

LEXXIKHAN PRESENTS

THE
CREATIVE
PACE
TO
WEALTH



WRITTEN BY
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INTRODUCTION

Let me ask you a question. If you were able to solve all... let's, say most of your problems in life, what would you say you would need most to do this? Now keep in mind, you only get one answer.



Ok, times up, I am almost certain that your answer was money, if your final answer was not money, I am willing to bet that it came to mind before you gave your final answer. I know first-hand whenever I was involved in a life issue 9 times out of 10 that issue could have been resolved with money.

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Now before I proceed any further, let me properly introduce myself. My name is Christian Pace, I am not your average 26-year-old. In fact, I am different because of money. Why is that you ask? Allow me to explain.

I was born on March 24, 1997, in Moreno Valley, California living the first year and a half with my Mom & Grandparents while my dad was incarcerated. My parents are both Los Angeles Natives - my mom was born in 1974 in South Central Los Angeles into a happily married, middle-class family, which of course are my grandparents. My dad was born in 1974 in Compton, California into a separated family and family of dysfunction.

My grandparents on his side both were alcohol and drug abusers. The importance of my life is you may have a family similar to my mom that you can relate to or more similar to my dad in which you could relate to. Don't get it confused that my Mom's life was all great, growing up in the era of the 80's & 90's in South Central & Compton was tough! But each of my parents were dealt a different hand, for my mother she chose to go to school, work and do the best she can as a trying human. As far as my father, he was dealt a hand more severe in which he turned to gangs and violence for survival. Where am I going with this? I am trying to paint a picture of what having some access to money and having no access at all to money will bring us to do for survival.

With that being said, lend me your eyes. I hope this book finds you well and encourages you to change your current situation and take massive action!



BUDGETING BASICS:

My first rule of budgeting came several years after my father's release from prison, upon his release he ended up landing a few phenomenal jobs.

He and my mom have always worked hard to provide for my sisters and I, taught us to be kind and respect everyone, above all us they taught us that no one was going to hand you something you had to work for everything! As you probably guessed, my sisters and I growing up in a non-wealthy household we never spoke much about finances, let alone budgeting. I learned a lot about budgeting basics by being in certain situations and being in a way "forced" to budget. I remember growing up and my dad would frequently take us to dirt bike shops, he became very close with a lot of the people who worked at these shops and from there they would give us a lot of free items - at this time stickers for cars, bikes and almost anything you can think of pertaining to a vehicle were very popular. I was given so many free stickers that around the time I was in the 5th grade I picked up a knack for selling, I would sell stickers for \$8, \$10, \$12 dollars at a time. To the point I would end up being suspended from school because I had kids upset or in physical altercations when I would sell out. I would come home with money stacked in my backpack and my mom ended up questioning me about it asking where I was making this money from, especially it causing me to become suspended. At that point I learned that no matter what business you are in, you do not know what could happen and there are times you could run into a slowdown, this causing me to learn how to budget.

It does not matter if you are in a low-income area selling drugs on the corner or you are the CEO of a fortune 500 company, budgeting matters. Without a budget you will often end up at ground 0 - imagine making \$5,000 to then go out and spend \$5,000. In this case you will be someone who has to work forever, it is not a fun nor ideal situation, take it from me, I have made that mistake myself many times. My suggestion on properly budgeting would be to live off of 40-50% of the income that you receive in the beginning, as you earn more and you have more money saved, this number should decrease to around 30-40% of your income.

EXPLORING FINANCIAL OPTIONS:

In my opinion I believe the idea of exploring your true life's purpose is the most exciting and most frustrating process of identification there is, I say this because you almost have to try everything knowing the beginning outcome will be failure.



Studies have shown that the average millionaire tries about 18 different things in his or her lifetime before they win big! This does not mean you have to dabble in 18 different career-fields to find your purpose, although it might. It generally means that you may have to find that one thing and fail 18 different times in training before you succeed.

If quitting early is in your nature I would suggest you stop reading now, If that is how you operate, I guarantee you will be a failure. Let me be clear, it is OK to fail and continue to try, at that point you are searching for your purpose, but if you fail and never try again you are a permanent failure. The best part about life is every day you wake up you have an opportunity to try, you have an opportunity to change, you have an opportunity to grow!

