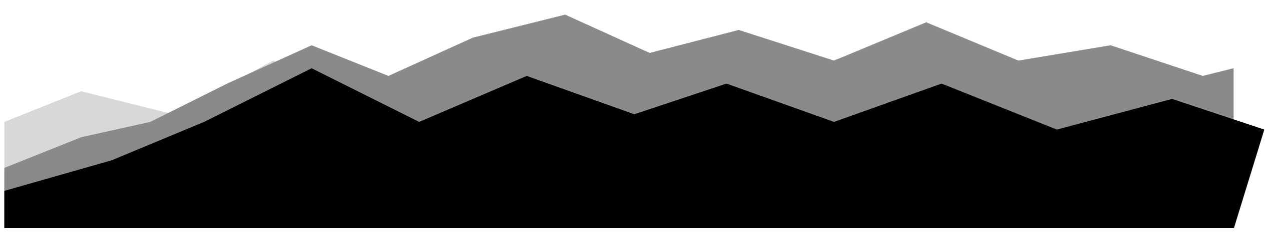
MIKE DAVID
SEE YOU OUT THERE

THE WORKBOOK

WHAT THEY DON'T TEACH US ABOUT MONEY



Here's what nobody tells you in school: **AI just rewrote every rule about who gets to win.** This is not a financial literacy lesson... it's 90 minutes to meet **future you.** Same person. Same town. Big decisions ahead. Big life on the other side. Compounding rewards time. **You have more of both — AI and time — than anyone older than you ever will again.** You're not behind. You're early. Let's get started.

THIS WORKBOOK BELONGS TO

A 90-MINUTE CONVERSATION

MEET YOUR FUTURE YOU.

A NOTE BEFORE WE START

READ THIS FIRST

WELCOME

FROM MIKE

This isn't a financial literacy class. This is the playbook nobody handed me when I was your age — and I had to figure it out the slow way. The next 90 minutes are about giving you a head start I didn't have.

WHAT THIS IS

A CONVERSATION

Not a lecture. Not a test. We're going to talk about money the way nobody talks about it in school — **honestly, and in plain language.**

WHAT YOU'LL WALK OUT WITH

TOOLS YOU'LL USE

A different way of seeing money. A workbook with your own answers in it. **And at least one thing you can start doing this week.**

THE THROUGH-LINE

BUILD YOUR OWN

Our parents and ancestors rebuilt food, infrastructure, sovereignty from scratch. **We get to keep building.** Money is one expression. AI is another. Owning the business is another.

MEET FUTURE YOU.

Somewhere out there, there's a version of you who figured it all out. Who has the money, the time, the people, the life. **They didn't get lucky. They got started.** The next 90 minutes are about meeting them — and deciding, today, that **you're the one who shows up.**

WHAT FUTURE YOU KNOWS

THE RULES

Money is an emotion delivery system. There are four ways to make money. Compounding is unfair leverage. **Future you doesn't make those up — they learn them and use them.**

WHAT FUTURE YOU DOES

THE HABITS

Saves 10% off the top. Treats every dollar like a vote. Asks AI before they ask Google. **Stacks days. Stacks dollars. Stacks habits.** Doesn't wait for permission to start.

WHY IT MATTERS

THE LINEAGE

Our parents and ancestors had to rebuild a nation from scratch. **You're not catching up. You're Generation One of what comes next.** Future you is the version stepping into that role.

THE WHOLE CLASS IN ONE LINE

You don't get what you want. You get what you're identified with. ***So become future you.***

CONTENTS

I **WHAT IS MONEY?**

IDENTITY & DESIRE

> Don't think too hard. First thing that comes to mind. **You're chasing a feeling, not a number.**

01

Money is ___

02

Money is NOT ___

03

I am ___ with money

04

If I had a million dollars tomorrow, the first thing that would change is ___

05 · THE REAL QUESTION

What FEELING am I actually chasing?

