

Becoming:

Stories about

My Journey

**From Surviving
To Thriving**

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Story # 1: Conform or Get Out?

I was born in a middleclass family. My family heritage is Jewish.

My mother was a librarian and my father was a military officer in the Soviet Union Army.

I was the first born, and had a sister 5 years younger than me.

One of my clearest early memories was when I was 6 years old....

It was the first time I remember getting a tap on the shoulder from my intuition, of what I would later come to call "**My Inner Compass.**"

I remember thinking, "**I want to become a physicist...because I want to know how the Universe works.**"

For my entire life, I've been fascinated with how various "systems" work, and with understanding how they can work together to make amazing results.

My mother and father lived their lives conforming to everything, just like most people in the USSR.

Their life philosophies were to "NEVER stick your neck out" and "You should be happy with the "Status Quo". No matter how bad, uncomfortable, or unfair it may be....

My father was emotionally abusive and distant. I never had a father-daughter relationship with him. He was berating me frequently...no matter how well I did in school - he was constantly telling me:

"You're not good enough to do that...."

"Why would you think you could do that?"

"You think you know things but...you don't!"

"You're not capable of loving anyone, so how could anyone love you?"

"You're on your own and you are going to have to rely on yourself!"

In spite of my home life, at school I tried to be the best at everything, hoping to get a kind word or a sliver of appreciation and love from my father.

But, no matter what I achieved, I was never good enough in his eyes!

From the time I was a child and all the way through my adulthood, my marriage, and birth of my daughter - I NEVER heard my father say, "I love you." Or "You did a good Job."

When I decided to leave the USSR, where discrimination, antisemitism and human rights violations were open government policies, where conformity and submission to utopia of communism and Lenin / Marx doctrines were required studies in schools and colleges...my father stopped talking to me. He couldn't understand why I felt suffocating in the environment that felt "normal" to him.... 6 months after I left the country with my husband and daughter, my father was diagnosed with terminal cancer....

I spend years working on my unexpressed feelings toward him, healing my deep emotional wounds, forgiving what I could not forget.



Did you live in a family that didn't support you?

What are the subconscious lessons that came from your childhood?

How did your childhood experiences screw up your self-image, your beliefs about what's possible for you, your relationships and finances?

Story #2: The Things Women Are NOT Supposed To Do

Going to the University was my escape plan from the constant negativity and emotional abuse I felt at home.

My plan was to go to school and never come back. EVER.

I had achieved top honors in high school, and had decided to attend a top college in St Petersburg (now Russia), to become a physicist.

In former USSR, the application process included your passport. And even though my family did not practice the Jewish religion (ALL religions were prohibited in the country at that time), I was identified as Jewish in my passport.

The university advisors looked at my paperwork and passport and said: "This University is not the right place for you."

Not only was I a woman, trying to be a physicist, but I was identified as a Jewish Woman trying to be a physicist - an unacceptable combination at the "Old School Communist Boys' Club" University" and frankly, the entire country.

My friends and high school teachers told me to "Not Fight The System!"

But I pushed, to make it happen.

I needed to pass one test to start the process of college enrollment. Normally that test was given orally and the answers were delivered on paper, but in my case things would be different.

The professor asked me the questions, and had me do the math and answer the questions on a blackboard, instead of paper. Once the test was done, even though I had passed the exam with flying colors, the "specially trained" professor erased the board (destroying my work), and gave me an F grade.

I was stunned, it was like I'd been knocked down by a hammer.

For my entire life I had believed that knowledge, hard work, passion and dedication were all I needed.

Before that dismal day, in spite of my father, I always believed that I could do anything!

But my friends and teachers were right - I couldn't fight "The System", but maybe I could work around it.

And I did...kinda.

1 year later I was accepted to another prestigious university and began my Master's level Physics' study...

Unfortunately, the "Old School Communist Boys' Network" still had a few surprises waiting for me.

I did great at the University and became an intern at the Academy of Science. In my final year of college, the Academy of Science sent a request to the University for me to work there after my graduation.

