



21 Millionaire Secrets That Changed My Life

How To Become An Unstoppable Money Magnet

“He he he...” Marcus sniggered, as he watched his computer screen.

“Making money is soooooo easy!”

He had just made over £10,000 in 5 minutes at the touch of a few buttons on his laptop, from home.

As I sat there, seething with anger at that insensitive comment – *I was broke, unemployed, and in a lot of debt* – he sat back smugly, not taking his eyes away from the screen.

*“What do you mean, ‘making money is easy’?! Everyone knows that making money is hard! That’s why my family has always been broke, you insensitive *****!”* I thought to myself, as I glared at him. But I didn’t say anything.

What I realized pretty quickly was that he *knew* things that I didn’t know.

He had attended dozens of personal development, wealth creation, business and investment seminars, where he had learned new money-making strategies.

He had also paid for mentors that shared their *secrets* with him and coaches that guided him step by step.

It's All About The Mindset

"I need to learn these strategies too, so that I can make money..." I said to him once.

"Sure..." said Marcus. *"But strategies determine just 1% of your success".*

"99% of your success comes down to the 'millionaire mindset'" he continued.

He kept talking about this mysterious *'millionaire mindset'* he'd gained, as the secret to his success. *"What on earth is he talking about?"* I thought.

At any rate, I decided to go on a quest like he had years before, and learn everything I could about making money.

I wanted this *'millionaire mindset'* that seemed to give him *Midas-like* abilities (*everything Marcus touched seemed to turn to gold, effortlessly*).

So between 2003 and 2004 I attended more than 20 seminars. I studied books about money and wealth creation, and borrowed CDs and home study courses from Marcus.

I was looking for new *strategies* to make money. But nothing I tried worked. I was failing miserably and I kept getting more and more into debt.

I failed at getting a job, I failed at multiple MLM schemes, I failed at starting up 3 businesses, I failed at trading strategies. Everything I touched turned to failure.

Then one day, I decided to work on eliminating my limiting beliefs about money, using Neuro-Linguistic Programming tools and exercises.

The process involved answering some questions and brainstorming some ideas, and it took me 3 days to complete – just me, my journal, and a pen.

28 days later I started making \$10,000 a month in passive income.

This was in May 2004. By 2006 I had a \$450,000 a year Internet business and a \$1m a year seminar business. Everything I touch – in a business sense – now turns to gold.

And whereas people have always wanted to learn the *strategy* I used, the fact is my success has never had anything to do with *strategy*.

It was all down to acquiring *the millionaire mindset*.

People Hate Money, That Is Why They Are Broke

Most people may say they want to make more money, subconsciously it's a whole different matter, harboring thoughts such as:

- "If I Make More Money Than My Friends They Won't Like Me Anymore."
- "I'm Not Good Enough. I Don't Deserve More Money And Happiness."
- "What If I Make A Lot Of Money And Lose It All? Then I'm Really A Failure!"
- "I Am Afraid Of Failure. What If I Fail? What Will People Think Of Me?"
- "I Am Afraid Of Rejection. What If People Don't Like My Product?"
- "Rich People Are Greedy, Exploitative, Selfish. But I Am A Good Person. (i.e. Broke)"
- "Money Is The Root Of All Evil."
- "In Order To Make More Money I'll Have To Work Harder And I Won't Have Time To Enjoy It, So Why Even Try?"
- "If I Make More Money I'll Never Know If People Like Me For Me Or My Money."
- "Money Doesn't Buy You Happiness. Money Can't Buy You Love."
- "It Is Not Fair That Some People Have More Than Others."

These are just *some* of the thoughts that the overwhelming majority of the population have SET in their MINDS. It is their MINDSET.

Human beings are simple enough. Our nervous system moves us AWAY from PAIN and TOWARDS PLEASURE. It's the Pain/Pleasure principle.

I believe the majority of people out there subconsciously associate more PAIN to having and acquiring money than to NOT having money and being broke.

I know this will come as a shock to you. If you are broke, or you're struggling financially, it is because subconsciously you *hate* money.

The Millionaire Mindset

Here are just *some* of the positive beliefs that millionaires and successful people have in common:

“Money Is Nothing But The *Measure* Of The Value I Create For Other People!”

“I Find Out What Problems People Have And I Help Them By Providing Great SOLUTIONS! THAT Is Why I Am Making More Money!”

“Law Of Income: You Get Paid In Direct Proportion To The Amount Of VALUE You Deliver According To The Marketplace!”

“Your Income Is In Direct Proportion To Your Ability To Add Massive And Measurable Levels Of Value To Other Human Beings!”

“The Reason Most People Are Broke Is That They Don't Deliver A Lot Of VALUE In The Eyes Of The Current Marketplace!”

“I Love Rich People! They Are Hard-Working Creative Determined People, Creating The Life Of Their Dreams!”

“I Love Making Money! I Love Being Rich! I Get Help A Lot Of People, I Get To Create A Lot of Jobs, And I Get To Enjoy The Best That Life Has To Offer!”

“I Love Making Money! I Can Help And Support My Family, Friends, Loved Ones, and Children Better!”

“I Love Making Money! I Get To Be A Force For Good In The Community!”

“I Love Making Money! I Can Afford To Take Better Care Of My Health And Fitness!”

“I Love Making Money! I Get To Enjoy Amazing Holidays In The Maldives!”

“I Spend Less Than I Earn And I Invest The Difference.”

“I hate being broke! Being Broke Means I Am Being SELFISH With My Gifts, Intellect, Ability, and LOVE. Being Broke Means I Am Too Afraid To Stand On My Own Two Feet, And Instead Must Rely On Getting A SALARY From Someone. Being Broke Means I Am Not Adding Huge Amounts Of Value To Lots And Lots Of People!”

The 'Business Opportunity Seeker' Mindset

Here is the mindset of the typical business opportunity seeker:

"I am too afraid of having my own business, so I will keep my job and in my spare time I will *try* to make some more money thanks to a business opportunity.

I still have all the limiting beliefs of a 'broke' kind of person... but I want more money.

I don't care about creating and delivering more value to people's lives. I don't care about providing solutions to their problems. I just want to *sell* them stuff so that I make more money.

I still believe that making money is about *taking* money from other people, so that I may have more.

That is the mentality of a *scammer*, really, and that is why I am looking for money-making schemes and get-rich-quick schemes, because I still believe that **THAT** is how rich people become rich. Through scheming and scamming..."

The typical result of this 'business opportunity seeker mindset' is:

- Nothing works for them
- If they do make some money, it doesn't last, because they sabotage themselves (deep down they still hate money or they're afraid their friends won't like them anymore, etc.)
- They keep fleeing from one business opportunity to the next, hoping the next get-rich-quick scheme will work
- They blame *other people* when their scheme doesn't make them money
- They think "*I'm broke because I don't know the strategy for making money! If only 'gurus' shared how they really made money then I'd be rich too!*"

DO NOT BE A 'BUSINESS OPPORTUNITY SEEKER'! Instead, become a business owner. You must THINK like a business owner. You must THINK like a millionaire.

WARNING!

Until You Eliminate Your Limiting Beliefs About Money, You Will Always Fail, You Will Always Be Broke.

The solution

Making money and being wealthy is not about *strategies*. It's about the mindset.

If you are broke because of your limiting beliefs about money, then what is the solution?

Very simple. You need to:

- a. Identify your limiting beliefs about money
- b. Eliminate your limiting beliefs about money
- c. Program yourself with empowering beliefs about money (and about yourself)

Going through this process can turn you into an unstoppable money magnet.

I am going to share with you now the 21 millionaire secrets that my mentors and teachers shared with me.

Please do the exercises outlined below, as these are truly the KEY to manifesting a *lot* more money in your life.

“You become what you think about most of the time.
Change your **thinking**, and you'll change your life.”

- Brian Tracy

Millionaire Secret #1 – The More You Learn The More You Earn

The first realization I made when I was starting out on this journey, is that I could *gain* that *millionaire knowledge* by attending seminars, reading books, studying courses, and connecting with some millionaire *mentors*.

“If You DON’T Learn How Money Works... You Will Spend The Rest Of Your Life Working For Money!” – Robert Kiyosaki

I knew I didn’t want to spend the next 30-40 years struggling like my father and his father before him. So I was definitely keen to learn more about how to make money.

“You can't solve problems by using the same kind of thinking you used when you created them.”
– Albert Einstein

To solve your ‘How-Can-I-Make-More-Money’ problem, you need a different perspective. You need to raise your awareness of *how money is made*.

“Making money is SO Easy...” said Marcus. And yes, it *was* easy for him, because he had spent 3 years and £40,000 studying how to make money work for him. He had raised his awareness. His perspective on ‘how can I make more money’ problem was *different* now.

I had this little daydream once.

I imagined that when Marcus said *“Making money is so easy...”* and I turned towards him, angrily, I saw Marcus perched 4-5 metres high, on top of all his books, courses, CD and DVD home study courses, journals filled with notes from attending seminars, (all that knowledge). From up there he was peering over a grey wall.

Down from where I stood, all I could see was this grey wall a few feet in front of me. But *he* had a different perspective, from up there. Looking over that wall, he could see this vast expanse of money-making opportunities.

“If You Think Education Is Expensive... You Should Try Ignorance.” – Brian Tracy

Since 2004 I have invested £70,000 on my continuing education, and the more seminars I attend the more money I make. I believe that Investing in YOUR CONTINUING EDUCATION produces the HIGHEST Return On Investment.

Millionaire Secret #2 – Money Is Nothing But The Measure Of The Value You Create For Other People

Broke people think that there isn't enough money around.

So money is something you have to *take* from other people, and by *taking* money from someone, you have more and they have *less*.

That belief is completely and utterly absurd.

What is money, really?

Money is simply a means of exchange.

In olden times people used to barter goods and services. *"I'll give you a sword in exchange for 10 chicken."* Imagine how convenient it was doing your daily shopping, paying in swords and chicken...

So money was created to represent the VALUE of those goods, and help people exchange goods and services more easily.

What does this mean? **This means that money flows to the people that are providing the most amount of VALUE.**

If You Create More Value, You Will Make More Money

How Do You Create More Value?

You create value by solving problems for people, and giving people what they want!

So if you want to make more money, you should be asking yourself:

- ⊕ "What problems do people have?"
- ⊕ "What do people WANT?"

People want more money, more time, more holidays, entertainment, fun, adventure, more sleep, less pain, to eliminate diseases, to be fit, to be sexy and attractive, cars, houses, food, fuel, transport, etc. etc. etc.

And guess what! If you can provide some of these solutions for them, THEY'LL PAY YOU MONEY IN EXCHANGE FOR THAT VALUE YOU HAVE JUST CREATED FOR THEM!

