

**EPISODE 107**

[INTRODUCTION]

**[00:00:09] ANNOUNCER:** Welcome to The Alpha Male Coach Podcast, the only podcast that teaches men the cognitive mastery and alpha mindset that it takes to become an influential and irresistible man of confidence. Here's your host, certified life coach and international man of mystery, Kevin Aillaud.

[EPISODE]

**[00:00:32] KA:** What's up my brothers? Welcome back to The Alpha Male Coach Podcast. I am your host, Kevin Aillaud, and I'm just going to throw this out there very, very quickly and make it fast. iTunes reminder, head over to iTunes. Leave me a five-star rating and review if you haven't done so already. If you have, thank you very much. If you don't listen on iTunes, that is okay. Do me another favor. Head over to Instagram and follow The Alpha Male Coach. You can follow that IG page and get all the content that is coming out off that feed, as well as the Alpha Male Coach Instagram television channel, and you can go to my website as well, [thealphamalecoach.com](http://thealphamalecoach.com) and sign up to receive The Alpha Male Coach Newsletter for even more amazingness.

Now, I want to let you guys know before I get started that all of this, all of this content from the last podcast, from this podcast, and from the next podcast is in the How to Live Your Purpose and Create Massive Wealth Doing It course that is available on The Alpha Male Coach website right now. You can start that course immediately today, and I also want to tell you that October in the academy is money month, and I'm going to be taking all of these concepts deeper for my students who are enrolled in the tier one and tier two academy.

Now, last week I mentioned I was going to go along with the podcast and I decided against that. I decided not to do a 90-minute podcast and instead to break this money content into three episodes. This is episode part two of the Show Me The Money series, and next week there will be the third episode. I have so much to get into today and I'm going to get started. I'm just going to get started by telling you that this episode is about budgets. Now, stop right there. Don't turn

off your podcast. Don't switch to another episode. Look. Remember, guys. This is a cognitive mastery podcast. This is about elevating your alpha, living as an alpha male. I am not going to deliver to you the usual budget information with all the money in, money out stuff. There is a part of that that I will mention very briefly, but stay with me to the end. And when you get there, I promise you will never look at money the same again.

So this is where you start, all right. This is where we start with money. Now, the first thing you got to do is you got to get the math, right? You got to find the data. This is the circumstance, brother. Without this, you have no mathematical relationship with money. It's only the drama in your brain from the beta condition, like all the stuff you learned as a kid from your parents, teachers, and society. All that sentence, all that belief, all that thought that money is evil, money makes people evil, money is the root of all evil. We don't have enough money. Only greedy people have money and so on. All these things that we would hear from my parents and from around us, all those beliefs that have determined your current results with money.

Now, if you've listened to the podcast last week, you know that this is really the first step. Finding out what your beta condition is telling you about this neutral thing called money. For some of you, it may even be tied to your self-worth, right? I know it's unconscious but the thought I won't be worthy, I won't be good enough, or I won't matter in the world until I have more money or until I'm financially free or whatever your brain is telling you. It's all nonsense, of course. You know this. Your value and worthiness and amazingness is immutable. It's complete, unchangeable, and not tied to anything in the world. So finding those lies, your brain tells you about money is really the first step in creating intentional change.

The next step is the math. This is the budget and where I tend to lose people. Look, you've got a look at your money, blood. A lot of people just don't want to look at their money unless it's their income and then they see not enough, right? The whole scarcity thing, I don't make enough money. Or people look at their debt and then they see it as a negative, which is more scarcity, right? I mean this hole of debt. But we need the math, right? We need the data. Data, data data. I cannot make bricks without clay. Look at your money in three ways. What are you creating, what are you spending, and what is your having? What's the total in your bank account?

Now, we really don't even need to get into the having. What we really want to see is what are

you creating on a monthly basis and what are you spending on a monthly basis? In October, we're going to do the money month in the Spartan Academy and we are going to get much deeper into all of this, even to the point of finding a net worth. But for now for this podcast, just find your cash flow. That's it. What you creating each month and what are you spending each month?