Knowing the "Old School Communist Boy's Club" I told you about before - any guesses what happened??

The faculty of the University figuratively put a gun to my head...

They told me I had to sign a paper saying I did not want to take the Academy of Sciences offer, or I would have a lot of challenges in finishing my courses and ever graduating.

The message was clear - "Don't play against us or ELSE!"

And so, my mentor at the Academy of Science gave me this advice:
"Learn English and get the hell out of this swamp!"

In the next story, I'll tell you about another part of my life that was happening at the same time.



Have you ever had to deal with an Ultimatum?

Have you ever been put in the unfair position that was REALLY important for you?

Has the "Old Boys' Club" shortened your career or imposed the glass ceiling on your career prospects?

Story #3: There's Only 1% Chance Your Child Will Live

While I was attending the university, I got married and we had a child.

I was 23 years old and very healthy. While my pregnancy was normal and I didn't have any warnings, my daughter was born post-term.

I recall being in a hospital room with other new mothers, holding their newborns, and wondering "Am I a new mother...or not?" I was not allowed to hold my new-born baby-girl....

Then the doctor came to me and said the most devastating words I've ever heard in my life....

"I'm very sorry, but we don't think she's gonna make it, Her lungs are collapsing. There's only 1% chance your child will live."

Everything went black...I fainted.

Life threw me one of the worst curve balls any mother can experience....

And so, I couldn't hold my newborn, or even get close to her. She was moved to the neonatal intensive care unit (NICU) of the hospital. They held her in a little glass box and she was being fed through tubes, and kept alive with a respirator.

She was only 1 day old when her health challenges started....

Over the next few days her condition worsened. Even though the doctors had filled her with antibiotics, nothing was working.

I remember pleading to God and giving God my ultimatum... "Please HELP! Please help my baby-girl get better! And if she doesn't survive, I NEVER want to have children again!"

My husband and family were stunned.

Things got worse.

My baby was moved from the neonatal intensive care unit (NICU) of the hospital to the hospital for "infectious diseases" because in addition to other problems, she also got Salmonella, then Sepsis.... She needed a complete blood transfusion asap.

When she was only ONE month old, the doctor called me and said that they got a Hepatitis B outbreak in the hospital, and if she gets it, it would certainly kill her.

And so, the doctor asked me if I would be willing to “request” that my baby gets released from the hospital and would sign legal documents stating that I would take full responsibility for her health, from this point forward. He had good intentions but needed to be released from any legal responsibility.

The doctor also mentioned that my daughter would likely have developmental disabilities...because of all the medication they had used in both hospitals, trying to keep her alive.

After hearing that, my father suggested that, "Maybe it's better if you let her go, and have another, "HEALTHY CHILD"? Because the truth is...you'll NEVER be able to handle a disabled child!"

I remember screaming at the top of my lungs "Watch Me!"

It was a deciding moment in my life.

I was only 23, still attending the university, and was really scared.

I had already made a decision that this would be my ONLY chance to have a child.

And this was her ONLY chance to LIVE!

So, with unwavering faith in my heart and newfound courage of a mama-bear, I took my tiny one-month old baby home.

Knowing how traditional medicine had failed us, I decided to look for natural alternatives. Fortunately, I found a woman who taught me some natural remedies, and that's what I used to save my daughter's life.



What were the deciding moments in your life?

What was YOUR "WATCH ME!" story?

And what brainwashing (aka conditioning) did you receive in your PAST?

Was it "You're not smart enough to be a millionaire"? OR maybe "You were not born to be wealthy..."?

There are doubters in almost every family. BUT I want you to remember YOUR “WATCH ME!” story and keep moving forward!!

Story #4: Why Women Compromise?

My daughter was born in March of 1981.

I graduated from the University with a Physics degree in June, 1981.

For my entire life I wanted to be a physicist, but the “Good Old Boys’ Club” had taken that opportunity away from me, and now my husband and I had a fragile child to raise.