THE SHIFT

WHY WILLPOWER DOESN'T WORK — AND WHAT DOES

You just wrote down what money *feels* like. Now the question is how anyone actually changes their relationship to it. Spoiler: it's not willpower. It's not a new app. **It's a shift in who you decide you are.**

MOST PEOPLE

CHANGE AT THE BOTTOM

New app. New playlist. New gym. New planner. They change one habit, one tool, one thing in their environment — **and two weeks later, it slips.** The old version of them wins because nothing underneath actually moved.

WEALTHY PEOPLE

CHANGE AT THE TOP

They decide who they're becoming, and why. **Then the skills, the behavior, the people around them all start lining up to match.** The new version of them pulls everything else into place.

THE WHOLE TRICK

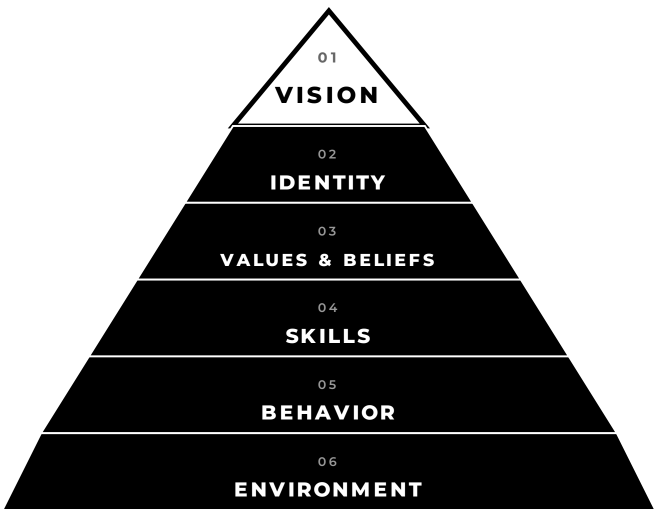
You don't get rich by trying harder at the bottom. ***You get rich by changing who you are at the top — and letting the rest fall into line.***

So what does "the top" actually mean? **It's not your bank account. It's not your job. It's not the city you live in.** The next page breaks down the six levels of who you are — and which two run the whole show.

HOW CHANGE ACTUALLY WORKS

SIX LEVELS · TWO RUN THE SHOW

Six levels. Each one shifts the one below it. **Vision** at the top — the bigger why. **Identity** right under it — who you decide you are. Change those two, and everything underneath rearranges itself to match. **That's why Future You isn't a goal. It's a vision and an identity.**



CHANGE THE TOP TWO.
THE REST FOLLOWS.

01 **VISION**
The bigger why. What you're building toward beyond yourself. **The horizon line.**

02 **IDENTITY**
Who you decide you are. The version of you you're committing to become. **The lever.**

03 **VALUES & BELIEFS**
What you actually believe is true about money, success, and what's possible for you.

04 **SKILLS**
What you actually know how to do. The capability you've built.

05 **BEHAVIOR**
The things you do every day. Your habits, your patterns, your reps.

06 **ENVIRONMENT**
Who's around you. Where you spend your time. What you let in.

THE MOVE

Pick a Future You at the top. **Let the bottom five rearrange.**

THE TRIAD

HOW YOU FEEL IS NOT RANDOM · YOU CONTROL IT

> **Your Future You runs the triad. The triad doesn't run them.** Change one of three things and the feeling shifts in ten seconds.

TRY THIS RIGHT NOW

Stand up. Slump your shoulders. Look down. Say out loud: *"I can't do this. I'm bad with money."* Feel that? Now — stand tall. Fists up. Look up. Say it loud: *"Let's go. I'm figuring this out."* **You just changed how you feel in ten seconds. You did that. To yourself.**

01

BODY

How you stand, sit, breathe, and move. **Slumped vs. tall** is the difference between defeated and unstoppable.

02

FOCUS

What you point your attention at. What's missing, or what's there. The problem, or the next move.