Now, the next step is to get your spending to be no more than 90% of your creating. This will set you up for the first two money positions, which I'll get back to later in this episode. For example, if you make \$1,000 each month, then you want to get your monthly spending down to 900 bucks or less. At this point, I get some pushback. I usually get some pushback from students usually when I say this. 90%, right? 90% is a huge percentage of your income. But I get pushback and students asked me without even looking at their spending, without even beginning to know what they're spending. They will ask, "What if I can't get my spending down to 90% of my creating?"

Check this out, brothers. Number one, you can always create more money. Money is everywhere and money is abundant. If you want more information on this, check out the How to Live Your Purpose course or enroll in the academy, and we will work together to find out how you can create more money. It's all over the place. It's everywhere. Literally, in everything and in every person it's abundant. I cannot say this enough. Money is everywhere. You have the power to create as much money as you want.

Number two, you can always reduce your spending. I know this personally from my own life and my own story and anecdotally from working with other people and their stories, and I'm not going to go into either of those specifically. Let me just say that it is very simple and easy to live on 90% of your created income unless you're making less than \$2,000 monthly. In which case, we want to investigate why you're not creating more wealth, which always has to do with your beliefs, my friend.

Okay, so moving on. Once you have the data and know what you're creating and what you're spending, the next step is to track it and be intentional with it in two money positions. This is the beginning of your intentional alpha relationship with money. It's time to put your mind on your money and your money on your mind. Thank you, Snoop Dogg. You see, if you don't have an intentional relationship with money, which is your thoughts around money, then you will have an

unintentional relationship with money, and that relationship will be from your beta condition and all the things other people told you or you saw from your environment while you were growing up.

So the first two positions are responsibilities and abundance. At least that's what I call them. You can call them whatever you want. You can call them the 90-10. You can call them the living in giving. It makes no difference to me. I call them responsibilities and abundance for a reason I'll provide later in the podcast. Now, these are positions. They are not cognitions. They are not thoughts, brothers. How you choose to think about these positions is up to you, and this is where the next step in your budget comes in. Once you have the math and you've got your spending to 90% or less of your creating, we are ready to go to determining your intentional thoughts around money.

Here's why. You can follow the math, right? You can do the 90% and the 10% and still have thoughts about money that aren't serving you. You can still think money is corruption or money is evil or money is used to take advantage of people while you stick to this budget. Remember, my brother. It is your thoughts around money that increase, deplete, or create a barrier to your abundant wealth and having the financial life that you deserve. It is not your actions. You can set up this budget or any budget and still have no changes in your money results if you keep recycling the same beta condition thoughts around money. It's so important to determine with your conscious alpha volition what you want your relationship with money to be. Take a listen to the podcast last week if you have questions about that.

Now, I'm going to explain these two positions and then I'm going to give you an example, straight from The Alpha Male Coach. I'm going to tell you how I went through this process and what I'm using today to manage my money and create massive wealth and abundance. The first position is simple. This is what I call responsibilities. This position includes all necessary expenses, all costs of living. This would be mortgage or rent, food, water, utilities, phone, Internet, car payments, insurance, health insurance, fuel for the vehicle, whatever. Like all of it, right? Consider this the bills, the basic living expenses you have that are necessary for you to cover the basics of what you determine are your responsibilities.

For some of you, there may be more line items than others, right? For example, health

insurance. Health insurance might be covered by your job. If you run your own business or an entrepreneur, you may want to add that to your responsibilities positions. Of course, you don't have to. No one is forcing you to have health insurance. It's a choice you make. Child support would be another one that goes in this position. Not everyone is a father. Not everyone is a single father, and you may not have kids. If you don't have kids, it's not a line item to add to this position. Like phone is the same. Maybe you have a phone. Maybe you don't. Maybe your company pays for it. This position, this responsibilities position can usually have a lot of cutting back when students have trouble getting their spending to be at or below 90% of their creation. Like I said, I'm not going to go any deeper to that on this podcast but just be very honest with yourself on what is a responsibility or what is necessary for your basic survival and what is not.

The second position is even more important than the first. The second position, which I call the abundance position, is the other 10% of your created income. This is the money you will gift to others. Now, hold on a second. I have some reasons and I have some personal guidelines for this for myself. I'm going to tell you what they are for myself. You don't have to adopt these reasons or these guidelines. But, first, the guidelines and then I'll tell you the reason for the abundance position.

