

Zelena Khan ([00:00](#)):

Welcome to NEXT, brought to you by ContentLabs. I'm Zelena Khan, your host, and I'm so excited to bring you season four with a brand new set of guests to educate, motivate, and hopefully inspire you in and out of the workplace.

Zelena Khan ([00:17](#)):

More money, more problems. You ever heard that phrase? Let's get real for a second and talk about how money can be a major cause of stress, whether it's switching careers, having to move retirement planning, or just figuring out how to invest. But fear not, because today we have Financial Literacy Coach Mecca Dreams from the Alignment Agency to share some insights on how we can all improve our relationship with money. Hi Mecca. We're so excited to have you here with us today. Thanks for coming on.

Zelena Khan ([00:44](#)):

Thank you for having me on this platform. This is amazing that you guys are starting to prioritize wellness and kind of just getting under the hood under some of these concepts that have been very scary for way too long.

Zelena Khan ([00:57](#)):

It's great to have you on today because I think it'll be really cool to just talk about our relationship with money and you know, and get any gems and, and tips that we can get from, you know, when it comes to money. So you and your husband Quasi, you guide millennials on basically how to strengthen financial literacy skills. And I think that's so amazing, right, when you think about it because when I think back on high school, undergrad, grad school, no one really talks about that, right? I don't recall ever getting like a Budgeting 101 or a Money 101 class.

Mecca Dreams ([01:41](#)):

Yeah.

Zelena Khan ([01:42](#)):

And I mean, it just . . . I wish I did, right?

Mecca Dreams ([01:48](#)):

Mm-hmm. <Affirmative>.

Zelena Khan ([01:48](#)):

So hopefully, I think whoever is listening, if they haven't gotten one either,

Mecca Dreams ([01:52](#)):

Yeah.

Zelena Khan ([01:52](#)):

they can get something from this too.

Mecca Dreams ([01:53](#)):

Yeah.

Zelena Khan ([01:54](#)):

But I know some of your services include client consultation where you discuss long-term savings, retirement plans, legacy planning and then you also offer the one hour power creative . . .

Mecca Dreams ([02:07](#)):

Yes.

Zelena Khan ([02:07](#)):

services. And that's when like you dive kind of headfirst into financial goals.

Zelena Khan ([02:11](#)):

mm-hmm. <Affirmative>.

Zelena Khan ([02:11](#)):

and how someone can accomplish whatever their financial goals are.

Mecca Dreams ([02:15](#)):

Yeah.

Zelena Khan ([02:15](#)):

So you know, you just offer a nice like, range of services, really practical services too, which I think is absolutely amazing. But what I want to do is just like reel it back and I kind of want to know how you got started into doing all of this.

Mecca Dreams ([02:35](#)):

Yeah. Wow. Great question. So first off, I hope to shed some light and kind of demystify some financial building tools. But my journey was not very traditional. I didn't go to college to be a financial advisor. I actually had a lot of financial anxiety growing up because you know, middle class family; I kind of saw both of the worlds where it was like, I have family who lives in the inner city and might not have much finances, but they've got love, they've got community. And then there's, on the other side, I might see that family who was a little bit more wealthy, the ones that are a little bit more financially free, but they don't have the best like emotional stability. They don't have the best communication, they don't have the best community. And I always wanted to figure out like, how can I have the best of both without sacrificing my soul <laugh>.

Mecca Dreams ([03:29](#)):

So wellness is something that's always been super important to me, whether that was in career. I knew whatever I wanted to do in this life, I was going to be able to give back to people and just lead with love and lead with value. So I started off my college journey thinking, I want to be a psychologist. I want heal people's minds and their emotions. And then like three months in, I was like, that's not it. Let's try something else. So I took that with me all throughout college, ended up settling on a degree in media

production and communication where I really learned how to tell stories. I loved working with the camera. I grew up kind of shy, so very observant as a kid, but not the most expressive or outgoing. So for me, finding a camera and finding art, that was the way that I could express myself.

