

# Your Imperfect Path to Financial Success

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## Welcome to *Wealth Unscripted!*

This is a simple but powerful guide to identifying and achieving your financial vision—one goal at a time!

The most inspiring stories don't feature perfect people; they center on imperfect characters—flawed heroes, unlikely victors, and small-but-mighty dreamers. These underdogs aren't always the strongest or the smartest, but they have a goal they believe in, and they refuse to give up. That's why we root for them: they show inner strength and resilience in the face of challenges.

When it comes to managing money, we're all a bit like underdogs! We each face unique obstacles, and none of us have it all figured out. But here's the truth: you don't need to be perfect to make meaningful progress. Underdogs often win, and when they do, they win big.

Your journey to financial success will have ups and downs, just like any great story. This workbook is designed to guide you along an imperfect path through 7 stages toward your next financial goal.

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## The 7 Stages of Your Financial Story

*Think of each as a chapter in your story, bringing you closer to your goal.*

1. **A Hero** – That's you! Set your intention and define your motivation.
2. **A Plan** – Create a roadmap with actionable steps toward your goal.
3. **A Villain** – Identify the obstacles, habits, or beliefs that hold you back.
4. **A Team** – Find your supporters and mentors to keep you motivated.
5. **A Montage** – Embrace the daily steps and efforts; progress is made here.
6. **A Setback** – Learn from the inevitable hurdles along the way.
7. **A Success** – Celebrate your wins, big or small!

## 1. A Hero.

The hero of this journey is *you*. You're the central character. Whether or not you see yourself as a hero doesn't matter—because if you've ever overcome something to get to where you are now, that's heroic!

We're used to seeing heroes created by dramatic events, like radioactive spider bites or cosmic accidents. But real heroism often looks like persistence, resilience, and everyday bravery. Your past challenges are part of your own hero's journey.

Think back to a time when you had to overcome something significant. What qualities did you rely on within yourself to push through? How did you motivate yourself to keep going? What actions did you take, or resources did you lean on, to achieve your goal?

These qualities, motivations, and actions are the strengths that have already helped you succeed—and now, you can channel them toward your next financial goal.

**My hero qualities are:**

## 2. A Plan.

We have a hero (you) and now we need to define your goal. What does financial success mean to you? Who do you want to provide for? What do you want to afford? What's one goal that ties into your financial vision? Let's figure that out and put your plan into action, because if you don't get into action, there is no story. The story doesn't start until *you* start. So choose a goal: something you want to achieve financially, or something you want more of in your life that managing money can help you achieve, and get started. Jump into action.

Pro tip: "It's the start that stops most people." So make the first step in your goal way, way smaller than you think is necessary. Let's say you want to start a budget. Your first step shouldn't be to "add up everything I've ever spent money on." It could just be: download and set up a budget app, even if you don't do any filling out yet. Or maybe you

want to start a side-hustle? Mark in your calendar what day and time you're going to research this for 30 minutes.

**My goal is:**

### 3. A Villain.

Every great story has a villain, but this doesn't have to be someone twirling a mustache. In your story, the "villain" is any obstacle or challenge standing in the way of your goal. It could be invisible, like self-doubt, fear, or inertia. Conflict is essential to any story—without it, there's no journey to overcome.

Take a moment to think about what conflicts or challenges are blocking your path. Maybe it's fear of failure, a lack of support, limited time, or feeling overwhelmed by everything the economy is throwing at you. Maybe it's simply exhaustion from how costly and complex everything feels right now. Whatever it is, you're not alone—things are tough, and the struggle is real. But remember, every challenge you identify here makes your story richer and more rewarding.

Write down any specific challenges that could interfere with your plan. Identifying them now will help you prepare to face them head-on.

**My challenge(s):**

## 4. A Team.

### A Team.

One of the greatest myths around success, especially in American culture, is that heroes achieve greatness on their own. Because no one else cares or wants to help. This is not true, for them or for any of us. All people who've been successful have had someone who went to bat for them, stood up for them, invested time in them, took a risk on them, believed in them.

