

YOU'RE THE BEST INVESTMENT



JENNIFER MULLIGAN

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CHAPTER ONE

BELIEVE YOU CAN DO IT

For a long time, I stared at the long white stick that just changed my entire future. I was seventeen, halfway through my junior year, and pregnant. All of the dreams and choices I'd had just moments before were now infinitely more complicated and, I feared, may even be impossible.

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As anyone would in that kind of moment, I panicked at first. I didn't know what I was going to do, never mind how I was going to do it. Raising a child on my own? How was I going to earn a living, go to college, afford an apartment?

I went through the rest of that school year in a kind of numb fog, trying to plan for something completely unexpected. I gave birth to my daughter in August and started my senior year a couple of weeks later. Not in regular high school but in night school, so that I could juggle the baby, work, and homework. While all my friends were worrying about prom dresses and high heels, I was stressing about affording diapers and baby formula.

As my friends moved on the path I thought I would take—prom, graduation, college, dorm life—I felt a fair amount of envy and also like we lived in very different worlds. My friends were supportive but they didn't really understand what I was going through. Every time I envied their freedom and parties, I thought about my daughter and realized, right then and there, that I was doing the most important thing—being a good mom and a good role model.

At seventeen, I was filled with self-doubt. All that normal teenage angst and insecurity was then compounded by being pregnant and thrust into a totally different world than my friends. I didn't know the first thing about babies or raising kids, never mind how to make it all work together. I was terrified that I

wasn't going to be able to handle it and debated what road I should take.

But then, one day before my daughter was born, I remember having a conversation with one of my friends. I put my hand on my stomach, atop this new life that depended on me, and told my friend, "I'm going to keep her. I'm going to do this; I *can* do this." In that moment, my mindset shifted and my determination to make it work began to slowly grow.

I'M GOING TO DO THIS; I *CAN* DO THIS.

START WITH YOUR MINDSET

When I was little, I was in Girl Scouts. I started with Daisies, worked my way up to Brownies, and then finally became a Girl Scout. During the annual cookie sale, I remember being a very young girl and having to go up to total strangers and ask them if they wanted to buy some Thin Mints. I could have been paralyzed with fear. Instead, I convinced myself that this was easy—it was just talking, after all, something I did every day—and I could do it.

It helped that I was outgoing. As a young girl, I ran a lemonade stand, organized our neighborhood band, and tried out for the dance team. I guess I had that entrepreneurial, risk-taking spirit early on. I might

not know how to do something or be afraid I wouldn't be able to do it, but I discovered that everything I attempted went much better if I pictured myself doing it and told myself I could. Even as a little girl, I was working to create a can-do mindset, unaware of how important that would be years down the road.

That positive, I-can-do-it spirit got put to the test when my daughter was one and I was barely nineteen. I had landed a position as a teller at an in-store bank and part of my job was to go out to the grocery shoppers to convince them to come to the bank and sign up for an account. It was intimidating and a lot of people didn't take this young blonde seriously, but I was determined to provide a good living for my daughter which drove me, every day, to do my best. I knew why I was there and what was on the line, so it spurred me to buckle down and conquer any fears I might have.

What is your reason for being in your job? For doing what you do? When you find your why, that becomes the foundation of your belief in yourself. Having an important, personal reason for what you are doing helps you dig deep for that fuel you need when you face a setback or your goal seems impossibly out of reach.

A ROADMAP TO GET TO YOUR WHY

1. Think of pivotal stories from your past and present that motivate you to do what you do.
2. What do these stories have in common? Do you like to help people? Do you find purpose

in creating art or music? Do you feel strongly about making an impact on your community?

3. Create a WHY statement. Write it down and post it somewhere you can see it every day so, when times get tough, you remember your why and keep going.

If you think about it, having the right mindset applies to more than just a career. If you want to buy your first house, it will take a lot longer if you don't have a money mindset. Meaning, an overriding attitude about money that guides every financial decision you make. Your eyes are focused on that cute four-bedroom Cape Cody style-house on the cul de sac, so you think twice about buying a jet ski or that daily Starbucks habit. When your mindset focuses, you are more confident about your goals and every decision is made that much easier.

WHEN YOU HAVE THE RIGHT MINDSET, IT SHOULD
BECOME THE FOUNDATION OF ALL DECISIONS YOU MAKE.

What's the opposite of having a money mindset? Making decisions out of fear and impulsivity, feeling defeated, or procrastinating and not working toward your goals. Pretty much the exact same things we do when we are faced with obstacles we aren't sure we can overcome—right?

That's *why* it's so important to know *why* you are working where you work, *why* you are moving to the state you've chosen, *why* you make any major life change. When you know *why*, you can turn to that touchstone to give you the strength to make your next move.

YOUR *WHY* SHOULD BE YOUR NORTH STAR.
THE COMPASS THAT GUIDES EVERYTHING YOU DO.

CREATE ACTION STEPS

One of the badges I most wanted to earn in Girl Scouts was archery. I had never been around a bow and arrow and my father didn't hunt, so I was a little intimidated by the archery set. I convinced myself I could do it, then learned everything I could about how to shoot an arrow. From there, I created action steps in my head—take my stance, raise the bow, aim well, draw my elbow back, release—so that I was ready when the time came to shoot. It took a lot of practice and deep breaths, but I eventually learned a new skill and earned that badge.

That's basically what I have done all my life—set a goal, decided I could achieve it, and then created the necessary action steps to make it happen. When I was looking at real estate as an investment, I searched the area for properties, secured the financing, and then flipped the property for a profit. Another time, I wanted to build better relationships with the Federal

Reserve and state regulators so that I had those relationships in place as I moved up the ladder. I managed to expand my network and connections by going to one of my peers, who helped me connect at both the state and federal levels.