The MORE value you create for them and you give them, the MORE money they give you in exchange! Simple!

The amount of money in your bank account is simply a REFLECTION of the VALUE you have been creating and delivering to people.

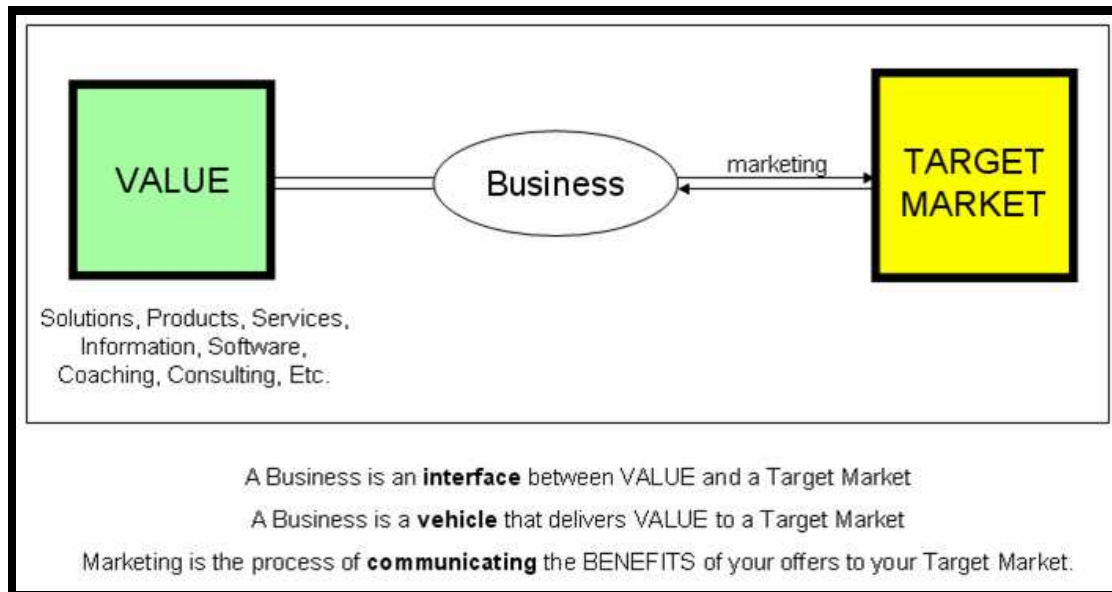
Remember: you get paid in direct proportion to the value you deliver according to the marketplace.

Here, again, is the mindset of millionaires:

- ✦ “Money Is Nothing But The *Measure* Of The Value I Create For Other People!”
- ✦ “I Find Out What Problems People Have And I Help Them By Providing Great SOLUTIONS! THAT Is Why I Am Making More Money!”
- ✦ “I Get Paid In Direct Proportion To The Amount Of VALUE I Deliver According To The Marketplace!”
- ✦ “My Income Is In Direct Proportion To My Ability To Add Massive And Measurable Levels Of Value To Other Human Beings!”
- ✦ “The Reason Most People Are Broke Is That They Don't Deliver A Lot Of VALUE In The Eyes Of The Current Marketplace!”
- ✦ “I Love Rich People! They Are Hard-Working Creative Determined People, Creating The Life Of Their Dreams!”
- ✦ “I hate being broke! Being Broke Means I Am Being SELFISH With My Gifts, Intellect, Ability, and LOVE. Being Broke Means I Am Too Afraid To Stand On My Own Two Feet, And Instead Must Rely On Getting A SALARY From Someone. Being Broke Means I Am Not Adding Huge Amounts Of Value To Lots And Lots Of People!”

By the way, *that* is the purpose of a BUSINESS – delivering value to people.

A business is simply an interface between a group of people with a common set of problems (a 'target market' or 'niche market') and a set of solutions (the 'value' that the business provides).



How Money Is Created

- Central banks print money and release it into the economy through regulating interest rates.
- It is thanks to the efforts of entrepreneurs – that keep ADDING MORE VALUE for people – that the economy grows.
- By organizing the efforts of people, capital, creativity, time... they create more VALUE.
- (the more productivity gains they get and the more LEVERAGE they use, the more VALUE they can create).
- The more GDP grows, the more money is printed.
- This process raises everyone's wealth and standard of living.

Millionaire Secret #3 – Money = Value x Leverage

What is 'leverage'?

'Leverage' – the ability to multiply the outcome of one's efforts without a corresponding increase in the consumption of resources. Using a small amount of effort or money to yield a high level of returns. Thus, "doing a lot with a little."

Using more leverage means making MORE money in less Time and with LESS effort.

In business, you can leverage...

- ⊕ The Internet,
- ⊕ Technology,
- ⊕ Sales Pages,
- ⊕ Web Designers,
- ⊕ Advertising,
- ⊕ Affiliates,
- ⊕ Autoresponder emails,
- ⊕ Email marketing,
- ⊕ Business systems,
- ⊕ Someone's fame or reputation,
- ⊕ Joint Ventures,
- ⊕ Direct Mail lists,
- ⊕ Pay-per-click advertising,
- ⊕ Search engines,
- ⊕ Telesales teams,
- ⊕ Outsourcers,
- ⊕ Employees,
- ⊕ Etc.

... to reach more people and deliver MORE VALUE.

And guess what! As an employee, you can't!

As an employee, you are *being* leveraged.

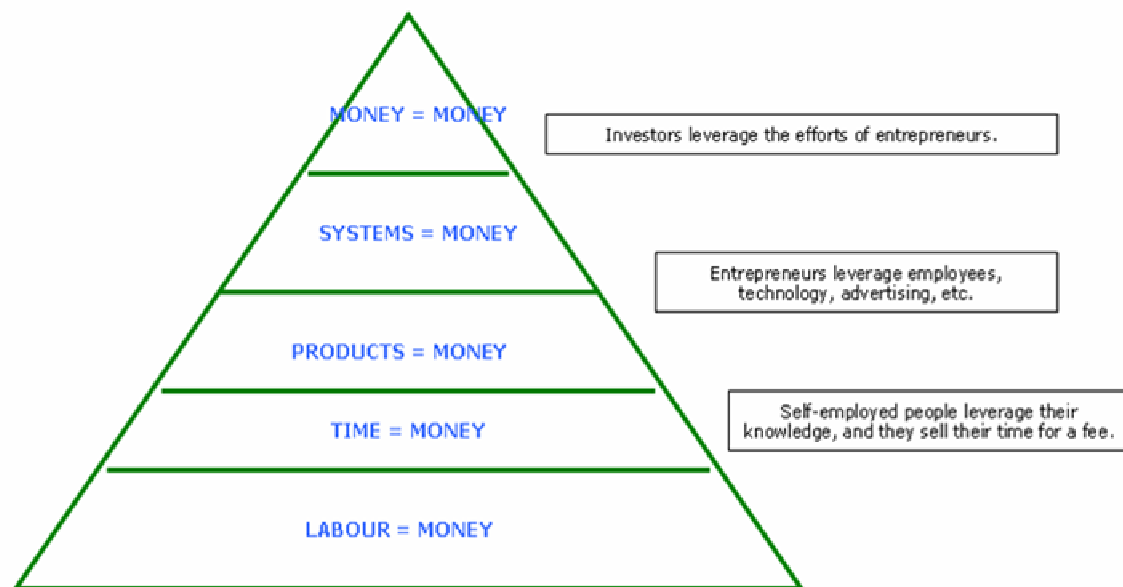
Money = Value x Leverage

For example, David Beckham creates value (entertainment, from his footballing skills) and he leverages MASSIVE global television networks to reach 1 billion people.

As another example, I created an ebook, in 2004, containing some interesting health-related solutions. That represented new VALUE, but it just sat on a hard drive. It wasn't being sold and delivered to anyone.

It wasn't until I started leveraging the Internet, a sales page, Clickbank, Google Adwords, search engines, and affiliates, that I started making some money!

Money = Value x Leverage



You want to make more money?

Then create more VALUE and use more LEVERAGE!

Quality Question: What Can I Leverage Right Now To Increase My Income And My Wealth?

Corollary to The Law Of Income:

If you are not making enough money right now, you are simply not delivering enough value, or you are not using enough leverage.

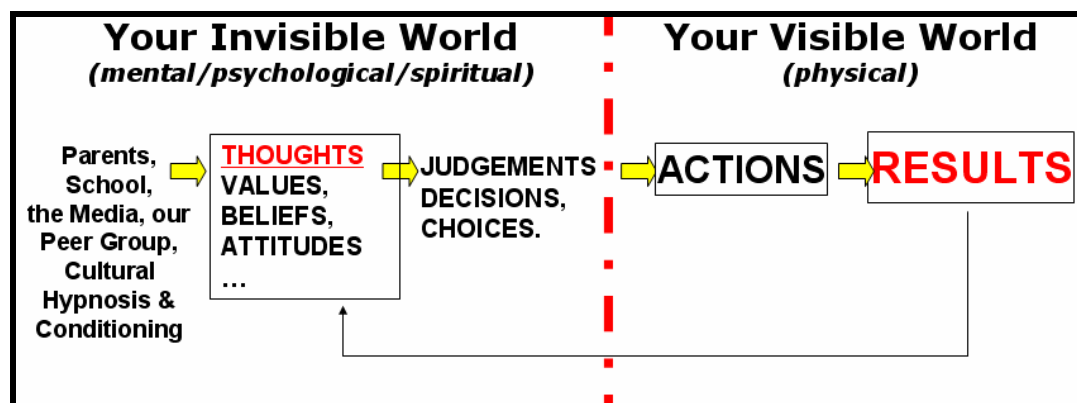
Millionaire Secret #4 –

Your Invisible World Creates Your Visible World

OK, now pay attention, because I'm about to reveal to you how I went from being a broke out-of-work minimum-wage-earning security guard...

...to making a 6 figure income in the blink of an eye.

Whilst doing my research, I found out that it is our 'invisible world' (mindset, beliefs, thoughts, etc.) that creates our 'visible world' (i.e. your life circumstances).



You see, your CONDITIONING as a child leads to your BELIEF SYSTEMS, that cascade into your DECISIONS & CHOICES (all this in your 'invisible' world). Your decisions and choices then cascade into ACTIONS that cause RESULTS.

Now, what people tend to do if they don't like their RESULTS (their life circumstances), is they try to change their ACTIONS.

So they'll try a different business opportunity, they'll move house, they'll get a different job, they'll get a different partner/wife/husband, they'll move country, etc.

...only to find out that they manifest the exact same crappy job/relationship/life.

THE TRUTH IS, TO CHANGE YOUR FINANCIAL DESTINY AND YOUR LIFE YOU NEED TO GO 'UPSTREAM' AND FIND OUT WHAT PROGRAMMING YOU HAVE THAT IS CREATING THESE LIFE CIRCUMSTANCES.

