

Ep. 107: True Spiritual Beliefs That Will Make You a Millionaire with Ash Cash



Full Episode Transcript

With Your Host

Rachel Rodgers

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Ash: People try to separate God from the law of attraction, it's all the same thing. You will always get what you give.

Rachel: Yes.

Ash: If you give love, you'll get love. If you give sparingly, guess what? You're going to get back sparingly. This is why I'm never afraid to invest in myself, because every time I invest in myself, my investment comes back tenfold.

You want to make more money? You are in the right place. Welcome to the *Hello Seven Podcast*, that's seven as in seven figures. I'm your host, Rachel Rodgers. On this show it's all about you and your money. We talk about how to maximize your earning potential, how to make better financial decisions, and how to find your million-dollar idea, that genius business idea that's going to make you a whole lot more money. I'm here to show you how to expand your income and expand your confidence, power, and joy.

If you are a woman, a person of color, a queer person, if you're a person living with a disability, or you don't fit the stereotypical image of what a millionaire is "supposed" to look like, this show is for you. No matter who you are or what you do for a living, you could be earning a lot more than you currently do. Your journey to wealth starts right here.

Rachel: Welcome back to the Hello Seven Podcast. I am so delighted today to have such a treat for you, okay? A fellow New Yorker is here, and you know I love my New Yorkers. I am here with my friend who, I honestly think is kind of like the mayor of the internet. Everybody knows him, everybody loves him.

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Ash Cash Exantus is with us. Top financial educator, best-selling author of over 12 books, has hundreds of thousands of books sold, so incredibly successful, and we get to hear his journey, how he did it. We're also going to dig into how you can become an author, a best-selling author as well. So, Ash, welcome to the show. I'm so delighted you're here.

Ash: Likewise. Thank you for having me. I'm excited.

Rachel: Yeah.

Ash: You know, New Yorkers, we in the building.

Rachel: We in the building, okay? You know, I live in the south now, so do you.

Ash: Yeah, absolutely.

Rachel: So when I see a fellow New Yorker, I get hype.

Ash: Yeah, one and the same, one and the same.

Rachel: It's just like there's certain things that we just know.

Ash: There's an energy. There's an energy, yeah.

Rachel: There's an energy, there's a vibe.

Ash: Absolutely, absolutely. You know the vibes.

Rachel: Exactly. Exactly. So you are from Harlem.

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Ash: Harlem, home of the hustlers.

Rachel: Home of the hustlers, right. I was saying earlier I'm from Queens get the money.

Ash: Queens get the money. If you know, you know.

Rachel: We know what's up. So tell us how you went from growing up in Harlem to becoming a best-selling author, a multi-millionaire, somebody who is an educator that people look to. You are so well trusted, I feel like you, I hear your name everywhere and everyone speaks so well of you, right? Like how did you make that happen? How did you create this network? How have you come this far?

Ash: I don't know where to start. So I started my entrepreneurship journey at eight.

Rachel: Eight years old.

Ash: Eight years old.

Rachel: I love it.

Ash: Eight.

Rachel: What were you selling at eight?

Ash: Packing bags. Packing bags at the local supermarket.

Rachel: Yes.

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Ash: Graduated from that to, you know, selling mix tapes and t-shirts on 125th Street.

Rachel: Yes.

Ash: So about 12 years old I'm doing that.

Rachel: First of all, talk about a location to be selling things.

Ash: 100%, yeah. Like when you think, so I grew up in the 90s, right? So when you think about Harlem in the 90s, with the vendors outside, it was a lot of money to be had, a lot of opportunity.

Rachel: It's like having the hottest Instagram, right?

Ash: Exactly, 100%.

Rachel: Standing on 125th Street.

Ash: 125th Street, right there is like you're being on the explore page.

Rachel: That's what that is.

Ash: 125th was the explore page and I learned entrepreneurship there. And then wind up getting the job to try to stay away from the streets.

Rachel: Yes.

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Ash: Because, you know, I'm from the home of Rich and Alpo, right? Kevin Chiles and all of the people who are known for selling drugs and so that was running rampant, especially in the 90s.

Rachel: That's what I grew up with. Like the entrepreneurs I grew up with, they were selling drugs.

Ash: They was hustlers.

Rachel: I mean that's who I learned entrepreneurship from originally.

Ash: Same. And funny thing was, it was an interesting thing was that because I was so close to like the drug dealers and the hustlers and all that stuff, I learned from them, got a job and just applied those same rules in the corporate world.

Rachel: Yes.

Ash: So I worked at a video store first, and then at 19 I became a banker and then the rest is sort of history where I was a teller, a personal banker, private banker, managing money for wealthy people.

Rachel: First of all this is hilarious because in my senior year of high school I got a job as a bank teller.

Ash: See, look, yeah.

Rachel: And I just was like, "Oh, I've made it."

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Ash: Yeah. No, but no, put some respect on the teller game though, right? At one point though it was a big deal to be a teller.

Rachel: Yes.

Ash: Like, oh, you work at a bank?

Rachel: Exactly.

Ash: It was a big deal.

Rachel: Like you feel like a grown up. You feel like a more serious person, you know?

Ash: 100%.

Rachel: Because I was a cashier before, which like that's a very natural trajectory to go from a cashier to a bank teller.

Ash: Yeah.

Rachel: And honestly, one of the best things working for a bank did for me, and I'm curious if you had a similar experience. You probably did, especially going into private banking, right, is seeing people's bank accounts and seeing how much money they had.

Ash: Yeah.

Rachel: And just being like, how? Just knowing that it's possible to have, you know, \$300,000 sitting in a checking account.

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Ash: And let me tell you, seeing other people bank account and the person doesn't match the bank account.

Rachel: Yeah, you're like, this ain't no fancy person.

Ash: Right. That's what did it for me because it just is what it is. I remember the people with the fur coats who looked like they had money were negative, overdrawn. I was like you sure this is yours? Give me your card again, let me swipe it again. Is this you?

Rachel: Yes.

Ash: And then the person with all the money had worn the same shirt, I was like, and so it actually opened my mind to make me realize that money doesn't have a look.

Rachel: Yes.

Ash: You can't look at somebody and say they have money or they don't have money. It's really if you have money, you have money.

Rachel: Correct.