03

LANGUAGE

The words you say to yourself. *"I can't"* vs. *"I'm figuring it out."* **Same brain. Different result.**

WHERE WE ARE GOING

A BRIGHTER FUTURE · AND IT'S ALREADY HAPPENING

We're not here to dwell on what was. **We're creating a brighter future.** The Indigenous economy is upward trending — and the curve is steepening. The only question is whether you've got *the mindset and the skills* to position yourself in it.

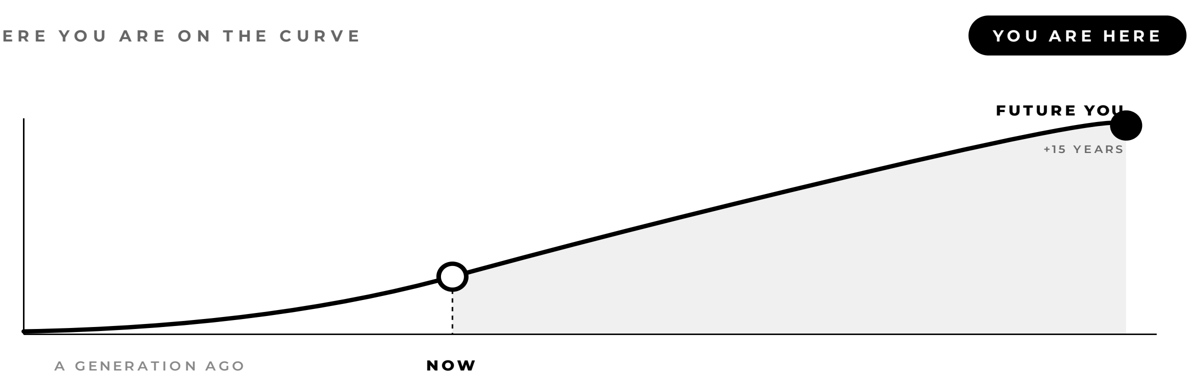
THE INDIGENOUS ECONOMY IN CANADA

$100B+

And growing faster than the general economy. **You're not behind. You're early.**

SOURCE · THE INDIGENOMICS INSTITUTE

WHERE YOU ARE ON THE CURVE



The Indigenous economy in Canada is already over **$100 billion** — and it's growing faster than the general economy. **The next decade is yours.**

THE SHIFT, NAMED

"Moving from a ***'happened to us'*** *to a* ***'designed by us'*** *approach."*

— CAROL ANNE HILTON · INDIGENOMICS

THE ARCHITECT

WHO'S NAMING THE SHIFT · AND WHAT WE'RE STEPPING INTO

HESQUIAHT · NUU-CHAH-NULTH NATION

CAROL ANNE HILTON

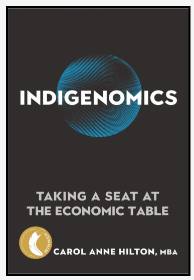
CEO · INDIGENOMICS INSTITUTE

THE AUTHOR

She Named The Shift.

A senior advisor, business strategist, and one of **BC's Most Influential Women in Finance.** She built the framework — *Indigenomics* — that's now shaping how Canada thinks about the Indigenous economy.

You're stepping into a movement she's been architecting for over a decade.



Indigenomics: Taking a Seat at the Economic Table

New Society Publishers · 2021

THE STARTING LINE

NOT THE STORY

We're not pretending the present is fair — it isn't. Past laws blocked Indigenous people from mortgages, business loans, and degrees within living memory. **But this is the starting line. Not the story.**

RESOURCEFULNESS OVER RESOURCES

USE WHAT'S THERE

Local economic development offices. Indigenous business funding. Mentorship programs. AI that can teach you almost anything for free. **It's not perfect — but it's more than your ancestors had. Be resourceful with the rest.**

THE WHOLE SECTION IN ONE LINE

We're creating a brighter future. The opportunity is growing.
Get your mindset right. Build your skills. Position yourself in it.

THE FOUR PATHS

CASHFLOW QUADRANT — WHERE DOES MONEY COME FROM?

> **In simple terms:** these are the only four ways anyone, anywhere, makes money. Most people only ever learn the first one.

