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A TWENTY SOMETHING'S GUIDE TO

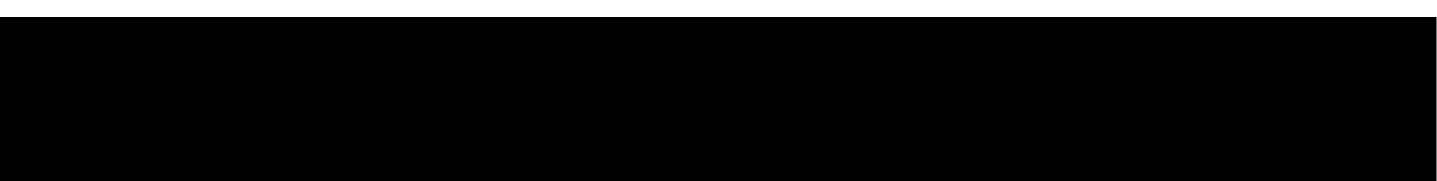
GETTING

YOUR

SH*^T

TOGETHER

BY DEBORAH OF COCKTAILS AND
AMBITION



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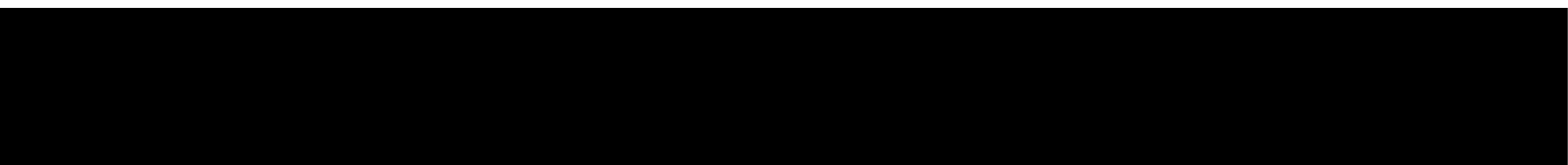
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56 *It's never too late to
get your sh*t
together* ”

Hi there,

You've probably decided to download this book for two reasons;

1. It's free (and who doesn't like free things right?)
2. You most likely fall under the category of "20 somethings trying to get their shit together".

To begin I would like to say that accepting the fact that you don't have your shit together is the first step. Secondly, you will never have your shit together. That's right my title was a click bait - just joking. I think it's important to know that no one has it completely together not people in their 30's, teenagers (definitely not them), senior citizens or 20 somethings.

However, when I was writing this book I wanted to share skills that will make your life meaningful, help you enjoy the present and put you in a mindset to deal with the never-ending surprises, changes, happy moments, and the occasional disappointments that will happen in your twenties. In other words, helping you pretend that you have your shit together one embarrassing story and tip at a time.

A woman with curly hair is sitting in a light-colored armchair. She is wearing a black tank top and has several tattoos, including one on her shoulder and one on her ankle. She is looking down at a laptop with a floral cover. The background is a simple room with a grey wall and a patterned curtain.

CHAPTER 1

MINDSET

Have you ever noticed that our thoughts can sometimes spiral out of control and eventually start to have physical consequences? I don't mean to sound like a hippie but, our mindset. i.e. how we think and interpret events, can dictate our lives and shape our experiences. As millennials, we have told ourselves that we are not able to accomplish certain things because we are not smart enough, because of our age, income, and a host of other reasons. Added to this is the influence of society. How many times have you seen articles with titles like "Why is Gen Y is so messed up", "Millennials are lazy" etc. We are constantly being bombarded with negative images about our generation and sadly when we start internalizing these beliefs it can lead to them becoming true. It's called a self-fulfilling prophecy; this means there is a correlation between what you believe and what you achieve which is why having the right mindset in your twenties is extremely important.

To begin there are two types of mindset

1. A Fixed mindset
2. A Growth Mindset

Fixed Mindset

According to Dr. Carol Dweck - the genius lady & #Girlboss responsible for Mindset theory - in a fixed mindset, a person believes that their basic abilities are limited to what they are born with. So, if someone always gets C's in class they believe that's all they are able to achieve and their intellect doesn't extend that further than that.

