

# The First *Shift.*

*The one financial realization that took me from \$3,000 / month and broke — to actually keeping what I earned.*

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## § 01 - THE LIE

# I thought I had a *money problem.* I didn't.

At twenty-two I was making three thousand dollars a month. By any reasonable measure I was doing fine — more than most of my friends, more than I needed to live. And yet every single month I ended up at zero. Sometimes worse.

If you'd asked me then, I would have told you I needed to make more. A raise. A better job. The next opportunity. That was the lie I told myself for almost four years.

The truth was harder. I wasn't broke because I earned too little. I was broke because of who I was trying to be with the money.

Every colón went to looking the part — the right places, the right nights out, the right people to be seen with. I wasn't spending to live. I was spending to perform.

*That's not a budgeting problem. You can't fix it with a spreadsheet.*

## § 02 - THE SHIFT

# Money follows *identity.*

## 01

The question isn't  
*how much you make.*

The question is  
*who you're becoming*  
with what you make.

### WHY THIS MATTERS

Every purchase is a vote for a version of yourself. When I finally sat down and listed what I was actually spending on — not categories like "food" or "transport," but the person I was paying to be — I realized I was funding someone I didn't even like. Someone trying to prove something to people who weren't paying attention.

The shift wasn't a budget. The shift was a question I started asking before I spent anything bigger than a coffee:

*“Is this purchase building  
the man I want to be — or hiding him?”*

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§ 03 - THE THREE MISTAKES

# What I was *actually doing.*

*Three habits that kept me broke even as my income grew. If you recognize yourself in any of these, you're not alone — and you're not stuck.*

**MISTAKE 01**

## *I spent to feel alive.*

Every weekend was a statement. The parties weren't the problem — the emptiness they were covering was. It's an identity problem, not a money problem, and you cannot outspend it.

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**MISTAKE 02**

## *I lent money to keep friendships.*

I paid for loyalty. It still left. Real friendships don't need to be bought, and the ones that do aren't friendships — they're transactions wearing a costume.

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**MISTAKE 03**

## *I had no savings habit.*

No one modeled it for me, so I never questioned it. Savings isn't about the amount. It's about proving to yourself, every single month, that you can keep a promise you made to your future.

## § 04 — THE REFRAME

# Milk and grapes are broken down — then they become *paneer and wine.*

Your financial failures aren't evidence that you're broken. They're data. They're specifically-shaped lessons you can't get any other way. Someone who has never been broke doesn't know what broke feels like — and so they don't know what they're protecting when they build wealth.

## *You do. Use it.*

The fastest way out of where I was wasn't shame. Shame makes you hide. Shame makes you avoid the spreadsheet, avoid the conversation, avoid the mirror. What worked was the opposite — looking at every embarrassing line item and saying “okay, now I know exactly where I've been.”

Knowledge of where you've been is the whole foundation. You can't build on ground you refuse to look at.

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§ 05 - THE PRACTICE

# Start here.

*Not a budget. Not an app. A one-page practice you can do in seven days.*

01

Print your last 30 days.

Not mentally. Literally. Bank statement, card statement, every app. One page.

02

Beside each line, write one word.

Who were you being when you spent it? “Performer,” “Escaper,” “Builder,” “Provider.” Don’t judge — just label.

03

Circle every line that isn’t who you want to be.

Don’t cancel anything yet. Just see it. Noticing is the shift. Action will follow a week after awareness, not before.

04

Before your next purchase over \$20, ask:

“Is this the man I want to be, or the one I’m hiding as?” Answer honestly. Buy or don’t. Either way, you’ve just voted consciously for the first time.

§ 06 - WORKSHEET

# The one-page *audit.*

FOR THE WEEK OF: \_\_\_\_\_

#	WHAT I BOUGHT	AMOUNT	WHO WAS I BEING?	KEEP?
01				
02				
03				
04				
05				
06				
07				
08				
09				
10				

### END-OF-WEEK REFLECTION

*Looking at the page – who was I mostly being with my money this week?*

\_\_\_\_\_

*Who do I want to be next week?*

\_\_\_\_\_

\_\_\_\_\_

## § 07 - ONE MORE THING

# This is the shift.

## *Not the finish line.*

If you did the worksheet — even honestly for one week — you already know more about your money than 90% of people earning twice what you earn. That's not an exaggeration. Awareness is the whole game.

The next shift is compounding. Doing this every week until the questions become automatic. Until you can't spend unconsciously even if you try.

I'm building a small group of people doing this work alongside each other. If that sounds like something you need — not content, not another course, but people who are actually doing it — message me.

## NEXT STEP

*Send me a DM on Instagram.*

Tell me what you found on the worksheet.

I read every message. — M.

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