I don't give money to charity and I don't hand over money to people begging on the street. My guidelines for this money position are that, number one, I provide value for someone, right? I don't just hand them over cash. And that, two, they have to receive the gift by choice. This is why I don't hand over money to charities or churches or the people on the freeway off ramps. I want to know what the gift is I am giving. When I give money to charities, churches, or people, I have no idea what that money buys, where it goes, or who it helps. It's basically in my mind a lazy way to tithe, I don't do that. I give with intention, the intention of giving and of receiving.

So let me explain that. It's a part of why the other person must receive the gift that I offer. They have to say yes because that is the gift back to me. When I give them something, I receive their gift in return, and their gift is the gift of receiving my gift. That is the exchange, brother, and it is always two directions. We are both given gifts, right? I give in the form of matter, in the form of something, and they give in the form of receiving. So, I always ask before I give: "Are you open to receiving? Will you give me your willingness to receive?" Now, I don't ask like that, of course. That may come across a little weird, right? But I just say, "Look, I want to buy your fuel. Will you

let me pay for it?" Or I'll ask my server at a restaurant which tables they're serving, and I'm going to choose one of those tables, and they'll go, and I'll tell them that I want to pay their tab. Are you open to allowing me to do that? They have to say yes. It is a rule that I have. It's a rule that I have, just for me. If they say no, I'll just ask someone else. It's all good. I don't feel bummed about it. I don't feel miffed about. I don't get all upset about it. I'll just go ask somebody else. It's all good, but I have to have a yes. There has to be an openness to receive. There has to be a willingness to receive the gift that I'm offering because that is the gift back to me and that's my rule.

Here is why this position is so important and will change your life and why these two positions are where I suggest everyone begin. When you are intentional with your giving and feel the gift of abundance through your deliberate choice of cognition that drives action towards this intention, you're opening yourself up to receive all the power of the universe. Brothers, the universe is an abundant source. Abundance is the child of love, and it is also the parent of love.

Love exists within abundance, and abundance lives within love. These are two, yet inseparable. When you allow this power to flow through you, around you, and from you, you open yourself up to receiving the gifts that you give. In this case, it happens to be wealth. It happens to be money. But this is true for all things you give from abundance, whether it's support, kindness, trust, or inspiration, just to name a few. There is no greater feeling than abundance. You must be in the knowing that this money is yours for the purpose of giving. It exists in this world for all of us and there's plenty of it for all of us to have in massive quantities.

Look, I understand inflation, all right. I get it. I get all the economics of money. That is beyond the scope of what I'm talking about here. I'm talking about the very real feeling and result of abundance that occurs when you give from the place of knowing you have enough and can always create more. This is why it's important to get your spending down to at or below 90%, so your mind will be in the place of having enough when you give this 10% in abundance.

When you cultivate abundance in mind and body and in all that vibrates, you kick the law of mind and belief and the universal truth into high speed. Abundance is the shift from the static coefficient of friction to the dynamic coefficient of friction. It creates momentum and it accelerates momentum, and I can go on and on about this, and I will do so much more teaching

on this in the academy this October, this next month.

But one thing I want to mention before I share with you all of how I created my relation with money is that students have often asked, "What if my expenses are greater than my income? Should I still hold an abundance position?" I say yes. Yes, absolutely. Now that I've said that, let me back up and say this. Why do your expenses exceed your income, right? That is a mind management issue that I would want to take a look at first because your results with money have to do with your beliefs about money. I recommend a minimum of \$100 a month in the abundance position.

Look, brothers, as I mentioned earlier in the podcast, if you're making \$1,000 monthly, then you're creating enough money to put \$100 in the abundance position. But can you live on \$900? The answer is yes. Of course, you can. If you're making \$1,000, then you will be able to live on 900, because if you don't, we want to work on why you're not making at least \$3,000 monthly. I don't care who you are. Every single one of you can create at least 3K a month. Minimum, brother, minimum.