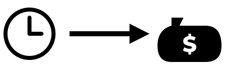
WHICH QUADRANT ARE YOU IN RIGHT NOW?

WHICH ONE DO YOU WANT TO BE IN BY 25?

WHAT'S ONE TINY STEP YOU CAN TAKE THIS YEAR TO GET THERE?

E EMPLOYEE

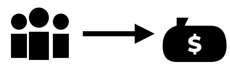
YOU **HAVE** A JOB



Works at the gas station. Trades hours for a paycheck. If you stop showing up, the money stops.

B BUSINESS OWNER

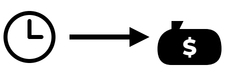
YOU **OWN** A SYSTEM



Owns the gas station. Other people run it. Money comes in whether you're there or not.

S SELF-EMPLOYED

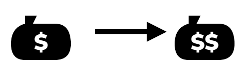
YOU **OWN** A JOB



Owns the food truck. Owns their job. If they get sick, the business gets sick.

I INVESTOR

YOU **OWN** INVESTMENTS



Owns shares of the company that owns the gas station. Money works for them while they sleep.

MY STORY · WHY I'M TELLING YOU THIS

When I was 22 working at the council, I was an E — Employee. I traded my hours for a paycheck. Then I went self-employed — S — but I was still my own boss AND my own worker. If I got sick, the business got sick. Then I started buying businesses with strong teams already in place — B. And now I own pieces of companies through stocks — I. ***It took me years to figure out you can move across that quadrant. Nobody told me. I'm telling you now.***

SAME BUSINESS • THREE LIVES

ONE COMPANY · THREE COMPLETELY DIFFERENT WAYS TO MAKE MONEY FROM IT

> Same business. Three different lives. **Your Future You sees all three at once.**

Same chain of restaurants. Same logo, same fries, same building. **Three completely different relationships to the money it makes.** Look at where each person is in the quadrant.

WORKER · QUADRANT E

E

MCDONALD'S EMPLOYEE

Trades 8 hours, earns **~$120 a shift.** Stops working — paycheck stops.

FRANCHISEE · QUADRANT B

B

MCDONALD'S OWNER

Owns the restaurant. **Profit-share monthly.** Hires E's to run it.

SHAREHOLDER · QUADRANT I

I

MCDONALD'S STOCKHOLDER

Owns a sliver of every store in the world. **Dividends paid for sleeping.**

ASSETS VS. LIABILITIES

THE SIMPLEST TEST IN FINANCE

Sounds like fancy terms. **In simple terms:** an asset puts money IN your pocket. A liability takes money OUT.

THE WHOLE RULE

An **asset** = something that **makes you money** while you own it.
A **liability** = something that **costs you money** while you own it.
Most adults get half of these wrong. **Future You doesn't.**

The 8 items below — sorted. *Read them. Some are sneaky.*

▲ ASSETS

MONEY IN YOUR POCKET

01 **Apple Stock**
Pays dividends. Grows in value while you sleep.

02 **A House You Rent Out**
Tenant's rent pays the mortgage. The house gains value.

03 **A Business**
Profit flows to the owner. Other people do the work.

04 **Savings Account**
Earns interest. Small, but money still flows IN.

▼ LIABILITIES

MONEY OUT OF YOUR POCKET

01 **iPhone**
Monthly bill. Drops in value the second you buy it.

02 **A Car You Drive**
Loses value off the lot. Gas, insurance, maintenance.

03 **Designer Shoes**
Look good. Cost money to own. Don't pay you back.

04 **Credit Card Debt**
Worst kind — pays the bank 20%+ every month you carry it.

THE MOVE

Buy fewer liabilities. ***Buy more assets.*** *Let the assets pay for the liabilities.* ***That's the whole game.***

III GOOD DEBT · BAD DEBT

DEBT ISN'T THE ENEMY. THE WRONG KIND OF DEBT IS.

> Not all debt is bad. **Used right, debt builds wealth.** Used wrong, it steals it.