Mecca Dreams ([04:18](#)):

Then also again, add value to people. And so that turned into a small business. My first one ever doing branding and media for businesses here in the Bay Area. And that was super duper dope. And kind of going on my own journey financially after college, realizing, okay, I have this degree and I really want to be a business owner, but I don't necessarily have all the tools to do so. And you know, you hear the myths about the first two years, that's when most people go bankrupt out of their business and end up back on square one. So I was like, I just do not want to be that. So I figured out ways to leverage my skills as a contractor, as a small business owner, and kind of just did my thing here and there. And then fast forward to the pandemic, I was realizing that a lot of my contracts were ending, right?

Mecca Dreams ([05:09](#)):

I was working with small business owners and we know they got hit the hardest. And my now husband at the time he had just got his life and health license. He was working with this amazing organization that was mentoring him, guiding him in his process. And I was like, that seems kind of cool. I think, you know, with my skills in media and loving to talk to people and your skills with money, let's put our heads together and figure out how we can, you know, build our own organization and empower people in the way that we kind of just don't see on an everyday basis in our community.

Zelena Khan ([05:45](#)):

You kind of had an aha moment when you decided to pivot careers, right? Can you tell me a little bit about that?

Mecca Dreams ([05:50](#)):

I mean, I've always been very curious about money, but that anxiety part was really, really loud, like it is for most people. So I had spent a lot of time studying kind of on my own, not too much of sharing things. I would maybe, you know, show a book here or there that I was reading, but it was very much like a personal thing. And then when I decided to kind of get my life and health license, I didn't tell anyone about it <laugh>. At first I was like, hmm, I'm just going to keep this in my back pocket. And I didn't really plan on fully using it to be quite honest. But I always say, when you don't move, sometimes God will move you. And that's literally what happened. I was able to be a resource to people just through the things that I was learning kind of during my quiet times.

Zelena Khan ([06:38](#)):

You mentioned that you're life and health insurance certified.

Mecca Dreams ([06:41](#)):

Mm-hmm. <Affirmative>.

Zelena Khan ([06:42](#)):

Is that correct?

Mecca Dreams ([06:42](#)):

Yes.

Zelena Khan ([06:44](#)):

Why . . . for someone that's looking for a coach, why is it important for someone to have that? If I'm looking for a planner, you know, is that something I would ask? Like, hey, are you like, do they have to be certified?

Mecca Dreams ([06:59](#)):

Yeah. So I mean, in this digital era, there's a lot of coaches who aren't certified that deal with more of the mindset of money, right? How to overcome your traumas and your fears and your ideals around that. And that's one level. And then there's people who actually have a certification, whether it's life and health or they're, you know, financial professionals in another license, or they have their securities license that can actually help you to tangibly build out strategies and investment accounts and legacy plans with like this actual piece of paper. So is it a hundred percent necessary for anyone, you know, looking to, you know, acquire a coach or even become a coach? No, but for where I was at . . .

Zelena Khan ([07:45](#)):

Mm-hmm. <Affirmative>.

Mecca Dreams ([07:45](#)):

I knew that actually life insurance and health insurance is the foundation of anyone's financial portfolio. Because without certain tools, I mean, your whole money game it will crumble. It will crumble. So I knew just kind of entering into the field, number one, it's the kind of the most accessible license to get within the amount of time that I needed. And then also it's kind of just the building blocks of everything else.

Zelena Khan ([08:12](#)):

A big part of why we were so excited to have you on the podcast is, you know, the way you talk about someone's relationship with money, right? Or just, and you know, you think about money during like, such difficult times we've been through. I think we should just start with how do you define money?

Mecca Dreams ([08:37](#)):

Mm-Hmm <Affirmative>. Yes. How do we define money?

Zelena Khan ([08:41](#)):

It's so deep. It's so deep. We're going there.

