freaky Frugal (http://mrfreakyfrugal.com) *March 9, 2018, 2:53 pm*

MMM – Just wow! This post is destined to be a classic! Until you posted this today I hadn't even thought about the relationship between confidence, money, and FI. How do you keep coming up with this stuff?

I FIREd back in 2012 and I would have done it even sooner if I'd had the confidence you describe. Many of your earlier posts are what gave me just enough confidence to FIRE as early I did. I'm forever in your debt!

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635021#commentform)

Steve *March 9, 2018, 4:06 pm*

"So, would a sufficiently confident carpenter really need to do the engineering career and save that million, in order to live a satisfying life?" – This reminds me of people who say the key to happiness and financial security is to never retire. I think this is coming from the idea that creating a life you don't want to retire from is just as good as early retirement. Would you change how you did things if you knew then what you know now?

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635037#commentform)

Philo *March 23, 2018, 4:18 pm*

"Would you change how you did things if you knew then what you know now?"

Great comment! I'm curious what the answer is too.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1638893#commentform)

Tulachin *March 9, 2018, 4:37 pm*

What a coincidence that you write about this, when after going through your earlier posts in 2011-2012, I was wondering the same thing.

I approached your blog from the first mindset you described, but those early articles made it clear that wasn't the reason for this whole gig. And that left me wondering.

I realized that we share some attitudes (c'mmon we're both engineers and this post shows we had a similar reason for doing well in school), but I didn't need the money to feel the same. I did waste a lot of my scholarahip money as a student on things, to the point that I got YNAB from a friend (he saved my ass), and through it I discovered your blog. But it wasn't a HUGE leap to eat the same meals every day (like some guy named Jacob at ERE) or bike my way to class even on winters. I started drinking water only, and never felt it was a "sacrifice", until I met other humans. I researched most of my Amazon purchases, optimized certain spending items, and barely went out (that's just me, not a strictly financial decision).

I felt I had ENOUGH even on a graduate assitantship that paid $1800/month in downtown Chicago. I even exaggerated my housing situation ($675/month, more than 50% of my paycheck). AND YET I was confident of my financial health (still living within my means and satisfied).

With that, and the reading your articles, I was left wondering: Money indeed buys freedom, but you clearly don't need it to feel free. AND THAT is probably the first step to actually becoming free.

I know it's not a contest, but I'm 27 lol. But without you, I would have not realized it this early!!!

Glad you wrote this post right when the thought was circling my head :)

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635042#commentform)

Eric The Bicyclist *March 9, 2018, 4:47 pm*

Thanks for the words of wisdom, St. Pete! I see a small and pedantic way to improve the article that I'd like to share. In the paragraph:

"That collection of points above, is my personal version of what Confidence means. But you're welcome to use it, adapt it, even turn it into a t-shirt or tattoo for yourself. Confidence is the opposite of fear, and fear is the enemy that has stands between most people and greater happiness."

The word "has" is a typo. I hope this helps!

Rock on, MMM!

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635043#commentform)

Accidental FIRE (https://accidentalfire.com) *March 9, 2018, 5:18 pm*

One of your bests posts Pete, hands down. I too have suffered from a lack of confidence for most of my life. To address it sometimes I'd get angry and go all Rambo on it and overcompensate. Other times I'd retreat and run away. It's a constant battle to be honest. Overall I think as we get older the wisdom we accumulate helps make us more confident, but that progress can be slow and frustrating.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635049#commentform)

Dan (http://none) *March 9, 2018, 5:20 pm*

This one was pretty good. I wondered if you were a fly on the wall to my life. I have enough for the FI thing, but compromised. I took a job that is supposed to have less hours and more life for me. I haven't started it yet and have my doubts as to whether I should have gone all the way to retirement.

I guess if it doesn't work out, I can pull up your article, look up the graph, see that I am in the box and just leave.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635050#commentform)

Eclipse on Fire (http://www.theoptimalchoice.com) *March 9, 2018, 5:21 pm*

I think about the idea of walking out of the cubicle to do meaningful (to me) work everyday. Unfortunately I need a bit more money to build the confidence it takes to say I can support my growing family even without the standard 9-5.
I think I am 100% on board with walking away before we hit the 25x number. FI will come when it comes, but life is too short to not love what you do. Great post!

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635052#commentform)

Dan D *March 9, 2018, 5:25 pm*

No regrets, MMM. You did it right.
That ten years of software engineering was the price of confidence… and it ain't free.
Good decisions (a carpentry business, a writing career) can go bad. Good, strong people can be be pulled out and drowned in all sorts of riptides not of their making. The stash is your hedge, your jetty, your safe harbor. Only through a retrospectoscope could it seem like a waste of time to have built it. After all, the chore of building a jetty isn't so bad when it is done purposefully and in the cause of personal freedom. A joy really. Young energy well spent. I think even Sisyphus could be happy with the right attitude and he rolled the rock for a heck of a lot longer than ten years.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635055#commentform)

scott *March 9, 2018, 6:34 pm*

Yes, Dan D. You have a profound insight here. I love that MMM's money and lifestyle examples are generally very easy for the rest of us to replicate (hence the incredible value of this blog). While not everyone is going to achieve a 75% savings rate and reach FI at 30, most of us should be able to drastically reduce our mandatory working career by adopting and following his principles on some scale. However, the anecdotes in this article about successful carpentry, blogging, and real estate businesses should be viewed with a degree of caution. Survivorship bias is potentially in play here. I am not sure that a strategy of substituting confidence for money has the same degree of replicability for us as readers. I don't disagree with the Recipe for Badass Confidence and I think that the more people that can go out on their own and create value like MMM the better. But I think the reality is that this confidence + entrepreneurism formula has a much lower success rate than the full time job + high savings rate formula.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635077#commentform)

Lisa *March 12, 2018, 8:11 am*

My thoughts, exactly…

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1636130#commentform)

Mary *April 3, 2018, 12:25 pm*

I completely agree. A couple months ago I started reading this blog from the beginning (still have years to get through to be totally caught up) and I am accepting that a lot of what MMM does/says is not applicable to most people. Learning to live frugally and shaving off years of working – yes – but not the somehow creating three independent money streams that are each enough to support the family while letting the retirement money sit entirely untouched. MMM has a huge money reserve and incredible natural talent that just isn't in a lot of us.

Hence my goal is to get my investments to the x28 number plus pay off my mortgage in 15 years. But I won't retire, I will just cut down to working roughly 1 day a week until I hit true retirement age. That would give me enough to live on so I can leave my nest egg untouched while also giving me the ability to ramp back up to full time if necessary. My one big fear is that there will be some health issue that wouldn't let me go back to work.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1641878#commentform)

CPT Obvious *March 28, 2018, 10:26 pm*

"retrospectoscope" !! I love it.

I think the key point MMM makes is that it's a sliding scale. For example, I'm in the Army Reserves, and make about $15K doing that without blinking. My wife is an RN who enjoys working 2 days a week, and pulls in $15K. 100% Confidence in these income streams. We can thrive on about $30K. So, in theory, we're already FI.

Yet. . . I'm still working toward a $750K stash so I can try out my dream job (as a fruit farming, beekeeping, woodworking, old house flipping, professional musician) without staying in the Army OR making any money. So… if I build up my proficiency and skills, make some proof-of-concept sales, and/or commit to keeping one or both of our P/T jobs, it changes the math dramatically – I could quit tomorrow with $200K as an ample safety net, not 6 years from now with a small fortune designed to insulate from complete failure on all fronts.

It's nice to know that although I won't be quitting my day job just yet (I like it for now) . . . it's a real option.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1640236#commentform)

Garrett *March 31, 2018, 4:02 pm*

The fact that you make 30k by working and can survive on 30k does not mean you're financially independent. Financial independence means that you can survive with the income produced from your assets, whether you work or not. If you and your wife stopped working, with no savings and investing.. you'd be screwed pretty quickly. There'd be no green employees available for your needs.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1641038#commentform)

Alex M *March 9, 2018, 5:27 pm*

I resigned from my job two weeks ago at the age of 34. Insecurity definitely has been an overarching factor as to why I stayed in the cubicle farm for as long as I did. I took pride in being able to humble brag (if appropriate) that I made 200k, etc. 3 years of this and for what? I was miserable.

Handing in my resignation without a job lined up has been the most liberating feeling, since that day my entire outlook on life changed, like a switch was flipped.

Thanks MMM, I have been a follower for 3 years now and I keep coming back to reign in the stupidity that overcomes me as temptation for acquiring bullshit starts whispering in my ear.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635057#commentform)

(http

Chris Urbaniak (https://www.deliberatechange.ca) *March 9, 2018, 6:11 pm*

s://w

Well said, Pete.

ww.d

I love the point about not necessarily having to to work until your "FI number". Most early retirees will make at least SOME money because of their confidence and skills!

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reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635068#commentform)

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Mr. Money Mustache (http://mrmoneymustache.com) *March 10, 2018, 10:06 am*

Thanks Chris, but I can't help but wonder – WHY are all these people coming here to the Mr. Money Mustache blog, then addressing their comments to some "Pete" character?

This is not Pete's blog, it's Mr. Money Mustache's blog. ;-)

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635338#commentform)

NaN *March 10, 2018, 10:56 am*

"Thanks Clark for lifting this extremely heavy car off my house." nah. More like "THANKS SUPERMAN."

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635353#commentform)

Skippy *March 10, 2018, 5:19 pm*

Pete's that unassuming retired handyman in Boulder who looks suspiciously like you but with glasses and a bicycle instead of the green paper moustache and the power to give people 'stachevision

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635493#commentform)

Stop Ironing Shirts *March 9, 2018, 6:49 pm*

This post was outstanding – confidence overcomes fear. The fear of being broke lives with a lot of us going after rediculoisly well funded early retirements. Thanks for continuing to write!

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635079#commentform)

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Ty Roberts (https://www.getrichquickish.net/popular) *March 9, 2018, 6:54 pm*

Relentlessly eliminate the BS from your life and soon you'll have a live free of BS.

Me and my fam don't love where we live, but we stay because of my job. But I don't like my job all that much, but I stay because it pays well. This is insanity, but it's scary as hell to make a big change.

If I had confidence I'd take a gap year, move to Hawaii, and find contentment and work on my side business. In a year, if things didn't work out could always come back to my current employer. High reward, low risk. But sooo hard to pull the trigger.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635082#commentform)

Lisa *March 12, 2018, 5:10 pm*

I live in Hawaii. I'd rather live in Europe. But my spouse's job is in Hawaii, and quite frankly, it is the best job he's had in a 20 year military career. His job in Europe was soul-sucking. Living here is better for our marriage and our family. We're just accepting what is and being grateful for it. Finding a happy balance when you are working is exceedingly difficult. There's always a compromise.

Pull the trigger; take the gap year. I can't wait for ours.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1636244#commentform)

Dharma Bum (http://www.dharmabumdiaries.com) *March 13, 2018, 5:37 am*

No it's not.
I did exactly that (not Hawaii though – Alaska, Australia, New Zealand, Ireland, Colorado, and Arizona instead).
The trick is: just do it.
(PS – I went back to my original employer. I became increasingly miserable for 6 years. I finally came to my senses and left permanently.)
Your job is killing you. I can tell from the tone of your comment.
You gotta get out while you can.
Save yourself.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1636419#commentform)

Mr. 1500 (http://www.1500days.com) *March 9, 2018, 8:16 pm*

Great one and I still struggle with this. I'm far better now than I used to be, but still have work to do on the confidence front. And it's all pretty silly.

Thinking back on life, every time I've worried or been insecure about a situation, it's almost always worked out for the best. Building on that, I've found that **confidence** is a closely related cousin to **optimism**. Confident people are optimistic. Optimistic people are confident. Get those two right and you have a superpower.

"It took me a long time to become outgoing enough to start meeting girls in high school."

I'm still not at this point though. Mindy asked me out! :)

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635102#commentform)

Mr. Money Mustache (http://mrmoneymustache.com) *March 10, 2018, 10:07 am*

Yeah, I STILL depended on the girls making some of the moves. But at least I was able to be flirtatious enough to entice them into doing it :-)

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635339#commentform)

Ann *March 11, 2018, 6:42 pm*

Girls love badass guys. They must have seen the potential!

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635962#commentform)

Cubert (https://www.abandonedcubicle.com) *March 12, 2018, 5:32 am*

I still scratch my head how I ever got Mrs. Cubert to agree to marry my not so badass self. Pete is the MAN.
Ooops, sorry, I mean, Mr. Money Mustache is the MAN.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1636113#commentform)

Steve *March 17, 2018, 7:58 pm*

"It took me a long time to become outgoing enough to start meeting girls in high school."

Sounds like a 'Fast Times at Ridgemont High' movie quote ;)

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1637580#commentform)

(https://efficientbadass.blogspot.se/) **FruEfficientBadass (https://efficientbadass.blogspot.se/)** *March 9, 2018, 8:41 pm*

I fully agree this is a future MMM classic. Living in Sweden, I am pampered with a social security net that even more facilitate the potential transfer to a free life (e g no need for private medical insurance, nor college funds for your kids unless you want to send them fancy panceplace) and I, like Stephen above, am more and more hesitant to the 4% rule. Seeing the best practices of both MMM and other members of this community has encouraged me to pursue a more pragmatic/aggressive approach with only a few years to go ("Just a few more years" syndrome? :)). In compliance with this mind set, I today left my "golden hand cuffs" employment for a funnier/less paid job, leaving behind also the company car (three kids, no car, wishing for a FIRE community gold star). Anyheuw, this pursuit started in May 2015 as a direct consequence of finding this blog so I also wanted to say thank you Pete and all of you intelligent and well formulated commentators in this forum.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635112#commentform)

> **little helper** *March 9, 2018, 9:05 pm*
>
> For selfish reasons I'm glad MrMM went through everything he did. If he hadn't, this website would probably have been different. It was exactly what I needed when I found it. I was depressed and this website helped me turn my life around. Thank you Pete.
>
> reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635118#commentform)

(http://www.4dfrugal.com) **Jess 4D Frugal (http://www.4dfrugal.com)** *March 9, 2018, 10:04 pm*

Confidence is exactly what we will need when (and before) we hit FI. It is almost nerve wracking to think about the what-ifs. But with my overly cautious mindset, it is hard to have the confidence to pull that plug and know if something really happens, we could get jobs or find work (though I know we could). I struggle to determine when to call it quits in the 'real working world' instead of falling into the trap of 'one more year'. Confidence and this article are exactly what I need right now. Thanks!

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635132#commentform)

> **James** *March 9, 2018, 11:05 pm*
>
> Confidence and Money are now Interchangeable? Ridiculous. Even measuring by a nebulous unequivocal metric like comfortability, this is total crap and reeks of self-help bathroom reading. Your advice here is paramount to T.Swift advising everyone to simply follow their dreams or lottery winners telling us all to start buying scratchers. Reality check, MMM, YOU didn't follow this advice to achieve your "success".
>
> We're all glad you have a blog but you fill a very particular niche. To my mind, the applicable quality of your blogs is trending down and the majority of your pieces are useless. Writing is cheap and it pays cheaply for a reason. Anyone can do it, you just occupy a unique position and thus people are more willing to listen (read). Without the success you achieved (NOT by these methods described here) none of us would be here reading your stuff.
>
> Your Recipe: "millions of these people are surely happier than me." Quantified by another nebulous term in "happiness". Is this an abstraction or dogmatic doctrine?
> "I am in control of my response to everything…" Your philosophy is weak and self-tyrannical.
> Assumptions
> Assumptions Galore
> Blind Deaf and Dumb Assumptions
> Ignores Travel Hacking entirely (a very relevant topic to people in the community) and presupposes your version of "a happy life"
> Ghettoization of Northern American Cities? None of this is historically factual. "better for it" how?
> Whatever . . .
> Please
> Stop

Is it strange that when you "depend on others" it's a positive choice for both of you but other's depending on you is them "acknowledging my strength". Truthfully, depending on others is acknowledging your own dependence and it's funny you should change the phrasing of the relationship immediately after the power shifts one sentence later.

Forgive me if I reluctant to take your mental leap into mediocrity. Happiness is a guide not a goal; a heading not a destination. Maybe one of your good friends will be brave enough to tell you're revising your past to validate a self-serving present. Maybe they'd warn you that trying to justify your achievements retroactively and independent of your war chest is probably a tell-tale sign you've been binging on premature enlightenment. Is the doubt creeping in?

Optimism > Realism I guess, but that's also why theres no one around who is real enough to tell it to you straight.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635149#commentform)

> ***Jacob*** *March 12, 2018, 8:30 am*
> Cheer up bud.
>
> ***reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1636132#commentform)***

> ***Jeff*** *March 12, 2018, 12:32 pm*
> I think MMM is referring to rational confidence vs emotional confidence. These two types of confidence are as different as science and superstition. In fact, personally, I don't count emotional confidence as a plus, but as a minus. Emotional confidence is what most people seem to have, and it stems from a belief in oneself outside the bounds of reality. Rational confidence is where all the real worth unfolds from.
>
> ***reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1636179#commentform)***
>
> > ***James*** *March 13, 2018, 5:02 pm*
> > I'd like to respond and note that your point is unsupported by anything in MMM's blog. Unfortunately, only about 1/3 of my comments/replies are ever approved so I'm likely wasting my time (again). This contributes to the circle jerk echo chamber that this site seems to enjoy so much. I rarely find any dissenting opinions and this article is by no means an exception.
> >
> > My original reply was not approved so I will summarize by saying your point of view is entirely your own and I see no evidence for it anywhere. Furthermore, it doesn't address anything that I said.
> >
> > ***reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1636530#commentform)***
> >
> > > (http://mrmoneymustache.com) ***Mr. Money Mustache (http://mrmoneymustache.com)*** *March 14, 2018, 9:28 am*
> > > You're right James – you will be wasting your time trying to add any future comments.
> > >
> > > Because dissenting comments are welcome, but when you come into a writer's living room and spray around insults like, "this is total crap", you get escorted to the door and not invited back in. Nobody cares about your opinion, if you're going to be an asshole while you deliver it.
> > >
> > > The rules for my comments section are the same as a party at my house – the standards don't loosen up just because we are protected by our keyboards and monitors.
> > >
> > > I suggest you try this philosophy on for size in ALL your online interactions from now on, and see if you notice any change in your life success and mindset.
> > >
> > > ***reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1636690#commentform)***
> > >
> > > > (http://del ***Ms Blaise (http://deleted)*** *March 19, 2018, 4:41 pm*
> > > > I really like the idea of the blog operating like a party. Excellent. I shall adopt this rule in other areas of my life.

eted) *reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1638007#commentform)*

> ***batljunk*** *March 22, 2018, 11:06 am*
>
> Totally! I like the positivity and it brings me back for more. Thanks MMM and Ms Blaise.
>
> *reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1638622#commentform)*

TomTrottier *March 10, 2018, 1:54 am*

Fake it 'til you make it. By taking chances & being able to see & take new paths, you learn a lot about your abilities and desires.