If you are currently reading this and you feel you are at an all-time low, or you have been told you will be a failure, or your family & friends left you hanging, whatever the case is you have the power to change your current world, no one else can change this for you but YOU. Here have been many people in life that went from alcoholic to successful, drug abuser to successful, depressed to joyful and successful or even in my father's case, a product of his environment an affiliated gang-member at one point in time, a felon multiple times over to a successful man and a grandfather. By searching for options in life, especially what could potentially make you wealthy, you have to first dive deep within, understand what you are lacking, understand what you must get better at, be willing to put in the work and go for it!

I have heard many times that when you start to work positively on yourself, your gift will appear and when you find it you can capitalize on this gift for joy, fulfillment, earning wealth and creating overall success. My all-time favorite actor is Denzel Washington, in a graduation speech he stated "imagine you are on your death bed and all of your hopes and dreams surround you. They say to you, why did you not use us?"

We came to you hoping that you would fulfill us but you did not, now we have to go to the grave with you because you did not take action." Do not be the person who does not take action when you have been equipped with many gifts, hopes and dreams. Your financial success is directly related to your ability to find your true gift and operate within it.



UNDERSTANDING CREDIT:

Life is not a game; many people go through life like there is a restart button. There is not! What you do today, whether that be a message you write online, what you say to someone in the moment or how you conduct yourself in public, has a long-term affect

All of these things mentioned can enhance or decrease your credibility here on earth. With that being said, that is very much like establishing credit in business. If you tell someone you are going to do something and you do not your credit with that person or as a lot of us know it as your "street cred" is ruined. No one wants to deal with a person who says one thing and does not follow through.

I am sure a lot of us have been in a situation where we loaned someone money or maybe you are this person, when a lot of times they are a close friend or family member of ours and they promised to pay it back and days, weeks or even months go by and they do not mention it. If you do not bring it up ever again subconsciously you know you will never lend to this person again based off of their actions. This is important in understanding credit, by establishing credit you have to keep your promises financially.

You may start off with your first credit card at a local shop or store in your area or even a loan type credit card to start your business, let's say you borrow \$3,000 and your monthly payment is \$45 if you pay on time or early your credit will continue to increase and grow overtime. Now the inverse of this is also true, if we take the same scenario from above and say you borrowed \$3,000 and your monthly payment was \$45 and you did not pay on time or at all, eventually your credit will be tarnished and you would not be able to receive a loan if your life depended on it.

Truth of the matter is it takes years to build credibility and one mistake to ruin it. The overall point is to be a man or woman of your word and never break it. Credibility is everything!

MAKING MONEY WORK FOR YOU:

Earlier in Chapter 2 "Budgeting Basics" I mentioned in my example the importance of proper budgeting and to avoid going from a \$5,000 profit to a \$0 income. Making your money work for you has no boundaries whether it be simple or more complex there are several versions of having money work for you.



You can buy a pair of shoes for \$140 and resell this pair for \$200 or you can leverage a loan (credit) to purchase real estate that then pays you \$500 a month of residual income. The point of having your money work for you is so you do not have to continue to restart after you spend. The game of the wealthy is to invest as much as they can into wealth generating assets; meaning that their money is always at work.

By having their money at work, they will not have to work as hard or a lot of times they will not be working at all, and what I mean by not working is by not being involved in heavy labor activities. To get to this level you will have to practice each chapter of this book often and apply it to your life as soon as possible.

Again, this involves deep work, commitment, sacrifice and time in which we are all capable of doing. Once you have reached the point of having your money constantly working for you in the desired asset classes you have chosen, I would say you have unlocked the level of the true 1% you will no longer be working in labor but be working in what we call "the flow-state" this is where the best ideas are created, you have a network of positive people and your stress levels are low or non-existent allowing you to unlock new levels of your business and to diversify yourself in different avenues of business and life you may have never considered before.



BUILDING YOUR RESUME:

You may have heard the saying "If you are not evolving you are dying a painful death." I agree with this, if you have no life goals or life plans you can be leading a miserable life.

One question I constantly ask myself daily; truthfully, I ask myself this question so often I obsess about it, "What do I want to accomplish today?" The reason why I ask myself this question is so that daily I can contribute to my resume.