Mecca Dreams ([08:44](#)):

At its core foundation, money is just a tool, right? The energy comes from how you use that money. I always like to say doesn't matter what type of person you are, a good person or a bad person, money is just going to amplify that, right? And I think a lot of the times in society, unfortunately, most people who have been seen with money have not done right by it which is why a lot of us growing up, we have this like weird, almost eerie feeling. If I have too much, I either need to like not tell anyone about it, or I'm going to subconsciously squander it because I don't feel like I deserve it. I don't feel like I need to have it,

it somehow makes me a bad person if I have too much. But then I also got anxiety and I have fear if I don't have enough of it and now I think I'm worthless.

Zelena Khan ([09:35](#)):

What an emotional rollercoaster, right? And that kind of comes from letting money control you.

Mecca Dreams ([09:41](#)):

Mm-Hmm. <Affirmative> versus the opposite, right?

Zelena Khan ([09:43](#)):

Instead of the other way around.

Mecca Dreams ([09:44](#)):

Right? So the main things that we obviously use money for is, you know, our baseline physiological needs, right? Our room and board, our food, making sure that we can get to and from work to and from our family's homes. Those are like baseline things. When we look at Maslow's Hierarchy of Needs, the first kind of pillar there is just you being a human, interacting with the world, right? But think about that. If you don't even have those things taken care of, if you're worried about what you're going to eat every day, how you're gonna pay your rent, how possible is it for you to kind of get to the top tier? So when we are looking at money, yes, it is what we do with it, right? It's an energy, but at the very least, it's a tool to get you from point A to point B. And I think for instance, the people who have money, we should make it a lot more accessible or create more opportunities for people who don't so that way we can all kind of get on the same playing field.

Zelena Khan ([10:47](#)):

Well, what are your thoughts on the phrase work smarter, not harder?

Mecca Dreams ([10:50](#)):

Ooh, that's like actually my favorite phrase, <laugh>, that's my favorite, favorite phrase.

Zelena Khan ([10:56](#)):

I love that phrase too.

Mecca Dreams ([10:58](#)):

People are making businesses out of thin air these days. There's, I feel like there's just bags raining down <laugh> from every direction. So work smarter for me is again, like using the the things that God has already blessed you with and figuring out how it can provide value to another person. You're always going to be taken care of. Whether that's monetarily, whether that's a connection, whether that's a referral, whether that's just putting you in a certain room for you to be able to flourish. I think it starts there. And then when we're at our careers, right? Are we utilizing the platforms that we're given to their highest advantage, right? Or are we trying to, you know for me, I'm a recovering controller <laugh>, right? Meaning like, I used to just love to do all the things by myself. Like I didn't need a team.

Mecca Dreams ([11:50](#)):

I don't need no help. I am a strong independent woman. I could do it by myself. But what they say is, if you wanna go somewhere fast, sure go ahead and go alone. But if you want to go there and then stay there, go with a team. So you got to figure out how to delegate. You got to figure out how to work with people. You got to figure out how to lead, how to talk, how to market. And once you kind of hone in on those skills, no matter what industry that you're in, you'll find a lot of ways to work smarter versus working harder, feeling like you got to do it all yourself. So that's what I think.

Zelena Khan ([12:22](#)):

Yeah, for sure. And I think a big part of working smarter is having a financial advisor, right? I'm very thankful to have one. It's been great to just have perspective. But I do know that sometimes people can place maybe too much on their financial advisor. But it's been great to, you know, think about different things. Like one of the services you know, I know you offer it's like legacy planning, right? Like talking about certain things with your parents and I think that's something that probably gets overlooked a bit, right?

Mecca Dreams ([13:12](#)):

Oh yeah. Oh yeah.

Zelena Khan ([13:14](#)):

Yeah. Can you talk about that a little bit?

Mecca Dreams ([13:18](#)):

Yeah. Legacy planning is really just having a vision. Well, first it starts with that having a vision for your future. Because that's where that life insurance piece comes in. Also, other things you want to think about is long-term care, will preps, trust. A big reason why we see a lot of these families like the Rockefellers and the Disneys of the world, things like that, is because they had a vision early on and a plan and a structure set up. So, it didn't matter if those businesses failed or thrived, they already had certain things taking place to where that next generation was gonna be taken care of. So I talk a lot about that with a lot of my millennial clients because what a lot of people don't know is that we're in a really huge wealth transfer right now in America. Like, yes, we just came out of a pandemic, but if you noticed a lot of these huge corporations and these, you know baby boomers and things like that, they weren't as affected as the millennials were. Let's like really take a look at it, right?