IN SIMPLE TERMS · WHAT IS DEBT?

Debt is just borrowed money you have to pay back, plus a fee.

That fee is called **interest**. The longer you take to pay it back, the more interest you pay.

MORTGAGE | BUSINESS LOAN | CAR LOAN | STUDENT LOAN | CREDIT CARD | PERSONAL LOAN

GOOD DEBT

BUILDS WEALTH

BUYS SOMETHING THAT MAKES MONEY

A **house** that grows in value while a tenant pays the mortgage.

A **business loan** that brings in more cash than it costs.

A **student loan** for a degree that pays back many times over.

A **car loan** for a vehicle you need to get to work.

BAD DEBT

STEALS WEALTH

BUYS SOMETHING THAT MAKES YOU SPEND

A **car loan** for a car you couldn't afford if you paid cash.

A **credit card balance** you carry month to month.

A **personal loan** for a vacation or shopping spree.

Borrowing to buy anything that **loses value the second you own it**.

THE ONE-LINE TEST

"Does this debt make me money or make me spend money?"

USE IT FOR THE REST OF YOUR LIFE.

STATE, IDENTITY & WEALTH

ACT 04

WIDENING THE DEFINITION

> There's the technical definition of wealth. **And then there's the real one.** Both matter.

THE TECHNICAL DEFINITION

Wealth is when your income-producing assets are working for you while you sleep.

That's the financial piece. **But money is one piece — not the whole thing.** Real wealth is freedom in four areas. If you're rich in money but you hate your life, never see the people you love, and have no idea why you're here — you're not wealthy. You're just paid.

RELATIONSHIP FREEDOM

Who you spend time with. Who you love. Who loves you back.

TIME FREEDOM

How you spend your hours. Whether you're rushed or not.

PURPOSE FREEDOM

Knowing why you're here. What you're meant to build.

FINANCIAL FREEDOM

Money works for you. Bills don't keep you up at night.

TWO SETS OF HABITS

ACT 04

YOU DON'T GET WHAT YOU WANT. YOU GET WHAT YOU'RE IDENTIFIED WITH.

Same body. Same town. **Different habits = different Future You.** Add your own to each side.

WEALTHY HABITS

WHAT YOUR FUTURE YOU DOES EVERY DAY

- ▲ Sleeps 7–9 hours a night
- ▲ Eats real food. Drinks water.
- ▲ Moves their body every day
- ▲ Reads or listens to learn (podcasts, books)
- ▲ Pays themselves first — 10% off the top
- ▲ Surrounds themselves with people who push them
- ▲ Tracks where their money actually goes
- ▲ Takes care of their mental health

ADD YOURS BELOW ↓

NON-WEALTHY HABITS

WHAT KEEPS PEOPLE STUCK

What do these habits look like? Their schedule, their friends, their thoughts about money, what they watch, what they say to themselves.

FILL THESE IN AS WE GO ↓

THE MATH OF FREEDOM

TIME + COMPOUNDING = YOUR UNFAIR ADVANTAGE

Some of you already have jobs. The rest of you will soon. **Every single one.** The moment you cash that first real paycheck, you're going to have a decision to make: **burn it, or build with it.** This is the math behind that decision.

WHY THIS SECTION MATTERS

Compounding is your biggest unfair advantage. ***Time is the one thing you have right now that nobody older does.*** *Watch what a little money plus a lot of time turns into.*

THE 10% RULE

Minimum wage in Quebec is around **$16/hr.** Work 20 hours a week part-time — that's roughly **$1,280/month.** Minimum 10% off the top, before anything else, is **$128/month** — less than what most kids spend on coffee and DoorDash. More if you're comfortable with it.

STEP 01

EARN IT

$16/hr × 20 hrs/wk ≈ $1,280/month. Real number. Real job.

STEP 02

SAVE 10%

$128/month minimum — or whatever you're comfortable with. Auto-transfer. Don't see it. Don't miss it.

STEP 03

INVEST IT

Into **Wealthsimple.** Into an index fund. Set it. Forget it.