Few lives run smooth on a straight path. Failures must be an essential part of learning. But we must be open to the lessons.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635185#commentform)

Elmar *March 10, 2018, 4:36 am*

The real kicker for me is that variantions of stoic believe systems have been around for thousands of years – valued by the most influential (and real) people of that time. Still we manage to get caught up in our little hamster wheel of consumption and fear.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635245#commentform)

(http://www.makeonceenough.com) ***Mrs. Moe (http://www.makeonceenough.com)*** *March 10, 2018, 5:41 am*

I read this post at such a great time! You're right, far less people are living on so much less and find happiness. Our one child is 15 and she's used to 15 years of a certain standard of living (schools, activities, travel, etc.). In an effort to keep our daughter in the same school and in the same activities we're concentrating on keeping the standard of living stable for now. But, when she launches (three and a half years) – we're going to reduce our cost of living substantially, and retire in five years. It's been such a fun project to research and focus on this change for us as we are less upset about our teenager who is naturally developing a life of her own. We can all be happy for each other (instead of begrudging the amount of time she isn't spending with us of late). :) One of my workmates recently told me that I was being selfish considering we'd be downsizing substantially after Miss Moe heads to college because children like to come back to their familiar nest. It's not the nest, but the birds in it!

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635261#commentform)

> ***Ms. W*** *March 21, 2018, 4:22 pm*
>
> Our daughter is a senior in highschool – graduating soon and off to college. We recently downsized from a large house to a two bedroom apt. My daughter loves it! I think we as parents put too much emphasis on maintaining the standard of living. Something that the next generation (at least my daughter) doesn't care so much about. I wish we had done this sooner.
>
> *reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1638456#commentform)*

(http://kindoflost.com) **kindoflost (http://kindoflost.com)** *March 10, 2018, 6:30 am*

Love it! Only complain is that probably the sweet zone box is too close to the none/none point (can you tell I am an engineer? haha). If I may add something, there is another sweet spot to find and work on: some of us will be better at building wealth and some at building confidence. Don't get too distressed if you are not good at both, work on your strength, but keep in mind there is less competition on the confidence side. Keep them coming MMM!

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635277#commentform)

Mark B *March 10, 2018, 6:34 am*

I'm sure I'm not your typical reader. I'm in my early fifties and work in the electrical construction industry. I started reading MMM a few years ago and what it did for me is to help validate my frugal lifestyle,I wasn't sure there were others like me out there . I find myself reading these articles and nodding my head in agreement,this one really hit home I quit a lousy job 18months ago and it immediately felt a huge weight off my shoulders. Fear had kept me paralyzed, no more I now have the confidence to make choices based on freedom not fear.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635278#commentform)

(http://www.millennial-revolution.com) **FIRECracker (http://www.millennial-revolution.com)** *March 10, 2018, 6:38 am*

Billions of people are living far less expensive lives than mine, and yet many millions of these people are surely happier than me."

One of the most important realizations we discovered while travelling. People adapt, they build connections, they create communities, all that becomes more valuable than money. You realized how little you need to be happy. It's easy to get trapped in the mindset of "more , more, more" if you haven't ventured outside your bubble.

I've found that the longer you are retired, the more confident you become. But it's hard to gain that confidence when you're continuously indoctrinated in the cubical and can't stop running the treadmill. My biggest fear, before retiring at 31, was running out of money and never working again. But in fact, it's been easier to make money in retirement than I thought. Like you said, curious, diligent people will always find a way to make money and not run out of purpose. The fears are overblown, but I don't blame those who are scared. It's hard to gain confidence and let go when you've been in the rat race for so long. It feels like jumping off a cliff. But as it turns out, you had wings all along.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635281#commentform)

(https://www.thefinancialfreedomproject.com) **Mr. Financial Freedom Project (https://www.thefinancialfreedomproject.com)** *March 10, 2018, 6:50 am*

An absolutely profound article, MMM! As a long-time reader dating back to the early days of the blog, I agree with many of the earlier posters that this is an absolute classic destined to inspire and empower for many years to come.

As a natural-born perfectionist (I prefer "lover of excellence"), I too suffer from a desire to constantly overachieve. While this pays dividends in some areas, the dark side of perfectionism includes saying no to what could otherwise be fun activities which I don't feel I have mastered or can put in a good showing.

More to the point of the article, another dark side of perfectionism is a lack of risk-taking. I gutted out an incredibly demanding and soul-sucking job far longer than I should have due to a 401K match that constituted my own version of golden handcuffs.

While my golden handcuffs story likely differs from some as I still left by age 30, staying as long as I did meant my family and I paid an extremely high price in our personal lives and relationships. For years, I feared that leaving meant extremely delaying or giving up on my dream of achieving FI as a single income family with just an average income.

Overachieving tends to lend itself to an aversion of risk, as we perfectionists want to ensure a good outcome before taking the proverbial leap. I lacked the needed confidence to just up and take the FI plunge for years, and was on the ledge for so long that I got to know all the pigeons by name.

As you point out, confidence = money. I undervalued the first part of that equation for far too long.

reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635286#commentform)

(http***FullTimeFinance (http://www.fulltimefinance.com)*** *March 10, 2018, 7:17 am*

//ww use to struggle with job interviews because of lack of confidence. People wouldn't hire me because they thought I didn't know what I was doing
w.ful because I was nervous. I got over that a few years back and now consistently get the new job. Confidence is the key
ltime
reply (http://www.mrmoneymustache.com/2018/03/09/money-and-confidence-are-interchangeable/?replytocom=1635302#commentform)
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To keep things non-promotional, please use a real name or nickname (not Blogger @ My Blog Name)

The most useful comments are those written with the goal of learning from or helping out other readers – after reading the whole article and all the earlier comments. Complaints and insults generally won't make the cut here, but by all means write them on your own blog!

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Take a look around. If you think you are hardcore enough to handle Maximum Mustache, feel free to start at the first article (/2011/04/06/meet-mr-money-mustache/) and read your way up to the present using the links at the bottom of each article.

For more casual sampling, have a look at this complete list of all posts (/all-the-posts-since-the-beginning-of-time/) since the beginning of time or download the mobile app (https://tosto.re/mmmapp). Go ahead and click on any titles that intrigue you, and I hope to see you around here more often.

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(http:/ The Shockingly Simple Math Behind Early Retirement
/www (http://www.mrmoneymustache.com/2012/01/13/the-shockingly-simple-math-behind-early-retirement/)

(http:/ Killing your $1000 Grocery Bill (http://www.mrmoneymustache.com/2012/03/29/killing-your-
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(http:/ The 4% Rule: The Easy Answer to "How Much Do I Need for Retirement?"
/www (http://www.mrmoneymustache.com/2012/05/29/how-much-do-i-need-for-retirement/)

(http:/ 50 Jobs over $50,000 – Without a Degree (Part 1)
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EXHIBIT 6

Money Confidence Fundamentals™

Rebound from money mistakes, rebuild your wealth, reclaim your power.

Look girlfriend, I've been there. You work your butt off to get your savings, investments, and nest egg funded so you are secure and can

gut because now all of your hard earned money (and excellent credit rating) are in the toilet. You are livid. But not with the people you trusted... but with yourself. You keep asking yourself, "how could I be SO smart with most things but be so stupid with money?" And you suffer. You doubt yourself and ultimately the shame of the loss of your financial security makes you feel like the biggest loser in the world.

I know. I did the EXACT same thing. I trusted someone with my finances and all hell broke loose. I went from security to survival—and it wasn't my fault! But now... it was my problem to fix.

And I did.

From the brink of homelessness to financial wealth I can now pass down to my children, I had to restore not only my accounts but also my faith in myself. I had to learn how to mend my money mistakes, learn how to replenish my accounts and ultimately create "money confidence" so I NEVER had to feel weak or powerless again.

I want that same feeling of assuredness and power for you! So I have designed my

smart women like you can win with wealth. This proven step-by-step six-part system teaches you "real world" tactics to turn mistakes into money and empower you to be the authority of your finances. And when you do, your children children's—especially your daughters—will be financially free for generations to come.

The Money Confidence System™: Rebound From Money Mistakes, Rebuild Your Wealth, Reclaim Your Power!, consists of the following results-producing trainings:

Module 1 – Mending Your Money Mistakes: Reclaiming your money confidence

In this module, you'll discover how your money behaviors are activated by your emotions and the one thing that you have to do to restore your financial confidence.

When you are in reality about how much is coming in monthly and how much is going out, you stop stressing. In this module you will discover the gift of knowing EXACTLY where your money IS so you can take appropriate actions to manage it with confidence.

Module 3 – Master your debt: Free up your cash

In this module, you put in place an effective plan to keep repaying all of your debt (and never owe money again).

Module 4 – Money Consciousness: Clarity & Security for the rest of your life

One of the main reasons you don't have money confidence is because you don't understand the natural flow of money. Well girlfriend, all that's about to change! In this module you will learn how to take ALL the guesswork out out of managing money. In fact, you will learn the "secret sauce" of how to find MORE money to put to work for Y.O.U.

Module 5 – Building your wealth

Module 6 – Leave a legacy: Creating wealth that extends beyond your lifetime

In this session, discover how you can create a lasting legacy just like the Rockefeller families for future generations.

P.S. We will not accept more than 20 on the course. It's hand-ons. It's personalized. And you must complete an application to be accepted into the program.

I can assure you that *if* you get accepted into Money Confidence Fundamentals program in 2018, you'll be coached and mentored personally by me, and you'll get the level of TLC that members of Money Confidence Fundamentals have always deserved from the professionals with whom they worked with.

Are you ready to get started?

If your answer is *yes*, apply to Money Confidence Fundamentals now.

Next registration opens on Fri**day, June 1, at 3 pm Eastern (US).**

This workshop is purely educational. No specific insurance or investment products will be discussed.

Frequently Asked Questions

What Does The Program Cover?

Here are some the main features of the program:

1) Shouldn't I have a financial plan in place before I invest in this program?

There are three main components to financial planning:

1. **Fundamentals**
2. **Financial Plan**
3. **Wealth-building**

financial plan that doesn't ensure that the fundamentals are handled, falls apart when life happens.

It's happened often enough that I have a phrase I use "When you don't have the fundamentals in place, everything that happens occurs like an emergency".

I understand that you may want to do it all. But I would be doing you a disservice if this program started with creating a financial plan without implementing the fundamentals first.

2) Specially hand-picked program participants

One of the biggest challenges with online programs is not everyone is as committed to their financial future as you. So they start and then disappear. Starting with an application process where everyone is personally vetted it is designed to weed out those women who have the money but don't have a strong "reason why" they want to participate in the program. We are looking for women who are READY to change their futures and committed to invest the time and money commitment into themselves.

I learned this from Sean D'Souza of Pyschotactics. He introduced me to his 1:1:1 system which I used to construct this program. First, I present a new topic to you for ⅓ of the time. You then work on the concept with your own financial situation for a ⅓ of the time. And finally, you can ask questions (and listen to others ask questions) to solidify your understanding on each topic for the final ⅓ of the time.

4) Small groups

For this specific program, we will accept no more than 20 people.

What This Program Is NOT About

This program is not about everything you need to know about personal finance. The goal of this program is to help you develop the fundamental knowledge and skills that will support your financial well-being for years to come.

What's Unique About This Program

that you want to be in this program. Acceptance into the program means that you are willing to be accountable to yourself and the other women in the program.

Yes! I want to apply to Money Confidence Fundamentals

More Frequently Asked Questions

Where is the program located and when will it happen?

This program will take place online from July 1 – August 12, 2018

If the program closes before you enroll, you can get on the waiting list in case someone can't make it, Click here to email Sheeny.

What's the price? Are there installments?

The introductory group price is US $1200. It's more than half the price of what I was charging for one-on-one sessions for a similar

What is the difference between the Basic and Premium course?

You have the option to get even more value out of this class. For $100 more you can enjoy several priceless extras that you would not get from the basic course offering. Keep reading for more information.

Do you have any further questions? Anything I've left out?

Email us (either Sheeny or me) at felicia@financialcontrolmastery.com or sheeny@financialcontrolmastery.com. I'm also available through Facebook.

Premium Bonuses: Valued at $1000

#1: Bonus: Automation Tools

Good intentions have been the ruin of many a woman. You'll get detailed information about how to set up your fundamentals through automation so your plans don't require your everyday input.

As part of the Program, you will be entitled to two 30-minute Q & A sessions worth $500. (Note: Q & A Sessions are valid until 6 months from the date of purchase). This one bonus is worth 62% of your investment in the program.

#3 Bonus: Email Support For Three Months

You know how you always need something clarified? Well you will have email access to Felicia for three months.

#4: Bonus: [Training] How to prepare your children to keep what you built (continue the legacy rather than trash it)

#5 Bonus: Copy of my Amazon best-selling ebook

Features	Basic	Premium
Fundamentals – Mindset	✔	✔
Fundamentals – Money	✔	✔

Automation Tools	✔	✔
Email support (3 mo)	✔	✔
Best selling Amazon Ebook	✔	✔
Preparing your children	–	✔
2 Q & A Sessions	–	✔
Special Introductory Price	**US$1200**	**US$1300**

Installments	**US$433 x 3**	**US$475 x3**

Once you've been accepted into the program, you will be sent a link to the payment page.

Yes! I want to apply to Money Confidence Fundamentals

Dedicated to your financial success,

Felicia Gopaul

****Money Confidence Fundamentals™ is part of the Money Confidence System™. Our bold intention is help you **reclaim your power so you can rebuild your wealth.*****

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EXHIBIT 7

streetdirectory.com (https://www.streetdirectory.com)

Confidence Is Money (https://www.streetdirectory.com/travel_guide/19016/self_improvement_and_motivation

By: martinchandra (https://www.streetdirectory.com/travel_guide/author/details/martinchandra/)

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Self-confidence is an attitude which allows individuals to have positive yet realistic views of themselves and their situations. Self-confident people trust their own abilities, have a general sense of control in their lives, and believe that, within reason, they will be able to do what they wish, plan, and expect.

Having self-confidence does not mean that individuals will be able to do everything. Self-confident people have expectations that are realistic. Even when some of their expectations are not met, they continue to be positive and to accept themselves.

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People who are not self-confident depend excessively on the approval of others in order to feel good about themselves. They tend to avoid taking risks because they fear failure. They generally do not expect to be successful. They often put themselves down and tend to discount or ignore compliments paid to them. By contrast, self-confident people are willing to risk the disapproval of others because they generally trust their own abilities. They tend to accept themselves; they don't feel they have to conform in order to be accepted.

Self-confidence is not necessarily a general characteristic which pervades all aspects of a person's life. Typically, individuals will have some areas of their lives where they feel quite confident, e.g.,academics, athletics, while at the same time they do not feel at all confident in other areas, e.g., personal appearance, social relationships.

There is no greater asset for an entrepreneur than an absolute conviction that you know what you're doing. If you don't feel sure of yourself, why should anyone else trust you?

This is obvious. But for most of us, confidence is something that comes and goes. What's more, it often vanishes unexpectedly, just when you need it most. When I feel confident, everything seems to work better. When I feel insecure, nothing goes right. I become selfconscious. I begin to doubt my own abilities, and mistrust other people as well.

While confidence is useful for everyone, it is particularly vital when you are in business for yourself. When you work for a company, your very position gives you a sense of legitimacy. Entrepreneurs stand on our own, and we mustn't be seen to be quivering in our high heels or wing tips. We demand to be taken seriously. Everything about us should inspire trust.

In his influential book Learned Optimism, psychologist Martin Seligman cites scientific data showing that pessimistic people have a firmer grasp on reality than people with a sunnier outlook. The optimists, however, are likely to be happier, healthier, and more successful. Seligman argues that, for most people, it's worth learning to be optimistic. It's good for you.

Obviously, you can't stay in business if you don't have a grasp on reality, and especially on how things are changing. Yet, it is the nature of the entrepreneurs not to accept reality without a bit of a fight. We are, after all, in business to change the world, not simply to accept things as they are. Our success depends on a good helping of presumptuousness. We are remaking the world to our liking. But we will never succeed unless we are convinced--and unless we appear convinced--that what we are doing will succeed.

Everyone has moments of insecurity. Indeed, many of the stories in this book relate the impact of self-doubt on the lives of independent business people. Confidence is a quality that comes and goes, but, as several of the stories that follow suggest, it is also a discipline that can be learned. And if you can succeed in learning confidence, you will not simply be happier and healthier, but wealthier besides.

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EXHIBIT 8

5 Ways Money Can Kill Your Conf

https://www.forbes.com/sites/learnvest/2014/12/23/5-ways-money-can-kill-your-confidence-and-how-to-gain-it-back/#bbe20bb1d5a0

50% Reset

Make your money make more money.
Vanguard

14,079 views | Dec 23, 2014, 10:22am

5 Ways Money Can Kill Your Confidence -- And How To Gain It Back

LearnVest Subscriber
Personal Finance
Former Contributor

By Marisa Torrieri

This post originally appeared on LearnVest.

In most areas of your life, you probably feel pretty confident.

Perhaps you're a pro at giving presentations in front of a boardroom. Karaoke in front of coworkers? You were the baritone in your college a cappella group.

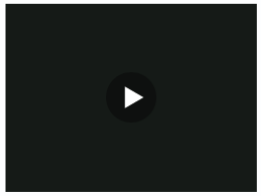
But there may be one part of your life that leaves you feeling a little unsure: your finances.