Here is the typical 'money' belief system that people operate under:

- "If I Make More Money Than My Friends They Won't Like Me Anymore."
- "I'm Not Good Enough. I Don't Deserve More Money And Happiness."
- "What If I Make A Lot Of Money And Lose It All? Then I'm Really A Failure!"
- "I Am Afraid Of Failure. What If I Fail? What Will People Think Of Me?"
- "I Am Afraid Of Rejection. What If People Don't Like My Product?"
- "Rich People Are Greedy, Exploitative, Selfish. But I Am A Good Person. (i.e. Broke)"
- "Money Is The Root Of All Evil."
- "In Order To Make More Money I'll Have To Work Harder And I Won't Have Time To Enjoy It, So Why Even Try?"
- "If I Make More Money I'll Never Know If People Like Me For Me Or My Money."
- "Money Doesn't Buy You Happiness. Money Can't Buy You Love."
- "It Is Not Fair That Some People Have More Than Others."
- "I Can't Make Money." "It Is Hard To Make Money."
- "I Don't Know How To Make Money"
- "People Fight Over Money, So It Is Better To Not Have Any."
- "If I Make A Lot Of Money I'll Get Sucked In. What About My Spiritual Side?"
- "Money Doesn't Grow On Trees (It's Hard To Make Money)"
- "To Make Money You Have To TAKE It From Someone Else, So You'll Have More And They'll Have Less."
- "There Isn't Enough" (lack consciousness)
- "I Can't Afford It." (lack consciousness)

People are broke because deep down they *hate* money.

These are just *some* of the thoughts that the overwhelming majority of the population have SET in their MINDS. It is their MINDSET. **The result is that they manifest being BROKE, so as to avoid the PAIN associated with having money.** THIS is what prevents people from getting rich. Those limiting beliefs about money.

By the way, this doesn't just apply to 'money'.

If someone believes 'If I Get Into A Relationship She Will Leave Me And Break My Heart', chances are, they'll manifest being single.

If someone believes 'Having a business is too risky', chances are, they'll manifest NOT having a business, and staying in a job.

If someone believes 'I Can't Get That Job', chances are, they won't even try and therefore *won't* get that job.

If someone believes 'Making money is hard', then making money *will* be hard for them.

If someone believes 'Taking care of my health is not important. I'll eat whatever I like', chances are, they'll die young and of horrible diseases. (Seriously, take care of your health.)

Listen, BELIEFS are neither real nor false. They are simply EMPOWERING or DISEMPOWERING.

My beliefs used to be:

"I Can't Make Money. I Don't Know How To Make Money. Making Money Is Hard"

"Rich people are evil"

"I Am Ugly"

"I Am Worthless"

What did these beliefs manifest?

Poverty, homelessness, debts, depression, and being single for 4 years.

As soon as eliminated those beliefs, money and success flowed effortlessly.

The Key – Identify And Eliminate Your Limiting Beliefs

One day, I decided I had had enough.

I was squatting in a derelict building on Earls Court Road, in London, and I was going crazy. I had no money, I had debts, and I couldn't believe what my life had become.

I went for a run, to try to escape my depressive suicidal thoughts.

It was pouring down with rain. I was crying heavily.

I ended up at Old Brompton Road cemetery.

My lungs were burning. I was drenched from head to toe.

As I knelt by the 16th and 17th-century tombstones, I made a decision.

I decided that my life was going to *mean* something. This was *not* the end. This was only the beginning.

I went back 'home', grabbed my journal – one of my last few remaining possessions, since I'd sold everything I owned – and I started doing the EXERCISES that millionaire mentors had talked about.

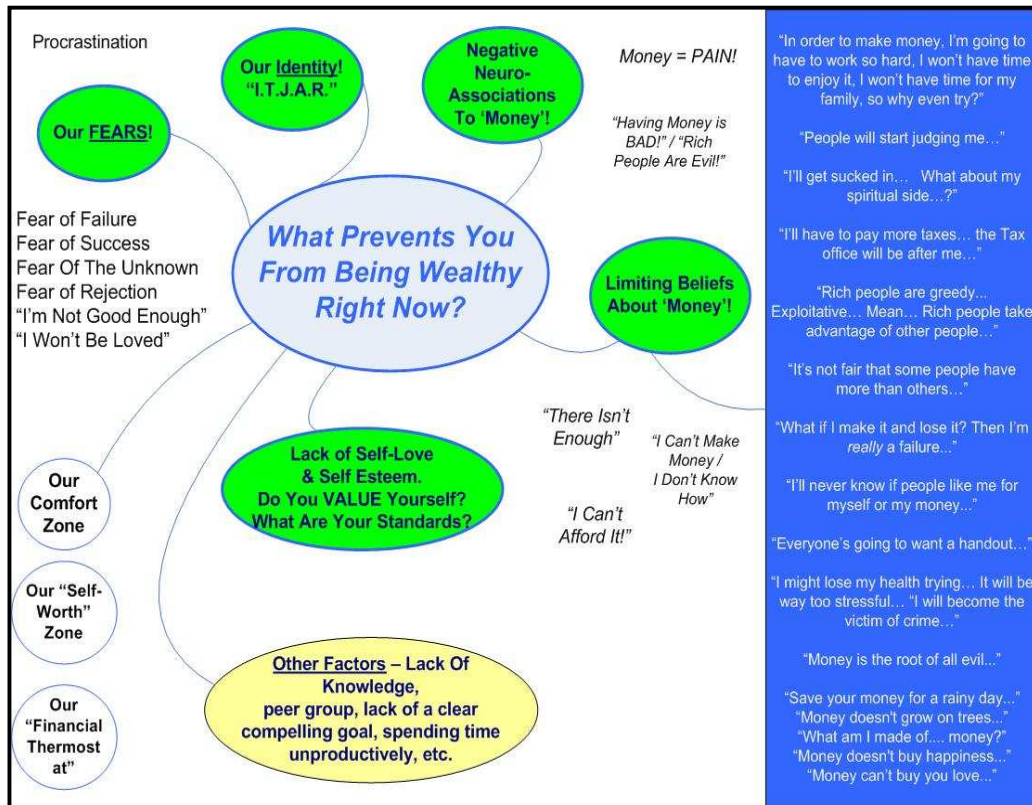
"I've got nothing to lose, nothing else has worked so far, so why not try this crazy airy-fairy psycho-babble nonsense..." I thought to myself.

I did the exercises – it involved writing a few things down in my journal, over 3 days.

28 days later I had a \$10,000-a-month Internet business on autopilot.

How To Identify Your Limiting Beliefs About Money

OK, it's now time for you to identify what is PREVENTING you from making a lot of money.



EXERCISE #1 – Identifying Your Limiting Beliefs About Money

So here's goes. Grab your journal and answer the following questions or complete the following sentences:

- **How were your parents around the area of money?**
Were they savers or spenders?
Were they employees or were they entrepreneurs?
Were they investors?
- **What did you hear about money when growing up?**
What did your parents or people around you keep saying about money?
- **Do you remember a specific emotionally significant incident in your life regarding "MONEY"?**

For example, I remember my parents fighting because my mother needed money to do the shopping.

I also remember bailiffs bursting into my father's office to take away all of his computers and equipment (he'd set up a weekly newspaper in Greece)

Complete these sentences:

- *"What prevents me from making a lot of money is..."*
- *"The Worst Thing About Making A Lot of Money Is..."*
- *"I Hate Rich People Because..."*
- *"My Greatest Worries & Fears Regarding Money Are..."*
- *"With Regards To Money, I Feel ANGRY Because..."*
(replace the word 'angry' with SAD, AFRAID, ASHAMED, GUILTY because...)

How To Eliminate Your Limiting Beliefs About Money

Doing this exercise back in 2004 made me cry a lot. It wasn't easy, reliving again those emotions and situations.

By the end I had discovered 44 limiting beliefs and negative 'neuro-associations' that I had, regarding *making money* (what I *linked up* to 'money', in my mind).



Hopefully, here's what this exercise has done for you so far:

Simply doing the above exercise means that you have 'exteriorized' those limiting beliefs. They are outside of you, on a piece of paper, in front of you.

Already you are noticing how nonsensical those beliefs are, how they're completely arbitrary.

Maybe you even recognize that these are not YOUR thoughts, but someone else's. Perhaps your parents' thoughts.

And maybe you start to see HOW THESE BELIEFS HAVE AFFECTED YOUR LIFE SO FAR. The impact they've had... What they have cost you...

The point is, the above exercise helped you inject *doubt* into these limiting beliefs, and already they are having less of a hold on you.

Time to deal a fatal blow to those limiting beliefs that have been holding you back.

EXERCISE #2 – Destroying Your Limiting Beliefs About Money

The '100 Reasons Why' Exercise

Grab your journal, and write down 100 reasons WHY you want to make more money, or why you want to make X amount of money.

When I did this exercise, I wrote at the top of the page:

“100 Reasons Why I MUST Make £2,000 a Month”

It took me a couple of days to complete this exercise, but by the end I had 100 reasons why I *had* to make more money – in other words, 100 reasons why MONEY IS GOOD.

What that exercised achieved was this:

- ⊕ It gave me a lot of MOTIVATION to change my financial life (*heck, 100 reasons!*)
- ⊕ It *forced* my brain to come up with 100 reasons why MONEY IS GOOD
- ⊕ My brain from then on kept looking for, finding, and bringing to my attention MORE reasons why MONEY IS GOOD
- ⊕ It created 100 NEURO-ASSOCIATIONS in my brain, that MONEY = GOOD, and MONEY = PLEASURE.
- ⊕ It further eroded and destroyed the limiting beliefs I had about money being 'bad'.
- ⊕ This exercise is designed to eliminate the biggest 'limiting belief' about money that people have – that money is 'bad' or 'evil'.

EXERCISE #3 – Destroying Your Limiting Beliefs About Money

The '100 Ways HOW' Exercise

Grab your journal, and brainstorm 100 ways to make money.

The second most debilitating limiting belief that people have regarding money, is that it is hard to make money, or 'I can't make a lot of money'.

This exercise is designed to blow wide open your 'opportunity seeking' and 'opportunity creating' part of your brain, so to speak.

As crazy as this may sound, ever since I did that exercise my life has never been the same again.

At first you might only be able to come up with 4-5 ways to make money.
(I picked up some business opportunity and business magazines for some inspiration, by the way)

I know that I really struggled when I did this exercise. I struggled to get even to 20 ways how.

But that's the point – by pushing beyond that limitation, by stretching yourself, by forcing your brain to come up with more money-making ideas, your brain eventually relents and gives up on the idea of 'It's hard to make money'.