Ash: If you don't have money, you don't have money. Like you can't make up in your mind what money looks or feels like because everybody manages it differently.

Rachel: Right, and it manifests differently on everybody.

Ash: Yeah.

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Rachel: Because what I hope people do is actually spend money on what matters to them.

Ash: Absolutely.

Rachel: And for some people looking good or having flashy cars or whatever it is, that's what matters. And for other people, other things matter, you know?

Ash: Yeah.

Rachel: And I try not to judge any of it, but there are some decisions that are better than others, right?

Ash: 100%.

Rachel: Some decisions yield better results in terms of the longevity of your wealth.

Ash: Yeah.

Rachel: Okay, so you're a bank teller at 19.

Ash: Yep.

Rachel: And so you're working your way up.

Ash: Working my way up.

Rachel: Using your Harlem hustle.

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Ash: Let me tell you a funny story. A quick story, right? So, I want to say around like 16, 17 I'm selling my mix tapes and stuff. And I had this mix tape and one of my gangster friends, like he was known for getting put in work.

Rachel: We all had a gangster friend.

Ash: Right, I had my gangster friend. And so I said, so we walking, we hanging out or whatever and I said, "Oh yeah, I'm going to go to this barber shop and give these CDs." So I go to the barber shop and I asked the barber, how many would you want? He's like, "I don't want them. I'm good shorty." Whatever, all right. So I walk out and so my gangster friend looks at me, he's like, "Yo, why you still got these CDs in your hand?" I said, "Because he said he didn't want them." He said, "Give me them."

So he took the CDs, he goes in this barber shop and comes back without them. And I'm like, "Bro, what you did?" He said, "Yo, do more telling, less asking." I said, "What?" He said, "Do more telling, less asking." And so what he was saying was that I went in there and I was asking if he would take them.

Rachel: Yes, like, "Please, will you buy my stuff." Right? It's like do me a favor.

Ash: Exactly, do me a favor. But he went in there and said, "Hey, barber, here's these 10 CDs, I'm going to put these right here. If anybody comes and wants to buy them, these are \$10 per CD. I'm going to come back in a few hours and we'll break down whatever." So now, I'm doing that.

Rachel: So he's teaching you affiliate marketing.

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Ash: Affiliate market and assumptive selling, right?

Rachel: I love it. Yes.

Ash: He's teaching me assumptive selling.

Rachel: So good.

Ash: Now when I go to the bank and I'm a banker, I don't say, "Hey customer, what would you like?" I would say, "Hey, customer, based your story this is what we're going to do. I'm going to open up a checking account for you, we're going to give you this credit card, we're going to tie this and make this..."

So this idea of asking your customer if they want your product or service is wrong. You do assumptive selling. You listen to your client, you know what your client wants, but then you tell them based on your expertise because I'm the expert.

Rachel: Right, you assume the sale because it's like you came to me looking for how and I'm telling you, I've heard your story and I know that I can help you, why wouldn't I assume the sale, right?

Ash: And so I learned that from my gangster friend. I use it to this day and so took over corporate America.

Rachel: Because people don't know. They think like, oh, we learned all this stuff from coaching. Let me tell you something, we saw examples of this way back.

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Ash: Absolutely. Absolutely. Like when you have access at a high level to people who are making a lot of money, the only difference I believe, between illegal activity in the streets and corporate America is that one is illegal, one isn't.

Rachel: Oh, 100%.

Ash: And both you could go to jail if you do the wrong thing.

Rachel: 100%.

Ash: And so at the end of the day, it's all about what is the legal way to do things? And so you can take, you know, it takes a level of craftiness, and I'm not condoning anything illegal, but it takes a level of craftiness, a level of business acumen to be able to build an organization. Like that takes a skill, and if you take that same skill and you transfer that to a space where now you're providing a product or a service that people actually want and need, oh man.

Rachel: Yes, and something that's good for them, right?

Ash: Absolutely.

Rachel: Exactly, it's literally the same skill set.

Ash: Yeah.

Rachel: And I used to see it. One of my first jobs was working at a homeless shelter and some of the people that were there were former, you know, like drug sellers.

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Ash: Yeah.

Rachel: And I'd be like, "Listen, these same skills, just find a different product to sell."

Ash: Exactly, that's it.

Rachel: That's literally all it is, you know what I mean?

Ash: That's it.

Rachel: You already have the ability and the skill set.

Ash: You have the ability, you have the grit. You standing out there in the cold, like you know how to deal with competition.

Rachel: All of that.

Ash: All of that, yeah.

Rachel: Yes, there's a lot to be learned there. And it's interesting where, you know, you get an education wherever you are, right?

Ash: Where I was at, yeah.

Rachel: And this just happened to be where we grew up and what we were seeing, you know.?

Ash: Yeah, exactly. Exactly.

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Rachel: Okay, so you worked your way up at the bank.

Ash: Yeah.

Rachel: And so what were you thinking at that time? Were you thinking like, one day I'm going to be president of this bank? Or were you thinking like, I just want to work my way up this corporate ladder? Or did you just do it because that's what everybody says you should do?

Ash: Yeah. Yeah, I think in the beginning it was just an opportunity to do something different.

Rachel: Yes.

Ash: But I believe as I started to see different examples, so one of my branch managers, Michael Black, he was a Jamaican guy who looked like me. He was a young guy and he was the boss of everybody. And I think when I saw that I said, "Wait, they told me I was going to be dead or in jail by 25." I'm 19, 20 and I'm looking at a guy who's probably, at the time, in his late 20s, maybe early 30s, the oldest. And he manages everybody, everybody reports to him. And so just seeing that vision.

Rachel: Yes, and having that example.

Ash: Exactly, having that example made me want to get to the highest of my game. And so I just wanted to see how far I could take it.

Rachel: Yes.

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Ash: I was like, all right, if it's possible, like if it's even possible, let me just see how far I can take it. And I was able to become a CEO of a credit union. So that was the highest, you know, at 31 years old I was one of the youngest CEOs of a federally chartered bank.

Rachel: Amazing.

Ash: And, to me, that was a feat that I was like, wow, this is next level.

Rachel: Yes.

Ash: But I also knew that I still worked for somebody. I still, oddly enough as a six figure earner, I was still living paycheck to paycheck.