And you wouldn't be the only one. When asked to describe their financial confidence, less than 1 in 10 respondents to a national poll said that they had a good grip on their money, while 1 in 4 felt like they didn't know what they were doing—at all.

This just goes to show that it doesn't matter how much you make: Money is an equal-opportunity confidence breaker.

And there may be certain parts of your money life, like saving for retirement or dealing with debt, that make you feel all the more unsure—even if you have a financial plan in place.

So to help you tackle some of the most common insecurities, we rounded up top behavior-change pros to explain the key ways that finances can strike fear in our hearts—and then culled tips from them for regaining your confidence.



Make your money make more money.
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Maybe you've cut back on your weekday takeout, but you've allowed yourself a Friday night dinner out with your significant other that caps off a hard week—a weekly expense that carries more personal significance.

It's also important to bake fun spending into your budget, whether it's allotting yourself a few dollars a week for a small, no-strings-attached indulgence, or diverting a small monthly amount into a "fun" savings account for a bigger splurge—like season tickets for your favorite hockey team.

"Build [fun money] into your plan, because it *is* a necessary part of budgeting," Bross says. "When people work [so hard] to *not* spend money on things they don't consider a 'need,' they run the risk of reacting to a sense of deprivation—and spend a larger amount than usual because the pressure has built up from feeling deprived."

Financial Insecurity #2: Feeling Crunched by Credit

How It Saps Your Confidence Credit card debt can invoke anxiety when it starts to feel like you're never going to crawl out from under your past money mea culpas, like impulse purchases from your less fiscally responsible years that are compounded by a sky-high APR.

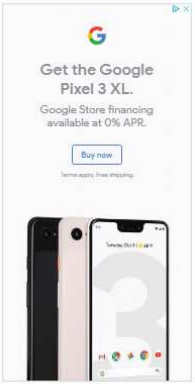
"The fear is that [debt from credit cards] can snowball and get out of control," says Brookfield, Conn.–based psychotherapist Judith Barr, who specializes in financial counseling. "Some people won't even have them because ... once they've made a mistake and gotten into [a lot of] debt, they're afraid they're going to do it again."

That may be why many people proactively try to put the kibosh on credit cards: A Harris Poll found that nearly one in five Americans successfully got rid of one or more of their credit cards last year, naming it as one of their top financial goals.

How to Give Yourself a Confidence Boost If you're a consistent overspender who finds it much too easy to swipe now and pay later, you've got to get over your perception of plastic as "free money."

Bross often uses this exercise to illustrate the burden of credit card debt to clients: "I tell them to picture the debt as a big boulder that they have to drag around. Would they choose to make it bigger?" For most of us, that answer would probably be a resounding "No!"

Then, when they're getting ready to hit the register, Bross asks them to "consider the purchase as though it were coming directly from their savings account—is it still worth it?" Once you mentally tie the plastic purchase to your hard-earned dollars, it can make it easier to walk away from unplanned credit card spending.



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Think of it as putting your mind over your money.

Financial Insecurity #1: Feeling Deprived by Budgeting

How It Saps Your Confidence While budgeting is meant to help give structure to your spending so you can live within your means and meet your financial goals, it can also make you feel like you're on a money diet.

One bad month of overspending, and you start to feel as guilty as the dieter who regrets those few extra slices of greasy pizza after stepping on the scale.

"Budgeting can lead to a lot of guilt, and it's [often because it's] a backward-looking process," says Atlanta–based financial adviser Russ Thornton, explaining that a lot of people start out confident and with the best of intentions—but start the self-blaming when they realize they've failed to meet their own standards.

"That leads to a lot of guilt and [asking yourself], 'Why did I do that?' " he says.

RELATED: The One-Number Strategy: A New Approach to Budgeting

How to Give Yourself a Confidence Boost It's all about remembering to accentuate the positives. "It's not about what you can't have, but what you *can* spend," says Susan Bross, a financial counselor based in Eugene, Ore. and San Rafael, Calif., who specializes in spending management.

Maybe you've cut back on your weekday takeout, but you've allowed

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plastic purchase to your hard-earned dollars, it can make it easier to walk away from unplanned credit card spending.

Of course, sticking to a thoughtful repayment plan will be the most direct way to feel in control of your debt. So once you've calculated a target monthly amount that works within your budget—even when you can throw more at it—be sure to stick to the plan. Otherwise, you run the risk of throwing your budget out-of-whack and restarting the whole debt cycle.

"The illusion is that by throwing large amounts of money at the debt you'll pay it off faster, but without careful calculation, you might very well have to use the credit cards for expenses later—and that feels really crummy," Bross says.

Financial Insecurity #3: Feeling Saddled With Student Loans

How It Saps Your Confidence Your student loans can make you feel like you're reliving your college years over and over again—and not in a good way.

Even if you loved your alma mater, you may not be so happy about graduating with $28,400 in loans (the national average), or if you have an advanced degree, owing upwards of $57,000.

Debt like that can make it feel as if you're putting the brakes on your entire financial future. "A lot of the worries I hear are, 'I'll never pay these off,' and 'I'll never be able to have a house or children,' " Bross says.

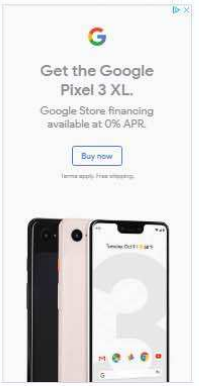
So it should come as no surprise that many of us feel a tinge of regret when it comes to higher education—47% of recent grads say they might not have gone to college if they'd known about the impact student loans would have on other areas of their lives.

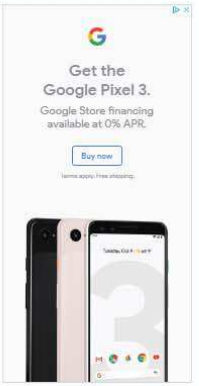
How to Give Yourself a Confidence Boost There's no sugar coating that it may take years, even decades, to pay off your loans.

But unlike credit card debt, you can view this debt as an investment—which can make the burden easier to bear.

"It would be a good exercise to list all of the positives that the student loans made possible," Bross says. "Hopefully [it includes things like] a better job, or a career path, rather than just a job-to-job future. Or the ability to do analytical thinking."

Still not convinced? Here's some more earnings-power proof: A college graduate earns over $500,000 more than someone with just a high-school diploma over a lifetime of working, according to a study from the Brookings Institution





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The researchers also calculated that the average annual return-on-investment for a professional or bachelor's degree was more than 15%—that's far higher than the historical returns of stocks, bonds, gold *and* housing investments.

So think about those numbers the next time you feel overwhelmed after getting your monthly student loan statement. Bross sums it up this way: "Look not at the debt—but at what that debt has purchased for you."

Financial Insecurity #4: Feeling Stressed About Retirement

How It Saps Your Confidence On the surface, our anxieties around retirement revolve around whether we'll actually have enough money to retire at all.

And the majority of us don't think we will: 59% of Americans are worried they won't have enough saved for retirement, and 48% don't think they will be able to maintain their standard of living in their golden years.

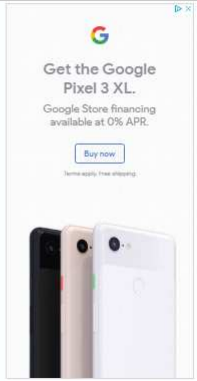
That, in turn, can make saving for retirement feel futile. "You think, 'I can't possibly save as much as they say [I need], so why start?' " Bross says.

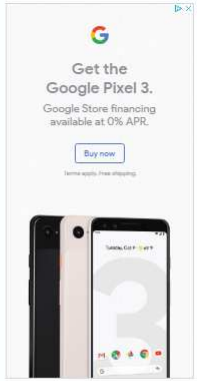
Women can feel especially stressed because they have to plan for typically longer lifespans, prompting fears of "bag lady syndrome." In fact, one study found that 49% of women end up worrying about becoming broke and homeless in their later years.

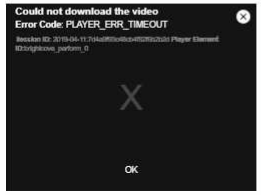
"What retirement starts doing is bringing us closer to [the reality that we're] aging—to a time when we will be dependent [on others] again," Barr says.

How to Give Yourself a Confidence Boost For starters, rethink how you view retirement. The stress you feel about not having enough money is likely rooted in the traditional notion that we have a cutoff point to our working lives.

"Retirement is a changing horizon," Bross says. "It isn't about putting







"Retirement is a changing horizon," Bross says. "It isn't about putting money aside because you won't be working for 30 years. Rather, it's a retooling of what you're doing, and how often."

In other words, think of retirement as a second act, where you have the freedom and time to pursue other opportunities—some of them paying.

So write down all of the hobbies and interests you've had limited time to pursue, and think about how you can parlay them into a paying gig. Maybe you're an amateur musician who can start giving music lessons. Or perhaps you're known for your cakes, and you can start selling them made-to-order for special occasions.

"The quality of your retirement will improve if you're being paid for something you enjoy doing," Bross says. "Be creative about how you approach the transition. It may not look like a chair on the beach, but you can have a great life, anyway."

And if you're still feeling unsure about your nest egg balance, focus first on the small moves you can make now to get there, rather than the daunting figure you're hoping to reach.

"Decide to put a percentage or two into your 401(k) this year, and then up it every six months," Bross suggests. "Surprisingly, you won't notice the small changes."

Financial Insecurity #5: Feeling Overwhelmed by Estate Planning

How It Saps Your Confidence In spite of its importance, estate planning often gets pushed to the wayside because it's just downright unpleasant to think about leaving loved ones behind—not to mention the complexities and paperwork involved.

"It's the elephant in the room for a lot of folks," Thornton says. "Who wants to talk about their death? No one wants to confront potential [bad] scenarios. No one wants to name potential guardians."

How to Give Yourself a Confidence Boost The avoidance that surrounds estate planning is, in part, a reflection of our fear of the unknown.

"People spend a lot of time worrying about things that are beyond their control," Thornton says. "What I tell people is that it builds much more confidence to focus on the things you *can* control."

At its core, estate planning is about just that—setting up your future so that the wishes you have for your health, your money and your family are fulfilled.

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so that the wishes you have for your health, your money and your family are fulfilled.

"I try to make people think of it as less of an item you have to suck up and handle, and more of an item you have to be strategic about and really think through," Thornton adds.

To avoid feeling overwhelmed, don't focus on the paperwork just yet. Instead, start with a simple list of all the questions you want to tackle through your estate plan.

"Think about the 'who's' of it all: Who will take care of my kids? Who will pay my bills if I'm unable? Who will make decisions about my health? Who will administer my estate?" Bross says.

Doing this first means you end up tackling about 80% of the decisions you'd have to make in an estate plan anyway, Bross adds. Plus, putting this—or any financial to-do for that matter—in list form helps lessen the fear surrounding the task.

"Making a list removes the fear from the reptile portion of the brain"—the part of the brain that acts on instinct—"and moves it to the frontal lobe, where solutions are developed," Bross adds. "The list gives the writer a sense of manageability. What we see, we can fix. What we keep in vagueness just haunts us."

RELATED: A Family Affair: 6 Tips for Having the Estate Planning Talk

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3 Simple Steps To Boost Your Financial Confidence

Jeff Rose Contributor

I'll show you a new way to accelerate your wealth building.

When you're struggling with money, financial confidence is usually nowhere in sight. This could very easily lead to spiraling out of control and getting yourself into a worse position with your money.

How can you gain some financial confidence even when you're not sure how you're going to be able to pay your next bill? I'll show you.

Perhaps your situation isn't so dire, but you'd like to build some wealth. You're tired of the mundane and you want to thrive, baby!

Whatever your situation, you can gain financial confidence by following three principles.

If you treat your savings like an investment it will perform like one.

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The Three Principles of Financial Confidence

In order to build up some financial confidence you must pay close attention to applying the following principles to your life. Neglect one, and you're done.

1. Commit to achieving your goals.

If you're going to do anything you must commit to it. You're probably not going to pay off your debt in one week – you have to commit to the long-term goal. Most – if not all – financial goals are achieved over the course of months and years. A quick fix is seldom effective.

Also, you must commit for a specific time period – 21 days is a great amount of time to put a good habit into place, but don't stop there. This could apply to anyone getting out of debt, getting their savings in order, or learning about personal finance.

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Another way that you could apply this principle is to getting in shape; say, committing to a 21-day workout program especially if you've never worked out before. Try getting into shape with an accountability partner – like your spouse!

My wife and I made a commitment that we were going to pay off all of our debt before I was deployed to Iraq. I had existing credit card debt and some other debt that I acquired right before I left – one of which included LASIK surgery. Each time I got paid we would take as much as we could and apply it to our debt, but the key was that we were committed until we had paid every last penny.

Eric Rosenberg at PersonalProfitability.com thought paying off debt was a worthwhile goal for him, too:

> When I started grad school, I knew I had to commit to stay on top of my personal finances, or I would end up in a world of trouble. Two years later, I had paid off the entire cost of my $90,000 MBA

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Eric shows how it pays off (literally) to commit to your goals as early as possible. It was much better for him to pay off his debt early in his grad program than to wait and let it accrue interest.

Natalie Bacon at TheFinanceGirl.com also shared a story with me regarding her commitment to pay off debt:

> My commitment to financial success has led me to leave my career as a corporate attorney and make massive strides with my student loan debt (starting at $206k and now at $125k). Having the courage to believe in financial freedom and make sacrifices when my peers are spending wildly has been challenging. While it hasn't been easy, it's been worth it. And coincidentally, the process through which I'm achieving financial success has turned into a personal growth journey that I wouldn't have otherwise had. And for that, I am forever thankful.

Natalie shows how commitment and courage go hand in hand. They led her to make the leap from her career as a corporate attorney to be able to pursue other ambitions that helped her pay off debt. Way to go Natalie!

Speaking of courage . . . .

2. Build up some courage.

Once you commit, you start to build up courage in the process. Courage doesn't always come before you start your commitment, it builds as you step out in faith.

Courage, like commitment, can also be very scary and often doesn't feel fun because you might not feel like you're making any progress.

If you think of it in terms of working out, courage is the burn you feel when you're pushing yourself to the max. The burn doesn't feel good and you might not see results the next day, but there is progress being made.

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settle for status quo. I learn new skills to make myself better and more marketable as an employee and business owner. These provide opportunities, which enrich my financial confidence.

Grayson brings me to my next point . . . .

Confidence is the Reward for Hard Work

The result of committing to achieving your goals, building up some courage, and acquiring capabilities leading to success is that you begin to feel confident. There's a new pep in your step. You're on top of the world, and nobody can stop you!

There's nothing like putting on an old pair of jeans that you couldn't fit into a year ago but now fits like a charm.

For us, not having the stress of paying our credit card bill anymore was huge. That allowed us to shift our monthly income into finally acquiring a meaningful emergency fund. Prior to being deployed, I don't think we had $500 to our name!

You see, confidence isn't something you have to have before you start achieving your financial goals. Confidence is built over time through gaining knowledge and experience. Don't put the cart before the horse -- confidence is one of the last goals you'll achieve on the road to financial freedom.

You're going to need to commit and build up some courage to continue to take action. But first, you must commit to learning about finance if you want to get anywhere worthwhile.

Jackie Lam at Cheapsters.com agrees that doing the hard work of learning about finance will lead to confidence:

> I think being resourceful really helps with financial confidence: from reading materials on financial literacy to coming up with ways to generate different streams of income.

Debt freedom expert Jackie Beck at TheDebtGirl.com agrees with Jackie about the importance of learning about finance to gain financial confidence:

> No one is born knowing how to make the kinds of financial decisions that will ensure a bright future. My commitment to learning, dipping my toes in, and adjusting when necessary while staying focused on my goals helped me reach financial confidence. Once you do start to succeed and move toward your goals, your confidence improves even more. Of course there will be failures and setbacks along the way, but using those as learning experiences is critical.

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and you might not see results the next day, but there is progress being made.

When we were paying off our debt, I could remember feeling like I was making good money while I was deployed, but we didn't really have a lot to show for it. This was largely in part to the fact that a lot of our money was being applied toward all our debt.

To be able to make it through the courage stage, you have to have some sort of measurable goal so that progress can be tracked. Tracking your progress will deepen your commitment as you begin to acquire capabilities leading to success.

3. Acquire capabilities leading to success.

When you start committing and sticking to your financial goals while building up courage, you'll soon start to see and acquire capabilities.

If you're working out, this is the stage when you might start seeing definition in areas of your body that you've never seen before. If you're tracking your credit score or trying to get your credit in order, you might see a few points of improvement on your score.

For us, it was finally seeing our debt totals dwindle down until we eventually paid one card off. That was huge for us. Paying off debt – like losing weight – sometimes feels impossible. But once we had that first card paid off it truly felt like a debt snowball and we paid off the rest of our debt relatively shortly after that.

You see, as you start committing to achieving your financial goals and build up some courage, opportunities to acquire new capabilities will fall at your feet. For example, as we paid off our debt, we had more control over what we could do with our income which resulted in us being able to put money toward our other financial goals – a capability we wouldn't have had otherwise.

It's also important to identify your capabilities so that you can build your financial confidence. Are you good at numbers? Perhaps crunch the numbers of your budget for your family every month. Are you good at shopping? Enhance your shopping skills by learning to select more frugal options at the store.

Grayson Bell at DebtRoundup.com explained how he used his ability to think outside the box to reach his financial goals:

> My capability to think outside of the box has helped me not only pay off my consumer debt, but change my financial life. I never settle for status quo. I learn new skills to make myself better and more marketable as an employee and business owner. These provide opportunities, which enrich my financial confidence.

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learning experiences is critical.

It's through a commitment to financial education that anyone can be financially confident – see a recurring theme here? It's persistence that wins the day.

Barbara Friedberg at BarbaraFriedbergPersonalFinance.com agrees that confidence follows persistence during difficult times:

> Persistence and discipline are my life mottos. Regarding financial confidence, investing regularly through thick and thin has allowed me to see the fruits of my lifelong priority of saving and investing over spending. Practice smart money behaviors, forget about what others do, wealth and confidence will follow.

Notice that Barbara agrees that smart money behaviors come before confidence. You don't have to have confidence to make smart choices. Remember that confidence is the reward for hard work.