Why? Because your brain itself has come up with 100 WAYS how to make money!!

It can't hold on to the idea of 'making money is hard' or 'I don't know how to make money' when it itself came up with 100 ways how to earn money!

As crazy as this may sound, these 3 exercises are 're-wiring' your brain to automatically move you towards wealth and success. You are becoming an unstoppable money magnet.

You are adopting the Millionaire Mindset:

- ⊕ I Love Making Money (100 reasons why money is GOOD)
- ⊕ I CAN Make A Lot Of Money (100 ways HOW to make money)
- ⊕ Money Is Nothing But The Measure Of The Value I Create For Other People –
The more solutions I provide for people, the more wealth flows towards me.

<i>How Poor People Think</i>	<i>How Wealthy People Think</i>
“Life happens to me...” Victim mentality. ‘Poor me...’ Blame, complain, justify... <i>“I prefer to DRUG myself - TV, food, alcohol, party, drugs... - so as not to have to think about my life...”</i>	“I Create My Life!” <i>I accept <u>total responsibility</u> for everything I have manifested in my life.</i>
Desires & Goals	
“I don’t know what I want... I’m not sure...”	“I KNOW EXACTLY WHAT I WANT!” Clear, compelling, WRITTEN goals. CLARITY IS <u>POWER</u>!
“I fall into things, I drift into situations...”	“I have a PLAN.”
“I want to be able to pay the bills... I would like to be rich, someday...” “I Play The Money Game To <u>Not</u> Lose.”	“I Am <u>COMMITTED</u> to Being Rich!” “I Play The Money Game To Win!”
“I want to be comfortable...”	“I want to create MASSIVE WEALTH.”

Beliefs About Money / Money Mindset

Negative Beliefs	Positive, Empowering Beliefs
HAVING MONEY = PAIN I'll be judged, I won't be loved, I might fail in business, I might get rejected, I might lose it all, it will be stressful...	HAVING MONEY = PLEASURE Money gives me choices, freedom, the opportunity to contribute more, live out my dreams, fulfil my potential...
"I <u>resent</u> rich & successful people. Rich people are evil, exploitative, selfish, greedy, and mean..."	"I admire other rich & successful people! I BLESS their wealth & success!"
"If I get rich, people won't like me... I'll be judged... I won't be loved..."	"The more money I make the more I can contribute to the world & my loved ones, and therefore the more LOVE I will receive. Besides, who would want to hang out with people who resent your success?! And in any case, I am loved because of WHO I AM, not how much there is in my bank account!"
"Money Is The Root Of All Evil..."	"Lack of money is the root of all evil. Lack does not bring out the best in people. When people feel they don't have enough, when they are <i>in lack</i>, they resort to crime, drugs, divorce, and taking advantage of other people <i>in order to survive</i>..." "The wealthier I become, the more I can contribute to the world, and the more I can help my loved ones."
"Money Is The Root of All Evil..."	"Money Is Nothing But The Measure of The Value You Create For Other People!" "The more people I serve, the more people I help, the more people I solve problems for... the wealthier I'll become."

“How can I get more money from my employer, for doing LESS work? How can I TAKE money from people? How can I GRAB more money? My boss should pay me more. I shouldn’t be working so hard...”	“How Can I ADD MORE VALUE to people? How can I SERVE more people? How can I solve MORE problems for people?”
“What can I TAKE?”	“What can I GIVE? What can I create or contribute to the world?” What goes around, comes around. The more you give, the more you get back.
“Money is not that important...” “I’m not interested in money...” “Money doesn’t matter...”	“Having money is EXTREMELY important! Money = freedom, choices, opportunities, and CONTRIBUTION!”
“Dead at 30. Buried at 70.”	“I GO AFTER MY DREAMS!”
“Nothing I do ever works...”	“Everything I Do Brings SUCCESS!”
“I’m not smart enough...”	“I can LEARN anything I need to learn. I can seek out MENTORS to show me & teach me what I need to know!”
“I don’t know HOW to make money...” “I am an expert at SPENDING money.”	“I Know How To Make LOADS of Money! “There are Millions of OPPORTUNITIES!” “I Am An Expert At MAKING & MULTIPLYING Money!”
“Oh well, I could never do THAT. ‘They’ are special, ‘they’ have talent, ‘they’ are more clever...”	“ANYTHING <u>they</u> can do, <u>I</u> can do! Anything anyone has ever achieved, I can MODEL & DO as well!”

"In order to make money, I'm going to have to work really hard. It is going to be very stressful... It's safer to work in a JOB."	"Making Money is FUN & EASY!" "Making a lot of money = working SMART." Using LEVERAGE. "Working for someone else = stress & a total lack of control."
"Money can't buy you love..." "Money can't buy you happiness..."	"Money Will Give Me Freedom, Choices, and opportunities to Grow More, Be More, and Give More. The Chance To Follow My Dreams! The Freedom And Time To Do The Things I Love! The Freedom & Time To Study With The Best Teachers In The World! The Time & Resources to make my & my partner's life extraordinary!"
"Everyone will want a handout..."	"I Will Be Able To Contribute More."
"I'll get sucked in... what about my spiritual side?" "You can't be spiritual AND rich."	"Being wealthy, abundant, and manifesting all the good things in life... = being connected to SOURCE and vibrating at high 'frequencies'. "We are spiritual beings that are here, in physical form, to GIVE to our fellow man. The more I give, the more I express my spiritual side. The Universe WANTS us to be abundant and joyful. Anything we want we can manifest. Our DESIRES are God tapping at the door of our mind, trying to give us greater good... There is nothing spiritual about poverty."
"It is a sin to be rich... Rich people are evil!"	"It is a SIN to be poor, because being poor = not fulfilling on your potential."
"God wants us to be poor and humble..."	"Prosperity & Abundance are my BIRTHRIGHT! Prosperity is our natural state! God wants us to have EVERYTHING!"

"My IDENTITY: I AM a POOR person."	"I AM a Wealthy Person!"
"I Think Small. Safe. Comfortable."	"I Think BIG!"
"I focus on the scary obstacles, problems, debts, limitations."	"I Focus On Opportunities & Solutions!"
"I'll never know if people will like me for myself or for my money..."	"I Will Attract The Right People To Me."
"I resent selling, salespeople, marketing..."	"I Am Willing To Promote Myself & My Value!"
"I cannot handle problems... I HATE problems..."	"I Am Bigger Than Any Problem! Problems are an opportunity for me to grow and expand out of my comfort zone! Problems are the GYM of my soul, where I sculpt my character!"
"I am NOT open to receive. I don't feel like I deserve things... It is not fair that some people may have more than others..."	"I Am Open To Receive! I DESERVE Wealth & Happiness!"
"It is not fair that some people have more than others... The rich should pay more taxes to take care of the less fortunate."	"Taxes punish those that ADD VALUE and reward those that DON'T ADD VALUE."
"I do what's easy. I take the easy way out every time... I do not step outside of my comfort zone..."	"I Am Willing To Do What's Hard, so That My Life Becomes Easy."
"I'd rather be TOLD what to do..." Intellectual laziness. Would rather not have to THINK...	"I Exercise My Mind! I brainstorm. I THINK my way to wealth. I unlock my inborn creativity."
"I don't work for less than £6 an hour..."	"I work for FREE in order to learn from successful people. What they can teach me is PRICELESS."
"Go to school, get an education, and get a good JOB."	"Get an EDUCATION. Learn how to build businesses, how to invest, sales & marketing,

	how to create multiple streams of passive income..."
"Who cares. We're all going to die eventually anyway. Besides, taking care of my health takes discipline and it's hard work. I want instant gratification..."	"I take great care of myself, my health & my body. I value myself & LIFE."
"I hate my parents. It's all their fault. I'll get back at them by being unhappy and unsuccessful..."	"My parents are the source of my POWER, and I am grateful to them."
"I am pissed off." Poverty. Lack. Scarcity. Fear. Depression. Unhappiness. Sadness. Blame. Complaining. Arguments. Fighting. Resentment. Envy. Greed.	I am HAPPY & JOYFUL & GRATEFUL! (the happier you are, the higher the frequency you 'vibrate' at, and the better circumstances & people you attract into your life)
"Why don't I have more?!"	"I Am GRATEFUL for All The Good In My Life!"
"I resent, blame, complain, get stuck. Other people are to blame for my lack of success, and I use this excuse as a JUSTIFICATION of my failure..."	"I forgive and move on."
"If I get rich, I might turn into some kind of greedy jerk..."	More money will only make you more of what you already ARE! More money = more contribution.
"I am an employee."	"I own businesses and I build ASSETS."
"First make a living, then you can enjoy your life, if there's any time left..."	"I am getting rich doing what I love, and enjoying every minute of it!"
"I work at a JOB I HATE out of FEAR." Fear of not paying the bills, fear of not having enough, fear of losing one's job...	"A MAN IS A FOOL TO DO ANYTHING OTHER THAN WHAT HE ENJOYS!" LIFE IS TOO SHORT! LIFE IS PRECIOUS! NO ONE AT THE END OF THEIR LIFE WISHES THEY'D SPENT MORE TIME IN THE OFFICE!

"I'll try..." "I want instant gratification." "I want fast, easy, simple. No effort. I want something for nothing..."	<i>"I will go after what I want, again, and again, and again. I never give up!"</i>
PERSONALITY TRAITS: Gives up easily.	PERSONALITY TRAITS: PERSISTENCE. DETERMINATION. DECISIVENESS. DESIRE. PASSION. COMMITMENT.
INSTANT GRATIFICATION	PATIENCE. INTEGRITY. PERSEVERANCE
Blame game. A follower. Cowardice.	Responsibility. Leadership. Courage.
Greed. Envy. Jealousy. 'Covetness'.	Generosity and a desire to grow & contribute.
Lack Consciousness vs Abundance Consciousness	
LACK. SCARCITY. LIMITATIONS. "THERE IS NOT ENOUGH!" "There's only so much to go around, so I'd better GRAB all I can get. There's never enough, and I can't have everything..."	"ABUNDANCE CONSCIOUSNESS!" "ANYTHING I WANT I CAN HAVE!" "There is an ABUNDANCE of money, opportunity, time, and love in the world! There's PLENTY in the world to go around! I love to GIVE. I love to SHARE!"
"I shouldn't spend any money, because there isn't enough..."	"Billions of \$\$\$ are printed every day by banks. I just need to figure out ways to ADD MASSIVE VALUE to people, for some of that wealth to flow my way. "

"I can't afford it..."	" <u>How</u> Can I Afford It?"
"There isn't enough! I need to hoard and protect every penny that I get!"	"I tithe 10% of my income. I give to charity!"
"You CAN'T have it all."	"You can have it ALL!" " <u>How</u> can I have EVERYTHING I WANT?"
Self-Esteem & Self-Confidence	
PERSONALITY TRAITS: Lack of self-love. Low self-esteem. Low standards for one's life.	PERSONALITY TRAITS: Total Self-Confidence, Belief in oneself, high self-esteem and self-love. High standards.
"I don't deserve wealth..."	"I DESERVE Wealth & All The Good Things In Life!"
"People will start judging me, If I make too much money... I won't be loved..."	"I do not require the approval of others, because I already like & accept myself. What matters is that I am true to MYSELF!"
Habits	
"I do not value my time. I watch loads of TV, and sleep 8-10 hours per night. "I waste my time and my energy worrying about not having money, or watching TV, going to the pub..."	"I Value My Time!" "I use my time constructively." "I sleep only 6 hours a night. I don't watch TV. I do not waste my time gossiping or reading newspapers."