In September, I made one of the biggest compromises of my life. Instead of becoming a physicist, I became a software developer, and entered the world of IT (Information Technology).

Similar to the United States at that time if you were a women who worked with computers in the former USSR, you were probably the only woman in the room. And unspoken rules were clear – do what you were told and don’t expect much.

Opportunities for advancement were few. Women were paid less than men. My male colleagues performed many of the same tasks, but they were always paid more and treated better. Again, the unspoken rules....

I was not happy with these rules BUT I felt that I had to compromise for my family, for my child. We needed a second income....

Was it worth it?

In my opinion, Yes.

Being a young mother, I would have made any compromises for my daughter.

By the way, when we went back to the doctor after my daughter’s first birthday - he see med to be shocked.... He could not believe how healthy and happy my little girl was.

When I saw the doctor's surprise, all I could think about was the day my father told me that I could NEVER raise a special needs’ child - and how I screamed at the top of my lungs "Just Watch Me!"

OK, let’s go back to my professional career.

Through the years, as I held several jobs I didn't like, working with people who didn't want me to be there, I kept hearing the same things over and over:

- “It's not possible for a woman to do/be _____”
- “Why don't you just stay home and take care of your family?”
- “That's just the way life is”
- “Don't rock the boat”
- “Be happy with what you have, you're comfortable, aren't you?”

My parents hated change.

My husband hated change.

I craved change.

The more I lived inside the "status quo", the more I knew my daughter had very few real opportunities for a happy life.... And so, in spite everybody else, I decided to leave the USSR.

My inner compass was tapping me on the shoulder again, whispering that it was time to stop compromising and start living!

Living in integrity with my dreams... for myself and for my daughter.

One day I was telling my mother-in-law that I didn't want my daughter to have to go through what I went through, and I was going to leave the country.

She said, "Over my dead body, you are not leaving!"

I replied, "I can't wait that long!"



What values and beliefs helped you make the choices and decisions that shaped your life?

What was the biggest compromise you've had to make for your family?

What kept you in the “status quo” or “surviving” situation for longer than you wanted? And how DID YOU get out of it?

Story #5: From Comfort to Sacrifice to Compromise Again

After the confrontation with my husband's mother, we had our talk....

I said to him: "You know...if you decide to leave – it's up to you, if you decide to stay – it's up to you, BUT I'm leaving."

We left the USSR in November 1989.

We left everything we had accumulated for the last 8 years, and lived from a suitcase for months

Along the way, our luggage was stolen, so we literally only had the very basic necessities...but we kept going.

We had to travel through many countries, without the proper documents and the journey took about 5 months.

When we got to New York City in March of 1990, we started with a few adversities....

My husband got very sick and had high fever.

I didn't speak English.

We didn't have jobs.

We were almost out of money.

And yet...the moment I stepped on the ground in New York City, it felt wonderful!

My "inner compass" had tapped me on the shoulder again and said, "You're home!"

I felt grounded...though in uncertainty.

The beginning of our "new life" in the U.S. was challenging:

I took a minimum wage job at a local florist shop, and learned how to say "What would you like?" LOL

We had to go on welfare...for 6 months!

I volunteered for a local hospital, and took care of my daughter's depression (from being separated from her grand-parents). However, I kept my focus on getting a professional job so I could support my family.

And so, we saved up enough money to get our first (old) car (paid \$3000!!) so we could go to job interviews. That was an important milestone for us.

As I self-taught English, I was dreaming about being a physicist again....

However, my husband - being a very practical man - said: "It doesn't matter what you love, in this country, even musicians become programmers, be practical!"

And so, in the spring of 1991, I was hired as an IT consultant for Merrill Lynch and started working in the World Trade Center in NYC.

On the outside, my life in corporate America was the typical American Dream.

I worked hard, and as my skillsets grew, I advanced my career and was moving from one major brokerage firm to another, almost always in the World Trade Center in New York City.

