

# Welcome to the Wonderful World of Mathematics!

By Jason O'Malley <https://bridgegap.biz/>

Buckle up...because on this journey you will experience thrilling feats of mental acrobatics; you will endeavor to go to places no human has ever gone before; and you will discover a world that you create!

While we know that the language of math includes relationships in nature through science and income through business ventures, did you know that mathematics, and specifically algebra, will help you reason your way through life? Yes, mathematics is a lens through which you can view the world.

**Count** on math to help you identify when an argument is on the right

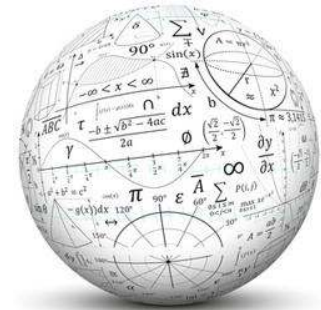
A few examples of math for **everyday living**:

- Budgeting
- Manage and grow savings
- Manage credit
- Carpentry and hobby projects
- Vehicle modification

path, or when you need to call bull\$#!t when it doesn't **add up!**

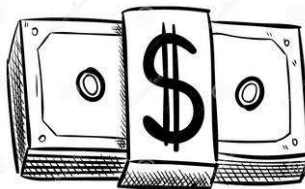
You can pursue a math-based career in a **Science, Technology, Engineering, or Mathematics (S.T.E.M.)** field.

With your mathematics and life experiences, you can hone your intuition to investigate and develop the world around you. If you can imagine it, you can use your math tools to create the infrastructure for the new tomorrow. Envision yourself being the next human being to see the world differently than anyone before you! Through programming, you can literally create the cyber



world, while a strong math base will also help you to develop the mindset needed to examine complex social issues through economics, psychology, and other social sciences.

And with the power of mathematics at your disposal, you may be the one to invent the next society-changing technology or design a architectural feat of engineering!



- Sales tax at the store
- Investing
- Start a business
- 3-Dimensional art
- Tipping

Many of us know someone who is very good at staying ahead of bills, with extra money to spend. What we might not have realized is that underlying their uncanny ability to seem "rich", their mathematical thinking helped them navigate through budgeting and saving. They continuously add to, and subtract from, a running total that they hold in their mind - or in a ledger. Every financial decision they make has this total in mind.

If your goal is to learn math well enough to make great decisions

about money, then go get it: first, the math training; then, the \$\$\$!

Ok, **entrepreneurs**, I know y'all are definitely thinking about them numbers! It is literally your business to think mathematically. Everything from your start-up costs, to your break-even point, to your profit and loss, has you thinking in terms of math. Mathematics will help you make decisions to be more effective and efficient in your organization. Your strength in mathematics will help you to create your marketing budget and increase your profits. It will help you determine how many employees you should hire and how

much you should invest in equipment to help your business flourish!

These examples only scratch the surface of the numerous ways in which this powerful tool can be utilized. If you want to delve deeper into the power of math, try to find instructors proficient in the "coach approach" – or learning through questioning to draw forth deep level epiphanies - to help you become fluent in thinking and speaking mathematics. You will never regret knowing something as essential to the economy that we operate in. In fact, you will thrive in navigating the great maze of today's world!

## About the Author - Jason O'Malley:

With over 20 years of experience teaching mathematics – many within a prison setting - Jason has honed his craft using the "coach approach". His experience started at the age of 15, when he helped his mother get her G.E.D. He has experience with university-level mathematics, also: college algebra, calculus, and statistics.

Jason holds a number of certifications: As a Life Coach through the Institute for Life Coach Training; as a teacher's aide through the US Department of Labor; as a facilitator through the Facilitator Awareness and Competency Training System, Alternatives to Violence Project (AVP) and Offender Workforce Development Specialist (OWDS).

Finally, Jason believes that by embodying optimism and hope, he can help others see that circumstances do not have to define who we are: "We define who we are by the choices we make. So, be intentional and choose well."



## Improve Your Credit Score!

It's amazing how many things today rely on our credit scores. We expect a bank to be interested in our credit when we are looking to borrow money, or credit card companies when we are looking for credit, but did you know all of these organizations can look at your credit information?

- Lenders
- Insurance companies
- Landlords
- Credit card companies
- Employers (only with your written consent)
- Organizations considering your application for a government license or benefit
- State or local child support enforcement agencies
- Government agencies
- Other organizations you've initiated business with

If your credit score is not where you would like it to be, here is one way to build credit:

### **Secured Credit Cards**

Secured Credit Cards can help you build credit by helping you learn to feel comfortable using a credit card while you carefully manage your spending. They require a cash deposit which becomes the credit line for your account. You will probably need at least \$200 to open a secure credit card account.

By making your payments on time, and meeting the minimum payment requirements, you begin to build credit history. Your monthly statements are then reported to consumer credit reporting agencies and in this way you begin to shape your credit profile.

It may take a while to build your credit back to a place where you can borrow money, but with patience, dedication and perseverance, it is possible!