"I like gossip, reading about celebrities... watching 6 hours of TV a day... After all, I don't have anything more interesting to do..."	"I focus on improving myself, building my business, designing my life, living out my purpose and fulfilling my destiny."
"I do not believe in myself or in my VALUE, so I am willing to accept very little for my services and my time..."	"I CHARGE for my time appropriately, without undervaluing myself."
"I spend time with negative, unsuccessful people with no ambition, that get upset and resent me if I do well..."	"I Spend Time With Positive, Successful People, and I Learn From Them!" "I have an outstanding peer group that pushes me to be my best."
"Discipline is a pain in the ass..."	DISCIPLINE = POWER, SUCCESS, WEALTH.
"I already know this stuff..."	"I Constantly Learn & Grow!" I have mentors. I study wealthy creation, investing, business development, marketing, sales..."
"I focus on my problems, debts, limitations, negativity, what's bad about me and my situation..."	<i>"I understand the Process of Manifestation. What I focus on expands. Where attention goes, energy flows."</i> Therefore I choose to FOCUS ONLY ON WHAT I WANT. <i>I visualize clearly & often my desired outcome."</i>
"Who cares. Anything goes..." "Oh... it doesn't really matter... they'll understand..."	"I Honour My Commitments." "I Have <u>INTEGRITY</u>."

Financial Literacy & Knowledge

"I focus on my earnings. My working income. How much I <i>make</i>." I buy LIABILITIES. I don't know how to invest...	"I Focus on My Net Worth!" With every \$ I have a choice. I buy ASSETS. I pay myself FIRST! I build my ASSET BASE and streams of PASSIVE INCOME.
"I mismanage my money..."	"I Manage My Money Extremely Well!"
"I work HARD for my money..."	"My Money Works Hard For ME!"
"I spend all I earn." I try to keep up with the Joneses and impress people I don't care about because of my low self-esteem, insecurities, and my need for approval.	"Every \$ I save is my 'employee', that brings in a return every day. I invest wisely and build up my asset base, that now produces a passive income for me month after month.
"I exchange my TIME for money. I do not believe in my abilities, so I prefer to get a safe, secure monthly salary that I can depend on..."	"I Choose To Get Paid On Results!"
"I trade my time for money..." "At the end of the month, I spend my salary, so I have to <i>keep</i> working the <i>next</i> month..."	"JUST DO IT ONCE!" "The work I did ONCE produces a PASSIVE income month after month after month."
"I let money control my life. I work for money."	"I am the MASTER of MONEY. Money works for ME."

Dealing With Fear

"I am afraid of failure..."	"I CAN NEVER FAIL, only <u>learn</u>." "I am willing to make mistakes, learn from them, pick myself up, and try again and again, until I succeed & achieve my outcome." "I TAKE ACTION!!!"
"I'm afraid of taking action. What if I'm wrong? I'll be judged. I'll be a failure. I'll get rejected..."	"I TAKE ACTION, in spite of fear!"
"I live based on SECURITY & COMFORT." "I'm afraid to step outside my comfort zone... I let fear stop me. I won't be loved." Fear of the unknown, fear of rejection, fear of failure, fear of success...	"I Act In Spite of Fear!" "I am willing to take calculated risks in order to live an extraordinary life."
"I am afraid to put myself out there, to create something, to promote what I do, in case I get judged by other people..."	"I Am A Giver. I Choose To Share my VALUE, Gifts, Talents, Skills, Knowledge, Imagination, Time... with a huge number of people!"
"I'd rather not be in the limelight... People might judge me if I'm famous..."	"I want to inspire people and be a role-model of possibility. In order to add value to people, I need to 'put myself out there'..."

Millionaire Secret #4 – Self-Love = Wealth

By the way, these exercises can also help with regards to limiting beliefs about yourself.

If you have positive beliefs about money, but you don't love yourself... any success you would experience would only be fleeting.

You must love yourself and accept yourself.

Personally I suffered from terrible self-esteem, and I was depressed, suicidal, and lived as a recluse for 8 years (from 13 to 21 years old).

Why? Because of acne.

So here's what I did:

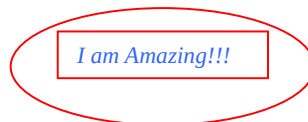
- ✦ I wrote down in my journal exactly what I want (goal-setting)
- ✦ I wrote down 20 things that I loved about myself
- ✦ I wrote down 20 things that I am grateful for.
- ✦ I wrote down 'Who I Am' (it was a list of attributes I wanted to have, so I wrote: I Am Awesome, I Am Inspiring, I Am A Leader, I Am Sexy, I Am Successful, I Am A Millionaire, etc... I know, I know, very cheesy... but it worked. 😊)
- ✦ I completed the sentences 'I hate myself because...', 'The worst thing about me is...', 'I am a failure because...', 'I am ugly because...' – this helped me identify my limiting beliefs. And then I wrote the exact opposite sentences and then brainstormed reasons that supported *those* sentences!

I'm going to share with you a neat trick for destroying limiting beliefs and replacing them with new, empowering beliefs.

You see, our BELIEFS are like a table-top. They are supported by 'legs', that consist of our past experiences or reference points.

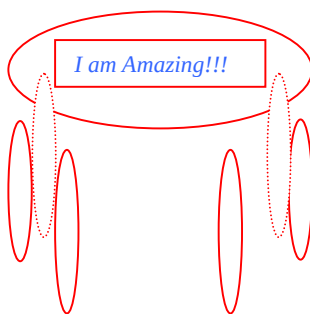
Exercise: Create a new belief, called "*I Am Amazing!*"

Draw a table-top like this one:



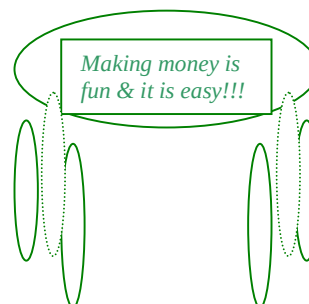
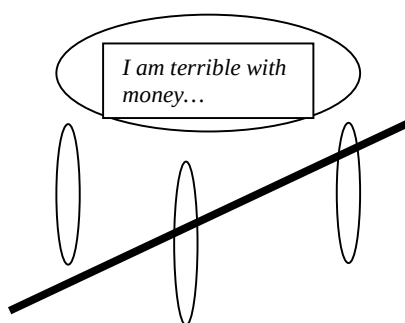
Make a list of every compliment you've ever received, a list of all your successes, and a list of every achievement you are proud of, and then write each one of these into a table "leg".

Your new belief/table-top can have as many legs and can be as large as you want.



You get to destroy your limiting beliefs by injecting doubt into its 'legs'... Sweep the legs away from under that nasty, useless, disempowering, false, untrue limiting belief!

And also, you can create a new empowering belief that is the complete opposite. You can ALWAYS find references and experiences in your past that support either one (or you can imagine new ones). The trick, again, is to focus on the positive!



Choose from the list below some adjectives, a couple of nouns, and a verb, to form a sentence to describe yourself such as *“I am an Outstanding, Inspirational, and Charismatic Leader and Visionary, that Makes A Difference and Defies All Odds!”*

ADJECTIVE	NOUN	VERB
Outstanding Magnetic Awesome Sensual, sexy Inspirational, Charismatic Confident Phenomenal Powerful, Strong Invincible Irrepressible, Unstoppable Dynamic, Energetic Unforgettable Honest, True Creative Sensational, Sublime Joyful, Alive! Passionate Impulsive, Spontaneous Warm, Natural Kind, Caring, Compassionate Fabulous, Stupendous! Marvellous, Gorgeous Fearless, Brave, Courageous Talented Highly Intelligent Legendary, Unique Enlightened Free-spirited	Leader Visionary Role-model Free spirit Guide Teacher Mentor Legend Motivator Champion Force For Good Star! Achiever Maker of dreams Creator of Magic Millionaire Master Hero Philosopher Warrior Poet Icon Firewalker! Entertainer Innovator Humanitarian	Achieves Leads Motivates Envisions Changes lives Creates Gets results Makes a difference Communicates Vision Inspires, Empowers, Educates Discovers, Innovates Enlightens Gives & Contributes Grows Steps up Creates Magic! Rocks! Kicks Ass! Lives Life To The Full! Laughs & Has Fun Takes Massive Action Shines Transforms Defies All Odds Touches lives Revolutionizes Persists, Conquers All Unleashes the incredible potential of the Human spirit!

Tip: by the way, people are comfortable and like being around people are comfortable with themselves and who like themselves.

This is the key secret to ‘Winning friends and influencing people’, being a leader, and doing business.

Millionaire Secret #5 – Abundance Consciousness

Whilst on the topic of having a ‘Millionaire Mindset’, it is important that you realize that there is an abundance of money EVERYWHERE.

You just need to be *aware* of it, or ‘*conscious*’ of it...

It is only our habitual focus that has led us to believing ‘there isn’t enough’.

Think about this for a second.

There are trillions and trillions of dollars, pounds, yen, euros, francs etc. in circulation – enough money for each human being to have millions and millions of dollars each.

There is money on every person, on every street, in every shop, in every car, in every house, in every city, in every county, in every country... lots and lots of money absolutely EVERYWHERE.

Thoughts and sentences like ‘*I can’t afford it*’ or ‘*There isn’t enough money*’ are very disempowering, and completely false.

Most people repeat these kinds of thoughts or words so many times, they end up believing there really is lack and scarcity.

You must realize, the only lack and scarcity out there is only in your MIND.

Break free of this habit by noticing the abundance around you, in the world, and in nature.

People are poor because they think there isn’t enough money out there, so they feel they need to hoard it, they need to be careful with it, they are miserly, they need to make sure they keep every last dollar that comes their way. This permeates their entire way of being.

Because they *tell* themselves there isn’t much money out there, that becomes their REALITY!

Therefore they don’t *believe* they can get or receive much money, and consequently they don’t even *try*.

Their mind is simply not switched on to the amazing abundance that is out there.

