

Dynamic Diva – Inspiring Women To Achieve Their Greatest Aspirations

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Carrie: I am joined this week by **Elon Bomani**, the author “[Dynamic Diva Dollars](#)”.

The name of your book and your website has really captured my attention. What is a Dynamic Diva and how did you come up with this focus on women and money?

Elon: First of all, let me make this clear. Dynamic Diva is a wonderful opportunity for women that inspires them to shine in their own light. One thing about the word diva, unfortunately, is that over the years it has gathered a negative connotation. We find it to be a difficult woman or a woman who tends to be a challenge and that is not the truth of the matter. The essence of the word diva is love. That is the divine essence and meaning of the word diva. It is the essence of the spirit inside of the woman that illuminates from her as she allows not only her light to shine, but she encourages light for other people and other women who like to shine also.

Dynamic means that we women live a very dynamic life; multifaceted, multitask-oriented. We have to do so many things in life. Our life is always fluctuating, changing. What we can do is take that energy and turn that into the positive in order to do wonderful things in the world. Not

only can we raise our families, but have a wealth of health. We also have a great opportunity to share information about how we can improve upon financial circumstances also.

Carrie: I did not know that about that word diva.

Elon: I am glad we are getting that information out now because it is something that is very important. Women have got to honor themselves. Unfortunately, a lot of the negative information has gotten out into the world as far as women are concerned, the derogatory statements and terms. What we are going to do, we are taking back our power now. We are going to define ourselves for ourselves and of course we are going to do it in a positive light.

Carrie: Elon, we want to know a little bit about your background. What motivated you to want to educate and enlighten women about their money? I was just reading something the other day and I believe it is so true; that women have it together in every aspect of their life. They can be successful in every arena, but when it comes to their money, many times, they will have a lot of shame and a lot of guilt and just not have it together in that one area. Why do you think that is? Tell us about your background as it relates to that.

Elon: Well, I was one of those women. Very much, when we grew up, we were taught that women are not good in math, that money is a man's world, and that men should take the responsibility of purchasing for the household. In reality, women truly have been making the household decisions as far as what we do with money, but more importantly now today, women are the ones that are going to live longer than men. We are the ones that are going to have to take responsibility for our purchasing because at the age of 50, the majority of women are going to be living alone.

Carrie: Really?

Elon: Yes, that is very true. In addition to that, think about this: Women are going to be in a situation, and still are in a situation, where we are still making 70 cents to the man's dollar. We are living longer and we are still making less than men, so the opportunity to invest the money is very limited. Even more than that, this is what is really important to their lives. What happened to me is really simply what happens to so many women.

I had a college degree from an Ivy League college, Rutgers University, and I majored in political science. My objective was to study international public affairs, but to make a long story short, like so many of us, what I should have majored in was Wealth 101. We also think when we get a degree that we automatically understand how to take care of our finances and that is not the case. Growing up very young and unfortunately growing up poor, I was a mother on welfare, our understanding of money was poverty consciousness.

With that in mind, what happened to me is real simple. I basically had a wonderful, wonderful child and had a naturopathic practice and I chose to stay at home. I had the opportunity to run my business and I had the opportunity to stay at home and see my child raised in a very well environment. I chose to do that because I could always have a business, but I could not always have the opportunity to see my child's first walk, first talk, all those wonderful first experiences that unfortunately a lot of women do not have the opportunity to have. I chose to be a stay-at-home mom. In doing so, unfortunately, we had a war of the roses. My husband and I were not getting along and to control the situation -- and this is what most women find themselves into at times -- he decided to take control of the finances.

To make a very long story short, that was not going to work for me. Immediately the environment became very toxic, very unproductive, so I had to leave. I found myself homeless and destitute with a 1-1/2-year-old son at a women's shelter. You could understand that I had to immediately make some different changes, but I really understood that was not his responsibility. What I understood was that that was my responsibility. I put myself there. The reason why I put myself there was because I was afraid of money and I was afraid of having financial circumstances.

The key thing about it was I was out of balance. I could not control what he did. That was his responsibility and that is his karma. That was something that he would have to deal with. What I *did* have control over, what I am responsible for, is what *I* was doing.

From that day forward, I decided to major in Wealth 101. What I was able to do within a year and a half's time, I invested in real estate. It was clear that I was a great healer, but I was not a good businesswoman. I said to myself, "What if I take the same energy and I focused it on being a good businesswoman so that I could have the same outcome as far as being a professional in the world of money?" So, that is what I did. I basically got involved with real estate investing. I bought several pieces of property and within a year and a half's time, I had a million net worth.