Just like you are surrounded by people who believe in you and are willing to challenge you to help you grow. You are surrounded by people who will help you as long as you ask for help. So build your team, whether it's a friend to hold you accountable to your goal, or a counselor who can teach you about a specific aspect of finance that relates to your goal, or whether it is simply a mentor or trusted friend you can confide in and ask for emotional support. Ask for help - you might find a team-member you hadn't thought of, just by getting into the habit of asking for help.

Remember, we are the average of the 5 people we hang out with the most. Do they challenge you to be your best, or do they motivate you to settle for less? I've discovered that the people who challenge you do it because they believe in you.

**My team includes:**

## 5. A Montage.

You know this moment! It's the most inspiring scene in a movie—the part where the character pushes themselves toward their goal. At first, they can barely do one pull-up, but they keep going. One day, they do two. Cue “Eye of the Tiger” as they make progress, going from ten pull-ups to twenty, until they're doing one-arm pull-ups with an entire

family clinging to their legs. It's impressive, and it's exciting because we see the progress quickly.

In real life, though, it doesn't feel this way.

Here's the thing about progress: it's usually so gradual you barely notice it at the time. You only really see it when you look back. This is where you commit to growth, to doing the work—even without immediate rewards. Trust that the work you're doing will pay off and that the reward will come. Don't give up.

Choose a goal, and experiment with small, manageable actions that bring you closer to it. If you want to spend 10% less this month, try cutting back aggressively in one spending category for a week, then ease up and try it in another area. Keep adjusting based on what you discover, but don't stop. You'll get there! Remember, progress is made in inches, not yards.

**An action I'll take over and over, even if I don't see results right away, is:**

## 6. A Setback.

This part isn't fun, but it's the most essential part of the whole story. Every story reaches a point where a setback hits. A misstep, a miscalculation, a total failure—something happens that puts the character further from their goal than ever before. Or at least, it feels that way.

In a romantic comedy, this is when the innocent lie the character told finally comes out, and the person they love rejects them. In an underdog story, it's when the character, who has been making progress, suddenly faces a crushing defeat, leaving them discouraged and alone, wondering why they thought they could win. In financial terms, the setback is when you lose control and overspend, miss a payment and face penalties, or make an investment that suddenly plummets in value. You tried something new, and it didn't work out. Or you did everything right, and you were just unlucky. Hurricanes don't care about your financial habits, after all.

But here's the thing: in the story arc, this moment—when everything feels lost—is actually the moment when the character grows the most. Because this setback contains a lesson, or a number of lessons, that you might not have learned any other way.

Once you uncover that lesson, and see how your setbacks are giving you tools and talents that you'll need, you're ready for the next step: to simply refuse to quit. To persist until you reach your goal.

**My setback was:**

**But the lesson I learned from my setback is:**

## 7. A Success.

This stage will look different for each person who pursues a goal, because **you** define success—no one else. Society often tells us that success means fame, wealth, or influence. But the satisfaction from these things can be fleeting, even hollow. You may chase them and love them, or you may reach them and realize success means something else entirely.

Success could look like having freedom in your schedule, feeling fulfilled and creative in your work, surrounding yourself with people who bring you joy, or being able to provide for the people you care about most. Only you can define what success means to you.

**At the end of this underdog adventure, my success looks like this:**

**I think my personal definition of success is:**

**Now that I see what's possible, an even bigger success I *might* chase next is:**

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### **Congratulations!**

You've made it through the 7 stages! It hasn't been easy, but you've learned a lot along the way. Take a moment to savor this victory, celebrate with a friend, and share your story to inspire someone else.

Whenever you're ready to establish a new financial habit, chase a fresh goal, or take your current goal to the next level, all you have to do is start again with your next adventure.

I believe life is an endless class, but that doesn't have to be a bad thing. Learning can be joyful and rewarding, turning life into a continuous quest to become the best version of yourself. Keep learning, keep growing, keep going. I'm confident that you'll discover—again and again—that underdogs do win. And they win big!

With you every step of the way,

A handwritten signature in black ink that reads "Colin". The letter "C" is large and stylized, with a loop at the top. The name "Colin" is written in a cursive script to the right of the "C".