Every day millions of new banknotes are being printed and sent out through the country in big trucks.

Go out a bit.

Every person, every house, every business out there HAS MONEY! Tons of it! It's everywhere!!! It's everywhere you go, it's everywhere you look. EVERYWHERE!!!

All you need to do is **figure out how to create value for people so that this wealth flows your way!**

If you have lack in your life, you are "being a person in lack and scarcity." Turn it around by creating an "*abundance consciousness*."

The Law of Attraction states that what you focus on you become or attract. "*Like Attracts Like*".

There is no way to create HEALTH BY FOCUSING ON Sickness! Nor to create wealth if focusing on lack! Who are you being when it's time to pay the bills? What is your focus on?

You need to think as if you already are prosperous...

You must feel wealthy now! You are already wealthy beyond belief! You are richer and have more opportunities available to you than the most powerful kings in history! Free yourself from the illusion that you are not wealthy right now.

What does it take to feel wealthy?

Answer: Feeling *grateful*. The secret to wealth is... **gratitude!**

You are thanking the universe for the abundance in your life, and showing to your brain that you want more of the good stuff in your life.

Go do something to help someone you don't even know! It will teach your brain that you've got more than enough – "*Hey, you know what? I deserve to do well because I'm a giver!*"

Millionaire Secret #6 – The Power Of Gratitude

I believe that all thoughts have a frequency, an energy, and they attract *like* energy.

For example, when people are down, depressed, feeling sorry for themselves, they tend to attract more problems, more depressed people, more 'drama' in their lives.

On the other hand, positive happy people tend to attract positive happy people and positive situations.

When you are grateful for who you are and what you have, you are vibrating at the frequency of 'wealth'.

Being grateful is like a statement to the Universe, of 'I Am Wealthy, I Have Abundance'.

That 'frequency' will attract more wealth and abundance to you.

Now, you can't *fake* this, so you need to take steps to truly feel GRATEFUL for who you are and what you have.

Exercise 5 – The Gratitude Exercise

Write down in your journal 30 things that you are GRATEFUL for.

Where Your Attention Goes, Energy Flows, And Results Follow.

When you focus on

- a. Your happy positive GOALS for your life! 😊
- b. 20 Things You Love About Yourself! 😊
- c. 30 Things You Are GRATEFUL For! 😊
- d. 100 Ways You Can Money With! 😊

...guess what! your mind is now focusing on POSITIVE things and therefore *moving* you in that direction!

I realize this might all be sounding a bit 'airy-fairy', but trust me, it works. ;-)

Millionaire Secret #7 – Accept Full Responsibility For EVERYTHING In Your Life

One of my teachers once said, *“You Can Be Rich, Or You Can Be A Victim. You Can’t Be Both”*.

What he meant was that people have to get rid of their ‘victim mentality’ in order to succeed and become rich.

No blaming. No complaining. No excuses.

Too many people try to justify their failures, their fears, and staying in their comfort zone, by playing ‘the blame game’.

“You are exactly where you really want to be. You create your life.”

“We all want more control - over our time, our finances, our relationships, our kids, our job, our life, our health... Yet we give it away each time we say "it's because of this, it's because of them!"

- Dan Kennedy, *The Ultimate Success Secret*

When you play the blame game, it means that

- a. It feels better for a moment, because you are deflecting responsibility for your life. Hey, it’s not your fault this bad thing happened – it’s someone else’s fault. Your boss, your wife, your husband, the government, the economy, your crooked partner, your employees, etc.
- b. BUT it also means that you have *zero* power in your life. Blaming others means that your life is at the mercy of *other* people, happenstance, fate, bad luck, etc. rather than IN YOUR OWN HANDS. How can you TAKE CONTROL OF YOUR LIFE AND SHAPE YOUR LIFE THE WAY YOU WANT IT, IF YOUR LIFE IS AT THE MERCY OF *OTHER* PEOPLE?

On a *metaphysical* level, I believe that we actually *chose* to experience certain situations – yes, even the painful ones – before we even got here, in order to assist with our growth and evolution.

So... no sense in blaming anyone, your soul might have decided it needed this situation to help you evolve to the next stage! Simply be grateful! ;)

Also, do you remember how I mentioned earlier that THOUGHTS => CHOICES => ACTIONS => RESULTS?

With your thoughts, YOU create your world. Everything in your life right now is of YOUR making.

Once you GET this, you have the power to CHANGE it and re-create it as you like.

This is probably the most difficult pill for people to swallow.

The realization that they must take full responsibility for everything they've manifested in their lives.

Taking responsibility for your life means finally having the power to change it.

“You become what you think about most of the time.
Change your **thinking**, and you'll change your life.”

- Brian Tracy

Millionaire Secret #8 –

Know EXACTLY What You Want And Focus ONLY On What You Want!

Another characteristic of millionaires is that they know *exactly* what they want, and they focus *only* on what they want.

Where Your Attention Goes, Energy Flows, And Results Follow.

You need to create compelling GOALS for yourself. Get Inspired. Get Excited!

It helps when you know your PURPOSE in life. Here are two great questions to help identify your purpose:

- ✓ *“If you had NO limitations, and you knew you could not fail, what would you be doing right now?”*
- ✓ *“What would you say to the world if you had 5 minutes?”*

Also, write down in your journal all the things that you love doing!

Write down your financial goals, your physical & health goals, your relationship goals, your career goals, your ‘fun’ goals!

How much do you want to EARN per month? Per year?

What things do you want to buy? What things do you want to own?

What would you do if you had a £5,000,000 budget to spend JUST on YOU?

What would you ask for if a genie were to grant you 5 wishes?

Where do you want to travel? What do you want to experience?

What kind of work would you truly enjoy and be passionate about?

If you only had 6 months to live, what would you be doing right now?

What knowledge or skills would you like to acquire?

What specific characteristics do you want your ideal life partner to possess?

What would you like to create? How do you want to contribute to the world?

Describe your dream house! What would be in it? Where would it be?

Who are your heroes? Who would you like to be more like? What character traits would you like to develop?

Write down in your journal 'My Perfect Life' – and describe in detail what your *ideal and perfect life* would look like.

CLARITY = POWER

The next step, when you have absolute clarity about what you want and who you want to be...

...you need to keep focusing your attention on these outcomes.

MASTER YOUR MIND. FOCUS ONLY ON WHAT YOU WANT. FOCUS ONLY ON SOLUTIONS, YOUR GOALS, WHAT YOU ARE GRATEFUL FOR!

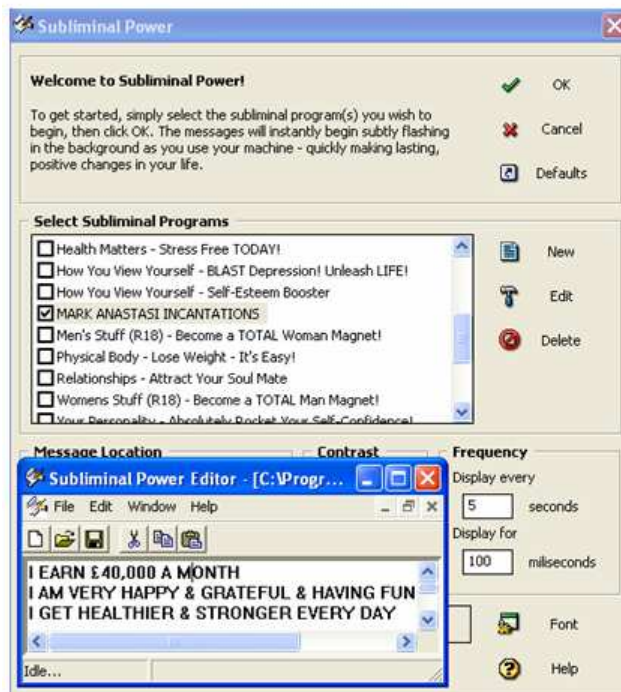
This represents the basic tenet of Metaphysics & The Process of Manifestation.
You become what you think about most of the time!

Here is how I have been using THE POWER OF FOCUS the past 6 years:

1. Create a small goal card that you carry around with you at all time!
2. Stick your goals EVERYWHERE – anywhere you can see them regularly! Read them before going to sleep each night!
3. Write the perfect movie script of your life. Your perfect LIFE!
4. Visualize 2-3 times a day your perfect life
5. Do Incantations! (I used to run through the woods, shouting 'I Am A Millionaire!')

- I still do this whenever I have an important goal I want to manifest.

- <http://www.mark-anastasi.com/subliminalpower>



"Subliminal Power software reprograms your subconscious mind for Total Success in ANY area of your life, easily, quickly & effortlessly!

Subliminal Power is an absolutely awesome tool. This is the product of the decade. Can't speak highly enough about this. Check it out!"

FOCUS = POWER

Millionaire Secret #9 – The Peer Group Solution

– You *Become* Who You Spend Time With.

It is said that your income is the average of the 6 people you spend most time with.

You see, ever since we were born, we've learned that we can only survive if the people around us love us and accept us.

Whereas in the rest of the animal kingdom, most offspring are out on their own pretty quickly, the human baby is born *years* prematurely – due to the large size of human brain and therefore the size of the baby's head – and therefore must rely on its parents' love for survival and protection for many years.

Deep down in the subconscious of every human being, there is this irrational intense fear that, *"If the people around me don't like me or love me, I'll die."*

The result is that we often sacrifice our own desires and aspirations 'just to fit in', or just to make other people comfortable, or just to please people.

This means that if the people around you are BROKE and MISERABLE...
...you will find a way to be broke and miserable too. Subconsciously, this is hard-wired into us.

The cool thing about this is that you can use this to your advantage.
How? By hanging out with HAPPY, SUCCESSFUL, RICH PEOPLE.

You will be amazed at how fast your subconscious mind will help you succeed and make a lot more money, out of fear that your new rich friends won't like you if you DON'T! THIS IS VERY, VERY POWERFUL, AND NOT TO BE UNDERESTIMATED!!

Here's how I achieved this: I cut my ties from people I knew before, and even cut ties with most of my family – the ones that were the most negative, anyway.
And I went to seminars and events and places where I could meet successful entrepreneurs. Starting a seminar company was a great way to meet such people too

Look at the 6 people you spend most time with. *That's who you will become.*
You should stop hanging out with the people that are holding you back.

Millionaire Secret #10 – Get Rid Of Your TV

The media are conditioning you for LACK CONSCIOUSNESS. They show poverty, struggle, drama, disease, crime, drugs, fighting, arguments, problems, catastrophes, murders, negativity. *(what you focus on expands...)*

The media are conditioning you to SPEND ALL YOU EARN, and GETTING MORE INTO DEBT, to “KEEP UP WITH THE JONESES”, BUYING THINGS YOU DON’T NEED TO IMPRESS PEOPLE YOU DON’T CARE ABOUT!