Growth Mindset

A growth mindset is an ideal mindset to have. A person with a growth mindset believes that they are not born with a fixed set of skills, but can learn, and adapt to different situations. People with this mindset are fascinated by learning new things, seek out new opportunities, and are not easily deterred by failure.

Acknowledge & Recognize

To adopt a growth mindset, you first need to acknowledge how far you've come. However small the progress you've made in your life, realize and acknowledge that you've already come so far and you have so much more ahead of you.

Stop seeking Validation

No matter what you do, there will be somebody who will not like it. If you are a validation seeker, then you will always be unhappy. You have to ask yourself "Am I proud of where I am and what I'm doing?" If you are, you have to stand strong in your decision.

Define your Vision

Where do you want to be in 5 years? what do you want your 20's to be like? I know these are really loaded questions that your annoying family member might ask at Thanksgiving but, it's all part of the process. If you don't know where you are going, then all the effort you are putting in might just be a waste of time or might be taking you in the wrong direction. So, take some time to get a clear vision of what you want out of life.

Create your plan

Once you've defined your vision for your twenties, you have to determine how you'll get there? what do you have to sacrifice and what steps do you have to take? It's great to dream and visualize but, dreaming is nothing without action.

Affirm yourself

As you can tell I probably sound like a person who reads a lot of self-help books and you'd be right. While some of them are weird as hell, others are really great. I've noticed that one common theme in these books is the need for self-affirmation. Your words are a manifestation of your mindset. You not only have to think positively, you have to speak positively

“

*Think Positively.
Speak Positively.*

”

A young woman with long brown hair is smiling broadly, wearing a black graduation cap. She is wearing a red dress with a large floral pattern in white, yellow, and purple. The background is a soft-focus green bokeh.

CHAPTER 2

CAREER

In your 20's it's normal to be unsure of your career path. However, it is not okay to simply freak out instead of developing important skills that will help find your career path or prepare for the workforce.

There are 3 things you'll need to get your career sh*t together

1. Mindset
2. Skill
3. Hustle

Mindset

Your mindset determines if you have the courage to improve yourself and figure out how to navigate the challenges that will come when pursuing the career of your dreams. A fixed mindset limits you to the possibilities of what you can achieve, how to apply your skills and how you can gain new ones. For many people, their career path is right under their nose but their fixed mindset stops them from fully realizing it. If you are feeling stuck take an inventory of your skills or hobbies and start looking at job postings that relate to it. You don't have to apply to the postings but reading the job descriptions gives you an idea of what jobs in that field entail and the skills you'll need to get there.

Skill

Developing your skills requires you to constantly learn new things. Wherever you find yourself in life there will always be an opportunity to learn you just have to be open to it.

Use the resources available to you

What happens when half way through school or a new job and you realize you've made the wrong program or career choice?

You could completely quit your job or go back to school and garner a massive amount of debt in an attempt to start over. However, thanks to the internet there is no need for such drastic measures. There are now many resources online- both free and paid - that can help you learn and gain new skills.

Massive Open Online Courses (MOOCs)

If you can't go back to school or would like to be certified in a subject from the convenience of your home and on your own time. Prestigious universities including University of Toronto, Stanford, Harvard and much more offer free courses online. The courses range in topic and can be a useful start to gaining knowledge on some topics you'd like to know more about. They are also great to help you gauge if you'll be able to sit through a class with similar course content before having to pay for it.

Lynda.com or Skill Share

The databases offer video courses on a variety of topics such as business, web design, coding, marketing, Photoshop, videography and so much more. If you have a gap in your resume I highly recommend taking one of these courses to get started. Trust me it'll look great to an employer, that you took the initiative to fill the gaps in your resume.

