

MONEY TALKS

THE STARTER WEALTH BLUEPRINT THEY NEVER TAUGHT YOU



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Money Talks

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Dedication

To the folks doing everything "right" but still feeling stuck — you're not broken. The system wasn't built for your freedom. This playbook is.

Foreword

Money talks. Not because it shouts, but because it stacks. Learn to give every dollar a job and you stop leaking energy — you start building momentum. I wrote this for real people who work hard, believe in themselves, and sometimes feel behind. You're not behind; you're building.

This isn't a "guru" book. It's a get-it-done book. It blends stories, simple math, and field-tested moves. Read it once for the big ideas, then reread the parts that match your season. Let it sink in. Then take action.

Introduction: How to Use This Playbook

The vibe here is intentionally simple and to-the-point: no fluff, no shame. Just real strategy—delivered with humor, receipts, and a game plan. You can read it cover-to-cover or jump straight to the chapter that fits your situation: mindset, debt cleanup, credit building, investing, side hustles, passive income, or avoiding predatory finance schemes. And don't worry: there are no "Like & Subscribe" plugs, this is about you and your money.

Chapter One: Mindset Is the Real Currency

Day 1 of my YouTube journey, after posting my first video, I looked up and whispered "Thank you" to God. I've learned the hard way that the difference between people who keep climbing and those who burn out early isn't money. It isn't IQ. It isn't even luck—it's mindset.

And I don't mean *mindset* in a fluffy Instagram-quote kind of way. I'm not talking about a pastel post that says "You got this" like a sticker. I'm talking about that deep, gut-level decision to keep moving forward when you're broke, tired, frustrated, and full of doubt. Mindset is the engine that kicks in when your motivation disappears. It's that "I can't afford to stop now" energy that separates the people who build something real from those who quit halfway.

When the Results Aren't There Yet

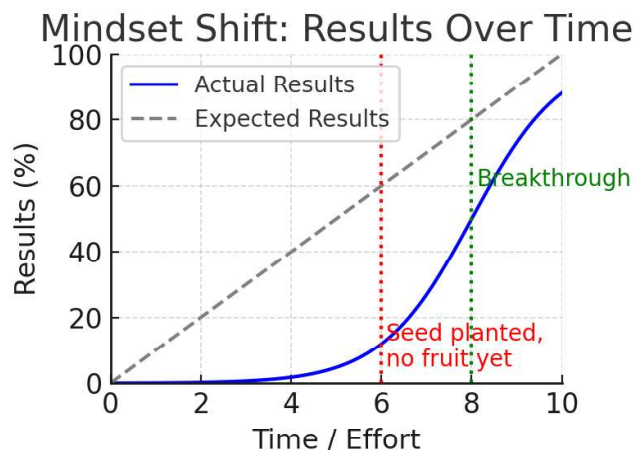
I remember sitting at my desk one night after uploading yet another video to my channel. I'd spent hundreds of dollars on editing that month, poured hours into writing scripts, even skipped dinners with friends to meet my deadlines. And when I checked the stats? Twenty views.

Dang it... I got up, went to the bathroom, and looked in the mirror—what did I see? A clown staring back at me, full costume. Red nose, big shoes, the works. The sad part? Nobody had even bought tickets to the show. That kind of moment messes with your head. You start questioning everything:

- Am I wasting my time?
- Am I even good at this?
- Why can other people go viral by accident while I can't even get my mom to watch my video twice?

And this is where most people tap out. They tell themselves, "It's not working." But you're different. There's a reason you picked up this book. Here's the truth: it's not that nothing's happening, it's that you're in the seed-planting season and the fruit hasn't appeared yet. If you dig up a seed every two days to "check on it," you'll kill it. Same with your goals. Growth happens underground, beneath the surface, before it shows up in your metrics.