It's all in the purpose course, and we can coach you on the academy. The hard truth and tough love is that whatever you're creating is a product of your believing. What do you believe about money that is keeping you getting these same results? What are your excuses that you would give to me or anyone else if I asked you why you're not creating more money? In fact, do that. Ask yourself why you are not creating more money, and I promise you the answer to that question is your brain lying to you. You're not lazy. You're not uneducated. It's not that you haven't had the opportunity, right? It's all about your belief system with money. I guarantee it and I promise you and like we can change your life around it just by looking at those beliefs.

Okay, brothers, this is the way I do things. I'm actually going to walk you through the entire process of what I did and now what I'm doing, so you have a template to build from. But remember, this is what worked for me, and you are not me. You are you. You may choose to take this process in its entirety or pick and choose the things that work for you.

If you remember from last week, the first thing I did was to determine what I wanted to think about money. I decided I want to think money is everywhere. Now, this wasn't enough when it

came to my budget. The budget is asking a different question. The budget is asking, "What do you want money to bring to you or mean to you?" It's like how do you want to experience money or what you want money to bring to your life.

I decided I want money to mean joy. I wanted the money that I have in my lifetime to be a reflection of the things that add joy to my life, and this is the core relationship I chose and continue to choose to develop with money. Money allows me the opportunity to experience more joy, to bring, to add joy to my life. Now, recognize here, my friends, that joy is derived from cognition, right? It is the effect of thought and it will be that way for you too.

Whatever you decide you want money to mean to you will be results of thought because it will likely be an emotion. Some of my students have come up with their core relationships and some of their relationships are like freedom, options, and greatness. These are all thoughts. The beauty in having your core relationship with money be a thought is that then you can take that core belief and integrate it into each money position you create.

This now, at this point in the episode, at about almost 20 minutes of the episode is where I'm going to explain how to set up the alpha budget. It has nothing to do with things and stuff and everything to do with cognition around your core relationship with money. For me, I decided money will add joy to my life, pure joy and only joy. I would have no other relationship with money than joy. I did my cash flow work and I got my finances initially down to 90-10 and created my first two positions, the responsibility position and the abundance position.

Now, look. I find joy in paying my bills and taking care of my responsibilities. I didn't always. I used to hate paying bills. I used to hate paying taxes. I used to hate paying my utilities. I hated paying for insurance because I never used it. I disliked it so much I would modify my lifestyle around it, right? I hated paying utilities, so I would keep the heat off in the winter and AC down in the summer. I would suffer. I was in the mindset that I would basically be more physically uncomfortable than spend an extra \$20 a month on utilities, and fuel was the same. I would drive out of my way to save pennies at the pump and I wanted to reduce my cost by driving as little as possible which, of course, has affected my lifestyle largely. I just wasn't going out. I wasn't spending money on fuel.

When I changed my thoughts around money and decided I was only going to feel joy with money, I shifted my thoughts around all my bills. I wanted to enjoy paying my bills, so I started feeling grateful to be able to pay for my rent because it offered me a place to live. I wanted to enjoy going to the grocery store because food provided nourishment for my body. Paying for my phone allowed me to stay connected to people, and I would find joy around all my responsibility spending. I have heard so many money managers say, "Pay yourself first," and I took this to heart with my joy of responsibility position. I was paying myself first. Yes, the money went to my landlord or grocery store or fuel station or Internet service provider. This is true, but I was paying myself first because I was and am so grateful to be able to have these things in my life and I was choosing these things as a part of being responsible to myself and my future self.

The second position was the joy of abundance position which was the 10%, and I only discussed that with you in detail and what my guidelines are around that position. I will tell you all this. As I create more with my business, I'm being more and more intentional about how I give this money and receive the joy of abundance. When I was creating less money, it was a lot easier. You can imagine. Like I was creating a few thousand dollars, so I was giving away a few hundred bucks a month; a couple tanks of fuel, someone's groceries, a meal or two at a restaurant, maybe a coffee for the person behind me in line. Not a big deal.

Brothers, the more I create, the more my monthly income increases, the more that goes into the joy of abundance position, and I met around \$100 a day for this position. I've created so much that now I have so much abundance around money. I'm literally thinking about how I can give it every time I leave my house.