The media are conditioning you to NEVER BE SATISFIED WITH WHO YOU ARE OR WHAT YOU’VE GOT!

The media are conditioning you to think *‘It’s me or them. Dog eat dog world. Individuality. Status. Power.’*

The media are also disconnecting you from your TRUE SOURCE OF POWER, and any sense of INNER PEACE or SPIRITUALITY.

Furthermore, to become a self-made millionaire requires focus and a lot of work.

Self-made millionaires would never dream of throwing their precious time away on watching hours and hours of television.

In 2004 people in the UK watched 3 hours of TV per day.
In 2010, they watch now 4 hours of TV per day.

That’s 1,460 hours a year, i.e. **61 days a year (2 whole months) wasted on watching television. Simply incredible.**

Assuming your waking day is 16 hours, that’s 91 days a year wasted watching television. That’s a whole 3 months a year (ONE FOURTH OF YOUR WAKING TIME) wasted on watching television. Can you imagine what you could create in that time?

**The point I am making:
Get rid of your TV, and focus on building your business and your wealth instead.**

Millionaire Secret #11 – Sell Products, Don't Sell Your Time

Most people have been conditioned their entire lives to go to school, get a degree, get a job, and then do the whole 9 to 5 thing for 30-40 years.

That plan pre-supposes that you are selling your TIME... the most valuable and precious thing you have.

Here's a big 'a-ha!' moment for me:

To Deliver MORE Value and use MORE Leverage... you need to sell PRODUCTS.

When you sell your time (which is limited), your earnings are limited.

When you sell PRODUCTS, you are no longer exchanging time for money.
Your earning potential becomes uncapped.

When you sell products, rather than your time...

- ✓ No more exchanging time for money!
- ✓ Your earning potential becomes uncapped!
- ✓ You Can Access A HUGE GLOBAL MARKET!
- ✓ YOU ADD MORE VALUE
- ✓ Massive LEVERAGE!
- ✓ You can work from home!
- ✓ You can AUTOMATE your business!
- ✓ Every new product you create or that you sell can be AN ADDITIONAL INCOME STREAM FOR YOU!

Millionaire Secret #12 – Work For Passive Income, Not Earned Income

“Get Out of the Rat Race!”, says Robert Kiyosaki.

“A rat race is a term used for an endless, self-defeating or pointless pursuit. It conjures up the image of the futile efforts of a lab rat trying to escape while running around a maze or in a wheel.

The rat race is a term often used to describe work; in general terms, if one works too much, one is in the rat race. This terminology contains implications that many people see work as a seemingly endless pursuit with little reward or purpose.”

http://en.wikipedia.org/wiki/Rat_race

Earned Income vs Passive Income

Employees work for *earned* income. Once they’ve worked for a month, they get paid for their *time*... just once.

To get more money, they need to go back to work. They work another 30 days. They get paid. They spend that money. Then they have to work *another* 30 days.

Before you know it, 30-40 years have passed by, and you never managed to *get out of the rat race*.

Your aim, instead, should be to create multiple streams of *passive* income.

Make money while you sleep, and take yourself out of the equation. Making money whether you work or not... *that’s* passive income.

Dividends from shares, rent from investment properties, royalties, business systems that don’t require your presence... are all passive income.

Ask yourself, “*How can I do it just once, for it to return money to me forever?*”

Let me share with you 21 ways that myself and my friends use to earn passive income thanks to the Internet.

21 Ways To Make Money While You Sleep

1. Selling ebooks on Clickbank.com (*I still makes \$1000s a month this way*)
2. Autoresponder emails (*people opt in and receive promo emails for up to 30 years*)
3. Outsourcers in the Philippines (*listen to www.mark-anastasi.com/georginalany*)
4. Webinar Replays (*webinarreplaysystem.com – Minesh B. makes 5k a month this way!*)
5. YouTube Videos (*Graeme John posted 500 videos and makes \$7,000 a month*)
6. YouTube 'Renting' (*rent or buy popular YouTube videos or channels!*)
7. Facebook fan pages and Facebook Groups (managed by outsourcers)
8. Product Licensing (*selling licenses, or buying licenses of products to sell*)
9. Article marketing (*post hundreds or thousands of articles at ezinearticles.com*)
10. S.E.O. (*free Google traffic!*)
11. Automated eBay system (*Matt and Amanda Clarkson make \$50,000 a month*)
12. Automated Twitter system (*software and automation – Mili Ponce's strategy*)
13. Having Affiliates selling your products
14. Facebook Ads, Google Adwords, Yahoo PPC
15. Give away free websites but charge for hosting
16. Membership Sites
17. Website Hosting
18. 1shoppingcart.com affiliate system
19. Viral ebooks that include affiliate links
20. Review sites
21. Blogs

Millionaire Secret #13 – Get A Mentor And Copy A Proven Success Formula

“Without A Mentor YOUR VERY BEST THINKING Has Got You Exactly Where You are Today,” says Raymond Aaron.

That’s a hard pill to swallow. I remember sitting in the back row of a seminar when I heard him say those words. I was doing ok, but my friends were making a lot more money than I was... It made me realize that I needed some new mentors to take me to the *next level* in my business.

“Every Single Person That SUCCEEDS Has A MENTOR,” he continues.

And it’s true. When I started my Internet business, Francis G. was my mentor. When I launched my seminar business, Warren, Darren, Nik, and many others were my mentors. Now that I’m getting into membership sites, I have Lee and Daniel as my mentors. *(I got mentors, by the way, by FIRST giving them value for FREE – e.g. helping them with my very limited internet marketing knowledge at the time!)*

I simply copied a PROVEN ‘success formula’ – I *knew* people bought ebooks online, and I *knew* people paid good money to attend continuing education seminar – so my success was no surprise at all. I was just copying what I knew already worked!

There was no need for decades of the frustrating trial-and-error approach.

“It is crazy, in today’s world, to be going for the ‘trial and error’ approach to business. Just get a mentor and follow a PROVEN success formula!”, says Armand Morin.

I am currently paying \$10,000 a year to be mentored by a multi-millionaire, and I always look for ‘proven success formulas’ – i.e. business models that work right now.

Harv Eker talks about ‘The Lag Time Principle’, as a way of finding great business ideas. This is about ‘business copycatting’.

For example, Starbucks coffee shops became popular in Seattle, USA. But there was a lag time until that concept reached the rest of the USA, then Europe, Asia, etc.

Harv Eker made his first fortune when he noticed the trend for ‘exercise equipment shops’ in LA, and then copycatted that business model by bringing it to Toronto.

Millionaire Secret #14 – Know What People Want

The Golden Formula For Entrepreneurial Success –

To make a billion dollars, says Keith Cunningham, you simply need to... 1) Find out what they want, 2) Go and get it, 3) Give it to them.

People buy what they *want*, not what they need – and this is a major mistake that inexperienced entrepreneurs make. They tend to create a product or service they *think* people *need*, rather than observing and noticing what people WANT and are ALREADY BUYING.

This is one of the little-known secrets of wealth creation. If you want to make a lot of money, you need to understand human psychology and human desires. You must understand what people WANT – money, sex, power, status, food, security, fun, entertainment, travel, relationships, more clients, to overcome health problems, etc.

I call this skill ‘*Commercial Acuity*’ – basically, the skill or *awareness* of knowing *what sells well*, as opposed to what wouldn’t sell at all.

What People Want:

- They want to avoid pain and gain pleasure.
- They want to eliminate problems, inconveniences, challenges, annoyances...
- BIG PROBLEMS:
 - Lack of MONEY
 - Lack of CUSTOMERS
 - Wanting to have BEAUTY and be appealing to the opposite sex
 - HEALTH problems
 - Relationship problems
- The more major the problem, the more they’ll be willing to pay.
- Problems = Opportunities for entrepreneurs

FIRST: look for problems

SECOND: look for change

Every time there’s a major shift in technology or social interest or in the law, someone gets wealthy.

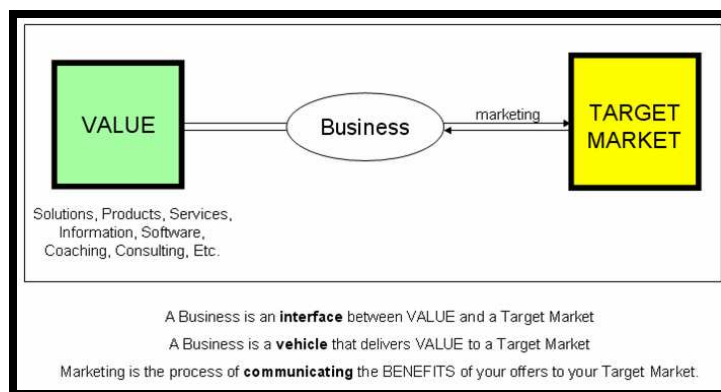
THIRD: look for possible improvements to *products that already sell well*.

FOURTH: look for a proven model (the “Lag Time” concept – the time it takes for a winning concept to move from one geographical area to another)

Millionaire Secret #15 – Choose The Right Target Market

A target market is simply a group of people with a common set of problems.

For example, 'business opportunity seekers', 'HR directors', 'Diabetes patients', 'guitar players', etc. can be considered to be *target markets*.



You must choose a good target market and the right business opportunity, otherwise there is a huge opportunity cost. **Ideally, you've got to get in a business that has...**

- HIGH GROSS PROFIT MARGINS (*very important...*)
- HIGH EARNINGS POTENTIAL (*potential for unlimited earnings?*)
- LARGE POTENTIAL MARKET; PROVEN DEMAND
- PROSPECTS ARE EASILY IDENTIFIABLE AND EASILY 'TARGETABLE' (*they read specific magazines, watch specific TV shows, attend specific events, type specific keywords into online search engines, are on specific mailing lists*)
- HIGHLY LEVERAGEABLE & SCALABLE (*can it grow BIG, and keep growing?*)
Build a business that can be scaled, replicated, expanded.
- HIGH TRANSACTIONAL VALUE (*it is considerably easier to become a millionaire if you sell \$1,000 or \$5,000 items rather than \$1*)
- CAN YOU BUILD A MAILING LIST OF CLIENTS?
- CREATES PASSIVE INCOME STREAMS
- BUSINESS SALEABILITY – can you systematize the business, and sell it? Can the business operate without you? (*there is more money in selling a business than in running it*)
- POSITIVE CASH FLOW CYCLES – *do you get paid first, or do you have to outlay considerable sums and hold inventory?*
- LITTLE COMPETITION, HIGH BARRIERS TO ENTRY.

When it comes to selecting your niche market or 'target market', ask yourself what could your business specialize in.

Specialization is what grows companies large, and fast.

