

# THE YOURWORTHCOACH.COM MANIFESTO

We believe that if force, obligation, restriction, or shame worked, we'd all be just fine. We believe if all it took to make good, future-focused decisions was being told "you just need to get your shit together" worked, we'd all have our shit together.

We believe traditional financial dogma sells your money stress back to you at a markup.

We believe that financial knowledge is not privileged.

We believe that the future of financial literacy, education, and wellness will not be white, male, and judgmental.

We believe it's time to fuck financial shame.

We believe that the future of financial literacy will be trauma-informed, culturally humble, person-centered, adaptive, and personalized. We will not tolerate or partner with any person or organization that does not meet these standards.

We believe that financial resilience is required for budgeting, saving, and making good decisions, not the result of these things.

We believe that restricted spending is bullshit. We believe that restricted spending is emotional spending, and only results in failure, rebellion, and resentment. We believe that practicing expected spending is the only way to be aware of spending patterns.

We believe that the only budgeting system that works is the one that was built by you, for you. We believe in evaluating these systems, not the person using them.

We believe the only tools you can use are the ones you've been given.

We believe that there is no difference between trusting yourself and being resilient.

We believe that being able to trust yourself and observe your own behavior without judgment is the only way to financial safety and security.