# Sonic Coaching Letters to Get to Your Next Level

## Episode 1: Creating Money from Nothing - Investing While Broke

What is going on, everybody? Welcome, welcome, welcome to Sonic coaching for your ears. In order to get to your next level.

I'm your host, your coach. Pepz of Pep Talk with Pepz. And I wanted to make this series to support you and just growing.

And every episode will be connected to the previous episode, but it'll also be formatted in a way that would allow you to just grow independent of having to re-listen and revisit every single episode. So to get started, I want to just share a little bit as to why I decided to create this series and what you can expect. I am very well aware that we are living in probably one of the craziest of times, we are going through so many changes, instability challenges, whether you are making 7 or 8 figures a year, or you're making $7 in a month.

I understand that everybody has their own unique situation. And as somebody who has ran the gamut, Financially, physically. I mean, we're talking, having my chase account being overdrafted by over $2000 at one point, being laid off for my 6 figure career, 2 days before Thanksgiving, back in 2019. Seeing where I am today, and I don't want to give you the illusion that I've completely made it.

You know, there's still a lot of goals and dreams that I have for myself that I'm working towards, and I've had a series of setbacks. specifically over the past 12, 14 months, I have had so many losses and challenges from losing my grandma, losing my friend, you know, having a friend have a mental health crisis, resulting in her going missing. There's just been so many different challenges.

Like that, and even some that I haven't publicly shared just yet. And I wanted to share with you the practices, the tips, the mindset hacks, the approaches to life that have allowed me to, for one, keep going in a way where nobody even realizes that I'm dealing with so many different challenging things. And it's not because I've kept it a secret, it's because I'm able to resolve them.

I'm able to find the solution. I'm able to go through life in a way where when everything else is in chaos and on fire, I'm not. When I had 3 clients back to back to back break contracts, and I had to recover from an income dip that I was not expecting or even fully prepared for.

I didn't go into panic. When I went through a really challenging experience with the church that I used to belong to over 10 years, and how, though that was heartbreaking for me, I was able to find peace and moving forward and not having the resentment, that really festers in many people. So today, I wanted to start off with a question.

That I get very often. And it is a question that I wrestled with myself, and that is, how do you **Invest Into yourself while you're broke?**

How do you decide what is worth investing in when you barely have enough money for what you already need? Whether that is your rent, food, your family, yourself? Maybe you're past due on your bills, maybe, you know, credit collections calling you. You're talking to a person or you're hearing from who has had their car repossessed, who has been late on bills, who has had to come up with money. At the drop of a dime.

And what you're going to learn in this series and in Get to Your Next Level, which begins November 30th, is... **the act of creation,** when you have nothing. And when I say the act of creation, I don't just mean this like esoteric spiritual biblical concept.

**I mean, how do you generate money when you don't have it.**

How do you keep your life moving forward when everything is almost trying to slow you down if not completely stop you? And I'm going to share a story to hopefully help you see what is available to you as far as your potential, not just financially, but in terms of your resiliency, your creativity, and your strength.

Back in 2019, I was introduced to this personal development company called PSI. And they are the oldest person development institute in the country, if not the world. And their 1st program was, I believe, $800 for the weekend, which at the time I was like, who the hell is spending $800 for a weekend?

That was my mindset.

And what I did was I went to corporate, when I was in corporate still, before they laid me off, and I asked them if, you know, if they could sponsor this seminar. It was for leadership, for communication, and thankfully, they did.

And during that 3 day weekend intensive, My whole mind was completely blown, shifted. And the next course in their seminar was a 7 day retreat that was $5000.

And again, I was like, who the hell was spending $5000 for a 7 day retreat?

Not me. Not I said the cat.

So, I say that because I really wanted to do it.

I really wanted to do this 7 day retreat, you know, but I kept looking at the money, looking at the money, looking at the money, looking at the money. And, you know, I was working, you know, and though it would have been a stretch, I could afford it at the time.

You know, I was working, I was making 6 figures, you know, I was really, really able to make it happen.

But because I had so many losses that year before, you know, where I had been, laid off, at the beginning of 2017. And I could not find a job for over a year and a half , you know, so I began coaching out of necessity. So coaching and entertainment sustained me.

And up until I found that job in June of 2018, you know, I was scrambling for money. I was scrambling for money. And what I was able to see over the 3 day weekend, that scrambling for money has always been my thing.