Carrie: You said you went from homeless to a million of net worth in a year and a half.

Elon: That is correct.

Now, I do not tell this information about becoming a millionaire to impress people, but to impress upon women, in particular stay-at-home moms, that **if I can do it, you can do it too.**

I started out with \$36 in my checking account. I did not have a lot of money to buy real estate. Second of all, I was raising my son on my own so I was a single mom at the time. I did not even have a job when I bought my first home, but what I had was the faith and belief that if God could provide for the birds, bees, flowers, and trees, that God would provide for me if I did the work.

What I mean by that is so many times, we read books, tapes, videos, but we do not go do the practice, the actual *action*. It was not that I did not have the fear, but the key thing about it was that **I felt the fear and I did it anyway.**

So, that is what I am going to tell you to do. The first thing you are going to do is you are going to realize that yes, because you have what most of us who are really honest with ourselves have, is a poverty consciousness in regards to money. We fear money, so what I did was I changed that. I was very clear. My whole vocabulary with regards to money completely shifted. I became friend with money and money became friends with me. When I took that initiative, I was able to change my life circumstances because I changed my idea about love. You cannot be at two places at the same time. You either fear money or you are loving money. Now, I just say I am in love with money.

Carrie: I really want to talk a little bit more about that, what you are saying, because I think that so many people and maybe women in general more so than men have issues around money and shame and feeling that they cannot have money in their life and still be a spiritual person, ecologically minded person. You have the same here: “the conscious capitalist”. How did you

get rid of those negative money messages that have been playing in your head since you were a toddler. How did you get rid of those? Tell me about that.

Elon: That is very true. I mean the things we used to say; “filthy rich”, “money is the root of all evil...”

Carrie: “It takes money to make money...”

Elon: Or “I am broke”, “I am poor”, “I cannot afford it”, “pinching pennies”. Listen to our vocabulary. That love-hate relationship exists there.

First of all, within my book, "Wealth Chants," a complement to "Dynamic Diva Dollars," it basically discusses the importance of changing your thoughts about money, number one.

When you change your thoughts about money, then you change your words about money. That is when you start chanting positive words.

You start to reprogram your mind from those negative thoughts. Instead of saying, "I'm broke," just say, "I'm temporarily out of cash." Instead of saying money is the root of all evil, the reality of the situation is it is not money that is the problem; it is the people and what they are doing with money. People do not realize Mother Teresa was a millionaire. Oprah Winfrey is a billionaire. Look at what these women did with their money. It is very clear that it is not money in general that is the challenge. It is what people are *doing* with money.

What I decided to do was become a conscious capitalist, I am very conscientious about what I do with the money that I make and what I invested in to make sure that it contributes to a better world and that it does good in the world and that my money will make a difference in the lives of

the people that I touch. Everything that I do with my money when I invest my money, when I am looking at companies, I am looking at businesses, and I am working with people that are in line with making this world a better place. That is what women are here to do.

What I highly recommend women do is immediately today **stop saying those negative things about money and turn around and incorporate positive words, thoughts, and deeds with money** that they have and who they associate with.

For example, in the very beginning of my investment journey, as a novice I invested in Exxon. Well, we know Exxon was polluting the waters and things of that nature, dumping, killing the vegetation and also the sea animals. I immediately divested my resources from that account and I invested into something that was more ecologically safe and very beneficial. The energy company that I use and invest into is Stream Energy. They have a natural energy system in place that is going to better serve the world. That is what we really want to do.

What we realize is that it is okay to be massively wealthy, but we do not have to step on someone's neck in order to get there. We do not have to lie, cheat, or steal to do that because it is not serving our energy as women and more importantly it is not serving the world. That is what you really want to realize is that I have the ability to know that **when I use money, it is going to do good.**

For example, as a real estate investor, I allow individuals that are low income to invest into my properties. I give them opportunities to buy houses, but I pay for the closing costs so they can be a first-time home buyer. This is my way of having my cake and eating it too. I can successfully profit, but also share the wealth and give other people the opportunity also. That is how it should be.

We are living in an abundant world. There is enough to go around for everyone. This is not supply and demand. This is not lack and limitation. There is a world out there that is prosperous and that we all can prosper. I do not have competitors, I have colleagues. I do not compete against anyone. What I am very clear about, we all share in this world of abundance and we all can prosper. As long as we change our vocabulary in regards to money, then our situation will also change. That is what we really need to do, look at the examples of what good is going on in the world and what other people are doing that's good.