Rachel: Yep.

Ash: I was still exchanging time for money, even as the boss. And I said to myself, and actually in 2004 I started volunteering, going to inner city schools teaching financial literacy and I loved it. I loved it so much, teaching people how to change their mindsets and manage money. And I said, "I want to do this more. How can I do that more? How can I teach?"

And then in 2009 while I was at the bank, actually, I wrote my first book called *Mind Right, Money Right: 10 Laws of Financial Freedom*. And it was at that moment that I realized that you got to change your relationship with money. Instead of working hard for money, money needs to work hard for you.

And what that meant was, yeah, I could go around and be a speaker and go all over around the country, but that's still working for money.

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Rachel: Yes.

What if I did some one time and I'm able to do it over and over and over, or that thing could be sold over and over and over again and I only did that thing one time?

Rachel: It could sell over and over, yes.

Ash: That was Mind Right, Money right.

Rachel: Right.

Ash: And when I started getting checks from Amazon every month, and I ain't going to act like in the beginning it was a lot of money. It was like, \$200, right?

Rachel: Right, but that's like \$200 that you're like, "I didn't do anything for this."

Ash: Exactly, I was getting \$200 every month for something I did one time. I said, "Oh, this is the one."

Rachel: It opened your eyes and just shows you the opportunity there.

Ash: Absolutely, yeah. Yeah.

Rachel: Wow, that's amazing, I love it. And I love even just you being the CEO of a bank at 31 and saying – I have a friend who always says your best work is never behind you, right? And so you're in this moment where for other people that could be their whole life peak, and there's nothing

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wrong with that. But for you, you knew like this is amazing and I've topped out on this game. Now there's another game for me to play.

Ash: Absolutely. Absolutely.

Rachel: And I also love that you were giving back when you discovered what your thing is.

Ash: Absolutely, yeah.

Rachel: And it's funny because this was the same for me. I was practicing law and my clients would be like, "Well, how are you getting all these clients?" And I would just tell them just to help them.

Ash: Yeah, that's the cheat code though, they rate you. That's the cheat code. See, people don't even understand that, like cheat code serves your way to success.

Rachel: Yes.

Ash: That's the cheat code. See, people are so focused on them and what they get out of it.

Rachel: Yes.

Ash: If you are only focusing on what you get out of it, you are limiting yourself, you're limiting God, right?

Rachel: Yes.

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Ash: You need to serve. And when you serve at the highest level, see, people try to separate God from the law of attraction.

Rachel: Yes.

Ash: It's all the same thing, you will always get what you get. If you give love, you'll get love. If you give sparingly, guess what? You're going to get back sparingly. This is why I'm never afraid to invest in myself, because every time I invest in myself, my investment comes back tenfold, right? This is why I'm never afraid to help people, because every time I help people, right, because what am I saying to God when I help people? "How can I serve you?"

Rachel: Yes.

Ash: I guess what God is saying to me? "Ash, how can I serve you?"

Rachel: Yes.

Ash: And that's how the blessings come. So that's actually, and I think in the beginning I didn't know it.

Rachel: Yes, you were just doing what you felt like to do.

Ash: Right. But now, so I'm not telling anybody to serve to get back, because that's not going to work.

Rachel: I agree.

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Ash: So let's be clear, you have to want to serve. You have to serve, like in your heart you want to serve people, you want to see people get better, you have a skill and you want to enhance people's life with that skill. Innately that's what you want to do. And if you have joy in doing that, then you will get rewarded.

A lot of people have that innately though, but they allow fear, they allow responsibility. Oh, I got kids. Oh, I got married. You know, people depend on me and so I have to focus on me.

And I think that's the wrong way of looking at it. If in your heart you have a skill that can help somebody else do something, give that skill away. And you don't even have to give it away for free. There's a business model, like somebody could pay for it, right?

Rachel: Right.

Ash: There's a business model around what you could give to others, and that is the pathway to your prosperity. That is the way that you are going to live in abundance because you know what my shirt says, right? Abundance is your birthright.

Rachel: Right.

Ash: And it's promised to you that abundance is your birthright. The only thing, though, is that we don't allow the abundance. We block the abundance by being fearful, by worrying, by not being obedient to who we should become, right? Be, do, have. You have to be first.

Rachel: Yes.

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Ash: Be who God made you to be, and then once you become that, now you can start doing from your being. And then you can start having from what you're doing.

Rachel: Yep. This reminds me of an interview that I watched with Denzel Washington.

Ash: Yeah.

Rachel: And he was talking to, the interviewer asked the question, "What is your advice to young actors?" And he said, "Act."

Ash: Yep, absolutely.

Rachel: That's it, right?

Ash: Exactly.

Rachel: So it's like if you want to be an author, write.

Ash: Right, absolutely.

Rachel: If you want to be a business coach, coach.

Ash: Coach.

Rachel: If you want to teach somebody, teach, right? Just how can you start today right now? And that's actually a model. You're right, it is the cheat code, right? Because that's what so many people are doing, they're on TikTok or they're on Instagram, we're on YouTube right now. It's like

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you're on whatever channel and you're helping people for free, you're teaching people for free. Yeah. And doing that only builds your audience and makes people want to work with you, right?

Ash: Absolutely.

Rachel: And so here's the interesting thing too, so many people think that you do what you do for the money, right? I can do anything to make money. Trust me, there are easier ways to make money.

Ash: 100%.

Rachel: My husband used to have a real estate business where he flipped houses, he never had a customer. Never had to deal with a customer. And like he wanted it that way on purpose, right? And so that was his business model, he made a lot of money doing it. So there are other ways to make money that don't require you to show up the way that we do. It's not always easy.

Ash: Right.

Rachel: But that's the motivation. And I think people don't trust that, right? Because of the industry that we're in, because of some of the shady people that are out there or whatever, or their own fear and limitations, right?

Ash: Exactly, absolutely. Yeah.

Rachel: They make them believe that it can't be real and that we only do this work for money. Listen, there are easier ways to make money.

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Ash: 100%, 100%.

Rachel: Especially today, like there's no reason to continue. If it was only for money, I could take my money and just keep investing it and never work again.

Ash: Absolutely. Easily, right.

Rachel: Exactly, and be done with it, right? We do it because they're not done yet, right?