Chart: The Mindset Shift Curve – Results Take Time. This simple chart shows how progress often works: we expect a straight line of improvement, but real growth is slow at first (a long flat stretch) before it shoots up sharply. Early on, it feels like nothing is happening—your effort hasn't borne fruit yet. But if you keep watering that seed and giving it time, results eventually kick in *almost all at once*. Remember: just because you don't see progress immediately doesn't mean your effort isn't working.



The Two Voices in Your Head

When you're chasing a big goal, two voices fight in your mind. The first voice is The Quitter: *"This isn't worth it. You're wasting your time. Just stop and go back to being comfortable."* The second voice is The Builder: *"Keep going. This is laying the foundation. It might not look like much now, but trust me, it's working."*

So which voice wins? Simple—the one you feed. If you spend your time scrolling, comparing yourself to others, and telling yourself you're behind, The Quitter wins. If instead you remind yourself why you started, speak your goals out loud, and take small steps every day, The Builder wins. The crazy thing is, both voices are you—one is your fear, one is your faith. Mindset means deciding which one gets the mic each day.

Rewiring How You See Effort

Most people fail because they treat effort like a cost instead of an investment. Think about it: you don't quit the gym after one workout just because you don't see abs the next day (at least, I hope not—though some do, which is why Planet Fitness is still in business!). You know results take time.

But when it comes to building a business, improving your finances, or chasing a dream, we throw out that logic. We say, "I worked hard this week and nothing happened. Maybe this isn't for me." Nah. The problem isn't the effort; it's the expectations.

When you treat effort as an investment—every dollar, every hour, every late night—your mindset shifts. You stop thinking, *"Dang, I lost another \$200 on editing,"* and start thinking, *"That \$200 improved my skills, sharpened my message, and bought me momentum."* It's like planting a field. No farmer freaks out for not getting a harvest the morning after sowing seeds. But we freak out when our YouTube video doesn't blow up in 24 hours.

The Habits That Move the Needle

There are dozens of ways to "work on your mindset," but these four habits actually change things in real life:

1. **Track Progress You Can't Spend Yet** – If you only measure your wins by the dollars in your account, you'll miss the hidden gains. Track the new skills learned, relationships built, and opportunities created. Those are the compound interest of your hustle.
2. **Speak It Until It's Boring** – Every morning, I say my goals out loud—not as a wish, but as if they're already true. At first it feels silly. Eventually it feels normal. And when something feels normal, your actions start to align with it.
3. **Protect Your Input Like Your PIN** – You wouldn't hand your debit card to a stranger. Stop handing your mental space to people who normalize failure, fear, or small thinking. Curate your circle and your social feed the way you'd protect your PIN number.
4. **Do One Hard Thing Every Day** – Momentum comes from stacking small wins. Send the uncomfortable email. Make the awkward phone call. Record the video even if nobody's watching yet. Every time you keep a promise to yourself, your confidence doubles.

The Emotional Tax of Quitting

People rarely talk about this, but quitting has a cost too. Sure, pushing forward is hard. But do you know how expensive regret is? Ask someone who gave up on their dream ten years ago—I guarantee they still think about it. That weight of *"could have been"* never leaves.

Here's the good news: perseverance leaves a mark too, but it's a positive one. Quitting leaves you stuck in *"what if"*; persistence gets you to *"I did it."* One path leaves you with regret, the other with pride.

Why This Chapter Matters

For the rest of this book, you'll get strategies to escape debt, build credit, invest smarter, and create passive income. But if your mindset is still stuck in scarcity, fear, or *"I'm not ready,"* none of that will matter. My life only began to change the day I stopped crying about my situation and started taking action. The tears weren't paying my bills. The excuses weren't building my wealth. Action was.

Mindset isn't the first chapter because it sounds nice—it's first because if you skip it, you might as well skip the rest of the book. So blow the dust off your reading glasses, grab a pen, and get ready to get to work. If you master this chapter, the rest of the blueprint won't just make sense—it will actually stick.