Carrie: What would you tell the moms who are listening to this program, let us say that we are talking to a stay-at-home mom and she has got the \$36 in her checking account like you, and she has got this idea that she was taught that "it takes money to make money". What can she do? You talk about **three things what women can do right now to change their financial path.** What are those things?

Elon: First, she wants to do -- and I mentioned that a little bit earlier and I may be repeating myself, but repetition is the mother of all skill, this is very vital and very important. She has got to immediately **focus on the available wealth** consciousness.

Now, understand this. I was a millionaire before I had a million dollars in my checking account. You have to have that consciousness that you have access to all the wealth that is in the world. You have got to establish that instantaneously. You know why? Because people who win the lottery, statistically wise, within two years they are broke because they have not changed their habits. That is number one.

Number two, you have to **get a financial education**. That is very important. What I did was (I did not have at the time money available, remember I was temporarily out of cash!), I took my library card and I went to the library and I punched in millionaire. I immediately read every book, tape, video available at the library. My tax dollars were now working for me. I completely absorbed myself in all information.

I got an idea out of a book, for example, that I read and I made \$30,000 off of that idea as far as a real estate investment transaction that I did. You see, it is not that the information is not available to us, but I realize it is that you do not take action.

That is third key is that **you have to immediately take action**. Sometimes you've got to jump in the water. Do not tap your feet in the water because paralysis of analysis will come into effect and will stop us from doing things. You have to believe that you are a divine diva, meaning that everything is available to you and that you can accomplish whatever you want to because you were created in the likeness and image of God.

Let me put it more succinctly, I had both of my children naturally at home and I think a lot of women can, (since we're dealing with natural moms) relate to this. **What greatest miracle could ever be accomplished than the ability to bring life into the world?**

I do not care if they put a man on the moon. I do not care about technology. The ability for women to know that they are doing what God has called creating, you are creating a life force in the world. What is out there is even grander than that?

It is so sad we have minimized birth because it happens so frequently, we do not see the miraculous nature of it. *If we can do that, what can we not do?* That is what I understood

instantaneously. That is when I became really bold because I knew then and there -- and I want women to take that and understand that if we can do *that* -- think about all the presidents in the whole wide world, guess what they had to do? They had to have their momma to get there!

It is very clear that women are dynamic. They are very powerful and they can do anything they set their mind to. All we've got to do now is remind them of it and encourage them to take their rightful place back on their throne beside their mate and accomplish this wonderful thing called life. In saying that, that is the key thing.

Number one, you want to **change your mind set and think about wealth** consciousness. Number two, you want to **get the financial education** and upon completion of that financial education, you want to **do the work**. You want to immediately put all your efforts towards it. If it is getting that small home-based business, then legitimize it by getting your bank account open, go about getting your tax ID number, get that business plan going, and get that computer turned on and start getting to work.

The good thing about it is there are wonderful free financial resources. You can go to SBA. You can go to schools. Wonderful programs are available out there for free, but you got to seek it out. You have to be the aggressor. That is one thing I am very clear about. People talk about being made millionaire. Oh, no. I did not get there by myself. I had hundreds and thousands of people to help me out, but divine intervention was the greatest opportunity. I really was being guided every step of the way. God helps those who help themselves and that is the truth.

Carrie: Tell us about some of the tools you have on your website and your book.

Elon: The tools I have on my website, which I really like -- it is interactive. I really want women to come to that website and give comments and basically to excel, to be able to have a wonderful safe haven where they can ask as many questions in regards to their health, wealth or their spiritual healing that they want to accomplish.

With that in mind, I have is a free Dynamic Diva E-zine where they will get on a biweekly basis health, spiritual and wealth tips, tools and advice. They get that biweekly and once again, these are tricks and things of that nature for free. I am going to mention those things on a daily blog that they can tap into in regards to whatever type of questions that they may have. I have wonderful articles that will give them constant encouragement and they also can ask The Diva. They can email me and they can ask me questions in regards to money or health or spiritual guidance that they would like to take on and the challenges that they may have and I am prompt and I get to them within 24 to 36 hours to answer those questions.