Ash: Exactly.

Rachel: Where it's still an investment in them.

Ash: Exactly.

Rachel: And so I think that that's important to point out and to show that that's how you get started. And then that's how it continues, right? Like your goal is to help people.

Ash: Yeah. And that's the thing, I don't think people realize though, right, like when you know something and you have a way to help other people do that thing easier, I think you have an obligation though, right? Because you're right, there are so many other ways to make money. Like I was a banker, I could play the markets, I don't never have to turn on the television, I'm on YouTube.

Rachel: Yeah, so many people are doing like the fire movement now, right?

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Ash: Right.

Rachel: Financially independent, retire early, right? So it's like let me just live off of my investments, work for 10 years, save, save, save, and then I don't go to work no more, right?

Ash: Exactly.

Rachel: And there's nothing wrong if that's your goal. But you could also be helping people through your business, right?

Ash: And I really, you know, again, I'm not a religious person but I'm very spiritual. I have a deep connection with God and I just believe that regardless of what your faith is, Christian, Muslim, Buddha, whatever, Jewish, the Scripture all says that we're made in the image and likeness of God.

And so if we're made in the image and likeness of God that means, God doesn't look like anything, so it's not that image.

Rachel: Yes.

Ash: So who is God in God's being? God is the creator.

Rachel: Right.

Ash: And so if I'm made in the image and likeness of God, then that means God made me a creator.

Rachel: Right.

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Ash: And so my only job in life is to create. And so if I have this knowledge and with this knowledge I can help other people create the life that they want. Again, it's just my belief system, I cannot choose to tuck myself away somewhere and not create.

Rachel: Right.

Ash: My goal is to create. And, again, I can promise, anybody who's listening and watching this, I can promise you, try it. Try tucking yourself away and seeing the quality of life that you have.

Rachel: It's so true, because the thing is is it'll gnaw at you, right?

Ash: Yeah.

Rachel: You know it's something that you need to do and it'll continue to gnaw at you.

Ash: Absolutely, yeah.

Rachel: And Brené Brown talks about how the opposite of creativity, you would think is like what, a lack of creativity or something boring, right? Or something like that. The actual opposite of creativity is rage. Isn't that fascinating?

Ash: Wow.

Rachel: So it just goes to prove your point that we are meant to create.

Ash: Absolutely.

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Rachel: Right, in whatever ways that we feel led to. And so that when we deny that creativity, it actually leads us to rage.

Ash: Rage, wow.

Rachel: Isn't that wild?

Ash: Which is road rage, this is why you mad at work.

Rachel: Yes, you struggle in relationships, right?

Ash: That's good.

Rachel: And it's so funny because I started, when I was a lawyer, practicing, my thinking was like I wish that we could all live in a world where we all love what we do.

Ash: Yeah,.

Rachel: Right? Like why can't we live in a world where everybody, if you're going to spend 40 hours a week working, let it be something that you actually enjoy, that actually inspires you, where you can actually have some fun, where you can create things.

Ash: Right.

Rachel: Why wouldn't it be that way? Why do we have it this other way? Because I have this belief that hating what you do, because I saw it all around me, leads to coming home, being angry at your partner, being

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angry with your family or your children or whoever it is that you live with. Directing that anger at yourself, right?

Ash: Yeah.

Rachel: And so I think creativity is very healing.

Ash: Absolutely.

Rachel: And like don't deny yourself that opportunity to create in whatever format you need to right now. And, you know, you want to get to a place where people pay you, but sometimes you have to show that you can help them first, right?

Ash: Absolutely, yeah.

Rachel: Build trust with people by showing yourself helpful, creating ways to serve them, and then eventually they'll want to pay you for it. And that eventually is not necessarily so far away. It's as simple as what is all the marketing strategies these days, right?

Ash: Exactly.

Rachel: It's all serve for free, and guess what? They all want to come, right? You do a webinar, people come, you sell something at the end, some people buy it, right? Like it's all helping people for free and then getting paid on the back end.

Ash: And that's the one thing that we need to realize, is knowledge is the one thing you can give away without losing anything.

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Rachel: Yes, exactly.

Ash: And so a lot of people are so stuck on, well I don't want to give away my knowledge because then people won't see that I'm valuable. But that's actually the opposite, right? The more you give away get knowledge, the more you tell people, because it's not really the secrets, because I could tell somebody something all I want to, it doesn't mean they're going to execute, it doesn't mean they're going to get the same result, right?

And so yes, I'm going to give you as much knowledge as I can give away for free so that you can know that I am absolutely the authority.

Rachel: Right.

Ash: Like I am the authority. You can go and you could try to Google it, you can try to YouTube it, you can't Google what I know.

Rachel: Right.

Ash: I'm 13 years in, right?

Rachel: Yes.

Ash: And so I made all the mistakes, I know what it's like to have a bad title for a book, or a bad book cover, or whatever the case may be. How to have hundreds of books stuck in my garage and not making any money off of. And I also know how to instantly become a best seller, how to instantly sell thousands of copies before I even wrote a single word because I've done that 13 years.

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And so when I give you this free knowledge, you may think you could take some of the stuff I know and run with it. But there's more intricacies that I can now show you that I'm the authority. And now with showing you I'm that authority, if you're smart you'll be willing to invest in yourself to get to the destination faster.

Rachel: Exactly.

Y'all, I am so excited to tell you about ROI: The Millionaire Summit. This is my first big annual conference. Over 1,000 diverse entrepreneurs heading to San Juan, Puerto Rico, January 24th through the 26th. We are going to have a good time, y'all. We're going to dance, we're going to party, you will see amazing speakers that will teach you how they made their first million, and they're going to show you how to make your next million.

You're going to learn from the best and have diversity, right? You're going to see yourself and your identity reflected on the stage. Join us for ROI, get your ticket now. Trust me, there's going to be so much FOMO, you don't want to be mad in January when you're watching us having a good time on Instagram. So go to ROI.helloseven.co and get your ticket right now.

Rachel: And it builds trust, right? And for some people, you know, some people might be self-starters where they can take it and do something with it. For most people, they're going to need more help, right? And so you give them enough to get started and then they get to a point where they realize oh, okay, I could use more help. And now they'll invest to get your help, right?

Ash: Absolutely, yeah.