Now, I started with these two positions, right? I currently have seven positions, all focused around adding joy to my life. This is the order I added these positions to my life, these are the percentages that I used, and this is why I added these positions when I did.

So I have the joy of responsibility and the joy of abundance. When I found that I was creating more money and I wasn't adding much to my spending but adding much the joy of responsibility position, I started having a lot of leftover cash at the end of the month. At this point, my friends, you can do whatever you want, right? When this happens to you and it will, you can do whatever you want. You can increase spending in the responsibility position if you want. You can

increase the percentage of the money creation that goes towards abundance if you want.

What I did was I decided to add a third position. I took 10% from the joy of responsibility position because I could cover everything, all my responsibilities at 80% of my creation, 80% percent of my income. I kept the joy of abundance position at 10% and I added the joy of growth position at 10%. Now, I got this idea from a mentor of mine who said, "Invest in your personal development first. Any extra money goes to investing back into yourself." My joy of growth position is where I buy all my books, all my courses, and all my continuing education. This is the position I pay my coaches from. Yes, I have coaches. We all should have a coach. In my opinion, everybody needs a coach, I have coaches. Personal development has changed my life, and it continues to do so.

This wasn't easy position for me to commit to because for me it was in small amounts, right? It was like 200 to 300 bucks a month. I could get a course or a few books. Brothers, I read all the time. I read several books a month. It's also one of the reasons why I – The Spartan Academy offers a monthly tuition price structure of \$50 a month for the workbook only, \$200 a month for full academy access without one-on-one coaching, and less than \$300 a month for full academy access with one-on-one coaching.

Look, brother. If you're creating \$3,000 monthly and have all your responsibility bills paid for at 80% and coming in at under 2,400, then you can put 300 a month into your abundance and 300 a month into your personal development by enrolling in the academy right now. I'm just saying it's an amazing price for the value offered and the life-changing results. So, that's where I was, right? I was up to three positions, all for the purpose of adding joy to my life. Every time I came around money, whether it was money coming in creation or money going out, I was feeling joy in my responsibilities, joy in feeling abundant, and joy in feeling growing or personally developing that personal growth.

Then I kept increasing my income and I decided it was time for a new position because I was able to get everything in the joy of responsibility paid for at 70% of my income. So I thought about it for a while and I asked myself. How can I add more joy to my life? I decided I want to have a joy in experience position. This kind of became my play position, kind of became my play account, right? This position is where I pull from when I want to travel by sea, by air, by hotels,

car rentals. As you may or may not know, I love international travel. I've been to over 45 countries now, almost 50, and I have several new travel dates set up for 2021, including vacations to go see my students in Roatan off the coast of Honduras and Thailand and Singapore and Europe. This position also provides joy and experience through restaurants, through movies, and other activities that are not responsibilities or growth.

At this point, I had four positions. Now, before moving into the last three, I just want to mention that there are no hard lines around these positions. They're all meant for one purpose, to add joy to my life. For example, I may want to buy dinner for a friend or a girlfriend. Whether it comes from the joy of abundance or the joy of experience position doesn't matter. Some of these lines are clear, while others are fuzzy. What matters is the overall core relationship with money that whenever I spend or give money, I add joy to my life.

So far, I had the four positions and I had gotten to the point where I could satisfy my joy of responsibility with 60% of what I created. If you want to know more about this, like I said, go back and listen to the previous podcast, Show Me the Money part one. I decided to add another position and I asked myself again. How can I add more joy to my life? Remember, brothers. This may not be your core relationship with money. My students are asking themselves a different question. How can I create more options in my life? How can I show up with more greatness in my life? Depending on what they want their core relation with money to be, it all depends on that. What is your intentional, your deliberate core relationship with money?

My next position was to be the joy of freedom, the joy of freedom. I decided that I wanted to actually have a savings account or retirement account. Up to this point, remember, 70% was going to responsibilities, 10% to abundance, 10% to growth, and 10% to experiences. I had no savings. I had no retirement account. I wanted to change this and I wanted to add joy to myself in the form of financial freedom. I started putting 10% of my monthly created income into an account that I call low-risk investments. Basically, I never touch this money and I ensure it never drops, right? I might buy bonds in this account, short-term, long-term, high-yield bonds. Trying to beat inflation but that's it. It's very safe. It just kind of sits there in those interest-building and low-risk positions.