Mecca Dreams ([14:21](#)):

And that's for a reason because they have been saving for a certain amount of time, right? They had certain things already set up. A lot of these businesses were kind of already expecting for some big market crash to happen because if we take a look at history historically a huge shift in the market happens usually between every eight to like 12 years. So when we take a look at our parents, the boomers and those kind of right before the boomer area, we think, you know, know people who have been working at their jobs for 34 years, right? People who are about to retire or who are retired. And a big thing that we don't tend to think about in retirement is what is number one on my plan for distribution, meaning how much money am I going to be able to live off of? But also what is my plan if I ever was to get sick, ill or injured? How long is that money going to last me? So having a proper legacy plan, especially when you're young, growing up, is crucial. So you don't have to end up like a lot of people's parents are. But then also on the backend, having those convos with your parents actually

ensures that when they do pass down a legacy, you know exactly what it is and how to properly prepare for what that transfer of assets really looks like.

Zelena Khan ([15:40](#)):

Which for some people can be an uncomfortable conversation too, right?

Mecca Dreams ([15:44](#)):

Especially if you got the money trauma <laugh>, right? If you have anxiety, if you've never talked about money with your parents, but you sitting down with a professional and leading by example, because a lot of the times our parents don't typically want to listen to us about those type of things. They're like, what do you know? I still give you money every month. Right? I know a lot of people who are in that position.

Zelena Khan ([16:05](#)):

<Laugh>.

Mecca Dreams ([16:05](#)):

So them sitting down with me and really just understanding and getting those three basic rules of money, learning how to really properly put together their budget, then setting up their own legacy, their own retirement plans. Now they're feeling confident enough to be like, you know what, now that I'm done, I've led by example. Let me also sit down my mom with you or my dad with you and let's all have this family conversation together because they'll know from now experience and wisdom what that can look like, right? And then it kind of just,

Zelena Khan ([16:34](#)):

That's great.

Mecca Dreams ([16:35](#)):

you know, a little bit more airy <laugh>.

Zelena Khan ([16:38](#)):

Yeah. No, that's great. I know you have a really good analogy on the legs of our retirement system.

Zelena Khan ([16:46](#)):

Ah. Yes.

Zelena Khan ([16:47](#)):

Right? Can you give us a little breakdown?

Mecca Dreams ([16:50](#)):

And this is not something that I made up <laugh>, okay. So I can't take credit for it.

Zelena Khan ([16:55](#)):

Okay.

Mecca Dreams ([16:55](#)):

But when we're looking at retirement and retirement's really just, if you're in between let's say 25 to maybe even like 30, 32, right now you're just kind of planting seeds, right? You're planting seeds to be able to harvest a garden in the future. But a lot of the times we only know of one way to do that. We know about the traditional, let's say 401k, 403b. But that's actually just one leg of a retirement stool. Think about a bar stool and you're like, you know, at the bar, something cute with your girls. And imagine you put your purse right next to you on a bar stool. So one of those legs as I just mentioned, right, is your company sponsored plan. Traditionally, that money is coming from what's called our gross income. So before taxes, right? So you don't actually get to see that money when they pay you. It's kind of just you said it and you forget it. The problem with that though is that when we decide to pull that money out, what haven't we paid yet?

Zelena Khan ([17:55](#)):

So we haven't paid our taxes.

Mecca Dreams ([17:56](#)):

We haven't paid our taxes, right? And do we know how high taxes will be when we decide to retire?

Zelena Khan ([18:02](#)):

No, we don't. I don't.