Scrambling for money. Never having enough had always been a part of my life. It is what I saw growing up.

It is what I normalized internally, and I didn't also learn about money. What I saw was make it, spend it, make it spend it. We're never gonna have enough, so we just gotta, you know, react to life.

So when I was introduced to this 7 day experience, I wanted to do it because over the 3 day weekend, not only did I realize that I needed to work on my communication, on my leadership skills, **but I was also able to see how those very same things were impacting my finances, my relationships, why I was always in this yo-yo of money and dating.**

Those 2 things I could never seem to make work. And I share this because I passed on the 7 day program.

I was like, $5000 is egregious.

Who's spending that money, not me, I can figure it out on my own.

I can force myself to change.

I can make things work for me, even though based off results over time, I haven't been able to, based of results, I always ran out of money.

Based of results, I always attracted the wrong person.

Based of results.

I didn't know actually how to make things work for me. So I passed on the program.

And it wasn't until 2020, when I volunteered, right before we went into the pandemic lockdowns, I volunteered for that program again, the 3 day program again, and I connected with the coach, and the coach straight up asked me: **He's like, why are you single?**

And, I was like, oh, you know, like, I want to work on a career, I want to work on my finances, someone and so forth.

And then he was like, you can't work on your finances and find a healthy person to date. Heal that because I'm assuming you're dating and you're sleeping around and doing all those things. And I was like, 1st of all, I don't sleep around, but I'm not a virgin.

So I was like, “back up.”

But he just kept going. He was like, why can't you date successfully and make money?

He was like, why can't you do that? You know, why can't you date successfully and have the career that you want? Why can't you do that?

And I just ended up running out of reasons. You know, I kept saying like, “oh, I need to do one thing at a time” or “I need to just focus on my career or I don't have the time.”

“I don't have the energy.”

“I don't have the money and, you know, having a partner costs money. Having a partner needs time, so on and so forth.”

And then he was like, well, you don't have the money now.

**So, clearly, this one track mind. Rationale isn't really working for you because you still don't have the result that you want financially.**

He was like, so what is it? And I kid you not.

I ended up realizing that I never really believed that me being financially successful, me being financially free, me having it all, was not something that I believed to be possible for me.

And me being able to have it all in a way that it was easy and straightforward and aligned with my career aspirations and who I am as a person, I didn't ever see an example of that.

For example, I am a gay man who grew up Catholic. And I still very much love God.

I still practice my religion independently of the church because that is what I believe to be true. But in the church, there is no example of somebody who is gay visible in the church doing what they love to do.

**That example does not exist.**

Or at least I haven't found it. And because I didn't have any examples for me, financially, for me, in my career, for me as a person, and because I never really learned how money works, I never really learned how to actually work things in my favor.

I had normalized that my life would be a struggle.

And normalize that becoming financially free and successful won't happen for somebody like me. And beliefs always show up as behaviors. And I share this because your belief is not what you say, your belief is in the result that you have.

Your belief is in the result that you have.

So I want to ask you a quick question. Based on results, what do you think you believe about yourself?

Based on results, what do you think you believe is possible for you? And I really want you to focus on the result without self-blame? Without beating yourself up, because what we want to do is just collect feedback.

Because when I saw that I was still broke. And still single. for years. When I saw that my life was nothing but hard work and instability, even though I was always loyal and punctual and trying my best to show up for the world and for my dreams, because I didn't really believe it was possible for me.

Though I could see it was possible for others. My results reflected that.

So then he told me,

**"Listen, the way that you work on this is in the 7 day program, it costs $5000.**

**Do you want to do it?"**

And I was like, **yes, but I can't afford it.**

He was like, **do you want to do it?**

I was like, yes, but he was like, do you want to do it?

I was like, yes, but he was like, do you want to do it? yes or no?

And I was like, yes. And he was like, stop with the butts. Stop with the butts.

If you want to do it. Decide. that you want it. Decide that you can make it happen.

And I kid you not, I said yes. I had no money, at that time, because like I mentioned, this was 2020, and I was laid off for my 6 fair job, 2 days before Thanksgiving in 2019.

So this was February, so it's been months of unemployment.

And this was before the government was giving us money for COVID. So I had nothing. And I said, yes.

I said yes. I was like, okay, I'm in. I don't know how, but I'm in.

And I spoke with a friend, and I was like, you know, I want to do it, but I don't know how. You know, I kind of feel like maybe I jumped a gun too soon. Maybe I should wait, you know, for a better time, maybe I should wait until I have more money.