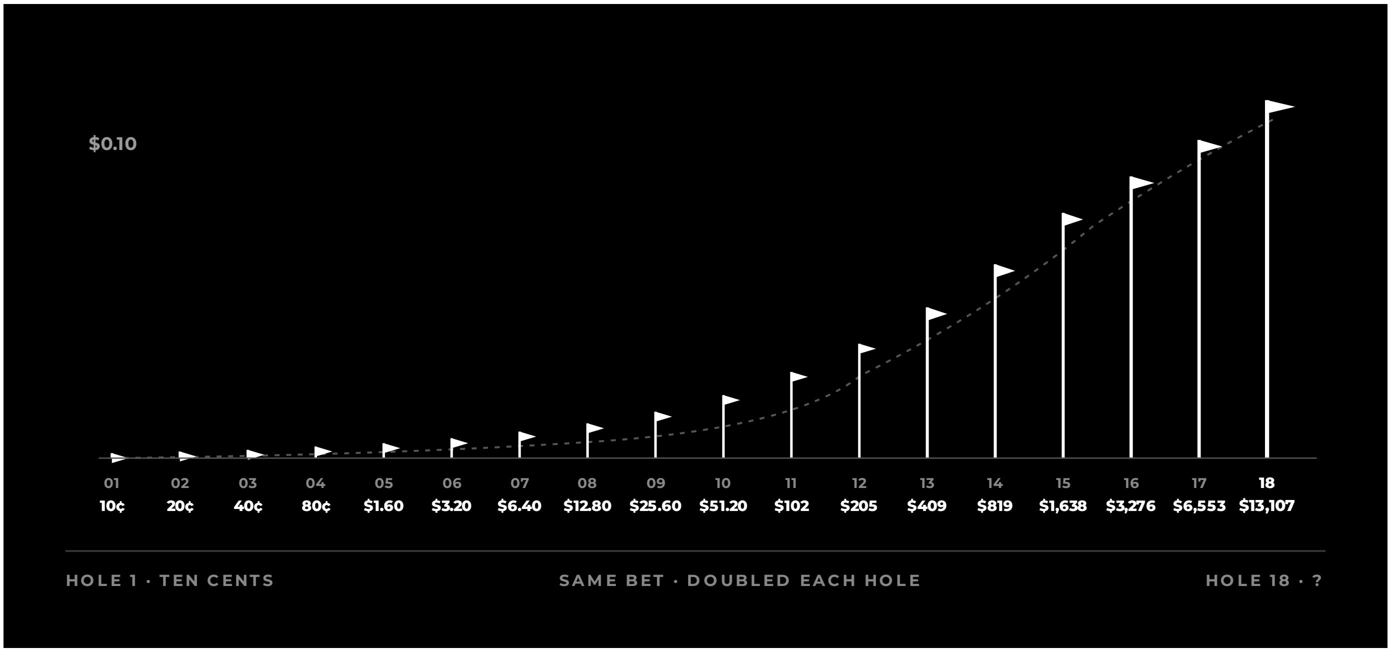
OK — YOU SAVED IT. NOW WHAT?

That $128/month sitting in a savings account does almost nothing. ***Invested, it does this. Watch.***

BET ON A GAME OF GOLF

THE WARMUP · WHY COMPOUNDING IS INSANE

Ten cents on hole one. **Double it every hole.** By hole five it's still a joke. By hole 12 it's getting real. **By hole 18 — you'll see in a second.**



$13,107.20

TEN CENTS. DOUBLED EIGHTEEN TIMES.
THAT'S WHAT COMPOUNDING DOES TO MONEY.

THE POWER OF COMPOUNDING

TWO PEOPLE · SAME MONEY · DIFFERENT START

Two people. **Same $128 a month. Same 10% return.** The only difference is **when they started.** Watch what happens.