Have your resume reviewed

I have had my resume updated and I have edited resumes as well so, I understand the value in having your resume reviewed. You might not notice the little errors or awkward sentence structures until an employer points out that you've spelled "alumni" wrong and you watch your dreams of being hired crash and burn (Yes, I'm speaking from personal experience). Furthermore, having a professional look over your resume can help you re-word and highlight your experiences. Universities, Colleges, and Community career centers offer these services free of charge so, it would be a great idea to take advantage of it.

Hustle

Don't stop trying...or believing

We've all seen the jobs postings that make us question if we are good enough to apply. Sometimes, even when we know we can do it we talk ourselves out of it because of fear. I think it's important to always keep in mind that rejection will come and it's inevitable but, you cannot let it stop your hustle.

Take your resume EVERYWHERE

Once you've had your resume reviewed, make sure to always keep it updated and take it everywhere. You'll never know who you might run into or where the opportunity to begin afresh might come. If it's at a networking event or it drops from the sky, you always have to be prepared.

Make and Maintain Connections

People are important and important people get you places. It's crucial to form genuine relationships in the workplace and I don't mean the "I'm only sending you an email because I need a reference otherwise, I wouldn't talk to you" type of relationship but, a genuine "I care how you are" relationship. The connections you have with people will be your greatest resource in your career journey. No one says you have to be best friends with everyone in the office but people will remember the way you interact with them. The more people think of you as a trustworthy, dependable and a nice person to be around the better your chances are of getting or keeping a job.

Take chances

Some people get stuck in the "this is the single path for my life" mentality without exploring other avenues, even if you know where you want to be, it never hurts to diversify your resume and show a range of skills. You may or may not be the best candidate in the world but you have to try and put yourself out there. If there is ever a time to try crazy things and explore new paths it should be in your twenties. This is the best time for two the time for three reasons;

1. You have nothing to lose
2. You are blessed with youth and you can hustle till sun down
3. If you do it in your 40's it's considered a midlife crisis.

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*Find out what you
like doing best, and
get someone to pay
you for doing it.*

”

-Katharine Whitehorn



CHAPTER 3

FINANCE

I didn't understand the broke college student trope until I got to college and realized the struggle was REAL. I was working with the sports team as an assistant (and occasional water gal). It was a meager paying job and with expenses to pay, I ended up with 13 dollars to my name. THIRTEEN! 1-3 that's all I had and guess what? I made that shit last for 2 weeks (one of my greatest accomplishments in life I must add). I know I'm not the only one who has ever experienced a financial struggle, and for others, financial insecurity is a cloud that looms over much of their twenties. However, your twenties can also be a pivotal financial turning point because you still have time to fix things and break bad financial habits before it's too late.

Like with other chapters, the first thing that helps in getting your finances together is your mindset. The way you think about money will shape your life and experiences, as well as influence your ability to save more and prepare for a rainy day.

How do you think about money?

Are you a Panic queen?

Some people think of money as something that needs to be hoarded because spending even a little bit will cause poverty to come knocking at their doors. Instead of saving money what they've succeeded in doing is let money rule their lives. I've been there and it is no fun at all! While the anxiety and stress that comes with financial insecurity are legitimate, I can tell you that constantly worrying about not having enough accomplishes nothing and just adds to the panic.

The over spender

The overspender mindset is just as bad as the first. People with this mindset think that money grows on trees (I wish!). If on whatever income you make, you spend a majority of it on frivolous things that are not setting you up for the life you want then you are wasting your time. If you've said on more than one occasion *drunk girl voice* "Guys! Drinks on me!" while your bank account is crying out for help, you are an overspender.

The In-betweener

As an in-betweener you don't spend too much on frivolous things, you have a job and are able to cover your needs. However, don't think you are free yet. There are still many things you can do to better your situation.

Let's get to fixing

Be honest with yourself

To gain better financial skills and figure out where you want to be, you'll need to be honest with yourself.

For Example: Hi, my name is Deborah and I have an online shopping problem (most likely inherited from my mother).