I worked with mostly men, and learned to survive by becoming "one of the boys around the water cooler." It wasn't the way I wanted things - but it was what had to be done to get along.

Eventually we bought a house in New Jersey, and my husband and I commuted about 90 minutes each way, every day.

We were both making good 6-figure incomes. He took care of our money, I settled in decorating our house, being a wife and mother at home, and "one of the boys" at work.

I wasn't paid as well as men at my same level, but I accepted that as a fact of life and kept moving ahead, conforming again, to just get along.

It wasn't what I wanted, it wasn't what I dreamed I'd do with my life, but it was comfortable and I was so busy, I didn't really think much about my future.



What did you have to do instead of following YOUR dream?

What sacrifices have you made for your family?

Which dreams did you have to compromise on?

Story #6: Surviving in Corporate America in the 90's

In 1992 my parents re-united with us in the States.... My father had liver cancer and died 4 days after his arrival....

Just before he died, for the first time in my life, he said "I love you, and I'm sorry for the way I treated you as a child... I just wanted you to know how to SURVIVE."

I didn't realize it then, but SURVIVAL would become a major theme in my life for the next 10 years. And the more I worked in corporate environment, the less satisfied I became.

We would work on projects for months, I would inspire my team to do their best work, and then...someone from the "higher up" would cancel our project. And most of the time we didn't even know "why"...

It was all so superficial, so meaningless for me. My work became just a way to survive, to pay the bills.

My ultimate reminder of this came in 1994!

I was working in the World Trade Center (WTC), Tower 2, on the 56th floor, when the first WTC bombing happened.

The explosion blew up the parking garage and filled the building with smoke. At first, we were not allowed to leave, it was really scary.

In moments like that, you often start thinking about what's really important in your life....

When they finally let us go - we had to walk down the staircases in the dark, 1000's of people, holding hands and trying to help one another survive.

When I reached the ground floor, I was still in shock and covered in smoke. It took hours to walk home... and let my family know I was OK (there were no mobile phones at that time).

On that day, I learned TWO life lessons:

- **Your life can change in an instant, and**
- **It's vital to appreciate what you have, before it's gone.**

Many of my coworkers decided not to come back to the company after this scary experience. I chose to stay, and to appreciate what I had, putting my dreams on hold again.

Throughout the 90's, my husband and I continued to work in the World Trade Center, commute 3 hours a day, while raising our daughter.

It all looked great on the outside – comfort, parties, beautiful house - but the stress of conformity was getting to me.

For my entire life, it has always been very important to me to feel that what I do, what I spend my life on, is something that creates a difference in the world.

My corporate job didn't do that....

My work became so meaningless to me. Just a way to pay the bills.

Being comfortable financially but feeling “empty inside” was NOT enough for me anymore!!

And so, to cover my personal pain and disappointment with myself, I developed some bad habits... I became a shopaholic. Instead of dealing with the pain in my heart and soul, I was avoiding FEELING numb inside by spending money on “stuff.”

I knew I wanted more than Survival, and somehow I knew I could be more!

But I felt STUCK!

My daughter was doing great, but like all young girls in their late teens, she was thinking about her friends and going off to college.

In addition to working 50+ hours a week, my husband had decided to pursue his dream and started a software consulting company with several of his friends.

Because he was working another 50+ hours a week on his new business...we hardly talked to each other, except for an occasional long commute home, when we were both too exhausted to even talk.

I ended up doing everything at home, because he was never there....

Instead of a husband, I had a roommate. Instead of raising our daughter together, I felt like I was a single parent, raising an unhappy teenage daughter, because she had an absentee father.

I was 42, I WAS ALONE, UNHAPPY AND UNFULFILLED, facing an empty house and an empty life.

And so, I became angry and frustrated.

Not so much with my life situation, but with myself...

I felt disappointed in myself for not having a clear plan, and for ignoring my personal dreams for so long.

My daughter was leaving for college, and my "inner compass" tapped me on the shoulder once again, and kept asking,

"What's next?" "How much time do you think you have left?"