You Can Gain Financial Confidence Over Time

You might be thinking to yourself, "I've never had confidence. I'm not so sure I can gain it over time." That's a normal thing to say for someone who has no confidence.

But you see, it's not true. You *can* gain confidence over time.

Derek Halpern at SocialTriggers.com explained in a blog post how he wasn't always confident:

> What's the secret to becoming confident in any social situation? About 10 years ago, when I was just starting college, I would have said, "there is no secret. You either have it or you don't."
>
> And I would have been DEAD WRONG.
>
> You see, back then, I had almost zero confidence.
>
> But today I'm thinking about getting "unstoppable" tattooed on my forehead.

You can learn exactly how he obtained confidence over time by watching his video. Essentially, he explains that by acting confident, you can actually *become* confident. It's not just true in social situations, it's true in any situation.

Don't be confident enough to make uneducated financial choices. But do act confident enough to dive in and learn.

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Don't be confident enough to make uneducated financial choices. But do act confident enough to dive in and learn.

Act confident that you'll eventually reach your goals. Even if you're not sure you can make it, take actions like you can make it. You just might find yourself achieving your goals.

If You Fall Down, Get Back Up

You will discover a few roadblocks along your journey to financial confidence. For example, you might find yourself occasionally spending more than you make, forgetting to enter transactions in your budget, or losing money to a bad investment – don't give up.

If you fall down, get back up.

Marc and Angel Chernoff at MarcAndAngel.com explained in a blog post that you should learn how to be okay even when you're wrong or fail:

> You don't have to always be right, you just have to not be too worried about being wrong.
>
> Just like occasional failures, being wrong from time to time is inevitable. People who take the position of always being right aren't confident, they're cocky. They think they know everything and they want you to know it too. Ironically, their need to always be right imprisons them from being able to learn from their mistakes.
>
> To build true confidence, you have to not mind being wrong. You have to take a stand, and then admit it if and when you realize your standpoint is wrong. It's a process of trial and error that helps you discover what *is* right. And finding out what is right is a lot more important than always being right.
>
> Bottom line: When you're wrong, admit it and be secure enough to back down graciously, adjust and carry on.

There's an irony to gaining confidence: some types of confidence are subject to experience. When you're wrong about something or fail at something, don't lose confidence in yourself; instead, lose confidence in your particular belief or your particular method.

Valerie Rind at ValerieRind.com talks about how you can rebuild even if you've lost it all:

> When you lose it all, you have nowhere to go but up. Rebuilding my finances and confidence led to an unexpected consequence: new careers in personal finance and writing.

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Teresa Mears at Living on the Cheap (Facebook Page) adds to what Valerie said:

> Valerie Rind said part of what I wanted to say: In life, there are certain financial setbacks that are beyond your control, and no amount of confidence or preparation will save you from losing substantial assets and sometimes everything. But knowing what to do can help you rebuild your life and assets.

Commit. Find courage. Aquire capabilities. Over time, as you learn to pick yourself up and dust yourself off, you'll gain financial confidence over time and realize the reward of your hard work.

Jeff Rose Contributor

I am a certified financial planner, author, blogger, and Iraqi combat veteran. I'm best known for my blogs GoodFinancialCents.com and LifeInsurancebyJeff.com and my... **Read More**

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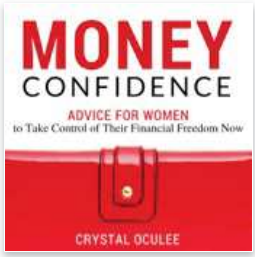

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2	Ep8: The Blunt Truth Abo…	Personal Money Traine…	3/30/2017	Free	View in iTunes
3	Ep7: The Blunt Truth Abo…	Personal Money Traine…	3/21/2017	Free	View in iTunes
4	Ep6: Laid Off, Unemploye…	Personal Money Traine…	3/15/2017	Free	View in iTunes
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7	Ep3: Easy 401K Tips You …	Personal Money Traine…	2/21/2017	Free	View in iTunes
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EXHIBIT 11

Kerry Hannon

Expert Author Speaker

3 Tips for Money Confidence

By kerry on December 31, 2017

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POSTED IN **Finances**, **Money Confidence**, **Personal Finance**, **Saving for Retirement**

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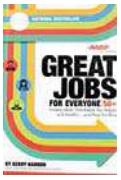

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What I Told The Senate About Older Workers and Jobs

I testified before the Senate Special Committee on Aging and its Chairman, Senator Susan M. Collins (R-Maine), and Ranking Member, Claire McCaskill at its June 24th hearing, Work in Retirement: Career Reinventions and the New Retirement Workscape, I was honored, and admittedly, a little thrilled

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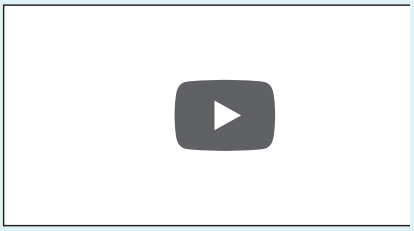

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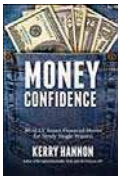

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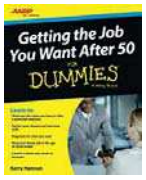

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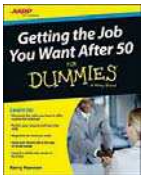

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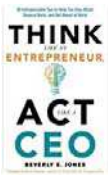

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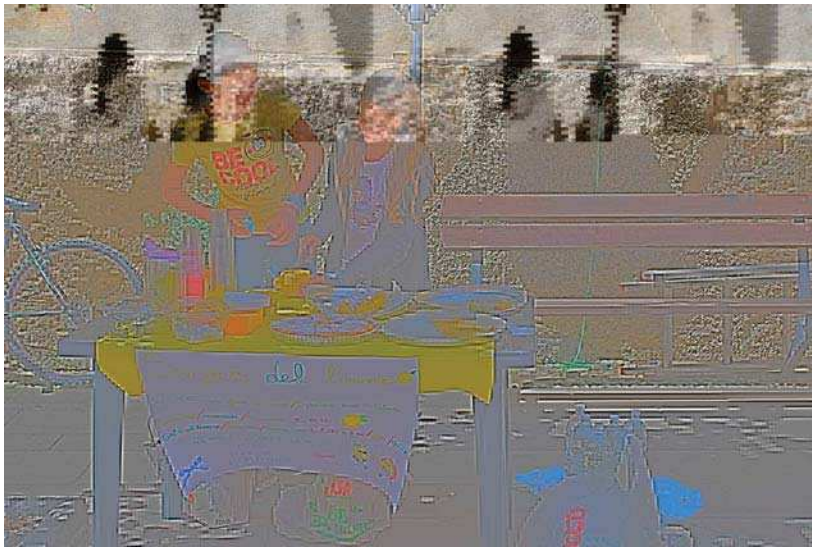
EXHIBIT 12

THE IMPORTANCE OF TEACHING GIRLS MONEY CONFIDENCE

By **Daily Mom** - October 23, 2018

If we want to change the wage gap for our girls, we must teach money confidence. When girls learn about money, they learn critical life skills like salary research and negotiation, and the need to maximize their incomes throughout their lives to build wealth and financial independence. They also learn about investing and the power of compounding and time. That information can help girls learn to start saving early in their careers to ensure sufficient funds for retirement. Finally, girls' financial literacy means a foundation for creating a life with opportunities and choices.

WHY TEACH GIRLS ABOUT MONEY?



- End the gender wage gap
- Promote economic empowerment
- Ensure a safe retirement
- Create opportunities throughout life

The scary financial story for our girls today is that despite the Equal Pay Act of 1963, and lots of press about Hollywood and other industry wage discrimination, women working full-time continue to earn a fraction of what their male counterparts do -- coming in at 80 cents on the dollar in 2017, according to the U.S. Census Bureau. Even scarier is that our academically successfully -- and frequently superior -- recent female college graduates continue to under-earn their male counterparts. According to a recent study by the Economic Policy Institute, recent female college grads earned 86% of what men earned in 2015, down from 91% in 2000.

SALARY NEGOTIATIONS

So, what does that cost women in a lifetime? Studies show that a half million dollars is what under-negotiations in a first salary can cost someone by age 60. Why is this still going on despite policy changes, publicity, and overall greater awareness of the problem? One thought is that women earn less because they do not negotiate salaries as effectively as their male counterparts, if at all. So why not? Let's take a step back and look at what happens as girls grow up and what they learn about speaking up for themselves.

Psychologist Carol Gilligan has shown that girls learn between the ages of 11 and 15 or 16 that it is dangerous to say how she actually feels, compared to younger girls who are more courageous. Conversations with older adolescents can be marked by the phrase "I don't know" when a few years

earlier, the girls were outspoken and confident. Another psychologist, Mary Pipher, talks in her book *Reviving Ophelia: Saving the Selves of Adolescent Girls* about how girls who speak frankly are labeled negatively, and that girls are trained in society to be feminine and to "achieve, but not too much."

In my experience as a mother and a teacher, I remember my middle school daughter and her friends starting to say that it was not nice to "brag," which really meant avoiding saying positive things about themselves. Later, in my financial education classes with high school girls, I saw the evolution of that idea. When asked if my students would ever try to negotiate a higher salary, one girl said she would not ask for more money if it could hurt the company or other people working there. Another girl said she would never speak up for herself; she would work hard and wait to be noticed.

MONEY CONFIDENCE IS THE ANSWER

So how do we break this cycle for the next generation of women? The answer is money confidence. Money understanding is multi-faceted. There is the knowledge that needs to be acquired, there are the skills that need to be developed, and then there are actions that need to be taken. For example, it's not just enough to know that you should be earning what you're worth, you actually have to negotiate the salary. In simple terms:

Money Understanding = Knowledge + Skills + Disposition

Money confidence is believing in your ability to take care of yourself financially. It involves the ongoing learning and demonstration of the skills, mindset, and deeper understanding of how the critical financial pieces of your life fit together. These pieces include human capital, wealth management, and value creation.

In one recent high school girls financial education class of mine, we discussed the context of women and money, looking at issues around the gender wage gap, women and work, girls' rising ambition levels, and the importance of income in the overall financial picture. We did a fantastic exercise about salary negotiation, so the girls could begin to understand — and experience — that critical process. When we came back together for a debrief of the activity, the girls discussed the challenges of the process and also the exultation when they had made a strong argument for a raise and got it. We talked about what it would take for them to negotiate a higher salary in a real-life situation. In the exercise, the girls had to make a case for why they should be paid more. During the debrief discussion, one student remarked that she could see how much confidence in herself would align with what she would be paid in the future. The answer is obvious. Without confidence in your own worth it can be difficult, or even impossible, to make a cogent argument on your own behalf, or even start the conversation for a higher salary.

THE GENDER WAGE GAP

Salary negotiations can be tricky. Part of the process is speaking up about your skills and contributions, defining that value in the workplace, and asking for more of the employer's scarce resources for yourself. So, if you are someone who has grown up being taught not to "brag," chances are explaining your skills and asking for recognition of your value is not going to be something that comes easily to you.

While the gender wage gap is caused by a number of different factors, an unwillingness to negotiate is certainly one of them. Carnegie Mellon economics professor Linda Babcock suggests that men are four times as likely as women to negotiate their salary. When we look at the evolution of adolescent girls, it is easy to see where women's reluctance in this area might come from. Once we know where a problem comes from, the solution becomes that much clearer.

For more information on teaching finances to children, check out 5 Priceless Tips for Teaching Kids About Money.

About the Author: Melissa Donohue, Ed.D. has done extensive research and writing on women's financial literacy, and is the founder of Financial Nutrition, a non-profit organization focused on women's and girls' economic empowerment. She is the author of the book *Financial Nutrition for Young Women: How (and Why) to Teach Girls About Money*, a 2018 recipient of the Independent Publisher Book Award. Currently, Melissa is the Senior Managing Director for Family Wealth Education and Leadership Development at Cresset Family Office. At Cresset, she is responsible for all financial education initiatives, and leadership development for ultra high net worth families. Melissa has a Masters Degree from Columbia University and a Doctoral Degree in Education from the University of Massachusetts. She is involved in a variety of educational initiatives including serving on the board of CISV-New York, a global organization focused on youth multicultural learning. Melissa was selected to be a founding member of the Columbia University Alumnae Leadership Group, and is on the Executive Committee of the Alumni Association of the School of International & Public Affairs at Columbia University. She is a Class President and Class Agent at Oberlin College.For more information about conversation points and activities to teach your girl how to grow in confidence, articulate her worth, and negotiate a salary, go to www.financialnutrition.com/learn.

Picture Credit: Pixabay

DAILY MOM

EXHIBIT 13

Essays & Thoughts (https://thefinancialdiet.com/category/living/essays-thoughts/)

How Your Confidence Is Tied To Your Money — & How To Increase Both In 2019

By Elenny Frometa (https://thefinancialdiet.com/author/elenny-frometa/) | December 27, 2018

Let's start this off by just saying that as women, we want to have our voices heard, or confidence and self-esteem levels high, and our pockets full. And putting inequality aside, we can, we should, and we will become more confident about ourselves and even increase our finances. You may be wondering, *what is the relationship between confidence and money?* Well, you're about to find out.

What Is the Relationship Between Confidence and Money?

According to Urbanbalance.com (https://urbanbalance.com/unearthing-the-link-between-money-self-esteem-and-happiness/), the way you view and portray yourself can have a direct impact on how much money you carry in your pockets. When you believe in yourself and realize how much you can achieve, you begin to act in a way that allows you to go after what you want and increase your financial success because you will make confident decisions that you will achieve. Remember that it all starts with having the right mindset and believing in yourself.

Okay, But How Do I Increase My Confidence?

Easier said than done. Well. Actually, it is easy to do it.

Start by paying attention to your personal care.

For many people, when your hair is clean, your nails are trimmed and clean, you smell good, and you get dressed nicely, your attitude suddenly changes, and you feel like a brand-new person. Remember this: when you look good, you feel good. (Take it from me — I wrote this article in my $90 silk pajamas just because I felt fancy and inspired. I smelled good, too!)

Eat healthily.

We all have a different definition of "healthy." For some, it merely means eating lots of fruits, vegetables, drinking water, and avoiding carbs. For others, it means eating pizza for breakfast, pasta for lunch, and a salad for dinner (totally not me...). But did you know that when you eat clean, your body thanks you by releasing happiness hormones, and therefore your confidence increases since you are happy that you ate healthily? Yes, your body is terrific and rewards you for taking good care of it.

Think positively about yourself.

Listen, sweetheart. In life, you are NOT going anywhere if you do not think highly of yourself. You are distinctly unique, valuable, a go-getter, a warrior! You deserve to feel good about yourself because you are a mysterious creature that is capable of achieving anything. When you wake up each morning, grab a journal and write what you're thankful for, and daily affirmations. Not only will you be reminded of how blessed you are, but you are going to increase your confidence and have productive days ahead.

Okay, How About Money?

Is it all about the money? Or is it the freedom it brings? Let's see... One of the main struggles of being a woman is having to deal with the wage gap. It may seem impossible to increase your income in the face of systemic problems and biases. But here are a few things you should realize, and do:

There are more women than men going to college.

With more women than men currently involved in higher education (https://www.theatlantic.com/business/archive/2017/11/gender-education-gap/546677/), we can predict that jobs receive more resumes from qualified women than men. Given this fact, if you are in a job position where you know that you could be getting paid more, but they refuse to give you a raise, you can try your best to find another job that suits your qualifications and skills.

Get educated.

There are many things you can do as a woman to defeat the wage gap on a personal level (https://elennyfrometa.com/2018/10/30/things-you-can-do-as-a-woman-to-defeat-the-wage-gap/). Getting educated is one of them. A college degree can get you to places. If you already have a degree or want to explore other options, consider taking courses to learn new skills that you can display on your resume. Not only can it get you hired, but you can also try to get a raise with your new skills!

Manage your money!

In 10 simple steps, you can manage your money (https://elennyfrometa.com/2018/06/07/10-easy-steps-to-manage-your-money-like-a-pro/) like a pro. (Check out this guide here (https://mailchi.mp/e067b9650723/10-steps-to-manage-your-money-like-a-pro)!) Knowing how to manage your money can not only help you save, you can also learn how to invest it and make it work for you.

The Connection?

Confidence = Money

When you work on your confidence and begin to believe in yourself, you can become motivated to improve continuously and to challenge yourself. Once you do that, you can help to increase your income by using your motivation to go after what you want.

Here's a mantra:

I believe in myself

I can and will achieve great things

I am beautiful and talented

I am a money magnet

I have an abundance of money in my bank account

I get what I want, always

Nothing is stopping me from improving my situation

I will not limit myself

Elenny leads a finance, career, and entrepreneurship-focused website (http://elennyfrometa.com). Her mission is to promote equality and growth in the professional and personal aspects of life while building a community of like-minded women.

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(https://elennyfrometa.com/2018/12/10/how-to-increase-your-confidence-money-for-2019/)

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TFD TOP PICKS

THE UNFAIR DIFFERENCE BETWEEN WANTING TO MAKE A HEALTHY CHANGE & ACTUALLY BEING ABLE TO MAKE IT

(https://thefinancialdiet.com/the-unfair-difference-between-wanting-to-make-a-healthy-change-actually-being-able-to-make-it/)

13 EASY, ON-THE-GO MEAL IDEAS, & HOW TO STORE THEM PROPERLY

(https://thefinancialdiet.com/13-easy-on-the-go-meal-ideas-how-to-store-them-properly/)

HOW I WISH WOMEN TALKED ABOUT MONEY

(https://thefinancialdiet.com/how-i-wish-women-talked-about-money/)

9 THINGS TO STOP PAYING FOR IN 2019

(https://thefinancialdiet.com/9-things-to-stop-paying-for-in-2019/)

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2. 4 Rules For Cooking For A Crowd That I Learned From My Broke College Days (https://thefinancialdiet.com/4-rules-cooking-for-a-crowd-on-a-budget/)

3. 10 Cheap Home Decor Stores (That Aren't IKEA) (https://thefinancialdiet.com/10-cheap-home-decor-stores-that-arent-ikea/)

4. 4 Observations I Made While Working In Retail, & How They Made Me Better With Money (https://thefinancialdiet.com/4-spending-observations-retail-job-better-with-money/)

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EXHIBIT 14

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Improving Self-Confidence | Self-Confidence | Personal Finance | Self-Improvement | Money | Life and Living

Does money grow confidence?

