Jessica Davidson Introduces New Approach to Ethical Financing for Holistic and Tattoo Businesses

Heal N Tatt Financing offers relationship-based, no-credit-check in-house financing for wellness studios and tattoo artists

From License Believer to License Owner: How Jessica Davidson Is Rewriting the Rules of Ethical Financing for Holistic and Tattoo Businesses

NEW YORK, NY, UNITED STATES, June 4, 2026 /EINPresswire.com/ -- Not everyone who builds something extraordinary starts from a place of comfort or certainty. For Jessica, owner-operator of Heal N Tatt Financing, the road to entrepreneurship was anything but straightforward. It ran through six years of uncompensated work, a life-changing legal settlement, a battle with domestic violence, and a conviction so strong it survived circumstances that would have stopped most people cold.

Today, she stands on the other side of all of it as a license holder with a mission that is deeply personal: making healing affordable for the people who need it most.

Jessica spent six years working for WOJE Money—the parent company behind the financing platform that now powers her business—without a paycheck. She operated on sweat equity alone, surviving on very little while holding onto the belief that the company and its mission would one day pay off.

When a settlement gave her the financial ability to invest fully, she didn’t hesitate. She acquired a license centered around two industries that are deeply personal to her: holistic health and wellness, and tattooing. Both had played a meaningful role in her own healing journey. Both, she knew, were out of reach for too many people because of cost. That became the foundation of everything she built.

“I worked for years believing in something bigger than a paycheck,” Jessica reflects. “When I finally had the chance to own a piece of it, there was no question. This wasn’t just a business opportunity. It was a way to make sure other people could access the healing I know changed my life."

"If someone like me—with mental health challenges, a physical disability, and a criminal history—can make it happen, so can you."
— Jessica, Owner-Operator, Heal N Tatt Financing

The Gap in the Market That No One Was Filling

For independent wellness practitioners, coaches, integrative health providers, and tattoo studios, one of the most consistent barriers to client conversion is simple: price. A multi-session tattoo, an ongoing wellness program, or a series of holistic treatments can represent a meaningful financial commitment that many prospective clients genuinely want to make—but can't absorb all at once. The traditional answer to that problem has been third-party financing through platforms like Klarna or CareCredit, or no answer at all.

Those third-party solutions come with significant drawbacks. They run credit checks that screen out a large portion of the very clients who most need access to these services. They introduce a middleman between the practitioner and their client, often with interest structures and collection practices that damage the relationship the business owner worked hard to build. And they give the business owner very little control over how their clients are treated when a payment is missed.

Jessica saw this gap firsthand—as a client who had been turned away, and as someone who spent years inside the company building a better alternative.

Heal N Tatt Financing was designed from the ground up to solve this specific problem, for these specific industries, in a way that respects both the business owner and the client.

What Is Heal N Tatt Financing?

Heal N Tatt Financing is an ethical in-house financing platform built exclusively for holistic care providers, health and wellness studios, coaches, and tattoo artists. The platform operates entirely within the business-to-client relationship. There are no third-party lenders. No credit cards. No collections pressure. The only requirement for a client to qualify is a bank account.

Business owners who partner with Heal N Tatt Financing are given full control over their payment plans. They set the down payment, determine the interest rate, and establish the monthly payment schedule. They keep 100% of the principal their clients finance. The platform generates its own revenue from a small percentage of the interest and fees the business owner chooses to charge—not from the principal, and not from a fixed software cost that penalizes smaller businesses.

The pricing structure is tiered and usage-based, scaling automatically up or down based on how many active payment plans a business is managing at any given time. This means a solo practitioner just getting started pays only for what they use. A growing studio with a full client roster pays proportionally more—but never more than what their volume justifies. There is no cost to apply, and most businesses are live quickly with a guided onboarding process.

“We say yes where others say no. You don’t need good credit. You don’t need verified income. You just need a bank account. We put the control back where it belongs—with the business owner and their client.”
— Jessica, Owner-Operator, Heal N Tatt Financing

Who It Serves—and Why It Matters

Heal N Tatt Financing was built for two distinct but philosophically aligned communities. The first is the holistic health and wellness space: practitioners offering massage, energy work, integrative treatments, coaching programs, and wellness plans that clients often want to commit to but struggle to fund in a single payment. In-house financing through Heal N Tatt Financing means clients can say yes to the full treatment plan, and practitioners receive guaranteed monthly income with long-term client relationships that stick.

