

# THE MONEY FORMULA

CHANGE YOUR RELATIONSHIP WITH MONEY  
IN SEVEN STEPS & FIFTEEN MINUTES OR LESS

LESLIE  
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# INTRODUCTION

I remember the moment. I was ten years old, and my parents had just moved us into our first real home (without wheels) on a dead-end dirt road called Solomon Street in Orange Park, Florida. It's a bedroom community on the outskirts of the military and logistics city of Jacksonville.

The grass was always soggy. The property was built on what could otherwise be called a bog. In fact, we couldn't be choosy as to where it was located because our home was gifted to us at an affordable rate by the Habitat for Humanity organization. For just \$40,000, our family could afford to have a home. That's the kind of dignity this organization is all about; a hand up, not a handout.

You see, I'm the ambitious firstborn child of four of two unlikely lovers who met on the fringes of Clark Air Force Base, Philippines, in the early 1980s. I never thought I'd end up writing this book. Although at the age of ten, in that soggy backyard, I do remember having the exact thought that I would do two very important things.

First, I wanted to figure out why my dad struggled so desperately to find and keep a job. He always seemed so unhappy when it came to his work. It was a constant source of pain and suffering for my parents. So much so that their fights were brutal, consistent, and never came to a resolution. I just wanted that to end, and I wanted to figure a way out. If not for him, for other people so their kids didn't have to feel the way I felt so often.

Second, I thought I'd do that by writing a book. The thought just came into my head like a flicker of a light bulb. And from that moment, I was obsessed with answering this question and, more importantly, solving it in a way that could be easily communicated to you.

So let's go on with the show!

# ONE: MY STORY

My story actually begins before I was born. It started with my parents. Theirs was an unlikely love story between two young adults—too young by many standards. They were twenty and twenty-one when they began their life together. And each of them brought significant baggage into the relationship.

My dad was a small-town boy who grew up in Castle Rock, Washington. His parents were working-class professionals who met when they were fifteen and sixteen and were inseparable ever since. Their highest educational background was a General Equivalency Diploma (GED). Grandpa worked for the United States Postal Service and Grandma worked at the public school. They were both janitors. They built their own home on two acres at the base of the evergreen foothills of Mount St. Helens. Their life was meager, but it was dignified. Their parents came from humble origins. Both sides of the family immigrated from Scotland.

Grandpa's dad was an alcoholic and abused his only son and wife. While Grandpa didn't beat his children, they were subjected to regular diatribes of criticism. And, no doubt, this went on to affect the self-esteem of Dad and his siblings.

My mom's parents were survivors of World War II. Their parents passed during the war. The children dispersed by marrying sailors and military men as a means to survive the decimation of the Philippines after the Japanese occupation. Grandma, who I call Lola, raised seven children in a world of unimaginable third-world poverty. And Grandpa couldn't hold a job, so he turned to the bottle and cigarettes. He was debilitated by a stroke which left him lame and unable to work.

To make ends meet, Lola's daughters were faced with two choices: marry an American G.I. or be forced into prostitution. Two of my aunts escaped the latter by marrying sailors, but my mom was not so fortunate. At fifteen, she was told to visit the local nightclub to dance for G.I.s, which meant on going on "dates" arranged by the club. Needless to say, my

parents did not meet in a grocery store as they claimed when I was a small child.

Sexuality was always taboo in our family for this very good reason. But abuse was par for the course. Two young adults who were raised in an environment of abuse lacked the self-awareness and the self-esteem to build a healthy marriage, but they did their best to be parents.

I am grateful to say that I was not a point of focus in my parents' abusive marriage, but I was the principal witness. Like a passerby at the scene of a crime, with morbid curiosity and fear of what would happen next if I didn't watch the violence, I saw my parents berate each other and beat each other senseless.

I developed severe anxiety as a child. The thought of going home where my father would be sleeping filled me with dread. I found every excuse not to go home, *not* to wake up the giant who would fill the house with terror.

And while I was avoiding his wrath, I saw my mom stand many nights at the kitchen sink helpless, alone, and sobbing; mumbling to herself in a half prayer, half confession for the struggles of her life.

As a child, you love your parents unconditionally. You want them to be happy so that your family can be happy. My parents' happiness became a condition for me to be happy. But that model of life is not self-sustaining, and I had to find my own happiness if I were to survive.

For much of my life, my story was not my story. It belonged to my parents'—and you'll soon learn how much of your story is *your* parents' too.