Ad by UC Berkeley Bootcamps
Tired of your job?
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7 Answers

Ronny Khanna, studied at Delhi Public School (1997)
Answered Mar 26 2017 · Author has **207** answers and **412.3k** answer views

100% . Money is the only factor which motivates you you pursue ur life with confidence. 90% problems in life can be solved with money.

Though other factors are also very important like health & a great family life.

Health problems to great extend can be cured through money. Medical sceince has got solution for every health problem today if you had wealth to spend it on.

In marriages it might not sound terribly romantic, but when it comes to relationships, money matters. It might even matter more than just about anything else. A recent poll released by the Bank of Montreal found that people were more likely to forgive a cheating spouse than they were to get over money problems in their marriage. And the top reason for divorce is Money.

The importance of money in human life is similar to the importance of food for the body. Just like you can't live even for a few days without food, you can't survive for long without **money**. You won't be facing basic problems of life like food, water,shelter or clothing.

Money is not everything, but money is something very important. Beyond the basic needs, money helps us achieve our life's goals and supports — the things we care about most deeply — family, education, health care, charity, adventure and fun. It helps us get some of life's intangibles — freedom or independence, the opportunity to make the most of our skills and talents, the ability to choose our own course in life, financial security. With money, much good can be done and much unnecessary suffering avoided or eliminated.

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Why do you grow more confident with age?
What are some important tips to grow up self confidence?
What is the growing need for money?
Can my confidence grow if I surround myself with confident people?

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Jacky Dror, one step at a time
Answered Sep 21, 2016 · Author has **3.6k** answers and **8.1m** answer views

I had to give a double take on this question, honest, when I started to read it I thought it was going to say ‘does money grow on trees’? My mother always used to say that to me when I wanted something that she could not afford ‘you think that money grows on trees?’ she would ask and I would answer something like ‘no I thought it grows in dads pocket!’

No, money does not grow confidence. The things money can buy may instill a little more confidence in one, but in the end it is just a superficial decoration. If you think about it monied people have a lot of stress in their lives keeping up with their lifestyles and trying to maintain success. I know, I know, it is hard to feel sorry for them, but not all financially well off people are absolutely happy and full of confidence all of the time. Look how many turn to drugs and alcohol?

Yes I agree with you, fitness can restore confidence in a person, mentally and physically no doubt about it. Meditation techniques such as yoga or other such disciplines can restore confidence in oneself.

For my part my confidence booster has to be people. When I feel like I have made a difference in my family or friendship circle, when my children say I love you mum, and their children say I love you grandma, and when my husband gives me a peck on the cheek and says I have made such a difference to his life, well that makes me feel 10 feet tall, and is much more than all the money in the world could buy.

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Cherchie Marie
Answered Dec 3, 2017

Nowadays, admit it or not many revolves their life with the use of money. People think that money can buy everything which I strongly oppose. Yes, money could buy the likes, wants and needs that COULD possibly make us happy but it could never buy everything. One thinks that being rich means being more confident. They try to equate how much money you have to how much confidence you can get which is somehow wrong. You grow confidence thru the experiences you’ve been through, skills you earned and the knowledge you gained.

It is always better to grow confidence knowing that YOU CAN NO MATTER WHAT instead of growing confidence because there’s an option or let money revolves in every uncertain decisions one has made.

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Can my confidence grow if I surround myself with confident people?

How can I increase my confidence more?

What is the most important thing for gaining confidence?

Can a person who never had much confidence at a younger age grow confidence later on? How is it possible to grow in confidence?

How does money grow over time?

Do you often fake confidence or does it come naturally to you?

What's the best way to grow confidence? Share your experience

How do I grow non-existing confidence?

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Can my confidence grow if I surround myself with confident people?

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EXHIBIT 15

BUILD YOUR MONEY CONFIDENCE (VIDEO)

Build Your Money Confidence

If you're like many Canadians—**stressed about your finances (http://www.financialplanningforcanadians.ca/financial-planning/canadians-cite-money-worries-as-greatest-source-of-stress)**—you've learned that you could be risking your health because of money worries. Getting a plan in place can quell those worries and help you build your confidence.

Did you know that, according to a study by the FP Canada, 85% of Canadians reported that they felt more positive about their well-being, and 62% reported an increase in their emotional well-being, with a financial plan in place? But that takes a little confidence.

Try these three easy steps to get you started:

1. **Know the lingo:** Simply vow to get up five minutes earlier every day—just for one week—and Google as many financial terms as you can. If everyone in the family does this, share your learnings at dinner. If you decided that you were going to take up golf, it would behoove you to know that there are 18 holes in a game and a bogey is actually a bad thing. Knowing a few financial basics and some terminology is a great start to building strong financial self-esteem.

2. Start a money group: Studies have shown that women can learn better with others, and enjoy sharing. The group doesn't have to be complex. Simply meeting once a month to discuss all things financial is a solid step to identifying and reaching your goals.

3. Work with a CFP® professional: The most important move is getting a pro on your side. Working with a CFP professional is the quickest way to build your self-confidence and ensure it stays strong your entire life. Be sure to visit **FindYourPlanner.ca (http://www.fpsc.ca/find-a-planner-certificant)** to locate one in your area.

You don’t have to be one of the four in five Canadians that don’t have strong confidence they will achieve their goals. You can take charge now by taking action now. One small step at a time can turn into a life of realized financial dreams.

To find a Certified Financial Planner® professional in your area that will help guide you financially, use our **Find Your Planner tool (http://www.fpsc.ca/find-a-planner-certificant)**.

For the latest financial planning advice delivered right to your mailbox, **sign up for our free newsletter, *Here's the Plan*™. (http://fpsc.us6.list-manage.com/subscribe?u=d399a8266af2d7407f3b34b73&id=00238ef9eb)**

For more on building your confidence to take charge of your financial future, watch **Women and financial self-confidence (http://www.financialplanningforcanadians.ca/financial-planning/women-and-financial-self-confidence)** and read **The financial planning process: What to expect (http://www.financialplanningforcanadians.ca/financial-planning/financial-planning-process-what-to-expect)** and **4 ways to overcome financial planner anxiety (http://www.financialplanningforcanadians.ca/financial-planning/4-ways-to-overcome-financial-planner-anxiety)**.

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EXHIBIT 16

Four Pillar Freedom

Finding Freedom Through Financial Independence

MENU

MARCH 13, 2018 BY ZACH

My Reaction to Mr. Money Mustache's Thoughts on Money & Confidence

4 min read

A few days ago, the 400-pound gorilla of the personal finance blogosphere, Mr. Money Mustache, dropped an article titled *Money and Confidence are Interchangeable*.

In it, he argued that people who are willing to earn income doing something they enjoy in retirement can quit their day jobs much sooner than they think.

The problem is that many people lack the confidence to create their own income streams, so they stick with a cubicle job they hate for far longer than they should.

"Many of us are focusing our energy on building up the wall of protective money and insurance policies around us to ever-greater heights, working one last year and funding one last insurance policy against an obscure risk, when really our deficit is not in money. It's in confidence."

He explains that a better approach is to build up both money and confidence:

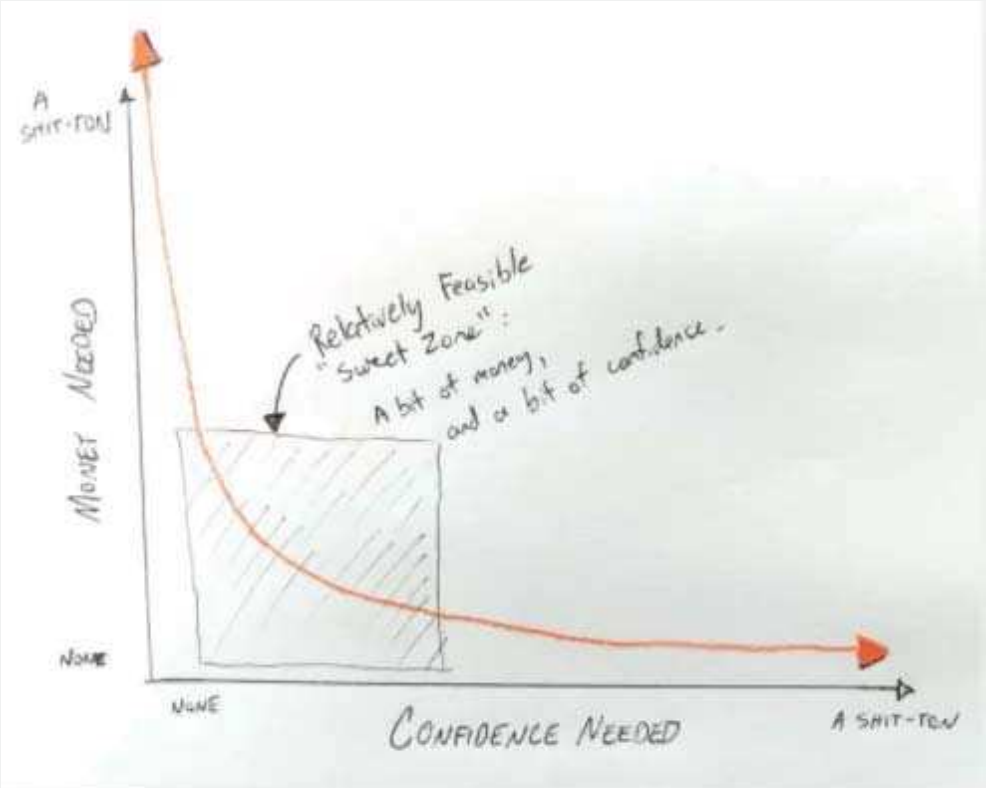

Figure 1: With no confidence, you need a shit-ton of money to feel comfortable. Find a smarter balance.

Money & Confidence

Confidence without money is a potential recipe for financial disaster. Money without confidence is a potential recipe for wasting your youth sitting in a cubicle. He argues that we should find a "smarter balance."

Creating Income Streams

MMM gives several examples of income streams that he has developed following his own retirement like starting a carpentry business, building his website, and buying a small building that he has turned into a coworking space.

He explains that any of these individual income streams would have been enough to cover his living expenses, which means he probably could have quit

his corporate career even sooner than he did, before he had $1 million in the bank.

"Think about it: It took me seventeen years of school and ten years of work to become an expert software engineer, making a growing six-figure salary and with a million dollars of investments by about age thirty.

But then, years after retirement I started a carpentry business just for fun, and within just a few weeks of spreading the word, I had enough business to easily pay the bills with very part time work. It was a lot of fun. So, would a sufficiently confident carpenter really need to do the engineering career and save that million, in order to live a satisfying life?"

Three Points Worth Considering

It's important to keep in mind that part of MMM's success with creating income streams is at least partly due to his success with the blog, which creates a bit of a chicken and egg problem.

Would his blog be a massive success without his 10-year-corporate-grind-save-$1-million- by-30 story? Would people flock to his coworking space if it didn't have the MMM brand associated with it? It's tough to say.

He advises readers to build up both money and confidence, yet he himself only pursued money and it worked out quite well for him.

With that said, I think he makes several points that are worth considering.

1. Most of our fears of running out of money in retirement are overblown. If you're the type of person who has the grit and discipline to achieve early

retirement in your 30's, you're probably the type of person who also has the intellect and drive to create your own income streams without a 9-5 job.

2. It's good to have *both* confidence and money. If you're a confident person with no money, there's a good chance that you won't have the financial means to successfully build up your own income streams. On the other end of the spectrum, if you have no confidence but tons of money, you might look back on your youth and realize that you wasted some of your best years in a cubicle.

3. It's possible to earn income in retirement without feeling like you're "working." I like MMM's example of starting his own carpentry business. For him, it's a passion that happens to produce income. I think there's some type of work we could all pursue that doesn't feel like "work."

Closing Thoughts

Mr. Money Mustache pioneered the idea of early retirement. He helped people see that a high savings rate could be a ticket to both personal and financial freedom.

Now, he's advocating a slightly different path by pointing out that active income in retirement can be a ticket to freedom *even faster*.

This idea is exactly what I wrote about in my series on *How Active Income in Retirement Impacts When You Can Retire* (Part 1, Part 2, Part 3, Calculator).

I do think most people could cut years off their mandatory cubicle life by developing the confidence that they could create their own income in retirement.

The key is realizing that work is not evil. There *is* some type of work that could bring you income that wouldn't feel like drudgery.

I think the best way to build up both confidence and money is by pursuing a side hustle while you still have a traditional 9-5 job. This way, you can get a taste of earning income outside of your day job, which would build up your confidence. At the same time, you would have a steady income from your day job to build up your savings.

This is the path I am currently pursuing myself. I still have an office job, but outside of it I run this blog, which is starting to generate some revenue. I'm also exploring getting back into statistics tutoring, which is a side hustle that has previously been lucrative for me. I do think that I could ramp up both of these income streams if I didn't have a 9-5 job consuming most of my weekdays.

I'm personally looking to save anywhere from $100 – $250k before quitting my day job. This way, I can minimize my time spent in cubicle land while still having some savings under my belt.

What are your thoughts on MMM's article? Do you agree with his sentiment that a blend of money and confidence is the best path to freedom?

My favorite free financial tool I use is **Personal Capital.** I use it to track my net worth, manage my spending, and keep an eye on my monthly cash flow. It only takes a few minutes to set up and it makes tracking your finances simple and easy. I recommend trying it out.

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PiggyBanki
March 15, 2018 at 8:07 am

I fully agree with your approach even though I think I still lack the confidence to act as if Full FI. I want to start my own business and I believe that being able to save a net worth of over 260k while I am 31 (me and my husband together) I would also be the type of person that would thrive or, at least, survive by creating my own company/my own income. Nevertheless, I would feel more confident trying that knowing that I have a passive income that would allow at least to cover my basic expenses, which I currently do not have right now. At some point maybe I should stop being rational and just do it!

REPLY

Zach @ Four Pillar Freedom
March 18, 2018 at 7:40 am

I think we all have to strive for balance. A bit of money and a bit of confidence. I’m also trying to save $100k – $200k before I quit my day job so that I know I have a financial cushion to fall back on.

REPLY

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My name is Zach. I share thoughts and ideas on philosophy, psychology, work ethic, and finance. The name *Four Pillar Freedom* comes from these four fields, which can be used as a framework to help you live a rich, meaningful life. **Read more**.

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Published: 2016-08-10 at 18:00:17 CDT

In this post, I continue my look at various models / indicators for strategy development by using the Smart Money / Dumb Money Confidence Spread(https://www.sentimentrader.com/users/charts/model_smart_dumb_spread) to build a Long and Short strategy. The latest chart of the Spread is shown in Figure 1.

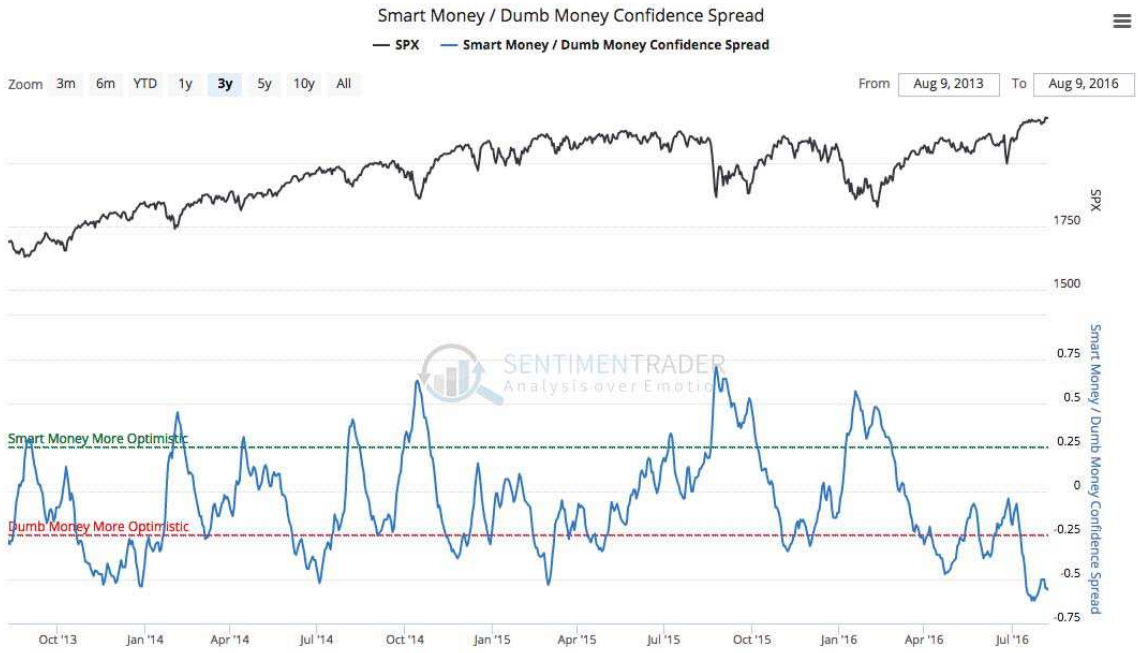

Figure 1: Smart Money / Dumb Money Confidence Spread

As a reminder of what the Smart Money / Dumb Money Spread is, here's the definition from the description:

> The Smart Money Confidence and Dumb Money Confidence indices are a unique innovation that allows subscribers to see, in one quick glance, what the 'good' market timers are doing with their money compared to what 'bad' market timers are doing.
>
> Our Confidence indices use mostly real-money gauges - there are few opinions involved here.
>
> The Confidence Spread subtracts the Dumb Money from the Smart Money. So when the Spread is very high (above 0.25), that means the Smart Money is looking for a rally, and the Dumb Money is looking for a decline; we should expect stocks to rise after those conditions.
>
> When the Spread is very low (below -0.25) then the Smart Money is anticipating a decline and the Dumb Money a rally; we should expect stocks to decline after that.

Building a Strategy with the Smart Money / Dumb Money Confidence Spread

Threshold returns for the Spread are shown in Figure 2. based on these returns, there appears to be somewhat of a signal to be found when Smart Money is more optimistic.