"If not now, when?"

I remember the moment it all came bursting out of me, like a giant firehose of emotions:

- all those feelings I had stuffed inside, for years...and tried to forget about
- all those times I had compromised and conformed just to survive
- all those meaningless projects at work
- all the emptiness and loneliness I felt at home, that I tried to fill up with shopping to numb the true feelings inside

It all burst out of me...and I recall screaming at the top of my lungs:

"If I have to conform for the rest of my life - what's the point?"

"I have to do something NOW, because I'm wasting my life."

This was a pivotal moment in my life!

That admission, that personal confession that I finally put into words, fired me up and got me moving forward.

I was ready to Dare and Change My Life.

The first thing I did...applied and was accepted to The Wharton Business School of the University of Pennsylvania, executive M.B.A. program.

Story #7: The Ultimate TEST of My Convictions that Saved My Life

At the time I applied for admission to the Wharton Business School, I was working for a female boss at one of the major Wall Street firms.

Let me just say, my boss had a reputation for being REALLY hard to work with - her mood and demeanor could change in an instant.

She was often angry and disrespectful. I hated being in her energy....

When I got accepted to Wharton, she and those above her, had agreed I could work part-time while going through the M.B.A. program at the Wharton Business School.

That was perfect, and would let me keep a little cash-flow going, while I paid for my study.

Then one day, I got called into the boss's office...

There were 3 senior managers there, sitting across the table, waiting for me.

The meeting began like this:

"We see great things for you, you have a great future here...but we can't let you work part-time!

You have to choose – this job OR Wharton.
You can't do both."

I was making significant money at that time and I know they thought they had me in a corner.

I felt they were sure I would compromise my plans, so they forced me into another ULTIMATUM moment in my life!

They didn't believe I could possibly resign.

But they were wrong!

I remember thinking:

"I want my own path, I want to make my own decisions, I want independence, so I don't have to depend on you, your 401k, or anything or anyone else!"

Spring 2001

My daughter was already in college.

In March I left my husband, my beautiful home, and 95% of my belongings. I moved into a tiny apartment in Hoboken NJ, across the Hudson River from New York City.

In May I resigned from my job.

In June I started at Wharton.

And on **September 11th (9/11)** I watched LIVE, across the river, how the planes flew into the World Trade Center.....

I'd spent over 10 years working in that building.

And now I had friends who died in that building.

If my x-husband had not overslept that morning, he would have been in the building too.

As I watched in horror as the WTC towers were falling, all I could think about was...

How lucky I was that I had followed my inner voice and inner compass.

How lucky I was that I was no longer compromising with my life.

How lucky I was to be alive, when so many people I knew had died!

The fact is...if I had continued to compromise on what I really wanted, if I had been weak and let my bosses bully me into staying with the “status quo” instead of following my dreams - I would have died that day! Leaving my daughter and my mother all alone.

I WAS SAVED.

In 2003, my daughter and I graduated colleges on the same month (she – with the B.S. degree from the Carnegie Mellon College, and I with the M.B.A. degree from the University of Pennsylvania).

I skipped my graduation to attend hers.

And once I graduated from Wharton, my family, friends, and agents wanted me to use my M.B.A. degree to go back into the corporate world.

They saw my degree as a golden ticket to go back into something practical and reliable.

But that just didn't feel right to me!

I'd learned to listen to that little voice that had saved my daughter when she was a baby and had saved me from dying on 9/11.

I could have compromised and gone back to my old corporate life.

But I wanted to pursue a new path in my life.

I knew that most of financially independent people had diversified investment portfolio (e.g. invested in real estate), and that was the path to independence I decided to pursue.



What Ultimate TESTS have you had in YOUR life?

What tough decisions YOU had to make that turned out to be great decisions?

Story #8: My First Business - The Good, The Bad, and the SHIFT that Changed Everything

In 2004 I started my real estate investment company called Grand Values LLC. I wanted to offer grand values for everybody - for my partners, for myself, for society.

