

NAKED WEALTH

**Have Tough Money
Conversations to Manage
Financial Intimacy and
Freedom**

(2nd Edition)

By
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Naked Wealth

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Chapter 1

Beginnings

“Be who you were created to be, and you will set
the world on fire.”

~ St. Catherine of Sienna

I was eight years old, sitting outside on my deck with my neighborhood friend, Brian. I remember holding the pencil and paper. Once we were done writing, Brian’s job was to take a floppy disk and put it in the Apple II computer to type out what we had just drafted on paper.

We had just begun the first edition of the *Willis Road News*, a newspaper we’d designed to share all the latest neighborhood gossip and news. In its pages was stuff like who was doing an addition on their home, who had bought a new truck, etc.

We were as proud as could be after the first edition was published. We walked up and down the street with the paper, putting it in everybody’s newspaper box. For weeks on end, we heard compliments. “Oh my gosh, this is so great!” “We love the paper.” “Thanks for doing this.” There were all kinds of accolades for the freshly printed *Willis Road News*.

Now, at forty-two years of age, when I look back, I can see it was a pretty

simple task. We were two kids with a goal who executed.

I can still see myself as that girl. She had knobby knees, pinned straight hair, and no idea what lie ahead of her. But the same spirit that I have today was embodied in myself back then.

Over the years, life beats us up, and things change, but whatever is in us stays the same.

It doesn't matter if we are talking about when we are newborns or in our elementary, high school, college years, or beyond. The world is going to shape us, but those innate traits and characteristics remain.

Finding Myself

As you read this book, I want you to know that life is a journey. Financial intimacy is a journey. Meaning that we never reach the end of it. So be patient with yourself.

Following my newspaper business, I had my share of lemonade stands and yard sales. I traded bottles in for the five-cent refund. I had jobs here and there.

After that, I went to school for an undergraduate degree in psychology yet had no idea what I wanted to do with it.

Psychology was the default major in my eyes. So, I just kept my head down and finished college. But again, my vision for myself was no clearer.

Since I had greatly enjoyed my abnormal psychology classes in school, I thought I could pursue a career in that field. There, I could really help people. I obtained my master's degree, still unsure of what direction to head.

It wasn't long before I became a teacher in a Special Education Life Skills middle school classroom. I still did not feel like this was the right fit. From there, I went on to get my Specialist in Education degree in Assistive Technology.

With that degree in hand, I began my first entrepreneurial endeavor and opened a consulting business, Mustard Seed Assistive Technology. I then had the opportunity to serve as adjunct faculty at Bay Path University and teach other teachers pursuing their master's degrees in education technology for disabilities.

As the days ticked on by, I still never felt like I was in my place. While I loved working with students and their families and teaching teachers, I didn't love the technology end of my business. Some of what I wanted to do was clicking into place, but it didn't feel like I'd found my slot yet in the world.

What Next?

I loved the entrepreneurial side of owning my business, but still, something was missing. It didn't feel like I was in the right place—where I was supposed to be in my life.

So, I looked right in front of me, to my father, who was in a similar career, helping people every day, and I knew what to do. I entered the field of finance.

This was quite the pivot for me!

I had to dig in and learn about new areas and unfamiliar specialties like stocks, bonds, mutual funds, and so on. There was so much to tackle; I didn't know where to start. The breadth of information was daunting, but I loved getting out of bed every morning and learning.

As I began, I felt good, knowing that I was helping people go from where they were to where they wanted to be—and that they were seeking financial freedom as they sought.

It thrills me to know that when individuals I work with hit retirement, they feel confident about being on the right track.

My aim is for you to have the tools to live the life you dream about without the

pressure of wondering if what you are doing is right.

Over these past fifteen years, as I've learned more and more about my specialty, I've had the opportunity to learn from mentors and to serve as one. Pressing on and taking a leap of faith into your dream isn't always easy, but it's always worth it.

It might seem that it's expensive, scary, or daunting. You might even question: *What if I make the wrong decision?*

When I transitioned from working in a school district where I had a good salary and a pension to being self-employed with a variable income, I was scared.

There were plenty of naysayers in my life who asked me, "Is this enough for you? You're comfortable here. Why would you want to change anything?"

But a tug on my heart was telling me to do more. I couldn't deny it any longer.

In these coming pages, you will read about uncomfortable topics and conversations, but I promise when you engage with them, they will move you forward to where you want to go if you have the courage. Remember, you're probably not going to have a cheering crowd all the time, and you will likely have some naysayers in your path.

Building financial intimacy and a path to financial freedom are absolutely worth it. If you can do the hard work and take a leap into these challenging topics and get on the same page in your relationship, you will move forward happily into the next phase of your life.