Mecca Dreams ([18:03](#)):

We have no clue. No, we literally don't know. It's not like what you see is what you get. It's, what you see is how much they're going to probably deduct from what you actually get later down the line. So that's already like a wobbly leg of that stool, right? Second leg of that stool, <laugh> is something called social security, right? Our parents relied pretty heavily on this. It was supposed to be a like a pay it forward type of plan if you will. Meaning that us right now who are paying into the social security accounts, we're actually paying for the people who are retired right now. So you're not putting that away for your future. It's you're paying for someone right now, which is awesome on like a, you know, philanthropic level. But what does that mean again, in 20, 30 years when it's our time to retire, right?

Mecca Dreams ([18:54](#)):

Who's going to be paying for us? Mind you, most people in our generation and those younger than us, they don't want to work a job. Think about it. They want a contract because they want to travel. They want to have small businesses because they'll get more time freedom and money freedom. Which means if most of them don't have a traditional nine to five, who's really going to be paying for our social security? We don't know. Right? Another wobbly leg, right? Let's go ahead and remove that one. And then the final leg of that stool that people used to rely on is something called a pension plan. Our parents also love these, right? Because our parents come from the generation of I'm going to work at this company for 20, 30 years and then I'm going to lay down my hat and they're going to kind of fund the rest of my lifestyle. But what's crazy is,

Zelena Khan ([19:43](#)):

Yeah.

Mecca Dreams ([19:43](#)):

they really ever give you 100% of what you were making. So really you work 30, 40 years to retire on about 60 to 70% of what you couldn't live off of in the first place.

Zelena Khan ([19:54](#)):

For people that don't really know where to start . . .

Mecca Dreams ([19:59](#)):

Mm-hmm. <Affirmative>.

Zelena Khan ([20:00](#)):

when it comes to saving,

Zelena Khan ([20:01](#)):

Yeah.

Zelena Khan ([20:02](#)):

I think it would be great to get some just like practical advice from you. Especially when it comes to like, you know, where do I start to save? Where like where should my money go? I think about people that also have had to maybe dig into a savings account they had, you know, you know. But I guess my question is, what do you recommend for people that are just starting out and want to save and you know, maybe what would you recommend for people that are coming out of college and,

Mecca Dreams ([20:36](#)):

Yeah.

Zelena Khan ([20:36](#)):

would like to retire?

Mecca Dreams ([20:38](#)):

Mm-Hmm <affirmative>. First step is being honest about how much you spend and then how much do you need to spend, right? Because a lot of times, we're not saving because we just don't know what our habits are and we haven't set up those systems. So that first step and for a lot of my clients who are either coming out of college or they're just kind of fresh in their first career, I tell them the first thing that they need to do is print out the last two months of their bank statements, right? Because that will tell you all that you need to know. So we take a look at those bank statements and we take the averages between those two months. So we look at of course things like rent, how much is your utilities, cell phone bill, wifi bill. Those are your needs though.

Mecca Dreams ([21:16](#)):

But the extra things are what we take a real keen eye at. So those extra things are like shopping on Fashion Nova, Amazon purchases. We're looking at how much are you spending eating out versus those groceries that you just bought. How much is your, you know, budget for things like wine, like very real things. <Laugh>. We take a look at that, look at the averages and then we compare it against how much

are you actually making, right? How many streams of income do you have? One or two? If you're a small business owner looking at, okay, what is that process, and this is where the creative calls come in, what does the process for your sales look like? How is the operations on the backend looking for you to actually be able to increase those sales? What does your marketing strategy look like? So you can again, increase those sales and that's for more small businesses, right?

Mecca Dreams ([22:05](#)):

So then if you're, let's say traditional nine to five, where after we look at what you're spending money on and what you're making, we come in as where we're seeing how, what is your current process of savings? And for 90% of people it's I save after I spend, right, which is recipe for disaster. I learned very early on that broke people pay their bills first when they get paid, right? Wealthy people pay themselves first and this is how that goes. As soon as someone gets paid, the first thing they should be doing is taking anywhere between 10, 15, maybe even 20 if you got a lot of cushion and putting that into savings, right? If you are a little bit more advanced than others, it should be split. You should put some into an investment type of vehicle outside of your job because again, we already know what the 401k 403b going to do. Do that over there, right?