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Rachel: And if they don't, cool, right? Like take that information and be served by it, right?

Ash: Absolutely.

Rachel: And then they're the ones that are out in the world saying, "Ash helped me."

Ash: Exactly.

Rachel: And so other people are now buying your book or other people are coming to your community. So it's interesting how if you just, and here's the thing, we talk about, you know, you say abundance is your birthright. That's true abundance, to not be worried about the money. To not have every interaction, you know how you go to a network event and you could tell like somebody's just trying to see if they could get something out of you?

Ash: Right, absolutely, yeah.

Rachel: Like it's in their eyes. What you want?

Ash: Right, they're calculating.

Rachel: Exactly. Can I get something out of you? Oh, I don't want to talk to you then, right?

Ash: Exactly.

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Rachel: Whereas you just be with people just to learn from them and just to know them and just to connect. Like that's true abundance when you're not feeling like you have to chase a dollar.

Ash: And I love that you said that, right? When you're feeling like you don't have to chase a dollar. Life is energy and you can feel desperation energy.

Rachel: Oh, totally. From a mile away, through the screen.

Ash: Like you can feel it.

Rachel: And what do we do? We run from desperation.

Ash: We run from it. You know why? So here's the thing, this is what people don't realize, is that money is a vibration, money is an energy. And so if you're vibrating on high energy, then you know that like you can feel when somebody is rich, you can feel when somebody has money, right? And you can feel it. It's weird, right? Sometimes you get into a space where you've heard somebody's got money but I don't know, they don't feel right.

Rachel: They're not giving you the I got money vibes.

Ash: They're not giving me I got money vibes. You know what I'm saying? And then you dig deeper and you'll be like, "Oh, that's why, because you really ain't got, this was all for marketing."

Rachel: Yes.

Ash: And so that's the other thing, right? When you talk about abundance, there's an energy, it's not about the things though.

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Rachel: Yes.

Ash: There's an energy that abundance has. You said earlier creativity, the opposite of creativity is rage, which means creativity equals peace. There's a level of peace when you're around creatives.

Rachel: Yes, it's so true. It's so true. This is funny because people in my audience, they sometimes would be like, "Rachel laughs like she got money." They crack me up all the time. They be like, "She just throw her head back like she got all the money in the world. Like I can tell she fine." Hilarious, I love it.

All right, so let's talk about for those people who want to write a book, right?

Ash: Yes.

Rachel: How did you get the courage to do that? Like what made you say, you know, being in your bank job and touring around and going into schools and helping kids with financial literacy or helping people with financial literacy, what made you say, okay, I'm going to write a book?

Ash: Yeah, honestly, it was a fluke.

Rachel: Isn't that always?

Ash: Always the way.

Rachel: First of all, can we just talk about that for a second? When you are on your journey and you're just following your intuition, and you're just like

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doing what you feel led to do, it's hilarious those flukes lead to exactly where you're supposed to be.

Ash: 1005. And it's funny because I think that that's the biggest reason why procrastination kills dreams.

Rachel: Yes.

Ash: Because when you're, like people think that because they're procrastinating on something small, that it's no big deal. But that small thing could lead you to the bigger thing, right?

Rachel: Yes.

Ash: Imagine, so I was doing a workshop at a church, right? I was at a church doing a workshop and I did so well at the workshop, I got a love offering, they gave me \$100. I got a love offering.

Rachel: Yes.

Ash: But it was there that there was another gentleman who spoke who asked me, "You did such a great job." He said, "How much do you charge?" I said, "Charge? I don't charge." He said, "Oh, you don't charge to do these speaking?" I said no. He said, "Oh, you got to write a book then."

And I was like, what do you mean, write a book? I'm terrible in grammar. He said, "Oh yeah, you got to write a book." He said, "If you write a book, it makes it easier for you to charge people to speak." I said, "Oh, okay."

Rachel: Yes, just a random person you met at a random church basement.

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Ash: Just a random person, right. Exactly.

Rachel: Where you earned \$100.

Ash: Where I earned \$100. But imagine if I said, "Oh, what? They ain't paying me."

Rachel: Yes.

Ash: Right? Imagine if I didn't want to serve. I wouldn't have got that nugget that has made me a lot of money.

Rachel: So much money. Yes.

Ash: And so yeah, it was just a random guy. And he was so random, I don't even remember who it was. I wish I remembered because I would say thank you.

Rachel: Yes.

Ash: But this random guy gave me this piece of information and that's what I did, I wrote the book. And he was right, because by the time I retired from banking, if I go to somebody and say, "Hey, I'm a retired banker and I want to speak," they're going to say, "Get out of my face. Who are you?"

Rachel: Yes.

Ash: But if I say, "Hey, I am the author of Mind Right Money Right: 10 Laws of Financial Freedom," They're going to roll out the red carpet, right? They'll say, come in.

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Rachel: First of all, it is wild to me the authority that books give you. And to be fair, it's almost scary, actually.

Ash: Yeah, 100%. What's the word in authority through?

Rachel: Yes.

Ash: Author.

Rachel: Yes. So listen, I have said everything that's in my book for years, right?

Ash: Yeah.

Rachel: I've written blog posts about it, I've been hollering these same principles forever. But I put it into book form and it is amazing, the instant movement that was created from it.

Ash: Yeah.

Rachel: And the response and the amount of book clubs that have been created studying the book. And people who write to me and say, "I asked for a raise and I got it." Or, "I launched my new thing and I made \$10,000." Or whatever it is, it's incredible to see the action that has been taken and just how many doors the book has opened for me.

Ash: Yeah.

Rachel: Even though I was an entrepreneur for 10 years before that book was published, you know, teaching everything that I still teach, right? So it's

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like, none of these principles were new to me. But it's insane to me, what an impact the book has had.

Ash: Yeah. You know, how you say we should all be millionaires?

Rachel: Yes.

Ash: Well, we should all be authors too.

Rachel: Yes, I agree.

Ash: I believe every single person, if you have breath in your body, I don't care what your experience is, if you have breath in your body you should write a book.

Rachel: You know what's so interesting? I feel like growing up I remember my mom or different people in my life being like, they would have, you know how you have this imaginary business? Like, wouldn't it be cool if there was a business that did this and I would have a, you know, bakery and it would be like this. And we would sell this kind of stuff and it would only be neon frosting, or whatever it is, right? You just like have a vision for something that businesses that you never create or are never going to create, but it's just something you like to dream about.