Location of Indicator	Annualized Return	% of Time
Above Extreme	15.0%	17%
Between Extremes	4.0%	47%
Below Extreme	3.0%	36%

Figure 2: Threshold Returns for Smart Dumb Spread[/caption]

Additionally, a quick glance at the chart backs up that thesis but it also shows that Dumb Money being more optimistic tends to highlight moves lower in the market.

Using the Smart Dumb Spread, I built a strategy that takes both Long and Short trades. The rules for the strategy are

- Long and Short only
- No Margin. Starting Account size is $250K.
- 1,000 shares of SPY ETF
- Commission of 0.01% per trade
- $0.01 per share slippage
- Go long when:
    - SPY is above or equal to the 200 day simple moving average
    - Smart Dumb Spread is greater than 0.25 (Smart Money is More Optimistic)
- Close Longs when:

    - Smart Dumb Spread is less than -0.25 (Dumb Money is More Optimistic)

Go Short when:

- SPY is less than or equal to the 200 day simple moving average
- Smart Dumb Spread is less than -0.25 (Dumb Money is More Optimistic)

    - CloseShort when:

        - Smart Dumb Spread is greater than 0.25 (Smart Money is More Optimistic)

All orders are entered at the open of the next day's trading session after a signal is given. There are no stops used. Positions are held until a close signal is given.

Using TradeStation, I built a strategy trading matching these parameters. From Feb 2 1993 to August 10 2016, there were 29 total trades with a 82.76% win rate, a total profit of $165,780 on a $250,000 account. This is a 66.31% Return on Initial Capital and a 2.24% annual rate of return. During this time, the strategy was in the market just over 100 days per trade on average and was in the market about 35% of the time.

You can see the Equity Curve in Figure 3 below. Click here(http://d26f9aposjlqmj.cloudfront.net/backtesting/SPY_Smart_Dumb_Spread_Long_Short.xlsx) to download the TradeStation performance summary for the SPY ETF strategy.

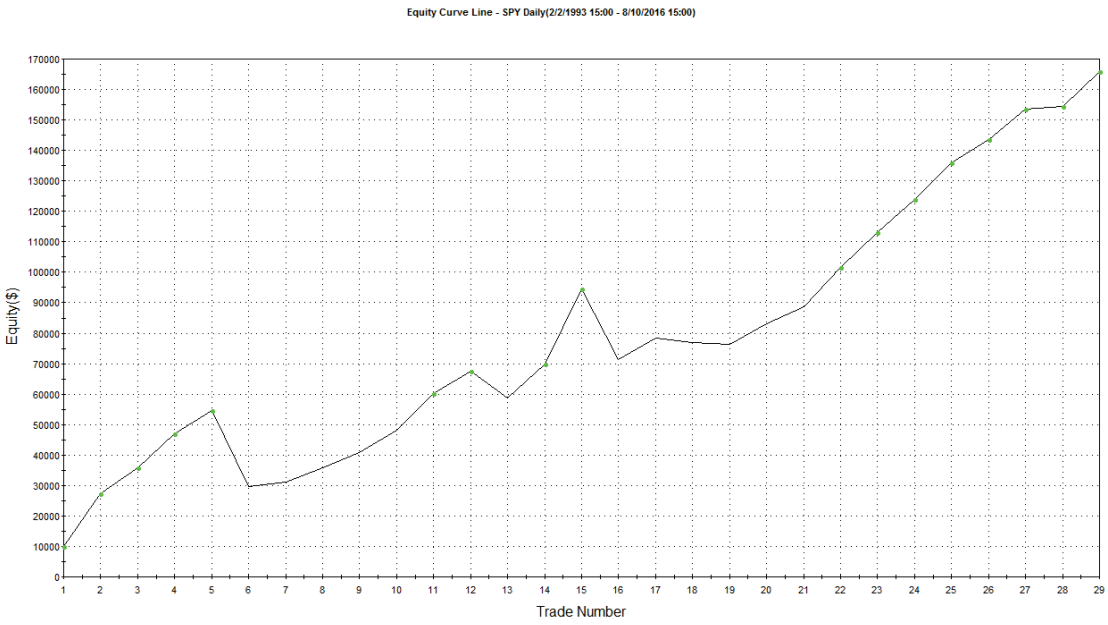

Figure 3: Smart Dumb Spread Equity Curve

For this strategy, the average drawdown was $8,056 with a max drawdown of $31,650 (about 9% of the account value at the time of drawdown). The Sharpe Ratio of this strategy is a low 0.16, which highlights the volatility found with this strategy. With more sophisticated entry / exit rules, the volatility might be decreased (or at least better managed).Using leverage brings greater returns with this strategy. Applying the same logic with the S&P 500 E-mini futures, an annual rate of return of 8.2% is delivered with 341.63% Return on Initial Capital. This leverage also brings more drawdown with a max drawdown of about 25% of total account value at the time of drawdown.

Note: I also looked at just a Long Only strategy for the Smart Dumb Spread over the same time period. It performed worse than this Long / Short strategy returning an annual rate of return of ~1.75%.

You can view the TradeStation performance summaries for more detailed trade statistics.

- TradeStation performance summary for the SPY Smart Dumb Spread strategy(http://d26f9aposjlqmj.cloudfront.net/backtesting/SPY_Smart_Dumb_Spread_Long_Short.xlsx)

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EXHIBIT 18

Americans Are (Sort of) Confident About Money and Finances, Survey Says

Christy Rakoczy
Updated on December 3, 2018

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We've got your back! Student Loan Hero is a completely free website 100% focused on helping student loan borrowers get the answers they need. **Read more**

Managing your money can seem complicated, but a surprising number of people are pretty comfortable with it — at least according to a recent financial confidence survey conducted by Student Loan Hero.

The results show that more than half of adults see themselves as on track to meet financial goals, although there was a significant gender gap in confidence. At the same

Key findings

- **Confidence levels are highest when dealing with the basics.** Eighty-three percent of respondents said they feel confident about managing their finances overall, while 88% agreed they feel confident about both balancing their checkbooks and paying bills on time. But when it comes to taking out loans, just 57% of respondents agreed they felt confident with the process.
- **Men exhibit more financial confidence than women.** Among survey respondents comfortable taking out a loan, just 54% were women, compared with 63% of men. And, among those who expressed confidence about retirement plans, 53% of men were confident, compared with 37% of women. Men were also more confident in managing investments, too.
- **More than half of all respondents feel they're better off than their parents and on track to meet financial goals.** Fifty-one percent of respondents said they think they are doing better than Mom and Dad at a similar age, while 54% felt they were on track to meet financial goals. Still, about one-third of respondents neither believe they'll do better than their parents nor feel they're on the right path to accomplish financial objectives.
- **Just 43% of survey respondents consider themselves a financial success**. Low rates of savings may be part of the reason why, as half of all respondents have less than $1,000 saved, and 61% lack an emergency fund with enough money to cover six months of living expenses.

Most feel confident about the basics but don't feel successful

Our survey on financial confidence had some great news: Most people are really confident about handling basic financial tasks. In fact, more than 8 out of 10 respondents were confident about balancing their checkbook, creating a budget, paying bills on time and overall financial management.

Yet, despite this confidence, only 45% of respondents consider themselves "financially successful," compared with 39% who don't describe themselves that way.

Homeowners were far more likely than renters to consider themselves a financial success, perhaps because the homeowners tended to have higher savings rates than the renters, and the chances of them having an emergency fund were much greater.

In fact, among those respondents with six months of living expenses saved up, 52% were homeowners, compared with just 24% of renters.

Men feel better about managing money than women do

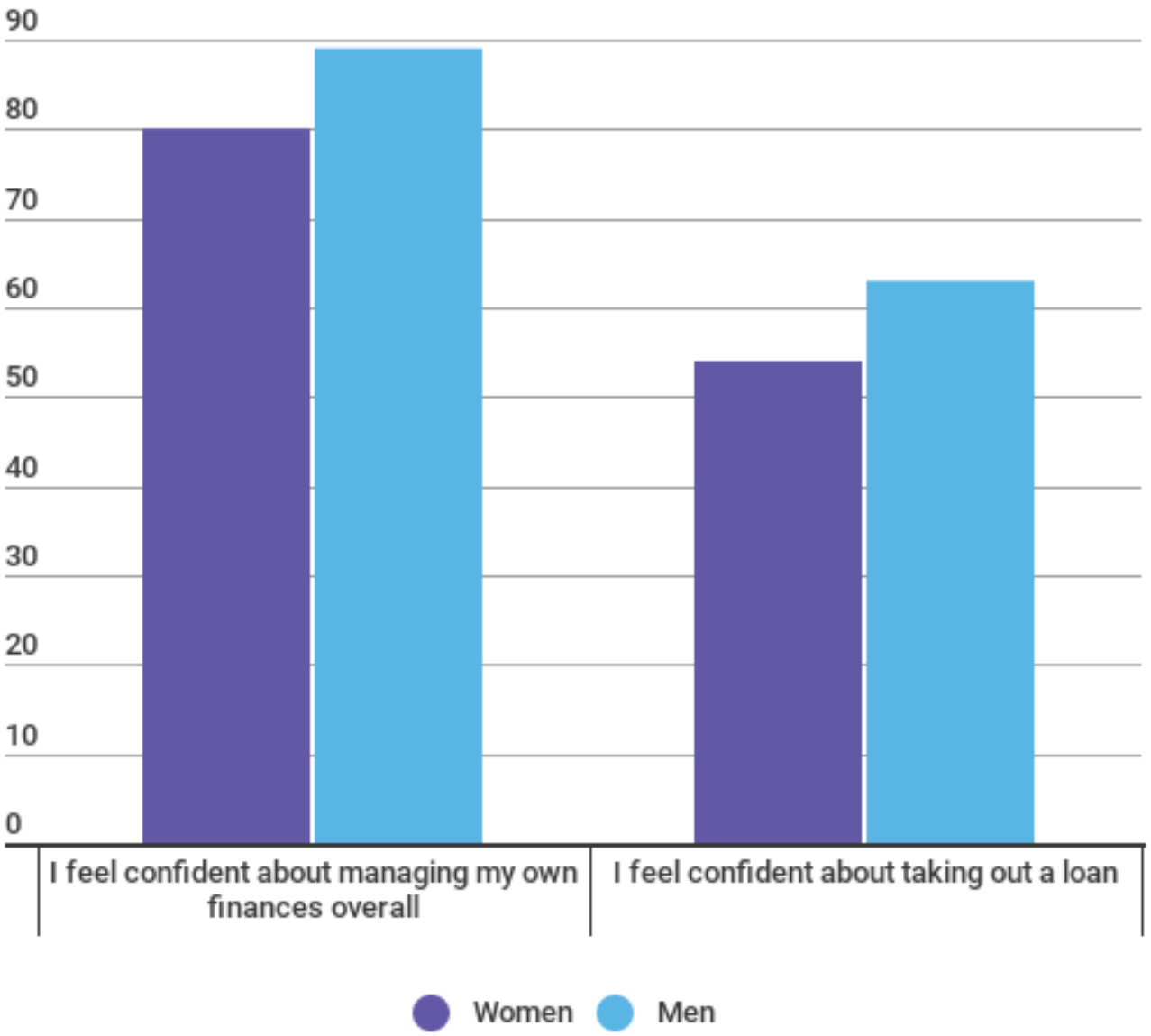
When it comes to finances, there's a clear gender gap, with men more confident about taking out loans, planning for retirement, managing investments and being on track to meet their financial goals.

One reason for this is that men tend to have more money and talk about it more with friends. In fact, more than 4 in 10 women (42%) have less than $500 in savings, compared with just a third of men, while 55% of men have more than $1,000 in savings, compared with just 47% of women.

Likewise, nearly 70% of men who feel confident said they have no problem broaching money subjects with their friends and family, while only 59% of women said the same.

Men are also more confident in negotiating their salary. Among the respondents who said they were confident about salary negotiations, 64% of men reported they feel comfortable in such negotiations, compared to just 50% of women. This willingness to bargain could explain why 51% of men who believe they are paid what they're worth were confident, compared with just 40% of women.

Yet while women may feel less confident, married women aren't just handing over money management to their spouses. Here, 51% of all respondents said they felt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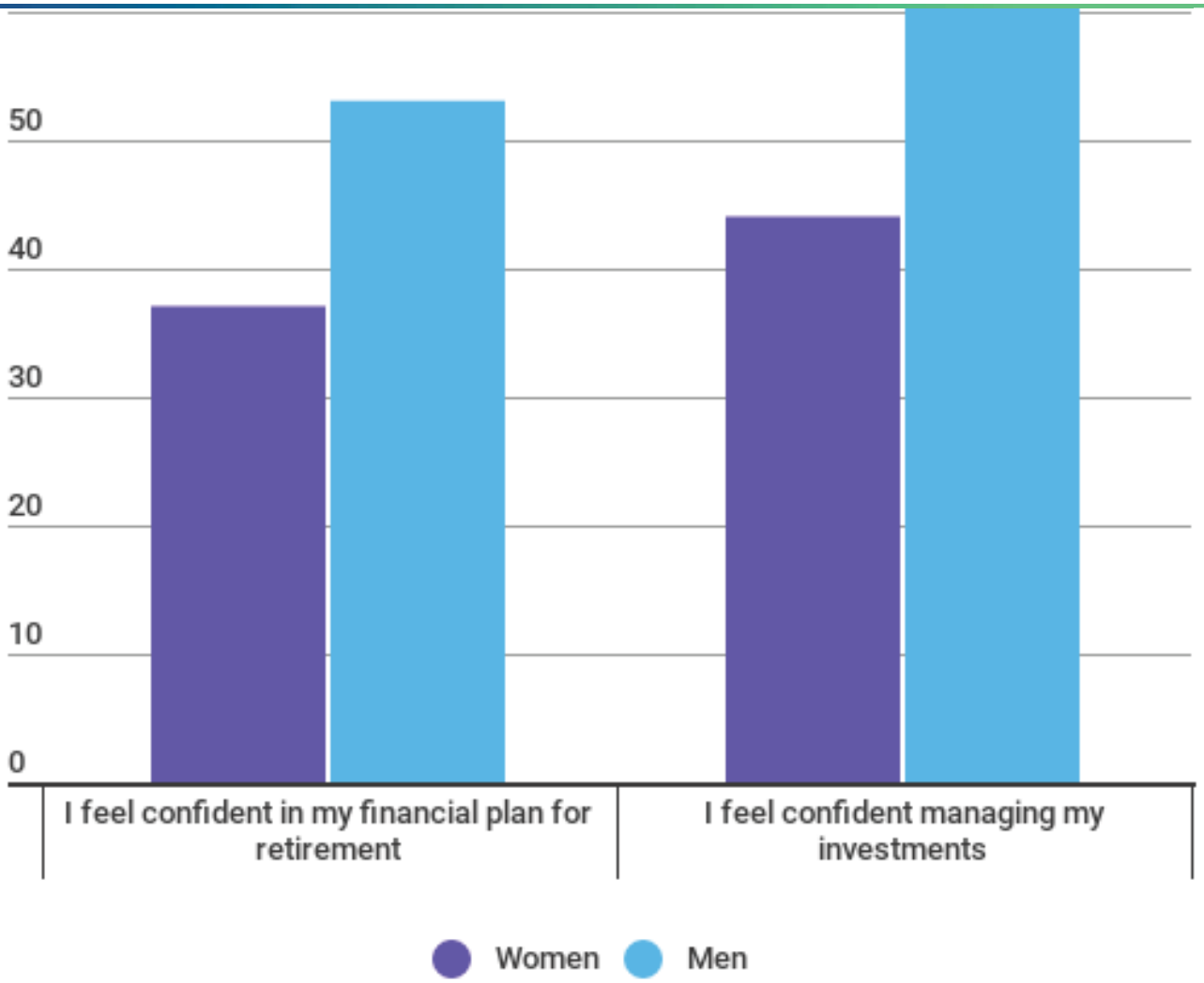
I feel confident about managing my own finances overall
I feel confident about taking out a loan
Women
Men



Student loans add to financial stress, reduce savings levels, sap confidence

Unsurprisingly, having student loans reduces confidence levels, adds to money stress and makes it harder to accomplish other financial goals.

While 61% of survey respondents said they felt stress when thinking about money, just 57% of people with no loans admitted to having money worries, compared with 75% of respondents with educational debt.

And, while a quarter of respondents without student debt had $10,000 or more in savings, just 14% of student loan borrowers had put this much aside.

While it's undeniably burdensome to repay student loans, taking control of this debt can help to reduce stress levels and make it easier to accomplish other financial priorities. For example, refinancing your student loans might help you reduce your interest rate so that loan payments are more affordable, while choosing the right student loan payment plan could allow you to reduce monthly payments by capping what you pay as a percentage of your income.

Financial confidence comes more easily if you have a plan

To boost your financial confidence, it helps to have a plan for what you want to accomplish and how to achieve it. You can create a budget while setting clear financial goals and considering your options to achieve them.

Your confidence will likely rise as soon as you have a plan in place. Knowing what you want your money to do will help make it easier to ensure your financial choices bring you closer to your goals.

Methodology

Student Loan Hero received responses to this survey from 1,017 Americans 18 years or older. The poll was conducted via SurveyMonkey on Aug. 14, 2018. The margin of error is plus or minus 3%.