Mecca Dreams ([22:59](#)):

So something separate to replace one of the legs of that stool. So you already got that working for you. If you don't have an emergency saving yet, then you put some into your emergency saving. As soon as you get paid, right? After that, then you're paying for your necessities. That's your rent, that's your utilities, that's your other stuff, right? Once that's taken care of, then you can have some wiggle room with what type of grocery shopping do you do that month? Are you going to Food4Less grocery outlet or are you doing Whole Foods? Right? Depends on your budget and kind of where you're at with all those other things, right? Then we got, okay, now I can splurge a little bit on my shopping. Now I can get my nails done, now I can get my hair done. And then when that money's gone, it's gone <laugh>. And you're not feeling the guilt of, oh, I also didn't save anything. Oh, I should have invested that, but I overspent. It kind of eliminates that because you took care of it in the beginning of the month. Mm-Hmm. <affirmative>, it's clicking, isn't it? <Laugh>.

Zelena Khan ([24:00](#)):

Oh yeah. I do like that. I'm like broke people pay their bills first. Wealthy people pay themselves first. You talked about money trauma, money wounds. I think some people might listen and say you know, money trauma, money wounds. I think when you actually like describe what it is, it really starts to make sense. So can we actually like define that a little bit more?

Mecca Dreams ([24:27](#)):

Yeah. Yeah. Money traumas typically are things that are passed down to us from our parents or whoever kind of raised us. However they do money, we're either going to do the exact same thing or the exact opposite, right? So working with a planner can really help you to analyze what type of spending habits do you have? How were you raised with money around the ages, I want to say of like seven to about 12. That's usually when our foundation is the most ingrained in us. So let's, as an example, if we have a child who was grown up in a house where mom was always like, you know, we don't have it. Don't ask for nothing in the store, we're broke, we're broke. But yet, you know, spends on maybe more lavish things like their car or their hair and nails are always done, or dad always has a new thing.

Zelena Khan (25:19):

Mm-hmm <Affirmative>.

Mecca Dreams (25:19):

It creates a disconnect to where when you're an adult, you're gonna think that things that you should prioritize is looking wealthy versus actually being wealthy. Right? If we, you know, grew up in a family where we did have lots of money and I've seen cases of people who, you know, their parents always talked to them about savings and finance and things like that, but because they didn't have the emotional connection with their parents, they typically did the opposite, right? So when dad's not there, but he is always giving you talks about money and this and that, you go to resent money and you grow up and you want nothing to do with it, right? So there's a lot of different ways that it will play out. And the first thing I'm usually trying to get to know with my clients is like, what's your story? What's your story and how has that shaped you, and sometimes you don't know until they actually tell me stories about, you know, being in the store or, you know, even a lot of people, they start to realize that even like going to college right? When we're applying for all these schools, and your parents might be like, that has out of state fees like my mom did <laugh>. Like, oh, you want to go to the south? Who's going to pay for that?

Zelena Khan (26:29):

Very similar, very similar with me.

Mecca Dreams (26:32):

Oh, really?

Zelena Khan (26:34):

I knew I wanted to go to a certain school.

Mecca Dreams (26:36):

Mm-hmm. <Affirmative>.

Zelena Khan (26:36):

I had to get very smart.

Mecca Dreams (26:38):

<Laugh>.

Zelena Khan (26:38):

Very, very, very creative.

Mecca Dreams (26:41):

Mm-Hmm <affirmative>.

Zelena Khan (26:42):

But it's very cool to think about like the root cause analysis. Like if I spend too frivolously, why is that?

Mecca Dreams ([26:49](#)):

Why is that?

Zelena Khan ([26:50](#)):

If I'm on the cheap side, why is that,

Mecca Dreams ([26:53](#)):

Mm-Hmm <affirmative>.

Zelena Khan ([26:53](#)):

right? Or if I don't like to talk about money, why is that? Or there's some people that love to talk about money.

Mecca Dreams ([27:00](#)):

Yeah!