Whether you are building a life or work resume, you will only have a completed resume when your time on earth is up, until then you are building your resume every day. Similar to building credit, by building your resume what you accomplish and who you are involved with makes a huge impact on if you have a positive resume or not.

A few ways you could boost your resume is to volunteer, or become an assistant, mentee or apprentice of someone you would one day aspire to be like. Many professionals have participated in activities similar to this in the past to establish credibility to learn and gain knowledge before their time came.

By being the chosen one to be involved in something like this only goes to show you even further that your credibility can build or destroy your resume.

FINDING A FINANCIAL MENTOR:

If I were to ask you - "who inspires you financially, and who would you like to be like one day?" Could you answer this question? If you can, great! We are one step closer to seeking a financial mentor, although, any positive mentor is great no matter their financial situation.



The second part of the question I would ask is - "do you have access to this person(s)?" When it comes to finances, being able to find someone who can properly guide you, the earlier the better!

Having the ability to avoid any financial mistakes earlier in your life and career will surely put you in a position to be able to grow at a much more rapid pace. A financial mentor in my opinion could be someone you know who either has a lot of money, is great at budgeting or who has a lucrative business.

By establishing who inspires you financially and who you would one day want to be like can also be a double positive simply due to the fact that by learning from this person they may very well inspire you and help you find your life passion all at once. There are several ways to connect with a financial mentor - email, phone, letter or how I myself gain many mentors simultaneously is to read books.

You will be surprised by how well you can connect with someone you have never met and may never meet just by being able to read about their trails, tribulations and ideas and putting them on paper. If you are able to seek a financial mentor in person that could be one of, if not your greatest gift leading to financial freedom.

EMPOWERING TEENS FOR FINANCIAL SUCCESS:

In my introduction I had written a line stating that "I am different because of money." I do not mean that in a sense of me being "Hollywood" now because I have been blessed with some success stories, or that I have dismissed all of my friends and family, no.



I am different because I have learned that money is a tool for freedom. Money and the lack of money create two worlds - wealth or poverty. I am personally not an advocate for the news, but there has been lots of discussions worldwide about the changing of the financial world and economy.

The change being that the middle-class will soon be non-existent, based on a lot of financial increases of supplies and labor cost, I do believe this. This means that at one point in time there could only be two classes of people in the world - rich & poor. Please do not misconstrue what I am saying, no matter what social or economic class you are in,

I love ALL people, but there will be no one to save you if the world results to chaos. By earning money, saving to invest and becoming wealthy you will have the ability to assist your family, friends and even people you seek that you feel may deserve an opportunity in life. By having nothing, you can not help anyone.

The idea of learning as much as you can, earning as much as you can and repeating this process has become more important than ever.

