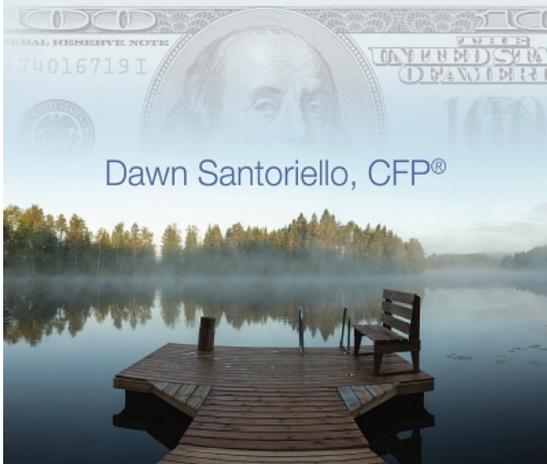


The Spiritual Path
To Prosperity ...
The Truth About
Money Revealed



Dawn Santoriello, CFP® gives you the tools to clear your “money blocks”. She offers her deep knowledge of the financial world by sharing tips for investing your money to grow your wealth as well as proven strategies for saving.

**The Spiritual Path to Prosperity...
The Truth about Money Revealed**

By Dawn Santoriello, CFP®

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Dawn Santoriello, CFP®



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Every individual's financial situation is unique, and the information and strategies in this book speak to the book's audience in general and may not apply to your specific situation. You should always seek the services of a certified financial professional before attempting or implementing any of the strategies detailed in this book.

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1. What Made Me Want to Be a Financial Planner

I was born in the Park Slope neighborhood of Brooklyn, New York in 1978. My family was poor, and my parents were addicted to drugs and alcohol. When I was two years old, my dad died of a drug overdose which was the story I was told. But just this year, I learned through a DNA test (23andme) that he wasn't my dad. But that's another story for another time. My mom was a drug addict and heavy drinker and not around much, so my grandmother was the one who raised my sister and me.

We were so poor that I had a black hole in my front tooth because we couldn't afford to go to the dentist. Thank God it was just a baby tooth. Even so, I have fond memories of my time with my grandmother. My favorite meal she made us—that I still eat to this day—is egg noodles and cottage cheese with salt and pepper. Most people's reaction to this is "Ugh, gross." Try it. It's delicious! She tried her best to give us healthy meals with what little money we had.

When our grandmother could no longer take care of us, my sister and I were in and out of foster homes. At one point, we lived with her biological dad. He didn't like me because I wasn't his, so he would beat me with his belt. I remember he even threw me in a dryer, but I don't remember if he turned it on. The foster homes we lived in weren't much better. One family made my sister and I eat in the kitchen while they sat together in the dining room. We also couldn't have anything to drink until we ate all our food.

Fortunately, my sister and I eventually ended up in a great foster home, and that family ended up adopting us. I was ten and remember that day well. The judge gave my sister and me these huge, swirly lollipops, and then we went to our favorite diner afterwards for breakfast.

I never wanted to be poor again, and I wanted to help other people gain financial security. Early on, I realized the importance of

financial stability, especially after my adoptive family provided that for me. I wanted to become a financial planner to help people avoid the scary childhood I had.

Even as a child, entrepreneurship was in my blood. I took every opportunity I could to earn money. There was an apple tree and a chestnut tree in my backyard, and my dad would pay me and my four sisters ten cents a bag to pick them. I made sure I hustled and always filled the most bags. Sometimes, my dad took me to his office on Saturdays, and he paid me two dollars an hour to do some filing while he worked. When it snowed, I shoveled driveways. I saved my daily lunch money and made my own lunch to bring to school instead. When I was in high school, I sold Blow Pops that I bought from BJs. I would make about fifty dollars a week doing that. Then, some other kids decided to do it, and they got caught. I didn't know we weren't allowed to sell candy if it didn't benefit the school. So, I quit before I got caught, too. Through all this, I kept a little accounting journal and had subaccounts for car, house, and CDs (the music kind). I loved watching the accounts grow!

Before I found my love of finance, my first love was acting and modeling. Once I realized that was keeping me broke, I left the industry and got started in financial services. I never thought I could love anything else besides acting and modeling, but I was wrong. I only wish I found this career sooner than at age twenty-six.

You have to love this career because up to 90% of advisors fail within their first year. The rest are just scraping by unless they are lucky enough to land a wealthy client or have a senior partner to work alongside. I wasn't so lucky. I had to start from scratch.

About the Author



Dawn Santoriello, CFP® is the founder and CEO of DS Financial Strategies, a fee-based financial planning firm that develops customized plans designed to maximize the efficiency of your money.

Born in Brooklyn, NY and raised in Long Island, Dawn graduated from Adelphi University with a BS in Finance. She currently lives in King of Prussia, PA. Away from the office, you can find Dawn living true to her Wellness and Wealth lifestyle by hiking, kayaking, mountain biking, and meditating.

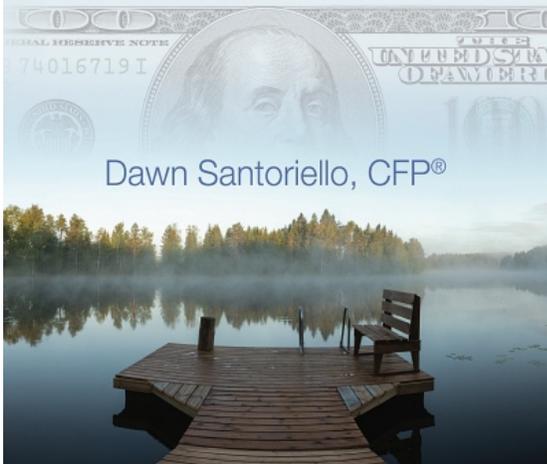
Dawn was the former host of *Conquer Your Finances*, *Conquer Your Life* on RVN TV. She has been published in numerous blogs and journals, including *Wealth Planning Advisor* and *Let's Talk Philadelphia* and has been featured in *Forbes*, *Investment Advisor*, *Market Watch*, and *The Philadelphia Inquirer*.

Be sure to check out Dawn's YouTube page (DS Financial Strategies) for "Financial Friday's with Dawn." For more information or to get in touch with Dawn, please visit:

www.dsfinancialstrategies.com

Photo courtesy of Marikate Venuto

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