Zelena Khan ([27:00](#)):

Once someone acknowledges their relationship with money, I think it's less of a burden. Right? What do you, what do you think about . . . there's this whole idea of like financial wellness as an act of a self-care versus a burden. How, how does one make it a fun ritual?

Mecca Dreams ([27:22](#)):

Ooh, I love this. I love this. So one of my friends by the name of Carolyn, she calls it her monthly money date. So this is a time where you'll have a set amount of time on your calendar, usually between the first and like the fifth of the month. I find that if you do it past the fifth, you're going to kind of be a little lackadaisical about it. Five days have already gone by, it's already a week and you're now behind. So the first and the fifth is your, you know, key time. You're going to set up anywhere between an hour to maybe three hours. I would give yourself more time if this is super new to you, less time if you're feeling like I already got a budget, I got a spreadsheet. I just need to like, you know, move some things around. So what you'll do is you'll be at home.

Mecca Dreams ([28:09](#)):

You don't need no distractions. Put on your favorite song. Preferably not a TV show because you can get way too ingrained in that. But just music. If you want to pour yourself some wine, go ahead and do that. You want to be kind of like fresh and clear and just in your zone. The first thing that you want to do is look at what did you do last month? Okay. Because we always want to reanalyze where are we coming from? And then we're gonna talk about where you want to go in a month. So reanalyzing looks like you got your bank statements printed out, or they're on your computer screen, you're looking at where you spent your funds, how much did you save, how much did you invest? And you're giving yourself your kudos, right? Even if it wasn't exactly where you want it to be, you know exactly what you got to do to level it up the next month.

Mecca Dreams ([28:59](#)):

All right. And then for your goals, you can easily just set those up. I use spreadsheets, but some people like to do the like the physical method, like in a budgeting booklet or they like to do the envelope

method. I'm ironing out, okay, what are the things that are coming up this month? All those things. I'm actually writing down kind of estimates of what that's going to cost. And then I'm figuring out once again, what are my pay periods, you know, throughout the month. So for us, we get paid twice a week, which is really convenient. But, it can also be really easy to overspend if you know, all right, I'm going to get a check then, I'm going to get a check then. So kind of mapping out what are my averages of the last 12 months that I know I can expect at least this month,

Mecca Dreams ([29:41](#)):

and then kind of making sure that I'm exceeding my goals for savings and investing, because that for me is like the biggest deal, right? Some people are in debt. Okay, how much do I want to pay off on this credit card this month? How much am I giving back to the student loan companies this month? I'm napping all of that out, right, with my music, with my wine, with my husband. He's there too. And we're really just setting up the stage for what our goals are, right? And then the next level to that, if you're a small business owner or you'd maybe just have some personal and professional goals you want to slay that month, I'm writing those down too, right? How many new clients do I want to interact with? How many podcasts do I want to be on? All those things will eventually lead to, you know, more financial freedom and independence and then, you know, more people who get financially free from that in the process.

Zelena Khan ([30:30](#)):

It's so practical.

Mecca Dreams ([30:32](#)):

Mm-Hmm <affirmative>.

Zelena Khan ([30:32](#)):

Like what you're giving is, it's such a, you know, and that's my hope for, you know, having guests on this show, right? Like, just give us something that we can use. Give us something that I can listen and I can just go take action on right away. And I love that. I love the concept of just taking some time and being one with my budget, being one with my money, being one with my goals.

Mecca Dreams ([31:02](#)):

Mm-Hmm <affirmative> absolutely.

Zelena Khan ([31:03](#)):

Very, very practical.

Mecca Dreams ([31:05](#)):

Yeah. Two hours out of a whole month, like y'all, we can do it.

Zelena Khan ([31:10](#)):

Mm-Hmm. <affirmative>.

Mecca Dreams ([31:10](#)):

And I've seen it change people's entire financial status because when it's just you and that money, you can't really hide anymore. And that's a good thing. Especially if you really want . . .

Zelena Khan ([31:22](#)):

No, you can't,

Mecca Dreams ([31:24](#)):

You know, you can do it. And I mean, I've had a friend who's also a client who, when she came to me, she was like, negative everything. She's like, I'm spending way too much every month. I got hella debt, I got personal loans, I got this, I got that. And like six months later she's like, this is the first time that I've saved \$10,000. Like, I've never had more than \$10,000 saved.

