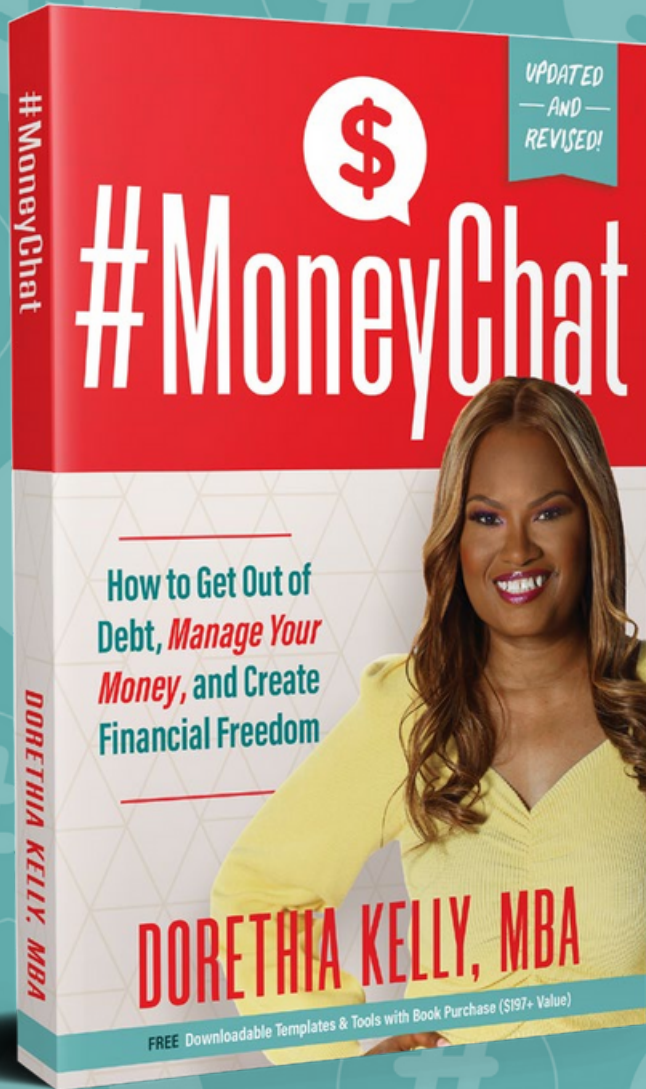


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“ Master navigating any money decision or challenge with confidence! Your financial situation is unique to you, but you can depend on Dorethia’s no-nonsense, smart, and laugh-out-loud lessons to get you through. ”

#MoneyChat

How to Get Out of Debt, **Manage Your Money**, and Create Financial Freedom

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TOPICS COVERED *include*



MONEY
MANAGEMENT



CREDIT



MONEY
MINDSET



ELIMINATING
DEBT



ABOUT THE *book*

Title: #MoneyChat: How to Get Out of Debt, Manage Your Money, and Create Financial Freedom

Publishing Company: Felicity Media Group, LLC.

ISBN 13: Paperback 978-0-9863383-1-1; ebook 978-0-9863383-2-8; Hardcover 978-0-9863383-3-5; Audiobook 978-0-9863383-4-2

Format: Paperback, ebook, Hardcover, Audiobook

Price: Paperback \$13.99; ebook \$7.99; Hardcover \$19.99

Pages: 251

Publication Date: April 18, 2023

It's easy to fall down the negativity hole when it comes to money. Whether it's worrying you don't have enough for bills, struggling to get out of debt, haven't saved enough, or just plain don't get how to make your money grow—the stress can tear up your mindset around money. It's time for a real conversation with a coach who gets it.

Nationally-recognized award-winning financial expert Dorethia Kelly specializes in helping ordinary people conquer their worst money challenges and become financially independent. **#MoneyChat®** makes the tough conversations about money approachable by explaining financial terminology and complex concepts in easy-to-understand language—and with a good dose of humor. Erase the shame from past mistakes and adjust what you SAY and DO with your money to live a financially free life.

You'll discover:

- Ways to crush student loans at your own pace with four critical action steps
- Topics you don't normally see in financial freedom books, including how to get out of IRS debt and navigate tricky gambling issues
- Customized **#MoneyChat® Mantras** for your personal situation to turn your money mindset on its head
- Tools for *today's* economic landscape—the when, where, and how of retirement savings; investment vehicles; and cryptos
- A realistic budget that you can confidently create, prioritize, and execute

Armed with a thorough understanding of the financial landscape, master navigating through proven financial strategies with confidence! Your financial situation is unique to you, but you can depend on Dorethia's no-nonsense, smart, and laugh-out-loud lessons to get you through. No matter where you start, this invaluable handbook provides specific knowledge and exact tools for financial freedom simplified. Start now!

www.moneychatbook.com

ABOUT THE author

Dorethia R. Kelly, MBA, is a nationally-recognized and award-winning financial expert and coach, specializing in helping ordinary people conquer their worst fears on the way to becoming debt free and financially independent. She is a personal finance and business coach, author, and CEO of **#MoneyChat®**.

Known for her charismatic, no-nonsense personality, Dorethia empowers people to reach their financial, entrepreneurial, and career goals with her coaching, keynotes, and online courses. A vibrant personality who takes the shame out of money convos, Dorethia explains financial terminology and complex financial concepts in easy-to-understand language—directing you each step of the way as you build a workable financial plan that guides you through every stage of life.