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wealthfront	0.25%	VISIT WEALTHFRONT

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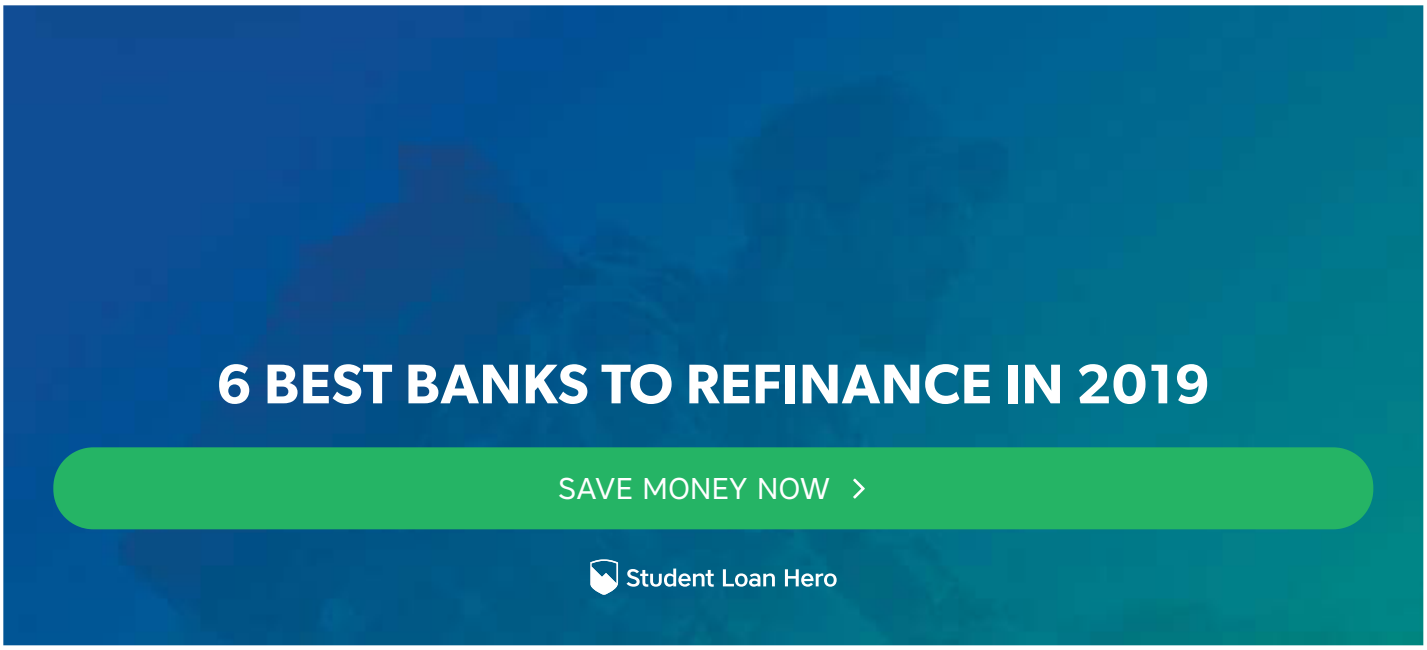

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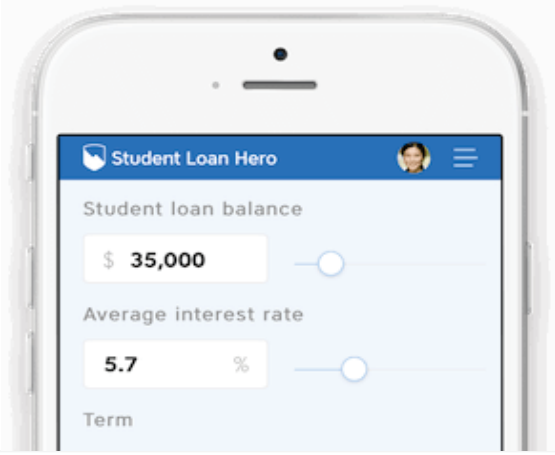

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EXHIBIT 19

FEBRUARY 2, 2018

LIVING (HTTPS://WWW.STYLESALUTE.COM/LIVING/) / MONEY (HTTPS://WWW.STYLESALUTE.COM/LIVING/MONEY/)

The #1 Confidence Booster for Women Is Money, According to Research

by KARINA PARIKH (HTTPS://WWW.STYLESALUTE.COM/AUTHOR/KARINA-PARIKH/)

(mailto:?subject=Style%20Salute:%20The #1 Confidence Booster for Women Is Money, According

The #1 Confidence Booster for Women Is Money, According to Research

2017 was a year of awakening for women across the world, and therefore a perfect time to ask us about our outlook on the future.

Ellevest (ellevest-esign.pxf.io/c/393390/418664/5402), a digital investment platform made with women in mind, recently released the results of its 2018 Census to gain insight on how women *really* feel about topics like money (http://ellevest-esign.pxf.io/c/393390/418664/5402) and

confidence (http://ellevest-esign.pxf.io/c/393390/418664/5402) compared to their male counterparts.

The major takeaway?

The #1 thing that makes women feel in charge of their futures is "putting away money for financial goals (http://ellevest-esign.pxf.io/c/393390/418

(//ellevest-esign.pxf.io/c/393390/419291/5402)

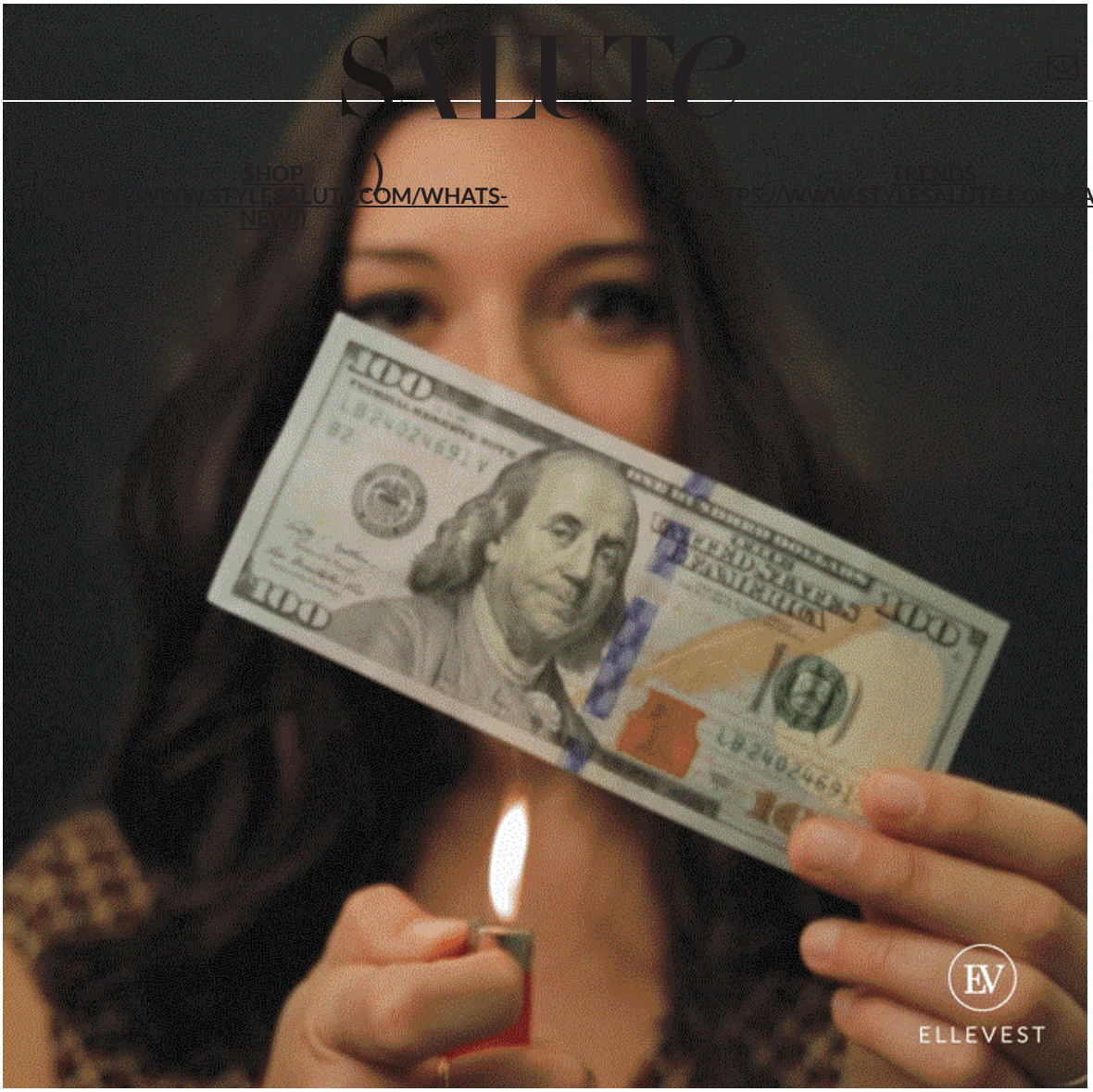
Taking positive action with their money is a huge confidence booster for the 1,000 women surveyed. The #1 thing that makes women feel in charge of their futures is "putting away money for financial goals (http://ellevest-esign.pxf.io/c/393390/418664/5402)," followed by how much we save (#2) and how much we invest (http://ellevest-esign.pxf.io/c/393390/418664/5402) (#3). In fact, getting involved with our finances had a bigger positive impact and confidence boost on how in charge we feel about our future —even more than our educations (#8) and the support we get from our families (spouse/partner, family/parents and even being a mother or a father) (#6, #9, #10).

That's right: it wasn't our salaries, levels of education, or the health of the economy, but saving *and investing* the money we make (http://ellevest-esign.pxf.io/c/393390/418664/5402).

GO TO ELLEVEST (//ellevest.esign.pxf.io/c/393390/420900/5402)

If there was one good thing to come out of the 2016 election, it has been convincing women to take control of their own finances through investing, since [we] have actually been both talking about it and doing more of it since then. In this way, according to the research: *women are just like men*.

But, then: (there's that "*but*"), the issue is we don't realize how much we're missing out by not taking control of our financial futures today. For far too long —and even today —[we] women simply are not investing (//ellevest-esign.pxf.io/c/393390/419291/5402) —and therefore we're losing out on *a lot* of money —and we mean *a lot*.



(//ellevest-esign.pxf.io/c/393390/420574/5402)

The opportunities in money being left on the table are what Ellevest (http://ellevest-esign.pxf.io/c/393390/418664/5402) calls: women's blind spot. And this blind spot can be *very (very) expensive*, especially when it comes to not investing. Nearly half the womenEllevest (http://ellevest-

esign.pxf.io/c/393390/418664/5402) surveyed weren't aware that, besides the wage gap, there's also an investing gap (http://ellevest-esign.pxf.io/c/393390/418664/5402), where men invest more than women. We're so used to thinking that investing is something men do and do better. (Not true). Females' investing habits (http://ellevest-esign.pxf.io/c/393390/418664/5402) are every bit as good as males' —actually, better —yup, this is data (http://ellevest-esign.pxf.io/c/393390/418664/5402) too, and the effect of not investing can really cost us —big time.

So, how much are we talking here? Ellevest asked the women who did know about the investing gap what they *thought* this gap might cost them over a lifetime —and the difference between their way too-low estimates and the projected cost is shocking.

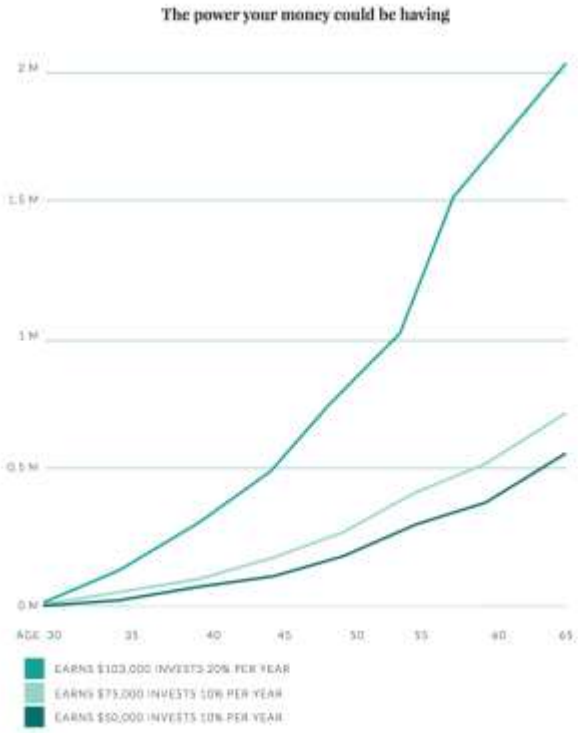
Here's the truth: For women earning $50,000 to $70,000 a year, the projected individual cost of the investing gap (http://ellevest-esign.pxf.io/c/393390/418664/5402) starts in the hundreds of thousands. And for the average woman in the survey, whose salary was just over $100,000, the cost of the investment gap (http://ellevest-esign.pxf.io/c/393390/418664/5402) came out to more than $1 million —or 10 times their estimate.** (https://www.ellevest.com/resources/money-is-power-how-women-and-men-see-money-equality-and-opportunity-in-2018)

Let's take for example: if your salary is $85,000 and you simply save 20% of it instead of investing it, you're actually missing out on $1.1 million or even more (http://production.assets.ellevest.com/documents/Ellevest-Mind-the-Gap-Guide.pdf) over the next 40 years. Put another way, you're losing $100 a day (http://production.assets.ellevest.com/documents/Ellevest-Mind-the-Gap-Guide.pdf) by not investing it.

(http://ellevest-esign.pxf.io/c/393390/418664/5402)

Bottom line: Investing is a powerful tool (http://ellevest-esign.pxf.io/c/393390/418664/5402) to help you save up for your biggest goals and wildest dreams (http://ellevest-esign.pxf.io/c/393390/418664/5402), and that's precisely how your money is your power (http://ellevest-

esign.pxf.io/c/3933990/418664/5402). There's no need to deny yourself the money —and confidence boost —that you absolutely deserve.



(https://www.ellevest.com/resources/money-is-power-how-women-and-men-see-money-equality-and-opportunity-in-2018)

(//ellevest-esign.pxf.io/c/393390/420633/5402)

Sure, we're risk-averse. But don't conflate investing (http://ellevest-esign.pxf.io/c/393390/418664/5402) with gambling your money in a Las Vegas casino. An Ellevest (ellevest-esign.pxf.io/c/393390/418664/5402) portfolio, for example, gives you a diverse array of low-risk ETFs so that you don't feel like you're betting your money on one thing —or you can lose it all in one shot. Don't worry about wading through pages of complex financial jargon, either. If you invest with Ellevest (https://www.ellevest.com/resources/money-is-power-how-women-and-men-see-money-equality-and-opportunity-in-2018), it means having a

support team in place so you can keep your eye on the prize, be it a dream vacation, buy a home, or opening up your own business.

Oh, and what about the 1,000 men that Ellevest (ellevest-esign.pxf.io/c/393390/418664/5402) surveyed in its 2018 Census? While they're happier with their financial statuses, they don't see gender inequality the way that women do. So why would you trust your money with one of *those* boys? Ellevest (http://ellevest-esign.pxf.io/c/393390/418664/5402) takes into

consideration the unique challenges that [we] face, like more frequent career breaks, salary peaks, and longer life expectancy, to generate realistic portfolios to make your money work for you.

Because if you're going to live longer, you'll need more money: amirite?

And the one who needs to be in charge of your money is YOU. Just you. Right now. If you've outsourced it to someone else in your life, you need to be massively involved: they don't call them individual retirement accounts for anything.

A few thoughts to —from us here at Style Salute — to motivate you to invest in *fabulous* Future You (http://ellevest-esign.pxf.io/c/393390/418664/5402):

DISCOVER:

Go Getter (Https://Www.Stylesalute.Com/Living/?Tag=Go-Getter),

Ladies First (Https://Www.Stylesalute.Com/Living/?Tag=Ladies-First),

Money Goals (Https://Www.Stylesalute.Com/Living/?Tag=Money-Goals),

Personal Finance (Https://Www.Stylesalute.Com/Living/?Tag=Personal-Finance),

Pursue Power (Https://Www.Stylesalute.Com/Living/?Tag=Pursue-Power),

Women In Power (Https://Www.Stylesalute.Com/Living/?Tag=Women-In-Power)

SHOP STYLE SALUTE

(HTTPS://WWW.STYLESALUTE.COM/WHATS-NEW/)

SHOW COMMENTS +

(//the-realreal.sjv.io/c/393390/491076/8270)

EDITOR'S PICKS

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LIVING/)

oney/investing-

CULTURE (HTTPS://WWW.STYLESALUTE.COM/CULTURE/)

A Beginner's Guide for Choosing Art for Your Home (https://www.stylesalute.com/culture/art/15-conversation-starting-art-pieces-that-wont-break-the-bank/)

(https://www.stylesalute.com/fashion/shopping/best-leggings-waitlist-restock/)

FASHION (HTTPS://WWW.STYLESALUTE.COM/FASHION/)

2,000 People Want These Leggings—and Now They're Back (https://www.stylesalute.com/fashion/shopping/best-leggings-waitlist-restock/)

(https://www.stylesalute.com/beauty/skin/splurge-save-skincare-products-you-should-be-investing-in/)

BEAUTY (HTTPS://WWW.STYLESALUTE.COM/BEAUTY/)

Splurge Or Save: The Skincare Products You Should Be Investing In (https://www.stylesalute.com/beauty/skin/splurge-save-skincare-products-you-should-be-investing-in/)

(https://www.stylesalute.com/living/money/money-is-power-how-women-see-money-equality-and-opportunity-in-2018/powerful-habits-irresistible-people/)

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People (https://www

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Affiliate Disclosure (https://www.stylesalute.com/affiliate-disclosure/)

Support (https://www.stylesalute.com/contact/)

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Privacy Policy (https://www.stylesalute.com/privacy-policy/)

Terms of Service (https://www.stylesalute.com/terms-conditions/)

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EXHIBIT 20

United States Patent and Trademark Office

Trademarks > Trademark Electronic Search System (TESS)

TESS was last updated on Thu Apr 11 03:31:06 EDT 2019

CONFIDENCE CHECK-IN

Word Mark	**CONFIDENCE** CHECK-IN
Goods and Services	IC 036. US 100 101 102. G & S: Retirement consultation services in the field of **finance**; consultation in the field of financial planning for retirement plan participants. FIRST USE: 20150629. FIRST USE IN COMMERCE: 20150629
Standard Characters Claimed	
Mark Drawing Code	(4) STANDARD CHARACTER MARK
Serial Number	86653670
Filing Date	June 5, 2015
Current Basis	1A
Original Filing Basis	NO FILING BASIS
Published for Opposition	September 29, 2015
Registration Number	4902916
Registration Date	February 16, 2016
Owner	(REGISTRANT) T. Rowe Price Group, Inc. CORPORATION MARYLAND 100 East Pratt Street Baltimore MARYLAND 21202
Attorney of Record	Brian J. Winterfeldt, Esq.
Prior Registrations	4577447
Type of Mark	SERVICE MARK
Register	PRINCIPAL