Zelena Khan ([31:45](#)):

What advice would you have for parents on how to teach their kids about having a healthy relationship with money?

Mecca Dreams ([31:51](#)):

Ooh. And what age are these kids? Are they like adults?

Zelena Khan ([31:55](#)):

I don't know. I mean, I have a lot of nieces and nephews between the ages of like four and 15.

Mecca Dreams ([32:03](#)):

Okay.

Zelena Khan ([32:04](#)):

And in the world of Roblox,

Mecca Dreams ([32:08](#)):

Mm-Hmm <Affirmative>.

Zelena Khan ([32:08](#)):

there's a lot of requests. And in the world of Amazon, there are lots of requests.

Zelena Khan ([32:16](#)):

Mm-Hmm.

Zelena Khan ([32:17](#)):

What would you advise for that?

Mecca Dreams ([32:19](#)):

Yes.

Zelena Khan ([32:21](#)):

A lot of purchase requests.

Mecca Dreams ([32:22](#)):

Yes. I'm going to answer this because I've seen this work with one of my mentor's kids. Give them responsibility. It's really important for kids to know growing up that number one money, even though it's not a difficult thing to acquire, it does take what I always say, leading with value, right? What are you exchanging that tool for? So if you're giving your kids a responsibility, whether that's okay, wash the dishes, I'm going to give you an allowance, right? It shows them how to do things like budget prematurely, right? Because if my allowance is \$10, but the toy I want is let's say \$14, well either I got to get really good at sales and marketing <laugh> to be able to ask me why I think you should let me borrow \$4, or I got to get really good at utilizing my money in the right way, right?

Mecca Dreams ([33:14](#)):

Making proper decisions with my money. Do I need this \$14 toy or maybe this \$10 toy will suffice and, or maybe I can wash some extra dishes, right? Mom, can I mow the lawn, can I do this? Can I do that? So it teaches them responsibility from a really early age if we're setting them up with practical skills and also allowing them to splurge. Because I don't think childhood should be like, I don't know, like prison <laugh>, right? You should want to give your kids things. But you know, if we want them to be raised a little bit better than we were raised let's do things that our parents didn't necessarily have a chance to do with us for, you know, whatever reason. So I would say, you know, responsibility, give 'em a role, have them start a small business. All types of things to do.

Zelena Khan ([34:01](#)):

Yeah. I love that. I love that. Wow, you just gave us a whole spectrum of advice.

Mecca Dreams ([34:08](#)):

I try!

Zelena Khan ([34:09](#)):

For all the generations. Thank you so much. I'm so glad we were able to sit down and talk about, you know, energy and money. And, if people want to learn more about you and your services where can they find you?

Mecca Dreams ([34:28](#)):

Yes, yes. So you can find me in two places. One is on Instagram on my personal page where we'll post content about life insurance, savings, retirement planning, legacy building, and all things generational wealth and freedom. So if you're interested in doing a consultation and learning more about how my services work both those places are where you will find us and our booking links. So, excited to see you guys!

Zelena Khan ([34:55](#)):

Shifting your mindset around money is a lifelong journey, but Mecca has given us some great insight and tips on how to get started with that by creating a positive relationship with your finances. Take some time to have a money date with yourself. Discuss legacy planning with your parents, spouses, and children. These actions will better your money, habits, and overall wellness. You can reach out to Mecca

at mecca@allthingsalignment.com if you're interested in booking a one-on-one consultation or learning more. Until next time!

Zelena Khan ([35:24](#)):

If you made it to the end of this episode, thank you for listening. Make sure you hit the like button and follow us wherever you get your podcast. If you have a question, comment or suggestion, we'd love to hear from you. Email us at nextpodcast@transperfect.com or visit our website at nextpodcast.transperfect.com. Support for this podcast comes from TransPerfect, a family of companies providing language and technology solutions for global business.