The second is the tattoo industry, where large-scale or multi-session work has historically required a significant upfront investment that prices out clients who are absolutely willing to commit to the process. Heal N Tatt Financing allows studios to close more bookings, reduce cancellations, and build the kind of client loyalty that drives referrals—without a third party interfering in how the relationship is managed.

For both communities, the platform eliminates one of the most common points of friction in the client conversion process. When someone says “I love this, but I can’t afford it right now,” a business using Heal N Tatt Financing can respond with a plan—not a referral to a lender who might turn that client away.

An Underdog Story Built on Belief

Jessica’s personal story is inseparable from her business mission. She has navigated domestic violence, periods of incarceration, the trauma of losing custody of her daughter, and the challenge of living with mental health conditions and a physical disability—all while holding down a conviction that her life could be something different. She couldn’t keep a traditional nine-to-five job. The systems designed to help people like her frequently didn’t. But she found healing in the communities that Heal N Tatt Financing now serves, and she built her professional life around making that healing accessible to others.

“I don’t pretend my path was easy or that I had it figured out,” Jessica says. “But I know what it means to need something and be told no—by lenders, by systems, by life. I built this because I didn't want other people to get that same answer when they're trying to heal."

Beyond Business: [Dear Divine Guides]

Jessica's commitment to accessibility doesn't stop at financing. Operating under her spiritual identity as the Music Prophetess, she also founded Dear Divine Guides—a free, donation-based wellness and spiritual support platform built for people navigating the same kinds of pain, uncertainty, and personal reinvention she has lived through herself.

At deardivineguides.com, Jessica serves as a spiritual guide and neurodivergent young adult consultant, offering support through Reiki, Pranic healing, spiritual guidance, and channeled music. The mission is straightforward: to redefine how people approach mental health by blending music channeling with personalized holistic solutions, and to empower individuals to take control of their own healing journey in a way that nurtures both body and mind.

The platform is entirely free to access—no fees, no subscriptions, no barriers. For those who feel called to support the work, a donation-based model is available, allowing visitors to give whatever they are able or moved to contribute. It is an open door, extended without condition, to anyone who needs it.

The ethos behind Dear Divine Guides mirrors the ethos behind Heal N Tatt Financing: that people who need support shouldn't be turned away because of their financial circumstances. Whether someone is looking for a payment plan for a healing session or a free resource to help them make sense of a hard season of life, Jessica's answer is the same—come as you are.

A Creative Voice with Something to Say

Jessica's creative output is an extension of the same impulse that drives her businesses: the desire to reach people who feel unseen and offer them something real. She is the author and creator of Gaia's Guide to Becoming Self Aware, with an accompanying oracle deck. She also has a songbook of 15 to 20 channeled original compositions. She has appeared as a guest on multiple podcasts and hosts her own show, 97.3 WWJD — What Would Jessa Do, available on Spotify.

Her aspirations continue to grow alongside her platform. She hopes to speak on stages, see her work in print, and use every tool available to her to connect with people who are still in the middle of the struggle she has come through. Her message—consistent across her businesses, her creative work, and her personal story—is one of stubborn, practical hope: that healing is possible, that access shouldn't be a luxury, and that ordinary people doing extraordinary things are the ones who change what's possible for everyone around them.

Looking Ahead

Jessica’s vision extends beyond her own license. She sees Heal N Tatt Financing as a model for how the wellness and creative industries can serve clients more equitably—putting financial access in the hands of the practitioners closest to their communities, rather than surrendering it to institutions with no stake in the relationship. And she sees Dear Divine Guides as the connective tissue between the financial and the personal: proof that the mission was never just about business.

For Jessica personally, this is one chapter in a larger story still being written. She continues to develop her creative work, grow both platforms, and show up as living proof that unconventional paths can lead somewhere meaningful. Her message to other business owners and aspiring entrepreneurs who see themselves in her story is the same one she has always carried: if she could do it, so can they.

About Heal N Tatt Financing

Heal N Tatt Financing is a licensed platform powered by WOJE Money, offering ethical, relationship-based in-house financing solutions for holistic health providers, wellness studios, and tattoo artists. The platform requires no credit check, issues no loans, and empowers business owners to offer transparent, accessible payment plans fully on their own terms. For more information, visit healntattfinancing.com or wojemoney.com.

About Dear Divine Guides
Dear Divine Guides is a free, donation-based spiritual wellness platform founded by Jessica, known as the Music Prophetess. Offering Reiki, Pranic healing, spiritual guidance, channeled music, and neurodivergent young adult consultancy, the platform is dedicated to making holistic mental and spiritual support accessible to all. All content is freely accessible at deardivineguides.com. Donations are welcome but never required.

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