What is your vice? Hi, my name is _____ and I spend too much on shoes, can't stick to a budget, always eating out etc.

The next step is figuring out your credit score.

Your Credit Score

A credit score is a numerical value that is assigned to you based on your lending history i.e. how often you pay back the money you've spent on your credit card and based on how many credit cards you have. Banks decide whether you are worth lending money to based on your credit score so, in other words, your credit score is **IMPORTANT!** (all caps just in case you weren't paying attention). It seems ludicrous that a bunch of numbers determine your quality of life but sadly it does. It affects your ability to buy a car, get a mortgage, start a business and so much more.

What is a good credit score?

Most credit scores range from 300 to 800, while others range from 100/200 to 850/900. Regardless of which method is used the higher, the score the better your credit. I cannot stress how important it is to know your credit score because if you have a low score it's not too late to start fixing it, especially in your twenties.

Get a credit card

Contrary to what some people might say having a credit card is not the root of all evil. In fact, having a credit card or two begins to establish a credit history which is important to future lenders. However, how you treat your credit card is the most important issue.

Don't treat your credit card like a credit card

This might be a bit confusing but let me break it down. Do not treat your credit card like a credit card but instead like a debit card. When you have a debit card you know how much you have and you spend only what you have. For example, if you have only \$200 in your bank account for spending, you don't spend over 200\$ on your credit card. This way you are actually able to pay it back, avoid interest fees and build your credit at the same time.

Pay your bills

This one is common sense but a lot of people forget it - myself included. Life happens, things happen so it's normal that bill payment dates slip your mind. Setting monthly reminders on your phone or marking it on your calendar helps. It's important to pay your bills 3-5 days before the payment due date so that the payment is actually processed on time and you avoid paying late fees or interest on the late night burrito you bought 3 weeks ago and forgot about.

Start saving

Regardless of how much you make it important to just start saving. It can literally be a dollar you put away every day and that's a dollar more than you had saved up before. The amount you want to save is completely up to you, you should base off your income and where you see yourself in a few years it's completely up to you. Now I know you might be expecting me to say quit buying coffee every day blah blah, you shouldn't buy it every day but I get it...It's rough out there for those of us who can't function without our coffee so, put that in your budget. You might have to cut back somewhere that is not as important to you but it is imperative is that you do have a savings and that your money is being spent on the things you need.

Budget

Budgeting is a common sense way to get a hold of your finances. However, just because it's common sense doesn't mean it's easy. Personally the moment one thing goes off budget, my entire budget is ruined. Also, it seems like the moment I decide to start budgeting that's when EVERYONE wants to hang out or go out to dinner while I do love these people and want to spend time with them my bank account is begging me to not make such rash decisions. Budgeting works differently for different people. The key to budgeting is being realistic and leaving a margin for unexpected expenses. You must always include the non-negotiables like rent, phone bill, transportation, utilities, SAVINGS! once those are included you then negotiate and move money around for other expenses.

For some people sticking to a strict budget is hard, I happen to be one of those people. To compensate for my inability to stick to a budget, I put myself on a cash diet. I take out a certain amount of money and that's the only amount I'm allowed to spend until my next pay day. This makes me more conscious of where my cash is going while giving me flexibility. I can spend the set amount of money on whatever I want while still remaining on budget. Besides, there is something about watching the cash leave my hand that makes my soul cry a little bit inside and makes me question if I really need 4 party sized bag of Cheetos.

“

*Money looks better
in the bank than on
your feet*

”

- Sophia Amoruso

A photograph of two young women with curly hair laughing together. The woman on the left is wearing a dark blue top and red pants. The woman on the right is wearing a white top and blue jeans. They are sitting on a wooden bench. The background is white with black geometric lines.

CHAPTER 4

RELATIONSHIPS

Love Yourself

The most important relationship in your twenties is the one you have with yourself. I've covered in this book topics relating to career, finance, and mindset and all these areas are affected by how you think about yourself. In your twenties, there will be times where you'll question a lot of things. From choosing your career path to random life choices like choosing to move back in with your parents, moving to a new city, going back to school, moving for a new job, you will have to make a lot of tough decisions etc.