So, I invited people who knew and trusted me, who believed in my business acumen and integrity to be my business partners at my new investment company. I was putting sweat equity. They were passive investors.

I want to make an admission right now. I knew how to invest in the stock market, I had my retirement funds invested in the stock market. But real estate investing was very new to me.

I read a lot, I studied, I even worked as a real estate agent briefly...but I made one critical mistake - I didn't have a coach who really knew the pros and cons of real estate investing. NOT having an experienced mentor turned out to be a big mistake.

So, in 2004, my partners and I bought properties in Florida and New Jersey, on the premise we would flip them as the market continued to go up.

I also got involved in negotiating with banks on behalf of people who couldn't pay their mortgages and were facing foreclosures.

It was hard work, but very rewarding - I was using my business and negotiation skills helping people get out of financial predicament. And my company was bringing in additional revenue.

However, in February 2007 home sales peaked, and by the spring the housing bubble was bursting, together with financial markets.

In August 2007 The Fed had recognized that banks did not have enough liquidity to function....

In 2008 Leman Brothers declared bankruptcy and the markets just fell apart.

The banks needed a bailout, and congress was not letting it happen.

On Sept 29, 2008, the stock market had its biggest single day loss in history.

My business was falling apart with the markets....
I had to let go of my entire team....

The values of the properties we acquired were crushing... My business partners were VERY concerned about their investments.

So, in brief, my real estate business was melting away.

And I was alone, ashamed, anxious, and depressed....

Yes, I was failing big time and it felt devastating. I wasn't used to failing.

In spring 2008, my divorce became final.

During this time, I was completely focused on what was NOT working in my business (and life), and it was driving me nuts.

I didn't think things could get worse, but then...it happened.

The Accident

I was on my way to see a client, on a cold rainy gloomy day...

As I was traveling on the highway in a pouring rain, my car lost traction and started spinning.

It was bad...and my neck got damaged severely.

I was in incredible pain every day, but that wasn't the worst part.

Since I was working alone, trying to conserve money for my business - I never bought health insurance!

I was living off my savings, and now had to take money away from the business to pay for my medical care....

I WAS DEVASTATED, FEARFUL AND ALONE.

The pain and business problems took me to a place I had never been before.

I became severely depressed.

My days were filled with PAIN, and I spent most of my time thinking about what was NOT working, in my business and in my life.

The depression became so bad, I started considering ways to end my suffering by ending my life...

My daughter was in college and doing fine, and my x-husband didn't care.

It would have been an easy way out.

I Was Stuck in a Self-fulfilling Prophecy.

The more I focused on what was not working - the worse things got.

The worse things got - the more I focused on them.

I was ALONE. In PAIN. STUCK in a downward spiral that I couldn't get out of.

For the first time in my life, I realized that I NEEDED HELP.

Then someone told me about a coach who could help me....

This was my first experience with coaching, and **the questions this man asked me and the lessons he taught me changed my life.**

He helped me see the world through a different lens - find a different perspective out of my depression and pain.

He introduced me to the idea of living my life from the inside out, instead of from a place of survival.

Up to this point I had spent my entire life living from a survival perspective.

I was always doing what I had to...

Doing what I had to do for my daughter,
Doing what I had to do for my family,
Doing what I had to do for my job.

He pointed out to me that it was just a race to nowhere! I needed a different perspective.

He DARED ME TO CHANGE MY LIFE, from the inside out.

I had never lived as a religious or spiritual person.

My family had never lived that way.

But as he asked me some deep questions, I realized I only had myself and God to talk to, and that literally brought me to my knees.

I accepted the challenge to change my life and started working on the “inner me.”

Learning how to plan my life based on what I really wanted on the inside, instead of only focusing on the outside.

And so, I learned

- about the brain and why it prefers to stay stuck in survival thinking
- how to talk to the inner me, to determine what I really wanted, instead of concentrating on what was not working
- the precise ways to change my thinking, so success would become inevitable and natural.