PERSON 1		PERSON 2
STARTS AT AGE **18**		STARTS AT AGE **28**
PUTS AWAY **$128** / mo *Leaves it to compound at 10%/yr.*	VS	PUTS AWAY **$128** / mo *Leaves it to compound at 10%/yr.*
STOPS INVESTING AT AGE **28**		STOPS INVESTING AT AGE **65**
TOTAL INVESTED **$15,360**		TOTAL INVESTED **$56,832**

HOW MUCH DO THEY BOTH HAVE AT AGE 65?

Person 1		Person 2
$1,044,399	VS	**$596,458**

That's the power of compounding.

READ THAT AGAIN

Person 1 invested **$15,360.** Person 2 invested **$56,832** — almost **4× more money.** Person 1 still ended up with **$447,941 more** at age 65. **Time + compounding beats more money started later. Every single time.**

IPHONE VS. APPLE

EVERY DOLLAR IS A VOTE

Real story. I bought a new iPhone every year since 2007. Here's what happened — and what I could have done instead. This isn't *"don't buy a phone."* It's: **every dollar is a vote.** Vote for the company, or vote to be the company.

CONSUMER MIKE

BOUGHT THE PHONE

New iPhone every year since 2007. **19 years.** Spent **$16,701** on phones in exchange for moments of dopamine on launch day.

~$700

TODAY'S PILE OF OLD PHONES

PRODUCER MIKE

BOUGHT THE COMPANY

Spent the bare minimum on cheap phones over the same 19 years. Still got to use apps. **Put the remaining $15,000+ into Apple stock.**

$180,000+

TODAY'S VALUE

*** Estimates.** *We don't know the exact future price of Apple stock or iPhones — but we know the direction. The point isn't the exact number. It's the trade-off.*

‖ THE FUTURE YOU

WHERE THIS IS ALL GOING · LIFE BY DESIGN

Right now, **YOU are the engine** — you work, you get paid, you stop, the money stops. **The Future You flips it.** The Future You owns the engine. The engine runs whether you're there or not.

01	02	03	04
EARN	**SAVE**	**INVEST**	**FINANCIAL FREEDOM**
Job. Side hustle. Business. **Get money flowing in.**	10% off the top. Every paycheck. **No exceptions.**	Money goes into **assets.** Stocks. Businesses. Real estate.	Your investments work for you. **While you sleep.**

HERE'S THE POINT

If you start this sequence at 18 and stick with it, ***The Future You is already free by 30.*** *Most adults never start.* ***You're early.***

YOUR NOTE

What's one habit your Future You will thank you for starting **this week?**

THE TOOLS YOU HAVE

STUFF YOUR PHONE CAN DO RIGHT NOW

> **Tools your Future You uses.** Free. Already in your pocket. The only barrier is whether you set them up.

WEALTHSIMPLE

An app. Free to download. **Five minutes to set up at 18.** You can buy a piece of Apple, McDonald's, or just about any public company with as little as $1. There's no phone call, no broker, no suit. **Under 18?** Stack cash in a youth savings account in the meantime. The day you turn 18, you're ready.

CREDIT CARDS (USED RIGHT)

The bank wants you to carry a balance. **If you don't, the bank loses. You win.** Pay it off in FULL every month. Set auto-pay. Never carry more than 30% of your limit. Get a cash-back card — even 1% back is free money.

YOUR CREDIT SCORE

A number between 300 and 900 that lenders use to decide if they'll loan to you and at what rate. **Sounds boring at 18. Won't be boring at 25** when you want a car, an apartment, or a business loan.

300 650 720 780 850 900

POOR **FAIR** **GOOD** **VERY GOOD** **EXCELLENT**

GOOD	GREAT	RARE
700+	**750+**	**800+**
Rent. Lease a car. Get a card.	Better rates. More approvals.	Best rates. Business loans easier.