I feel like it's the same with books, where it's like one day I should write about a book about whatever experience I've had in life, right? Or whatever thing that I figured out for myself. I feel like it's one of those things that almost everybody wants to do it, almost everybody wants to or has a dream or a vision for a business or has a dream or a vision for a book.

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So I totally agree with you. And we have so much to teach each other.

Ash: 100%. And that's the thing, because I just think that a lot of us think that we go through our experiences in life for us, when it's not, right? Like I was kicked out of school four times. Like I heard you used to fight, I used to fight, you know what I'm saying? I got kicked out of school.

Rachel: Growing up in New York.

Ash: Right. If I say it like that, like if you from New York, New York, you know.

Rachel: You went to high school scrapping.

Ash: Exactly. You had to be good with these to make it through.

Rachel: 100%.

Ash: Exactly. So I got kicked out of school four times. And you know, I got expelled from the 10th grade, I had to do the 10th grade over.

Rachel: Yes.

Ash: And so I didn't, you know, I didn't go through that in order to just hang it on a trophy, to be like, "Yo, I'm from the hood." No, because, you know, I have this saying that says made in the image and likeness of God, so I am G-O-D, little G. But the G-O-D stands for greatness on display, right?

And so I believe all of our lives, our goal is to be greatness on display. We cannot prove God, unless we go to something and get out of that

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something and show it though. We got to be on display. We have to show, you have to be like, “Yo, I got kicked out of school, I got this.”

Rachel: Yeah, 400 credit score, used to be in debt, negative six figures net worth.

Ash: Right? Now you have to say, multimillionaire.

Rachel: Yes.

Ash: Because now every single person that had a 400 credit score, who lived paycheck to paycheck, who came from a low income house, now can look at Rachel Rodgers and say, “She is a multi-millionaire. If she could do, I could do it.”

Rachel: Exactly. And that's the whole point, right? Like the same thing, people don't think that if you get expelled from 10th, grade that you could be an author.

Ash: Right.

Rachel: That's not the pathway that we imagine for authors. We think, oh, they must have studied English, and they must have been so good in school, and they must have written riveting essays or whatever.

Ash: Exactly.

Rachel: And it's like, first of all, the funny thing is don't nobody want to read that.

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Ash: Exactly.

Rachel: People want to read you talking to them the way that you actually talk.

Ash: Absolutely, 100%.

Rachel: It's called voice, right? And people want to hear you in your voice. And that's what makes a book powerful.

Ash: 100%.

Rachel: People don't understand that. They think like, "No, I got to be eloquent and I got to be formal." No, you've got to actually be the opposite.

Ash: Absolutely.

Rachel: The more informal you are and the more you use your creative voice and how you actually communicate in real life, the more impactful your book will be.

Ash: Yeah, 100%.

Rachel: It's so crazy.

Ash: Yeah, and it's so funny because in school I sucked in English. I still suck. If I gave you a book that I wrote without an editor, shout out to my wife who edits everything, right? If it wasn't for, because she was an English major.

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Rachel: Yes.

Ash: So what did I do? I write the book the way I talk. You know, grammar, slang, all of that.

Rachel: Listen, I throw in all the slang.

Ash: All of it.

Rachel: And then my publisher, my editor tried to take out I had, what did I have? A whole blood clot lot. And listen, do you know how many times they tried to edit that out? I was like, "Absolutely not, this stays in, okay? It's there for a reason." And I have to tell you people take a picture of it and DM me and laugh.

Ash: Yeah.

Rachel: So it's just that's another way for me to show people like, this is for you.

Ash: Exactly.

Rachel: You know, this is for you, this is for our journey.

Ash: Absolutely, yeah.

Rachel: And I think that's so impactful. So tell me like, so you wrote one book and then you wrote 12.

Ash: Yeah. You know, what happened was when I started seeing the \$200.

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Rachel: You were like, "You know what?"

Ash: My banker came into me. I said, if I'm getting \$200 and I'm working, and let's say at the time I needed \$4,000 to cover mortgage, car note, and I want to say at the time we probably just had one, you know, we have two children now, but probably had the one child. So I'm like, if I need \$4,000 a month to manage mortgage and everything, then imagine if I could do, this \$200, what do I need to do in order to make that more?

Rachel: Yes.

Ash: And so I wrote a second book. And the good thing about it, by the time I wrote the second book I now learned how to write a book that people actually wanted.

Rachel: Yes. Let me tell you something, the worst thing in the world is to be an author who writes only one book.

Ash: That's the worst thing. Yeah, that's the worst.

Rachel: Because you learned so much from the first book.

Ash: Oh my gosh, absolutely.

Rachel: You know what I mean? Like the moment it's published you're like, I have a million edits for it, there's so much more I want to say, right?

Ash: Exactly.

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Rachel: Like I've learned so much about how to market and sell a book, and it's like now I need to really put that information to use.

Ash: Exactly. And that's the other thing too, is that my first book was based on what I believed my audience needed.

Rachel: Yes.

Ash: I said, hey, my audience, at the time there was only Dave Ramsey and Suze Orman, that's it.

Rachel: Yes, that's it. That's all you got.

Ash: That's all you got.

Rachel: And they're basically saying the same thing.

Ash: The same thing.

Rachel: And I don't like either one of them.

Ash: Right. So I said, listen, I said my people need a different voice. And that was the reason why I wrote that book.

Rachel: Yes.

Ash: But I still didn't write the book, even though it still does well to this day, but I still didn't write it with the audience in mind, meaning that I wasn't given them what the audience needed.

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Rachel: Yes.

Ash: And so what I did was, funny enough, I was writing for TheGrio at the time.

Rachel: Yes.

Ash: TheGrio was owned, it's no longer, but it was owned by MSNBC. And I wrote an article called what the FICO, right. What the FICO, 5 reasons why your credit is cursed.

Rachel: Listen, I remember I used to be like I don't understand, what is FICO?

Ash: Exactly.

Rachel: Like what is that? I'm on experian.com to check my credit, what is FICO and what does that have to do with anything?