Once I stopped trying to control what was not in my control, and started living from the inside out, everything shifted for the better.



Have you ever had great aspirations about being an entrepreneur and had a horrible experience due to pure bad luck or lack of knowledge and guidance?

Have you experienced being knocked down in your endeavors despite your best efforts?

What adversities have you experienced and overcame in your life?

What were your turning points in life?

What helped you to turn your life around?

Story #9: My New Beginning And New Direction

Before I met my coach, I had never looked at my life from the inside out.

And frankly, I never realized how important that was for creating true Success, Personal Freedom and Financial Independence.

For years I believed hard work was all I needed.

But I was wrong.

Learning how my brain worked let me, for the first time, understand how I have been creating my future.

I realized that for years I was living in the F.O.G. – in the inner state of Fear, Obligations and Guilt.

And so, I had personal CLARITY for the first time in my life, and it felt liberating!

I realized that I had to do some deep inner work. I must admit - it was a little uncomfortable at first...but the results speak for themselves.

So, in 2009, when most people were still in a state of shock from crumbled markets...I made incredible investment decisions in both - real estate and stock markets.

My business improved.

I became financially independent...the personal dream I had for years.

Then I married my soulmate – my magical Frenchman.

My husband and I bought a villa in the South of France that has been providing us additional income for over a decade now.

Since that time, I've invested more in real estate and built a beautiful home by the beach in South Florida.

My husband and I spend 6 months in Florida, and 6 months in France.

And I've written and self-published 2 bestselling books in their category:
"A Shift Towards Purpose" in 2015, and "A Shift Towards Abundance" in 2016.

My New Direction: Becoming Financial Independence Mentor For Professional Women

As the years passed, more and more busy professional women who knew my incredible "rising from the ashes" story started asking me "**HOW DID YOU DO IT?**"

The wanted to know HOW did I become Financially Independent? Confident? Content? Happily married?

I was asked if I would be willing to share my systems and my "secrets" so other women could achieve their own personal freedom and financial independence.

And even though I never thought of myself as a teacher or a mentor, I jumped in.

**I BELIEVE that
Clarity + Knowledge + Determination + Action + Faith
lead to Freedom.**

And when you can model success, it always shortens the journey.

So, I started putting my learnings, insights, mistakes, and successes into a systematized personalized trainings back in 2017.

Eventually, after spending hundreds of thousands on training and numerous research and creation hours, and a few iterations of testing, I came up with the **MILLENaire Method – a step-by-step system for creating Personal Freedom and Financial Independence, so that women can live their lives on their terms.**

My system has 4 pillars (like a stable table has 4 legs).

I believe that in order to create LASTING Wealth and Financial Independence, you've got to

- **Develop Your Wealth Mindset** – think and act like a strategic Wealth Creator and a Wealth Amplifier instead of a Wealth Chaser and a Wealth Consumer

- **Learn Strategies to Be Financially Savvy** – manage your money intentionally; think and act strategically; and determine YOUR Financial Freedom Number
- **Learn How to Invest Strategically** – grow your assets and create Lasting Wealth with strategic planning and strategic investing, so you develop Multiple Sources of Income and make your money work for you
- **Activate Your Abundance Accelerator** – leverage your inner power to accelerate all your efforts, so you FEEL abundant and LIVE an abundant and purposeful life

Once I conceptualized my system, I created LIVE trainings that support all of these pillars.

And so, if you are on a journey to creating Financial Independence, I'd love to share my systems with you, so it may help you shorten your journey.



What are your success stories?

What accomplishments in your life make you feel proud?

And what are you aspired to achieve in your life now?

My intention for sharing these stories is to show you that

YOU might be just a few strategic choices and decisions away from creating YOUR extraordinary life!

To Your Health Wealth, and Freedom!

The logo features the name 'Millen' in a large, elegant, cursive script. A small red heart is positioned above the letter 'i'. Below the name, the words 'FINANCIAL INDEPENDENCE MENTOR' are written in a clean, uppercase, sans-serif font.

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