Diva Tools: we have very economical books and CDs. We are going to have teleseminars and things of that nature coming up in the future, but right now based upon the women listening to this show, all of my projects in the Diva Tools are 50% off. We are talking about they can get Dynamic Diva Dollars for 10%. I definitely believe in discounts so I definitely believe in investing in that.

We have Wealth Chants there. I just now completed a wonderful e-book called Good Debt Riches where I teach you how to build, repair, and leverage your credit to profit. What I really realized is that for me, a major in Wealth 101, I am sure for a lot of women out there that there are a lot of creative things we do not realize. When I bought my first couple of pieces of property, I used credit. That is all that I had. I had good credit. I bought my first house for

\$125,000 and guess what? I walked out of the closing with \$625,000. I actually made money buying a house then I made money buying a dress at Nordstrom's.

That is why I tell women that we tend to make a big deal out of these big purchases, but where there is a will, there is a way in that it is very easy to purchase these big ticket items and not only purchase them, but profit from them also. That gives you an example of creative things that can be done for women as far as investing in real estate and even the stock market.

For example, what I recently did to invest in the stock market, I basically borrowed money from a 0% interest. That means I am able to have access to money for free from a credit card and I invested into commodities trading of \$5000 and in doing so returned my money, doubled my money to \$10,000. Now, do not get me wrong. You need to get a financial education in order to be able to do that. I highly recommend that, but I really believe if you get a financial education in the area of owning your own business, also in the area of stock investing and also in the area of real estate, you will do well.

Now, most women will say, "Oh, I can't invest in the stock. Well, I can't invest in real estate. I know nothing about these things. Well, I can't invest in a business. I know nothing about how to do a business." If you are raising a family, if you are taking care of children, if you are taking care of the budget of your household, you can do all of those things and more because the main skill that you have -- and I am going to tell you a secret, this is the main secret -- the main skill that you have is that women tend to be very good at being a people person. We know how to effectively communicate. As long as you can effectively communicate, then you can run any type of business and do any type of transaction very, very well. We negotiate very well. We barter very well. We know how to get a discount at the store. Do the same thing when you are

purchasing that house. All of those skills that we have... we know how to make a dollar out of 50 cents. You can sure enough budget to invest into a business.

Let me tell you about time. I will say this that it takes time to do what you are doing. I start my day at 3:00 a.m. and I end my day around about 9:00 p.m. I work seven days a week, but when you love what you do, you never work a day in life. I highly encourage women to find their purpose. What is it your divine purpose? What did the spirit bring you here to do? Find out what you love to do and you will never work a day in your life. You will enjoy every moment of it and that is what I do. I enjoy it. The time goes by so quickly because I am living my dream. My wealth dream was to be able to stay at home and take care of my kid. That was it. I do not want a mansion. I do not want 2.5 kids and a car outside of my home. I just want to be able to eat wonderful organic food and stay home and raise my children. But unfortunately, guess what? It takes money.

I even tell people, look, a million dollars is not a lot of money. You cannot retire off of that. I still shop at my favorite store, Wal-Mart, Target is second, and Ross is third. I am a very good bargain shopper. My car is 7 years old. I am very clear that I live below my means. I am very frugal with a lot of my purchases. I do not want people to think that it is a glamorous lifestyle. Rich people become wealthy because they are willing to save, they are willing to sacrifice, they are willing to be disciplined, and they are willing to get the financial education to allow them to do that. The key word is it is doable. It is doable and not only that, you can have fun doing it.

Carrie: You have got some great resources there. I have been digging around on your site and hanging out at your blog and I really have enjoyed what I have seen. I thank you so much for being on the show this week and sharing these ideas and concepts with us. I am hoping that we are definitely going to cross paths some more.

Elon: I want to say thank you so much for doing your work on what you are doing and specially dealing with finances, I think that is very important for women to realize that they are worthy, that they deserve to be wealthy. Wealth is relative. I do not know what your wealth goals and dreams are. It is not about the money. I always tell people I did not become a millionaire for the sake of becoming a millionaire. I became a millionaire for what it made of me. The opportunity to prosper as well as to be disciplined, to persevere, the trials that you go through, it makes a wonderful person out of you. I tell people give yourself an opportunity, be your very best. You are worth it.

Carrie: That is the bottom line right there.

Elon: Thank you so much for having me. I do really appreciate it.

For more information about Elon Bomani's books, visit [Dynamic Diva Dollars](http://www.DynamicDivaDollars.com)

I hope you enjoyed reading this report. Feel free to pass it along to a friend ☺



Carrie Lauth

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