Through the process of discovering this essential fact, I have come to terms with the abuse that took place in our home. And as a result, I have found a deep sense of appreciation and gratitude for my parents, because what they went through wasn't easy. They took the hard way in so many ways for me, but they certainly didn't have to.

Here's why: life isn't meant to be a struggle. It's meant to be a journey of self-realization. It's meant to be a course on creativity, using the creative forces of life in the spirit of love and kindness. But too often we hold on to outmoded thinking long after the appropriate situation has passed, and we can't seem to figure out why the old ways of surviving no longer fit this new world we're living in.

Times change because we change. And in order to change in an easy way, we have to recognize that change is afoot and adjust ourselves

accordingly. We are afraid of change because we've been conditioned to believe that change is hard, and painful, and full of suffering. So we avoid it, run from it, and deny it. But we can't avoid our prime directive to grow and change. We can't make the world stop spinning because we can't face a new day; this motion has been set into play long before any of us were even born.

So, with that said, embrace change. I believe that's why you're here today—you want serious, life-altering change. But you're stuck, and you don't know how to get unstuck. You're tired of leaving all the responsibility to Chance, and you're sick of watching the world pass you by. You're ready for a new life, but more importantly, what you're really ready for is *a new you*.



To see my childhood photos, log in to The Money Formula Academy Dashboard: <http://themoneyformula.leslieinc.org>

## **TWO: YOUR STORY AND A WARNING**

Your story, like mine, begins before you were born. You chose your parents for a very important reason. And laced within them and the fragments of their lives are the things you're going to learn.

Your parents and their parents are co-creators of their reality. That is, everyone is creating their illusion of reality and are make-believing with others. That's right! Life is a big game of pretend! We find other people to act out scenarios and feelings so we can experience what it feels like.

Some people are conscious of this play. Like Shakespeare who said, "All the world's a stage, and all the men and women merely players." Others—for instance, those who jumped off buildings when their stocks crashed in 1929—not so much.

In no way am I being flippant about the true tragedies that happen across the world today—starvation, terrorism, abuse, and war. In fact, all of these things are make-believe that got out of hand. These involve a group of people who bought into a belief and were willing to commit gross atrocities in its name.

It was the French philosopher Voltaire who said, "Those who can make you believe absurdities can make you commit atrocities." And by golly, he was right.

I'm not willing to die for my beliefs. In fact, most of them are false. However, I will lay my head down for the truth. Because, in truth exists the wisdom that nothing is worth dying for—only worth living for!

I'm going to challenge everything you believe. I'm going to challenge your story. I'm going to show you my beliefs and my stories that led to years of total and complete fabrication!

So let this be my warning: The Money Formula is going to challenge every single belief you have about the following: yourself, the world, your parents, your attitudes, and your beliefs about the reason why you're here reading this book: money!

Remember, everyone is the hero in their own story. You'll come to learn how many villains you've created along the way. Consequently, you'll also find out that those villains are figments of your imagination.

The upside is that through this process of unwinding every story you've ever told yourself about money, your self-worth, and your life, you will come to meet the powerful creator that you are! How wonderful!

Don't worry. You're not alone in this experience. I've had clients who have felt rage, regret, and general confusion after experiencing The Money Formula. Here's why: You're going to feel angry at yourself for keeping money and financial abundance away from yourself for so long.

You're going to want to kick yourself in the pants for the years wasted on financial struggle, arguing with your loved ones about money, and generally just feeling bad every time you thought of money. You will learn that you could have had it easy the entire time—and would have been left richer for it! Phooey!

You also may feel sad that you've missed opportunities. You may have said no to the joy of parenting children because you believed you weren't wealthy enough to raise them. You may have turned down an investment opportunity that could have left you a millionaire today. Or you could just be sad because you wasted so much of your life worrying about money instead of focusing on the things you love and that make you happy. You will learn that you could have had both this entire time—that you never had to make a decision between being rich and being happy.

Finally, you'll feel confused because I will shake up your entire belief ecosystem. I will wipe away the cobwebs in your mind so you can begin to see the world in a completely different way. And you may not know what to do with this new world! In fact, you might feel overwhelmed by the clarity and the wonder of having a fresh start.

Indeed, these are big claims, but I'm not joking. You're going to go on an emotional, mental, and spiritual roller coaster ride that may leave you exhausted. The good kind of exhausted—the way a marathon runner has rubbery legs at the end of a race. You will have accomplished something big with your life, but in subtle, powerful ways.

Let's start!

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