Ash: And so now I write the article, the article goes crazy on the TheGrio, then MSNBC picks up the article. And so at that time we didn't have Instagram or Twitter, none of that stuff.

Rachel: Yes.

Ash: I mean I think Twitter was involved, but you looked at the blogs. You went to the blogs, you wanted to see how many times it was shared, how many likes it had, how many comments. And this article went so crazy that I said, "Oh, that's it. People want to learn about that."

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Rachel: Yes.

Ash: And so I wrote my book, What The FICO: 12 Steps to Repairing Your Credit. It went crazy.

Rachel: I love it.

Ash: And then after that I just learned the formula. I said if I get a topic that I know people want, I write it in the voice that I know that they could understand, if I do this enough then I don't ever have to work for money. And then that was the reason why I just kept writing books. And now it's even different, right?

Rachel: Yes.

Ash: Because in the early days I was only writing to get paid for book money.

Rachel: Right.

Ash: Now I write to create a funnel.

Rachel: Yes.

Ash: I write a book so I can just hook you in. But then now, once I get my book I create the course, I create the mastermind. So I've made millions of dollars from a book.

Rachel: Yes.

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Ash: Opposed to making \$100,000 from a book. No, you can actually use this book as a way to, you know how like you go to the mall and they have a new sandwich and they break the sandwich up and they come out and give you little samples of it?

Rachel: yes.

Ash: That's what the book is now.

Rachel: That's exactly.

Ash: And I want you to buy the whole sandwich though. Come into the sandwich shop.

Rachel: Get the sandwich and get the chips too.

Ash: Get the chips too. Get everything.

Rachel: Get the whole meal.

Ash: The whole meal.

Rachel: Yes, I love it. It's so true, it's a way to show people, look, I know how to solve your problem. Here's the pathway, here's the formula, here's the framework, here's my story. So now it builds know, like, and trust faster than anything I can think of.

Ash: Absolutely, I agree.

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Rachel: And then you have a way for people to say, okay, I love this, I want to know more. And they can enter into the funnel, right, and take the course and then go into the mastermind or whatever all the levels are. So I agree with you, I think it is a cornerstone of a highly successful business.

Ash: 100%, yeah.

Rachel: So powerful. So what I hear you saying too, what I'm on like reading between the lines is test your book idea, right?

Ash: Yeah.

Rachel: Write an article or test it in a social media post. Like test that content to see what is the response? What's one or two other tips that you would give to people who want to write a book?

Ash: Yeah, so definitely test the idea, right? You said that, put the reels out there, see how sticky it is. I wouldn't even say go as far as creating the book cover.

Rachel: Yeah.

Ash: Create the book cover, you don't even have to write it. Go to [fiverr.com](https://www.fiverr.com) and pay somebody.

Rachel: First of all, I'm obsessed with this idea.

Ash: Right? Go pay \$5, \$10, \$20, whatever and get a cover done. And drop the cover, right? Go to your Facebook groups and say, "Hey, what do you guys think about this?" See what traction you get from it.

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Rachel: Yes.

Ash: Because that's the other thing, a lot of times people will write these books, test the idea first, but then once you test the idea, actually tell people, "Hey, I am about to write a book about this." And see what people's reactions are because it's one thing to get people to consume something for free, it's another thing to get people to actually want to pay you.

Rachel: Yes.

Ash: And so I would go to Fiverr, I've done this before. Like I remember I wrote a book where I had, it's my Jay Z books, so Jay Z row 4:44. He recorded the album 4:44. I was like, "Wait, everybody's focusing on him cheating on Beyonce, that's only 20% of the album. 80% of it he's talking about generational wealth."

Rachel: He is.

Ash: And so I wrote a book called The Wake Up Call: Financial Lessons Learned from 4:44. But before I even wrote the book, I tested it. I went to a school, right, to college, and I was teaching it and I wanted to see how receptive they was. They loved it. I went to Fiverr, I put it out on Fiverr or I had them create a cover for me. I put it out on Instagram and I wanted to see what people thought about it. It went crazy.

Number three, I started taking pre-sales. I hadn't wrote a word of the book yet, and I sold over 250 copies of a book that I didn't even write yet.

Rachel: Yes.

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Ash: And now I used that money to pay somebody to promote it. And I kept selling from that. So I would say number two is testing, see if anybody's willing to give you money.

Rachel: Yes, I love that.

Ash: Test the idea first but then see if they're going to give you money.

Rachel: I love the idea of creating the cover and just putting it out there and saying like, "I'm working on this book. What do y'all think?" And just seeing how excited people are, it's motivational for you as the author. Now you're hyped to write it because you know you have an audience that you're writing for and they're waiting for it.

Ash: And most people don't do it, because of what? Lack mentality. They think that if they put the title out somebody's going to steal it. No, people are lazy. Nobody is going to steal your idea. Nobody is going to steal your idea, right? Put it out there.

Rachel: That's so true.

Ash: See what people say, and then if you can get people willing to pay you for it, that's definitely something you'd do.

The last thing I would say, also, is see who else is already doing it and then add your spin to it, right? Because, again, when I put my first book out, I already knew that Dave Ramsey and Suze Orman was doing it at a high level. And so I started, you know, I studied them. If you look at my book, Mind Right Money Right, it looks like a Dave Ramsey book. It's my face on the cover, like it looks like the books that he would write.

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Rachel: Yes.

Ash: Because I said, oh –

Rachel: This is the formula.

Ash: Right, this is the formula. Bald, white guy, bald Black guy. I was like, cool, he's got a suit with no tie, I'll put a suite on with no tie. Like I followed exactly the formula.

Rachel: Yes.

Ash: So find somebody else who's already successful doing what you need to do and just add your flavor to it, because they've already proved the concept, right?

Rachel: Yes.

Ash: I'll give you an example, there's a Burger King next to every McDonald's. Why, right? Do you think that Burger King is paying millions of dollars in research and all that stuff to see if this is a viable place? No, McDonald's does. McDonald's pays millions of dollars for market research, for land development to see if this store, if I open a store here, will it be successful?

What does Burger King do? I don't have to spend the money. Burger King says, "Oh, McDonald's, you're right here? All right, bet. What's available here? I'm opening right here."

Rachel: Yes, right next door.

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Ash: So if somebody already, if somebody bigger than you, somebody more successful than you, they already did the work, right?