Through her experiences, Dorethia realized most people need compassionate course correction—recognizing that if they seriously wanted to understand and control their money, they needed to put past mistakes behind them in order to learn *and implement* important wealth-building strategies. **Her book #MoneyChat® helps people step off that financial roller coaster** by mastering the skills necessary to navigate their money.

As an international speaker, Dorethia has worked with organizations like Michigan State University, Black Enterprise, FinCon, Goodwill International, and more. She also partners with corporate brands to share their messages of financial empowerment.

Dorethia holds an MBA from Davenport University and is an avid community advocate. She's an experienced nonprofit board leader and served with several large organizations in Detroit. Always straightforward and upbeat, Dorethia outlines achievable personal finance strategies for everyday people. Her advice has been featured in national media, including *Black Enterprise*, CNBC, U.S. News, *USA Today*, and *Experian*.

Dorethia resides in Detroit, Michigan, with her family. Get cutting-edge advice through her blog, courses, and book at dorethiakelly.com.



SAMPLE topics

Talk to Dorethia Kelly about simple, achievable strategies to get your finances on track and never have to worry about money again.



#MONEYCHAT®: A Real Conversation about Money to Get You Out of Debt and Into Financial Freedom



Get Out of the Hole: 3 Steps to Help You Dig Out of Debt and Start Saving Instead



4 Critical Action Steps to Crush Student Loans at Your Own Pace



Money Mindset Mantras and Exercises for a Customized and Positive Relationship with Money



Money + Career: Earn What You're Worth

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BOOK excerpt

#MoneyChat

How to Get Out of Debt, Manage Your Money, and Create Financial Freedom

Watch your mouth! How many of us heard that as kids? Both of my hands are raised, my mouth was always getting me in trouble. Whenever you hear yourself saying something negative about your money, tell yourself to WATCH YOUR MOUTH.

I have always believed that our words have power, if you are constantly speaking the problem, you won't be able to achieve your goals. Negative words put us in a bad mood and do more to discourage us from moving forward! I can remember, in my early 20s, never really hearing anyone say anything positive when it came to money. Someone was always moaning about not having it, needing to borrow it or loaning it out but never getting it back. They couldn't pay bills, debt collectors were always calling—they just stayed stressed out about debt and never having enough money. I began to take on that mindset, started complaining about how little I had, or always complaining about being broke.

One day, I just got tired of listening to myself. I kept thinking, *There HAS to be a better way.* I was determined not to live my life moaning and complaining about not having money. So, I set out to teach myself about money management, increase my skills so I could make more money and teach my girls how to live a financially free life.

I began to read everything I could about money management, I watched YouTube shows, read blogs, listened to podcasts, and attended webinars. I was so excited

about what I was learning because it was foreign to me. For once I was creating a PLAN for my finances and it felt good! So good, I wanted to help the world learn it too. I began telling my friends, family, coworkers, acquaintances—anyone who would listen! Well, some listened, some ran the other way, lol.

This is how #MoneyChat® came to be, I wanted to change the conversation around money, so habits could change. I wanted to make it not so intimidating and erase the shame of past mistakes.

#MoneyChat® is about what you SAY and DO with your money, it's about lifting up those around you by sharing positive financial habits. It's about community and encouragement.

Maybe your story is different, maybe you always had enough like some of my clients. So much so that you felt like it didn't matter what you spent, there was always more where that came from. Some have never heard the word NO, so there are no boundaries, no discipline, no financial planning for the future—just a lot of spending.

It doesn't matter which end of the spectrum you are on, creating a roadmap for your money doesn't mean deprivation, in fact, it's the exact opposite. When you are intentional about where it's going, you put yourself in a position to be able to buy what you want. When you've covered your bills, saved some, gave some, invested some and planned for goals or fun spending, there's nothing left to want.

DUMP THE GUILT + SHAME

"Sure, you wish you did some things differently. But there is no sense in becoming burdened with regret over things you have no power to change."

—Rihanna

We've all made some mistakes with money. Whether it's as simple as not

keeping track to making constant poor decisions. What I don't want you to do is beat yourself up. Reading this book proves that you are making a step forward. To rehash every mistake you made in your mind or in conversations is a waste.

I realize that you may have some major stuff going on that is really stressing you out. I've been there, I too had to remind myself to stop speaking the negative.

Even if it's true. This doesn't help you fix the situation, so why not focus on what does? You are not the only one who has ever faced your issue. Remember there is nothing new under the sun but the players of the game. I don't say this to diminish its impact, but so you know you aren't alone. So, let's dump the guilt and shame and move forward one step at a time. Give yourself some time and some grace.

The #MoneyChat® Fam is a community of everyday people just like you on the path to financial freedom.

WE'VE GOT YOUR BACK!

The #MoneyChat® movement is about changing what you say about money so your actions will follow! We call it "Rockin' Your #MoneyChat®!"

In my financial coaching practice, there are four recurring things people want to do:

- 1 Get out of the debt hole
- 2 Learn how to manage their money
- 3 Grow their money by investing and saving for retirement.
- 4 How to protect what they've worked so hard for

Many just don't know how to make that happen, they know that they should do these things, but don't have the steps to take. I wanted to write a book that holds their hands so to speak. Don't just tell me what to do, give me the tools.