You will also have to deal with some of the failures that may come with some of these decisions - that much is inevitable. However, through all that I hope you have or develop enough self-love and self-compassion to know that failure does not define you. You are not a failure, just someone who failed at something and in the grand scheme of life, that's basically everybody.

When we start to love ourselves, we also begin to understand the type of love that we need and deserve and we don't settle for less. It means you begin to love yourself enough to let go of negative friendships, relationships, and negative thoughts. You can and will do better and despite what you may think there is someone out there who is willing and ready to give you the love you deserve be it platonically or romantically. Self-love is hard but we all have to start somewhere and it starts simply with the belief that you are worthy and deserving of love even with flaws, imperfections, and experiences that might make you think otherwise. You are worthy.

Know yourself

Your twenties are a time of huge changes; in many instances, this means that your friend group might shrink or change. Instead of worrying about it, take this time to understand and accept who you are. Learn to enjoy your own company, learn what works for you in terms of motivation, getting things done, fitness etc and go for it! It might mean going to a spa alone but, you know what? treat yourself, eat by yourself, and get comfortable with who you are. People will come and go but you are stuck with yourself forever so, might as well love yourself and treat yourself right.

Knowing yourself also means understanding that you are not for everybody, if a friendship or romantic relationship doesn't work out sometimes it just means that they are not for you and that is okay. You are not always going to like everyone you meet and it would be slightly hypocritical if you expected everyone to like you too. Knowing yourself means giving yourself credit for your strengths, acknowledging your weaknesses and knowing when to ask for help.

Be kind to others

This one is obvious but, I'll state it anyway -just so I can say I told you so. People respond well to kindness. The benefits of being kind are not always immediate, people might not say "thank you" when you open the door or the person walking by might not smile back but you have to train yourself to always respond with kindness. This doesn't mean that you are a pushover, you can still stand up for yourself without being malicious. Being able to respond with kindness is not easy and it takes strength but in the long run, it's better for your soul and peace of mind.

Appreciate Others

It's important to appreciate the people you do have in your life, the ones that have supported you and been there for you. Your friendship might not always include insta-worthy ice cream dates but as long as they are there when you really need them that's the most important. sometimes we take these people for granted or we assume that they know how we feel about them so, we don't need to show it or say it. Well, I'd like to encourage you to say it anyway. write them a nice note just because or send a text message. these small gestures usually cost very little on our end but can brighten someone's day by letting them know that they are valued.

If you are to take anything from this book, please be kind to yourself. Through all the challenges that will inevitably come in your twenties without self-love and self-compassion overcoming these challenges will be so much harder than they ought to be.

From one 20 something trying to get her shit together to another, hang in there, this is not the end.

66

You are not a failure, just someone who failed at something and in the grand scheme of life, that's basically everybody

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- Me!

Wow! you made it to the end. Thank you for sticking with me. I truly hope that you were able to take away something positive from this e-book.

EMAIL ME

If you enjoyed this ebook, have any questions or want to chat just send me an email at deborah@cocktailsandambition.com I love hearing back from readers like yourself and I can't wait to get to know you.

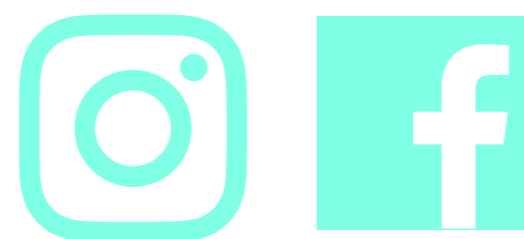
THE BLOG

Cocktails and Ambition is lifestyle blog aimed at sharing positive, inspiring and helpful lifestyle content for Millennials.

ABOUT THE AUTHOR



Deborah is a Canadian student and blogger at Cocktails and Ambition. She loves motivating people through blog articles on lifestyle, career, travel and everything in between.



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