Rachel: Yes.

Ash: Follow their lead, but put your sauce on it and you'll be successful.

Rachel: Exactly. And people don't understand how valuable it is to put their sauce on it, to put their spin on it because especially as Black people, right, there's very few books written by us.

Ash: 100%.

Rachel: Particularly around money, there's very few books written by Black people about money, right?

Ash: Yeah.

Rachel: Or whatever your topic is, right? You have a unique perspective from your life experience, from your identity, from your culture, how can you bring all of that into what you're doing?

Ash: Yeah.

Rachel: And that changes it for people, right? And where like I wouldn't want to read a Suze Orman book, being honest, right? Or a Dave Ramsey book, but I'd want to read your book, right? Because I feel like you're speaking a language that I speak.

Ash: Yeah.

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Rachel: And it could have, in general, similar financial advice, but because it's in a package that I can relate to, I'm more likely to buy it, right?

Ash: Yeah. And the truth is, we didn't make this stuff up, right?

Rachel: Yes.

Ash: Like I'm pretty sure these concepts that I learned are the same concepts that Dave Ramsey learned, he just interpreted different, right?

Rachel: Yes.

Ash: He added his flavor to it, but I don't think there's a financial principle that someone could say, "Oh, you know what? I made this up." No.

Rachel: You discover.

Ash: You discovered it, Christopher Columbus style.

Rachel: When you're on your financial journey you discover like, oh, this works, this doesn't work, right?

Ash: Exactly.

Rachel: And so you're just discovering it for yourself and unpacking it the way that it makes sense to you.

Ash: Exactly.

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Rachel: Which means that it's going to be relatable to a certain group of people who are your people.

Ash: Exactly.

Rachel: And I think that people need to know that, like you already are an expert on a lot of things just right where you are right now. Because of your life experience, because of your work experience, because of what you bring to your table, your unique perspective. And people undervalue that so much and that leaves a lot of money on the table.

Ash: A lot.

Rachel: Okay, so I want to do a quick rapid round.

Ash: Yes, yes.

Rachel: Okay, so this is our rapid fire game. This is new, y'all.

Ash: uh-oh. Look, test it on your audience.

Rachel: testing it now. It's called this or that, all right? So okay, so you're going to answer quickly, okay? We're going to get some financial advice from you via your rapid fire answers, okay?

Ash: Yes.

Rachel: All right. So debit card or credit card?

Ash: Credit card, all day.

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Rachel: Use debt to –

Ash: Should I say why or no?

Rachel: Say why.

Ash: Because you don't earn points, like you don't earn points on your debit card and there's no protection. So if somebody steals your debit card you're not going to get that money back. If somebody like steals somebody else's money and I'll get that back.

Rachel: I agree. Same thing, Amex all day.

Ash: All day. Leave that out though, because they're not sponsoring this. Or if they are sponsoring it, I'm sorry.

Rachel: Delete that out. All right, so use debt to build wealth or debt free no matter what?

Ash: Use debt to build wealth, 100%.

Rachel: 100%. Listen, that debt-free life, they're lying to y'all. Let me tell you something.

Ash: They lying.

Rachel: Okay, 20k in cash or 20k in assets?

Ash: Ooh, so there's a follow up though. Is it just 20k in cash one time? Or is it like –

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Rachel: It's \$20,000 in cash, I have a pile of cash for you, 20,000.

Ash: Yeah.

Rachel: Or I have an asset worth 20,000.

Ash: Yeah, I'll take the asset for 20,000.

Rachel: Me too. I like the follow ups. Okay, monthly payments or pay in full?

Ash: I used to be on pay in full, but I'm now monthly payments because the money that I would have been paying in full, I can use that to make more money to actually pay that monthly payments or monthly payment all day.

Rachel: Yes, I agree. This is so much game for y'all, okay?

Ash: Look, please rewind this, bad boys behind us. You got to rewind this, don't miss the gems.

Rachel: Okay, these are just fun ones, house or condo?

Ash: House.

Rachel: Yeah, me too, I need land.

Ash: Yeah.

Rachel: All that I survey, okay.

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Ash: It's probably a New York thing because I've been around people all my life.

Rachel: Yes. Yes, exactly, I don't want to see no people, all right?

Ash: Exactly.

Rachel: I only want to see people who live here. I barely want to see them. I'm joking. Okay, so big city or suburbs?

Ash: Suburbs.

Rachel: Yes.

Ash: For sure.

Rachel: I think growing up in New York in an apartment with just like you hear your neighbors all the time, you just appreciate having your own space and having your own land.

Ash: And you grew up in Flushing, so you had the melting pot. So there's Reggae tone, there's Reggae, there's Indian music.

Rachel: Everything, every culture, right? Every type of food you could get.

Ash: Fourth of July was different in Flushing.

Rachel: Listen, it was a great place to grow up, but literally it's like I want the opposite as an adult. I want chill vibes, you know, we used to have merengue all night long on Christmas Eve. All night long. And I remember

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that and I have fond memories of it. I loved it, me and my sister used to stay up, right? It used to be fun, but now I'm ready for like peace and quiet.

Ash: Yeah, that's it.

Rachel: And I'm just a boring 40 year old now.

Ash: That's it.

Rachel: Well, Ash, thank you so much for coming to the show, sharing your story, giving your tips for how to become a best-selling author. I so appreciate you and I know everybody's going to be so inspired.

Ash: Y'all, I appreciate you, thank you for all you do.

Rachel: Oh, and before we go, tell people how to connect with you.

Ash: Y'all can go to my website, iamashcash.com, everything is there from my podcast, my books, my programs, everything. iamashcash.com and then follow me on all social media platforms at I am Ash Cash.

Rachel: Yes, excellent. All right, thank you.

How come you're not a millionaire yet? What is standing in between you and having seven figures in the bank? Well, a lot of things might be getting in the way. Maybe you need to work on your mindset. Maybe you're trying to build a business but you honestly have no clue what you're doing. Maybe you don't have the right support network or you never got a basic financial education.

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You're leaving easy money on the table and you don't even realize you're doing it. Whatever is standing in between you and having more money, I want to help you clear those blocks out of the way. So here's what you need to do, go to helloseven.co/club and join The Club.

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