And she was like, look, you've been waiting for forever. You put it off for over a year, you know, you could have done it with more ease when you had the job, which is, which was when I was introduced to the program. Not clearly waiting is not getting you the result that you want.

So she was like, do you want to do the program? Yes or no? And I was like, oh my god, are you now the facilitator of this program now too?

And she was like, look. You decided. You don't have the results that you want, and you're always complaining that you don't have what you want, and you're wishing and praying for more.

And it was true, that had been my life for forever. So when I went home, I sat down, and I was like, what are my options? What are my resources? I was like, do I have any assets? I was like, is there anybody I can ask?

And I remembered.

Prior to the end of 2019, I had applied for a credit card. And I got approved for that credit card. I think I got approved in December of 2019.

So fast forward to me trying to figure out this program a few months later, I was trying to find a solution. And the thing was, though I got approved for that credit card, I never even opened up the envelope. I never even activated the card.

I never even looked as to what my credit line. And I looked for the credit card, and I had to, I had to basically turn up my entire apartment, to find his credit card because I could not find it. I spent hours looking for it.

I found it. And I called them up to activate the card.

And because it had been a few months, I was afraid that, you know, maybe they had reneged the offer or then I needed a new card, so on and so forth.

Nope, called them up to activate it.

And then I asked, I was like, you know, what is my credit line?

I can't find that information. And they were like, it's $5000.

Yes, $3 over the cost of the program.

So I maxed it out. I maxed up the card.

The next day. I didn't sleep for like 2 days. I was like, “what are you doing?”

You have no job, no income, you're broke. The pandemic is starting up. What are you doing?

But you want to know the catch? On the 3rd day of that program. They instructed me while teaching me how to do this.

They instructed me on how to raise $23,000. **And by the 3rd day, within an hour, I raised $23,000.**

Now, I'm not saying that you have this mysterious credit card lying in the background.

You may, or you may not. Your solution may become completely different from mine. But the question that I want to ask you is, what are you willing to do for your next level?

I can't tell you how many times in my life, I've made the impossible happen. And you have also made the impossible happen. And I'm not saying every investment is worth the opportunity.

I'm not. What I am saying is if there is a desire, For you to change, for you to grow. If there is a desire for you to end the financial yo-yo, if there's a desire for you to end the yo-yo of roller coaster, the yo-yo of dating.

If there's a desire for you to end the turbulence in your life, whether that is in your career or in your finances or in your relationships, then what I want to invite you to do is ask yourself, what do I need to shift and am I willing to invest the energy, the time, the effort, and the money, to change? And I'm gonna be very, very transparent with you guys. Not every investment is worth it.

At least not right away. And as somebody who has invested as little as 127 for a course, to spending $30,000 for a year-long program, every investment has paid off for me. And I want to position to you, not if financially, you feel like you are not in the position that you want to be, and you have not been for a while.

Is it possible that your money would be different? If you had different skills, different strategies, and a different mindset to it. And if you want to change all of these things, especially financially, then join me and get to your next level.

What I want to invite you to do. is to click on the button below, that says enroll and get to your next level. And if you have any questions or if you're not ready to commit to a container, book a one off coaching call with me, where we'll diagnose what is happening in your life, in your career, and see what it is that needs to change, and what we can do about it. Both options are below this recording.

And lastly, I want to encourage you and keep encouraging you to try.

At the very least, try.

Please do not be the person that knows that their situation needs to change and they want it to change, and when they have an opportunity to be supported and guided, even if it's something that they need to be paying for.

And just because they feel that in the moment, they may not have their resources, whether financially or in time, that you can't move forward.

Your job is to try.

Your job is to try your best to make it happen.

Give yourself as many opportunities to win.

Whether or not you are able to generate the income or generate the time or whatever it is that you need to generate in order to invest into your next level, is secondary to the amount of effort that you put into trying to get there.

So again, if there's a part of you that knows that their next level needs to happen before the end of this year. If it's a part of you that knows, there's a next level waiting for them. If there is a part of you, or maybe even all of you knows, that you cannot continue going the way that you have been. Your job is to try to make it happen. So once again, I want to re-invite you to enroll and to get to your next level, and if you have any questions or are not ready to commit to that full container, just book that one off coaching call below. To your next level.

## Enroll in Get To Your Next Level Now

Unsure? Book your one off coaching call today here.