Two more times I added positions. The next time was when my joy in responsibilities reached

50% of my income, and the last time was when my joy in responsibilities reached 40% of my income where it is today. At 50% of my income, I added the joy in reward position. In this position, I will reward myself with some kind of long-term savings. If I want to buy a Rolex or a motorcycle or put a down payment on a house or whatever, this is where I add joy to my life in the form of rewarding myself for milestones achieved. This adds joy in several ways, my friend.

First, it allows me to set milestones to accomplish and achieve. It's goal setting, future focus thinking. It also allows me to have a vision around what I want to have in my life as a reward. I write it down and fill this position to get there, right? I write down down payment on a third home or a gold Rolex or whatever it is, and I just continue to put money into this position until that is achieved, so until my milestone is achieved and I'm able to reward myself. This way, I am focused on creating and contributing, and I'm also focused on the reward I give myself for accomplishing and achieving.

The last position I added was the joy of fun. Basically, brothers, for me, this is a high-risk investment account. In this account, I trade options. I love trading options. They are so much fun. I love watching the market and taking advantage of premiums during high volatility. I also love options spreads, condors, butterflies. I love to set those up around earnings reports, what is usually a big change in the price of the equity. I also buy equities from this position and I write covered calls on them and I also sell puts for equities that I don't yet own but want to own at a lower the market price. I will also take withdrawals from this position and go to Vegas. I love craps and I have a strategy with that game. I love throwing dice and I actually have a strategy that wins. I could double my money two out of five times. It's really great but it's all for fun. It's all about the joy of fun. If this position would've dropped to zero overnight, I would be 100% okay with that.

Now, brothers, these are the seven positions I currently work with and my core relationship with money being the relationship that adds joy to my life. Feel free to use any of these or all of them. You can work in different percentages for yourself too if you want. I have everything in 10%, except for the joy of responsibility, which is at 40% currently. You can change these to 5%, 7%. You can have all seven of these at 5%, so you've got 6, some of it 5, and your joy of responsibility is coming at 70%. You can live on 70% of your income and be putting 5% into every one of these positions that I just explained.

This is the end of the second part of the three-part podcast series called Show Me The Money. Next week, I'm going to conclude the series. But, brothers, here's what I want you to know. Money is in October month, right? We're going to be getting into money in the academy. And if you struggle with money at all in any way, I promise you it all has to do with your thoughts around money. It has nothing to do with your past. It has nothing to do with your education. It has nothing to do with your job or your circumstances or anything else. It is true that all of these things will create a belief system within your beta condition that feels very real for you.

But I want to offer to you that there is absolutely nothing wrong with the results you currently have with money. I just want you to be aware. Just be aware that you have created your results, 100% of them, and that you have the power and capability you need right now to change them if you choose. Enroll in the Spartan Academy today and be prepared to change your money life in October. It's really easy to enroll. You just go to [thealphamalecoach.com](http://thealphamalecoach.com), and at the top you'll see a button that says Spartan Academy. Click on it, scroll the bottom. You'll find tier one, tier two right there. I am so excited for this month, and it will be amazing to work with you specifically and directly. There isn't anything to wait for. As soon as you learn these concepts, your life will never be the same.

Now, that being said, this life, your life is your journey, and you never have to learn any skill that you don't want to. But when you are ready, the academy will be here for you. If you are a follower of this podcast, I recommend you take massive action today. You have within you the power to make these results manifest in your life and any other result you choose to focus on and drive with the law of mind and belief. You're an alpha, my friend. You've had this power your entire life. Enroll in the academy and I'll show you how to use it. Until then, my friend, elevate your alpha.

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**[00:33:20] ANNOUNCER:** Thank you for listening to this episode of The Alpha Male Coach Podcast. If you have enjoyed what you've heard and want even more, sign up for Unleash Your Alpha, your guide to shifting to the alpha mindset at [thealphamalecoach.com/unleash](http://thealphamalecoach.com/unleash).

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