Live/Dead Indicator LIVE

EXHIBIT 21

United States Patent and Trademark Office

Trademarks > Trademark Electronic Search System (TESS)

TESS was last updated on Thu Apr 11 03:31:06 EDT 2019

CLARITY IN YOUR PLAN...
CONFIDENCE IN YOUR FUTURE

Word Mark	CLARITY IN YOUR PLAN... **CONFIDENCE** IN YOUR FUTURE
Goods and Services	IC 036. US 100 101 102. G & S: Investment management services; personal financial retirement planning; consulting in the fields of **finance** and investment. FIRST USE: 20150100. FIRST USE IN COMMERCE: 20150500
Standard Characters Claimed	
Mark Drawing Code	(4) STANDARD CHARACTER MARK
Serial Number	86821816
Filing Date	November 16, 2015
Current Basis	1A
Original Filing Basis	1A
Published for Opposition	May 17, 2016
Registration Number	5011715
Registration Date	August 2, 2016
Owner	(REGISTRANT) VIVID FINANCIAL MANAGEMENT, INC. CORPORATION CALIFORNIA 340 East Clark Avenue Orcutt CALIFORNIA 93455
Attorney of Record	Erik M. Pelton
Type of Mark	SERVICE MARK
Register	PRINCIPAL

Live/Dead Indicator	LIVE

EXHIBIT 22

United States Patent and Trademark Office

Trademarks > Trademark Electronic Search System (TESS)

TESS was last updated on Thu Apr 11 03:31:06 EDT 2019

Word Mark	JUMP$TART! TEACHER TRAINING ALLIANCE BUILDING KNOWLEDGE & **CONFIDENCE** IN PERSONAL FINANCE
Goods and Services	(CANCELLED) IC 041. US 100 101 107. G & S: Educational services, namely developing, arranging and conducting standardized educational programs to prepare teachers for teaching personal **finance** subjects in the classroom; educational services, namely, developing standardized curriculum to train teachers for teaching personal **finance** subjects in the classroom. FIRST USE: 20110801. FIRST USE IN COMMERCE: 20110801
Mark Drawing Code	(3) DESIGN PLUS WORDS, LETTERS, AND/OR NUMBERS
Design Search Code	02.01.02 - Men depicted as shadows or silhouettes of men ; Silhouettes of men 09.05.11 - Hats, graduation (mortarboards) ; Mortarboards (graduation hats) 20.03.02 - Foil, aluminum (rolls) ; Gift wrapping paper (rolls) ; Paper towels (rolls) ; Paper, gift wrapping (rolls) ; Paper, rolls ; Paper, toilet ; Scrolls ; Toilet paper ; Towels, rolls of paper towels ; Wallpaper, rolled 26.11.13 - Rectangles (exactly two rectangles) ; Two rectangles 26.11.21 - Rectangles that are completely or partially shaded 26.17.07 - Heat, lines depicting ; Lines depicting speed, propulsion, heat or wind ; Propulsion, lines depicting ; Speed, lines depicting ; Wind, lines depicting
Serial Number	85417854
Filing Date	September 8, 2011
Current Basis	1A
Original Filing Basis	1A
Published for Opposition	April 17, 2012
Registration Number	4166975

Registration Date	July 3, 2012
Owner	(REGISTRANT) The Jumpstart Coalition for Personal Financial Literacy non-profit corporation D.C. Suite 300 919 18th Street, N.W. Washington D.C. 20006
Attorney of Record	David M. Abrahams
Disclaimer	NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "TEACHER TRAINING ALLIANCE" APART FROM THE MARK AS SHOWN
Description of Mark	Color is not claimed as a feature of the mark. The mark consists of the literal portion "JUMPSTART" in which the "S" is a dollar sign over which a person in a graduation gown, a mortarboard hat and holding a rolled diploma is jumping over the word "JUMPSTART", in front of three arches representing a jumping motion. To the right of this element is the literal portion "TEACHER TRAINING ALLIANCE" and all of the aforementioned elements enclosed in a rectangular field. Stacked under these elements is the literal portion "BUILDING KNOWLEDGE & **CONFIDENCE** IN PERSONAL FINANCE" enclosed in a rectangular field.
Type of Mark	SERVICE MARK
Register	PRINCIPAL
Live/Dead Indicator	DEAD
Cancellation Date	February 8, 2019

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NEXT LIST | FIRST DOC | PREV DOC | NEXT DOC | LAST DOC

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EXHIBIT 23

United States Patent and Trademark Office

Trademarks > Trademark Electronic Search System (TESS)

TESS was last updated on Thu Apr 11 03:31:06 EDT 2019

Wealth Confidence

Word Mark	WEALTH **CONFIDENCE**
Goods and Services	IC 036. US 100 101 102. G & S: Providing information and advice in the field of **finance**, financial investments, financial valuations, and the financial aspects of retirement; Financial services, namely, investment advice, investment management, wealth management and asset management; investment consultation and investment of funds for others, including private and public equity and debt investment services; Financial advice and consultancy services; Financial services, namely, wealth management services and personal **finance** advice; Providing advice relating to investments and financial goal-setting. FIRST USE: 20110601. FIRST USE IN COMMERCE: 20110601
Standard Characters Claimed	
Mark Drawing Code	(4) STANDARD CHARACTER MARK
Serial Number	85532045
Filing Date	February 2, 2012
Current Basis	1A
Original Filing Basis	1A
Published for Opposition	July 24, 2012
Registration Number	4221130
Registration Date	October 9, 2012
Owner	(REGISTRANT) Stephanie Bruno INDIVIDUAL UNITED STATES P. O. Box 13679 Denver COLORADO 80201

Attorney of Record	Kelley B. Duke
Disclaimer	NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "WEALTH" APART FROM THE MARK AS SHOWN
Type of Mark	SERVICE MARK
Register	PRINCIPAL
Live/Dead Indicator	LIVE

EXHIBIT 24

United States Patent and Trademark Office

Trademarks > Trademark Electronic Search System (TESS)

TESS was last updated on Thu Apr 11 03:31:06 EDT 2019

CONFIDENCE

Word Mark	CONFIDENCE
Goods and Services	IC 016. US 002 005 022 023 029 037 038 050. G & S: Magazines featuring all aspect of Women's lifestyle with focus on positivity, on self-healing of the mind, body, soul and spirit, on self-esteem, healthy eating, organic living and gardening, culture, fashion, beauty, technology, business, **finance**, book reviews, multi-culture, travel, humor, cooking, car-know-hows, and the overall well-being of women. FIRST USE: 20140910. FIRST USE IN COMMERCE: 20151225
Standard Characters Claimed	
Mark Drawing Code	(4) STANDARD CHARACTER MARK
Serial Number	76718932
Filing Date	February 1, 2016
Current Basis	1A
Original Filing Basis	1B
Published for Opposition	July 5, 2016
Registration Number	5205158
Registration Date	May 16, 2017
Owner	(REGISTRANT) POWELL, MARLYN, MARAMBA POWELL, JEFFREYA. MARLYN MARAMBA POWELL & JEFFREY A. POWELL SOLE PROPRIETORSHIP CALIFORNIA 2271 WEST MALVERN AVENUE # 160 FULLERTON CALIFORNIA 92833
Type of Mark	TRADEMARK
Register	PRINCIPAL
Live/Dead Indicator	LIVE

EXHIBIT 25

United States Patent and Trademark Office

Trademarks > Trademark Electronic Search System (TESS)

TESS was last updated on Thu Apr 11 03:31:06 EDT 2019

CEO CONFIDENCE INDEX

Word Mark	CEO **CONFIDENCE** INDEX
Goods and Services	(CANCELLED) IC 016. US 002 005 022 023 029 037 038 050. G & S: magazine columns about economics and **finance**. FIRST USE: 20030400. FIRST USE IN COMMERCE: 20030400
Mark Drawing Code	(5) WORDS, LETTERS, AND/OR NUMBERS IN STYLIZED FORM
Trademark Search Facility Classification Code	LETTER-3-OR-MORE CEO Combination of three or more letters as part of the mark
Serial Number	76650081
Filing Date	November 9, 2005
Current Basis	1A
Original Filing Basis	1A
Date Amended to Current Register	April 8, 2008
Registration Number	3443110
Registration Date	June 3, 2008
Owner	(REGISTRANT) BUTLER INTERNATIONAL, INC. CORPORATION MARYLAND 110 SUMMIT AVENUE MONTVALE NEW JERSEY 07645 (LAST LISTED OWNER) CHIEF EXECUTIVE GROUP, LLC LIMITED LIABILITY COMPANY DELAWARE 1 SOUND SHORE DR SUITE 102 GREENWICH CONNECTICUT 06830
Assignment Recorded	ASSIGNMENT RECORDED

Attorney of Record	Peter S. Sloane
Prior Registrations	2560505
Description of Mark	Color is not claimed as a feature of the mark.
Type of Mark	TRADEMARK
Register	SUPPLEMENTAL
Live/Dead Indicator	DEAD
Cancellation Date	January 9, 2015

EXHIBIT 26

United States Patent and Trademark Office

Trademarks > Trademark Electronic Search System (TESS)

TESS was last updated on Thu Apr 11 03:31:06 EDT 2019

Word Mark	SMARTER DECISIONS WITH FLEET PROGRAMS FOR ACHIEVING FINANCIAL CONFIDENCE.
Goods and Services	(CANCELLED) IC 016. US 002 005 022 023 029 037 038 050. G & S: Educational materials namely, printed guides, brochures, flyers, informational letters and posters in the field of personal **finance** and financial literacy. FIRST USE: 20030925. FIRST USE IN COMMERCE: 20030925 (CANCELLED) IC 041. US 100 101 107. G & S: Educational services, namely, conducting programs in the field of personal **finance** and financial literacy; educational services, namely, providing on-line educational materials in the field of personal **finance** and financial literacy. FIRST USE: 20030925. FIRST USE IN COMMERCE: 20030925
Mark Drawing Code	(3) DESIGN PLUS WORDS, LETTERS, AND/OR NUMBERS
Design Search Code	26.09.02 - Plain single line squares; Squares, plain single line 26.09.12 - Squares with bars, bands and lines 26.09.20 - Squares inside one another 26.09.21 - Squares that are completely or partially shaded
Serial Number	76535796
Filing Date	August 11, 2003
Current Basis	1A
Original Filing Basis	1B
Published for Opposition	September 21, 2004
Registration Number	2909864
Registration Date	December 14, 2004

Owner	(REGISTRANT) BANK OF AMERICA CORPORATION CORPORATION DELAWARE 100 SOUTH TRYON STREET CHARLOTTE NORTH CAROLINA 28255 (LAST LISTED OWNER) BANK OF AMERICA CORPORATION CORPORATION DELAWARE 100 SOUTH TRYON STREET CHARLOTTE NORTH CAROLINA 28255
Assignment Recorded	ASSIGNMENT RECORDED
Attorney of Record	Randel S. Springer
Description of Mark	The mark is lined for the colors blue and green, and color is claimed as a feature of the mark.
Type of Mark	TRADEMARK. SERVICE MARK
Register	PRINCIPAL
Live/Dead Indicator	DEAD
Cancellation Date	July 15, 2011

EXHIBIT 27

United States Patent and Trademark Office

Trademarks > Trademark Electronic Search System (TESS)

TESS was last updated on Thu Apr 11 03:31:06 EDT 2019

Be Confident In Your Compliance

Word Mark	BE **CONFIDENT** IN YOUR COMPLIANCE
Goods and Services	IC 035. US 100 101 102. G & S: Business consulting services in the field of **finance**; Business consulting services in the field of technology; Business consulting services in the field of merchant services; Business consulting services in the field of financial technology; Business consulting services in the field of ecommerce; Business consulting services in the field of payments; Business management consultancy; Business management consulting; Business management consulting and advisory services; Business management consulting and advisory services for the **finance** industry; Business management consulting and advisory services for the technology industry; Business management consulting and advisory services for the merchant services industry; Business management consulting and advisory services for the financial technology industry; Business management consulting and advisory services for the ecommerce industry; Business management consulting and advisory services for the payments industry; Business management and organization consultancy; Business organization and management consulting; Business organization and management consulting; Consulting services in business organization and management; Professional business consultancy. FIRST USE: 20160815. FIRST USE IN COMMERCE: 20160901 IC 045. US 100 101. G & S: Regulatory compliance consulting in the field of **finance**; Regulatory compliance consulting in the field of technology; Regulatory compliance consulting in the field of merchant services; Regulatory compliance consulting in the field of financial technology; Regulatory compliance consulting in the field of ecommerce; Regulatory compliance consulting in the field of payments. FIRST USE: 20160815. FIRST USE IN COMMERCE: 20160901
Standard Characters Claimed	
Mark Drawing Code	(4) STANDARD CHARACTER MARK

Serial Number	87159063
Filing Date	September 1, 2016
Current Basis	1A
Original Filing Basis	1A;1B
Published for Opposition	January 10, 2017
Registration Number	5294257
Registration Date	September 26, 2017
Owner	(REGISTRANT) Neopay US LLC DBA Neopay LIMITED LIABILITY COMPANY CALIFORNIA 9465 Wilshire Boulevard, Suite 300 Beverly Hills CALIFORNIA 90212
Type of Mark	SERVICE MARK
Register	PRINCIPAL
Live/Dead Indicator	LIVE

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EXHIBIT 28

United States Patent and Trademark Office

Trademarks > Trademark Electronic Search System (TESS)

TESS was last updated on Thu Apr 11 03:31:06 EDT 2019

Smart Confident Financial Women

Word Mark	SMART **CONFIDENT** FINANCIAL WOMEN
Goods and Services	IC 041. US 100 101 107. G & S: Education services, namely, providing classes, non-downloadable webinars, and non-downloadable podcasts in the field of **finances**. FIRST USE: 20160101. FIRST USE IN COMMERCE: 20160101
Standard Characters Claimed	
Mark Drawing Code	(4) STANDARD CHARACTER MARK
Serial Number	86806841
Filing Date	November 2, 2015
Current Basis	1A
Original Filing Basis	1B
Published for Opposition	April 19, 2016
Registration Number	5037974
Registration Date	September 6, 2016
Owner	(REGISTRANT) Closing Your Books, LLC LIMITED LIABILITY COMPANY ARIZONA 13088 SW Fitzwilliam Ct King City OREGON 97224
Disclaimer	NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "FINANCIAL WOMEN" APART FROM THE MARK AS SHOWN
Type of Mark	SERVICE MARK
Register	PRINCIPAL
Live/Dead Indicator	LIVE

EXHIBIT 29

United States Patent and Trademark Office

Trademarks > Trademark Electronic Search System (TESS)

TESS was last updated on Thu Apr 11 03:31:06 EDT 2019

ALLIED WEALTH PARTNERS
TRUST. LEGACY. CONFIDENCE.

Word Mark	ALLIED WEALTH PARTNERS TRUST. LEGACY. CONFIDENCE.
Goods and Services	IC 036. US 100 101 102. G & S: Financial services, namely, financial management, financial planning, financial life planning, financial analysis, financial forecasting and consultation, financial savings and investment consulting, investment funds and mutual funds investment consultation, investment advice and investment advisory services; financial investment services in the fields of securities, asset allocation, stocks, bonds, mutual funds, **money** market funds, trusts, annuities, and indices of any of them in the nature of fee-based managed portfolios of securities, managed investment accounts, and managed asset allocation accounts; insurance consultation; insurance brokerage services in the fields of life, accident and health, annuities, and variable annuities, disability income, long-term-care, and variable life; insurance services, namely, insurance administration and underwriting in the fields of life, accident and health, fixed annuities and variable annuities, disability income, long-term-care, and variable life; employer and employee benefit plan consultation for executive benefits and group benefits; pension option analysis services in the nature of assisting prospective retirees in analyzing and selecting options from their employment benefit plans; wealth management services; risk management services; retirement planning services; estate planning and estate trust management services; philanthropic services concerning monetary donations; providing student loan information and college planning consulting, namely, recommending investments for college savings purposes. FIRST USE: 20131230. FIRST USE IN COMMERCE: 20140113
Standard Characters Claimed	
Mark Drawing Code	(4) STANDARD CHARACTER MARK
Serial Number	86072059
Filing Date	September 23, 2013

Current Basis	1A
Original Filing Basis	1B
Published for Opposition	March 4, 2014
Registration Number	4660686
Registration Date	December 23, 2014
Owner	(REGISTRANT) Langdon Ford Financial Inc. CORPORATION NEW JERSEY Suite 100 14 Walsh Drive Parsippany NEW JERSEY 07054
Attorney of Record	Timothy X. Gibson
Disclaimer	NO CLAIM IS MADE TO THE EXCLUSIVE RIGHT TO USE "WEALTH PARTNERS" APART FROM THE MARK AS SHOWN
Type of Mark	SERVICE MARK
Register	PRINCIPAL
Live/Dead Indicator	LIVE

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NEXT LIST | FIRST DOC | PREV DOC | NEXT DOC | LAST DOC

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EXHIBIT 30

United States Patent and Trademark Office

Trademarks > Trademark Electronic Search System (TESS)

TESS was last updated on Thu Apr 11 03:31:06 EDT 2019

Clarity and Confidence for Life

Word Mark	CLARITY AND **CONFIDENCE** FOR LIFE
Goods and Services	IC 036. US 100 101 102. G & S: Financial planning and investment advisory services; Financial services, namely, **wealth** management services. FIRST USE: 20110419. FIRST USE IN COMMERCE: 20110419
Standard Characters Claimed	
Mark Drawing Code	(4) STANDARD CHARACTER MARK
Serial Number	86742342
Filing Date	August 31, 2015
Current Basis	1A
Original Filing Basis	1A
Published for Opposition	January 19, 2016
Registration Number	4932385
Registration Date	April 5, 2016
Owner	(REGISTRANT) Fleishel Financial Associates, Inc DBA Fleishel Financial Associates, Inc CORPORATION FLORIDA 812 N Woodland Blvd DeLand, FL 32720 812 N Woodland Blvd DeLand FLORIDA 32720
Type of Mark	SERVICE MARK
Register	PRINCIPAL
Live/Dead Indicator	LIVE