HOW TO BUILD IT

- [ ] Pay every bill on time. **Every. Single. Time.**
- [ ] Don't max out cards. Keep balance under **30%** of limit.
- [ ] Don't apply for cards you don't need.
- [ ] Check it free once a year (Equifax, TransUnion, Credit Karma).

||| AI • THE MASTER SKILL

THE LEVER YOUR GENERATION WAS BUILT FOR

HERE'S WHERE YOU HAVE THE EDGE

Everyone older than you is panicking about AI. You're the first generation that gets to grow up with it — the way kids in the 90s grew up with the internet. Those kids built Shopify, Facebook, TikTok. ***The next layer is yours.***

WHAT YOU CAN DO THIS AFTERNOON

A business plan used to take three weeks and a consultant. **It now takes you and a free AI tool about an hour.** Same with a website. Same with a brand. Same with figuring out a market.

OPTION 01

BUSINESS PLAN

Idea → market → revenue model → first three customers — written and ready to send.

~ 30 MIN

OPTION 02

A WEBSITE

Logo, copy, landing page. Live on the internet. People can find it. People can pay you.

~ 1 HOUR

OPTION 03

A REAL BUSINESS

Idea → name → website → first product → first dollar. **One weekend.**

~ 1 WEEKEND

PROMPTING IS THE SKILL

AI is only as good as what you ask it. **A great prompt has four parts.** Memorize this — it works for anything from a business plan to an essay.

01 · ROLE

Tell the AI who to be.

"Act like a 20-year veteran small-business consultant from a Nation in Canada..."

02 · TASK

Say exactly what you want it to do.

"Write me a one-page business plan for a food truck on the rez..."

03 · CONTEXT

Give it the details it needs to know.

"...it needs to feed 50 people a day, my startup budget is $5,000, I have a driver's licence and one cousin willing to help..."

04 · FORMAT

Tell it how to give the answer back.

"Return it as 5 sections with headers. Under 400 words. Plain English."

THE MASTER PROMPT

I built one already. **Plug in your idea, get back your full business plan.** Free.

mikedavid.ai

III THE FIVE TRUTHS

IF YOU FORGET EVERYTHING ELSE, TAKE THESE FIVE LINES WITH YOU

01 MONEY IS AN EMOTION DELIVERY SYSTEM.

You don't want money. You want the feeling you think it'll give you. Freedom. Safety. Pride. Figure out the feeling first, and money makes a lot more sense.

02 THERE ARE ONLY FOUR WAYS ANYONE MAKES MONEY.

Employee. Self-employed. Business owner. Investor. Most people only know the first one. Knowing all four changes your whole life.

03 YOU GET WHAT YOU'RE IDENTIFIED WITH.

It's not what you want. It's who you decide to be. **So pick the identity first.** Pick your Future You — and let the habits, the skills, the environment line up to match.

04 COMPOUNDING IS YOUR BIGGEST UNFAIR ADVANTAGE.

Time is the one thing you have right now that nobody older does. A little money + a long time = a lot of money. Start now.

05 AI IS THE MASTER SKILL OF YOUR GENERATION.

It can teach you anything. Start a business. Build a website. Make a plan. Free, in your pocket, right now. The only barrier is whether you ask.

III TWO COMMITMENTS

A CONTRACT WITH YOUR FUTURE YOU

> This isn't homework. Nobody's grading it. **This is a contract between you now and the Future You you're becoming.** Write the two things below. Pick one. Run with it this week.

01

ONE NEW BELIEF MY FUTURE ME HOLDS

02

ONE ACTION I'M TAKING THIS WEEK

SIGNED

GO BUILD YOUR FUTURE YOU.

Our parents and ancestors rebuilt food, infrastructure, and sovereignty from scratch. **You get to keep building.** *Money is one expression. AI is another. Owning the business is another. Your Future You is the last one.* **Whatever they become — build your own.**

A note: *The information in this workbook reflects the personal opinions and experience of Mike David and is shared for educational purposes only. It is not financial, legal, tax, or investment advice. Returns shown are illustrative and not guaranteed. Always consult a qualified professional before making financial decisions. Past performance does not predict future results.*

THE WHOLE CLASS ONLINE.

SCAN TO KEEP BUILDING

OPEN CAMERA · POINT · TAP

mikedavid.ai

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