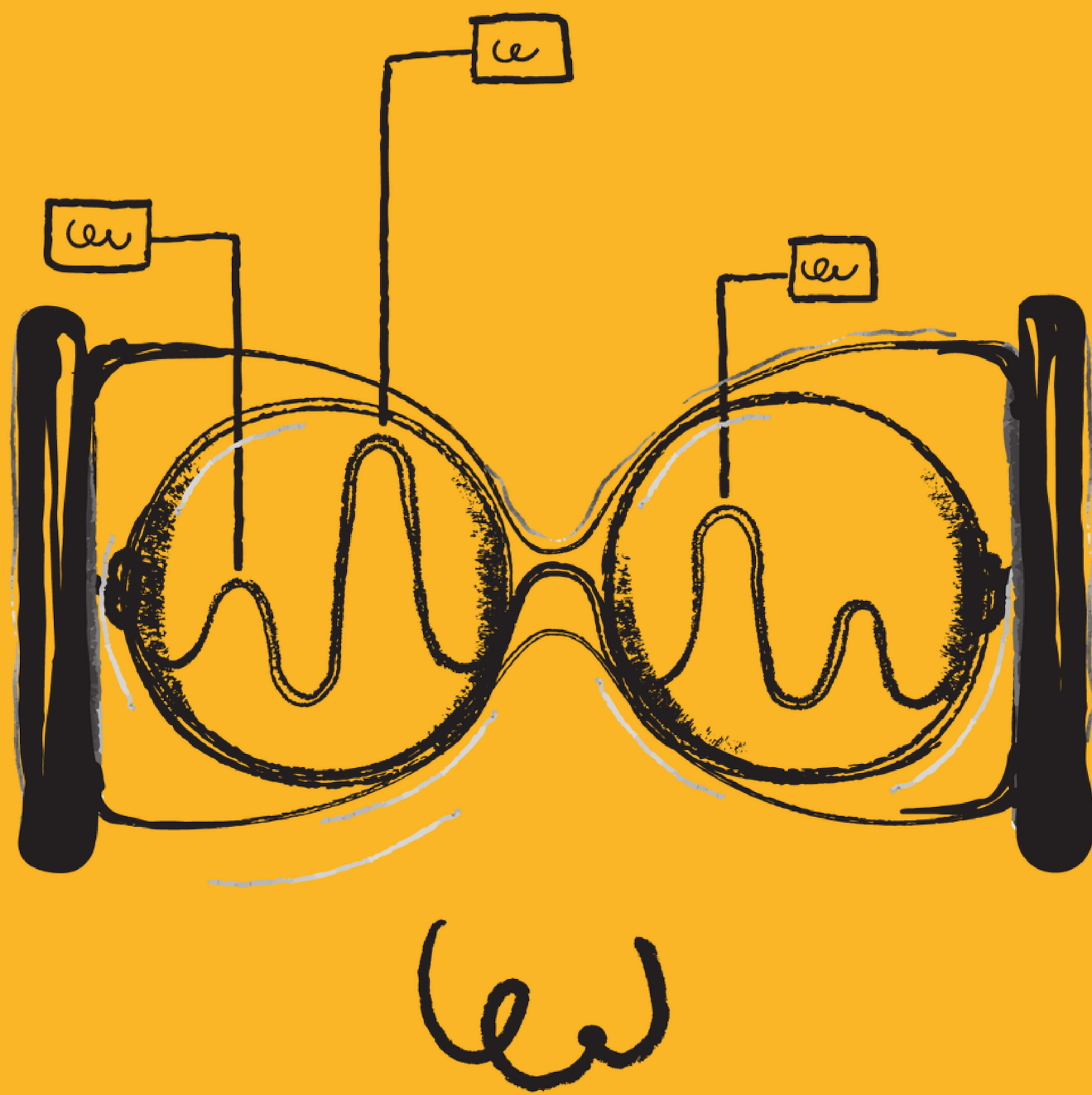


ABOUT THE AUTHOR:

Christian Pace is a 26-year-old entrepreneur and licensed Real Estate Broker, he currently runs a team of four real estate agents along with his close friend and videographer, Wali Rahman.

Christian's dreams seem to be endless as you would expect for someone that has accomplished so much in a short time. His ultimate dream is to become the number one Real Estate Broker in the entire Nation with the number 1 overall team in the Nation. He specializes in Luxury Real Estate, but even more than luxury itself his true specialty is to help anyone and everyone to build wealth through Real Estate. Like many young men Christian wanted to become an NBA or NFL player out of high-school but realized his true passion in Real Estate. Since discovering his passion, Christian has made it his life mission for his personal clientele to be made up of mostly athletes in the NBA, NFL, MLB, MLS and more! Christian mentioned in an article he was featured in "I would love to assist athletes in diversifying their wealth, how I would like to be of value is to help them build lucrative Real Estate portfolios. You hear all of these horror stories of agents and managers stealing from so many athletes, I would like to be the opposite of that and teach them what I do at the same time as it is being done.

My hope is to teach them so well and become so valuable that even once they are confident on their own, they will always still want me involved." Christian states that he owes all of his thanks to God, he mentioned that "without God, I would always fall short, so I thank God daily." Christian currently calls two places home Riverside, California & Orange County, California. He currently resides in Southern California with his beautiful wife Jasmin & his two handsome sons - Carter & Crue. "I would like to thank my wife, my sons, parents, sister's grandparents and my brother's Andrew Hernandez, Wali Rahman & Dwayne Wallace and my mentor David Kobrin, my God-Mom Traci Page and my team, I am forever grateful for you all! I could not have been half as great without all of your love and encouragement. To all that I did not name as there as so many, please know that I still love you and I am forever grateful for you all."



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