There will be challenges when you set out to achieve your goals. I give myself time and space to process each step. At work, I don't like to hop from one meeting to another. I need at least thirty minutes of space—essentially, some breathing time—to assess the meeting I just left and plan for the next one. I'll write down any notes, recap the main points, then take a minute to plan my next steps and what tasks will be delegated. That organization helps me feel prepared for the next challenge.

DON'T BE AFRAID TO TAKE A MOMENT TO PAUSE, REGROUP, AND
THINK ABOUT YOUR NEXT STEP. SOMETIMES THAT'S NECESSARY TO
MAKE SURE YOU CONTINUE MOVING IN THE RIGHT DIRECTION.

Sometimes it can be hard for women to believe in themselves and not listen to their self-doubt and the disbelief from others. We aren't taught to celebrate our strengths. However, if you learn to do that, something wonderful will happen along your path to success. The stereotypical advice says to reward yourself with a spa day and, while that's great, truly celebrating your strengths means changing the way you talk to yourself.

Women tend to see their strengths as weaknesses—like seeing determination and perceiving it as pushiness. Use a mental thesaurus and change the words in your head to more positive and empowering options. For instance, when someone calls you stubborn, see that as a positive trait of determination, which is a building block for achieving your next goal.

Also look at how others treat you. Their respect and esteem for you are a good marker for where your strengths lie. Do they often tell you that you are a good leader? Great at communicating? Organized? Use that to create a vision for the path ahead, whether it be one that leads to becoming a business owner or politician, or something altogether different. That's using your connectivity, making it work for you and *through* you.

MEET CHALLENGES HEAD-ON

When I was twenty-three, I went on a job interview where the interviewer questioned my banking knowledge. “Do you know what stock options are? Pro forma?” he asked. Maybe it was all those late nights, missed parties, and structured days, but I was confident when I answered him. I was ready for, and knew I could meet, the challenge of his questions. When I got into this industry, I made it a point to be familiar with everything surrounding leadership: Company culture, diversity, growth, benefits, stock options, flexibility, technology—basically all the things that were important in making up the fabric of every company. It was part of my commitment to a

bigger picture, something bigger than me. I knew that investing in my education in this industry would be a strength that would serve me for a long time to come.

I had goals, a plan, and a list of accomplishments I wanted to achieve, so I missed those parties and late nights. Instead, I dedicated my time to investing in myself and my education.

EXECUTE AND MOVE FORWARD

There have been several times when my entire life has been uprooted, either from becoming a single mom or moving to a brand-new state. I was in unfamiliar, scary territory and I fell back on those skills I learned as a young girl every time—get my mindset right, create a plan, then execute it and move forward.

I could have easily given up at any point, especially in those difficult early years. Thankfully, my parents were a big help but, in the end, the responsibility was all on my shoulders. I juggled a job with nighttime diaper changes and running to daycare. I remember several years where I barely slept, trying to keep up with it all.

To be honest, it took a constant focus to maintain my can-do mindset. I was embarrassed to be such a young, unmarried mother. Society often judges single moms and many people judged me. I didn't want them to think I was some kind of failure; I wanted them to see the confident, capable woman I was becoming. As I cultivated that belief inside myself, I learned to withhold personal information to construct the image

I wanted others to see. I created, essentially, a platform for marketing Jennifer Mulligan. If I saw a woman with a baby in her grocery cart, I told her I had a baby at home without going into the details of how or why. It established a commonality with potential customers and a way for me to build a stronger outside while I was working on the inside.

I also made sure I was held accountable, not just to others but to myself. When things got tough, I reminded myself of the bigger goal. Goals are achieved, not just through mindset and persistence but through accountability. That allows you to measure and mark the milestones you achieve.

Everything I had done up to that point in my life, however, prepared me for those difficult early years with my little girl. When I was on the dance team in high school, I learned to keep performing with a smile on my face no matter if I was exhausted or worried about grades. I leaned on my teammates when I needed them and used the rigors of practice to keep me going when things got tough. If that happens to you, then try these steps to get back on track:

1. Take a deep breath, process, and regroup.
2. Revisit your WHY. Say it out loud.
3. Break down the next steps into small, achievable goals.
4. Tackle your action plan one step at a time.

Regardless of where you are in your life right now, start believing you can achieve whatever your dream may be—you'll be closer than you were the day before. Your mindset will have you making the right deposits—practice, routine, discipline—for whatever is necessary so you go from where you are today to where you want to be. That's what this book is here to help you do; find that inner reserve that helps you climb mountains no one ever thought you could tackle.



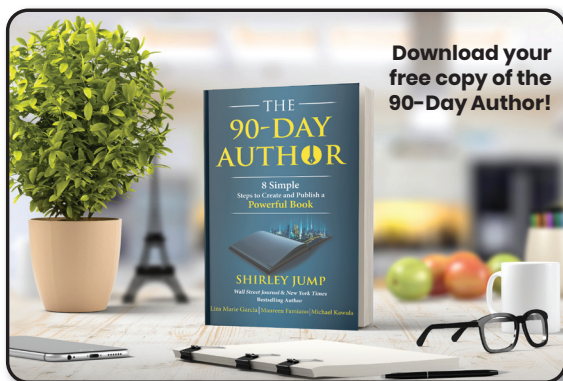
A SELF INVESTMENT DEPOSIT SLIP

Close your eyes and picture yourself accomplishing your goal. Imagine every aspect of it, from where you are to what you are hearing and seeing. Make this a vivid visualization. Then ask yourself—what steps do I need to take to get there? When you are done, open your eyes, create an action plan, and execute it!

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