If you offer a specific service/product to a specific niche market – e.g. Nick James, the copywriter for Coaches and NLP'ers – your business becomes *known* and *remembered* in that target market very quickly.

Why? Because its identity is so clear-cut it is easy to fit into that little nook or cranny in the prospect's brain, relating to that type of service.

Companies that are trying to be all things to all people can often get in trouble.

Choose your target market:

- Business market or consumer market?
- Specific type of product
- Specific type of person (profession, religion, ethnicity, gender...)
- Specific type of price (e.g. luxury pizza, or gourmet burgers)
- Specific geographical area or country
- Specific type of packaging
- Specific type of promotion or marketing campaign.

For example, at first my seminar company was offering all types of personal development seminars, NLP courses, relationship seminars, self esteem seminars, health seminars, etc.

It was only when I decided to focus on 'Internet Marketing seminars for UK entrepreneurs' that my business took off.

It has high gross profit margins, high earnings potential, large potential market, proven demand, prospects are easily identifiable and 'targetable' (*they read specific magazines, watch specific TV shows, attend specific events, type specific keywords into online search engines, are on specific mailing lists*), high transactional value, it builds me a mailing list of clients, it creates passive income streams (DVDs of the events, and other derivative products)... BUT: the business is not highly leverageable and scalable, there's low business saleability because at the moment the business cannot operate without me, there is a lot of competition and low barriers to entry.

Target Market Suggestions:

1	Mark Anastasi	Dan Kennedy	Health	LIST OF HOBBIES
2	reflexologists	Accountants	acidreflux	
3	solarium/tanning salon owners	Auto repair	ACNE	Amateur Science re
4	relationship coaches	Bowling alley owners	ald	Amateur astronomy
5	executive coaches	Carpet cleaners	ALS	Amateur chemistry
6	hypnotherapists	Chiropractors	Alzheimers	Amateur microscopy
7	accountants	Computer consultants	amyloidosis	Amateur telescope m
8	massage therapists	Dance schools	Arthritis	Electronics
9	ballet school/dance school/	Dental	asperger	Fireworks
10	salsa school owners	Financial planning	Asthma	Genealogy
11	architects	Funeral home operators	autism	Lasers
12	aromatherapists	Karate school	bellspalsy	Mass-Observation
13	chiropractors	Lawn & garden centres	brainaneurism	Physics demos or ex
14	dentists	Lawyers	Bronchitis	Robots
15	bowling center owners	Limousine operators	bursitis	
16	beauty salon owners	Menswear stores	Cancer	Animal-related
17	bakery owners	Mortgage brokers	cankersore	Animal Fancy (keepin
18	acupuncture practitioners	Pest control	carpaltunnelsyndrome	Animal rescue (injure
19	adult (sex) shop owners	Restaurants	celiacdisease	Bird watching
20	bar owners	Realtors	chickenpox	Beekeeping
21	strippers/lapdancers	Photography studios	chlamydia	Dog breeding
22	lawyers/solicitors		Cholesterol	Falconry
23	gym club owners	Andrew Reynolds	ChronicFatigue	Fishkeeping
24	pub owners	Dentists	cirrhosis	Herpetoculture
25	carpenters	Accountants	ColdSore	Horses
26	café & sandwich shop owners	Personal trainers	Colitis	Hunting
27	security guard companies	Chiropractors	conjunctivitis	Dog training
28	burglar/intruder alarm companies	Financial Planners	crohnsdisease	Elephant training
29	Italian restaurant owners /	Playing Golf	Cystitis	
30	Indian restaurant owners /	Jewellery Making	Dermatitis	Arts and crafts
31	Chinese restaurant owners	Badminton	Diverticulitis	Altered art
32	butchers	Drumming	diverticulosis	Beading
33	catering food & drink suppliers	Soap making	epilepsy	Blacksmithing
34	carpet & rugs retailers	Surfing	Epsteinbarr	Calligraphy
35	HR Directors	Model Railways	erectiledysfuntion	Collaging
36	child day care services compani	Basic Copper Smithing	esophagitisbarrettsesophag	Cosplay
37	chartered surveyors	Hair for wedding	Gallbladder	Crochet
38	car rental business owners	How to read faces	Gallstone	Cross-stitch
39	printers	Pain on silk	GASTRITIS	Dollhouses
40	chiropodists	how to sing	gastritis	House making
41	cleaning companies	how to paint a tractor	Genitalwart	Drawing

Download this list of 300+ target markets at
<http://www.internetmillionairesbootcamp.com/success>

Millionaire Secret #16 – Choose A Business Model That Is Scalable

Very simple idea, really.

Choose a business that is scalable – in other words, a business that can grow rapidly and exponentially worldwide.

Ideally, you want a business model that can be replicated worldwide, and that isn't limited to a specific geographical location.

This allows you to use a lot more LEVERAGE.

For example, back in 2008 I sold my *coaching* program for £3,000, and then £5,000.

It brought in £250,000 in revenue BUT my time was completely taken up and I couldn't grow my business any further!

The seminar business is not much better.

Typically a seminar company is limited to a specific geographic location – e.g. London for my seminars, Australia for Jamie McIntyre's seminars, etc.

On the other hand, we are developing software and products that *can* be sold worldwide, and therefore create a business that is 'scalable'.

Millionaire Secret #17 – Master Marketing & Sales

If you want to make a lot of money, I suggest you focus on mastering SALES & MARKETING.

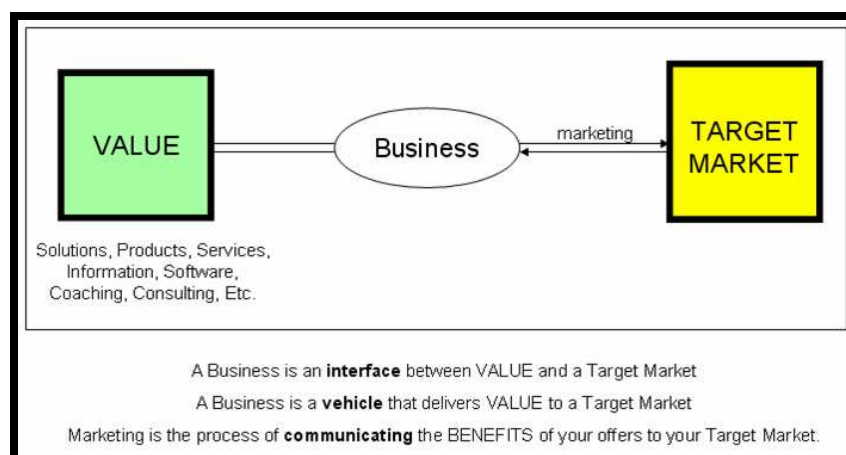
“NO MATTER WHAT BUSINESS YOU ARE IN... YOU ARE IN THE MARKETING BUSINESS!” says Dan Kennedy.

“Marketing is about sharing your gift. And wealth is about adding value to large numbers of people. But how can you add value to people *if you don’t know how to reach them?!?*” he continues.

Stephen Pierce puts it this way: *“Marketing is the business of satisfying customer needs. Everybody’s got ‘problems’. Help them solve their problems. Profit is not the objective of your business... Adding loads of VALUE to your customers is the objective! Marketing is about how you can effectively & efficiently find a group of people who have a need you can fulfil.”*

And Topher Morrison has this to add, about selling: *“To ‘SELL’ comes from the Swedish word ‘Selliere’, meaning: ‘TO SERVE’.”*

In business, marketing and sales are basically about communicating to a target market, ‘Hey! Hello! We have these solutions to your problems, over here!’
It is simply the process of *communicating* the benefits of your offer to your market.



Marketing consists of 2 core activities: **customer acquisition** (advertising, sales, marketing) & **customer nurturing** (listbuilding and communicating with your list).

75 Ways To Market Your Product or Service (Customer Acquisition) – Harv Eker

Department Stores Discount/Warehouse Club Store Supermarkets Multi-Store Chains (e.g. Boots) Franchises Leased Departments Resident Buyers Single Store Boutiques Factory Direct (sell direct to public vs through wholesale channels) Kiosks Street Carts Vending Machines Fairs Flea Markets/Swap Meets Wholesales/Distributor Rack Jobber (racks of items placed in larger stores) Sales Agents (representatives who sell your products at retails for a commission) Government (e.g. military bases have own stores) Business Opportunity (allow others to get into their own business with your product) Franchising Licensing (allowing others to manufacture your product or use your names for a royalty) Consignment (giving someone your product and allowing them to sell it before you collect payment; they can return unsold items) Card Decks (recipient gets 50 to 100 cards, with advertising on each of them) Co-op Mailings (grouping several advertisers together into a single mail package)	Exporting Advertising Specialties (e.g. sell mouse pads for companies to put their names on and give away to clients) Premiums and Incentives (sell to be used as an incentive when making a purchase; e.g. "How To Paint Your House" video; or: sell travel to radio station as a contest giveaway) Trade Shows Consumer Shows Free Previews Speaking Engagements, Seminars, Workshops Guest Events (e.g. a company party for clients, introducing a new product) Telemarketing 900/976 number (pay-per-call information) Voice Mail/Recorded Messages (gives information, then upsells your other products) Direct Sales person to person (door to door, business to business) Party Plan Network Marketing Networking Referral/Word of Mouth Mail Order Houses (primarily catalogues) Direct Mail (flyers, postcards, brochures, letters) Mail Lists (LADS/SRDS) Direct Response Display Ads (coupons or 0800 number) Classified Ads Postcards	Piggyback/Inserts (e.g. your mailer inside a VISA bill, newsletter, paychecks) Bounceback (mailer inside a package being delivered to a purchaser) Yellow Pages Daily Newspapers Weekly Newspapers Trade Magazines/Journals/Newsletters (e.g. Restaurant Management Magazine) Consumer General Magazines (e.g. Time Magazine) Consumer Special Interest Magazines (e.g. Tennis Magazine) Company/In-House Newsletters Your Own Newsletter Television Infomercial Radio Paid Radio talk Shows Public Relations (P.R.) Sponsorship Fund-raiser Corporate/Government Sponsorship Signage Billboards/Benchboards/Busboards Video/DVD FAX Cable TV Catalogues Internet Marketing (this involves hundreds more strategies!)
---	---	---

Millionaire Secret #18 – Know What Kind Of Wealth Creator You Are

In his book 'Your Life Your Legacy', Roger Hamilton explains that there are 8 types of Wealth Creators.

When you know what type you are (each has strengths and weaknesses), you can hire people or join forces with people who complement your strengths. He calls this 'Wealth Dynamics'.

The 8 types are:

Mechanic – *creates wealth by putting systems in place*

Creator – *creates wealth by creating products and businesses*

Star – *creates wealth by attracting people to a cause or public speaking, etc.*

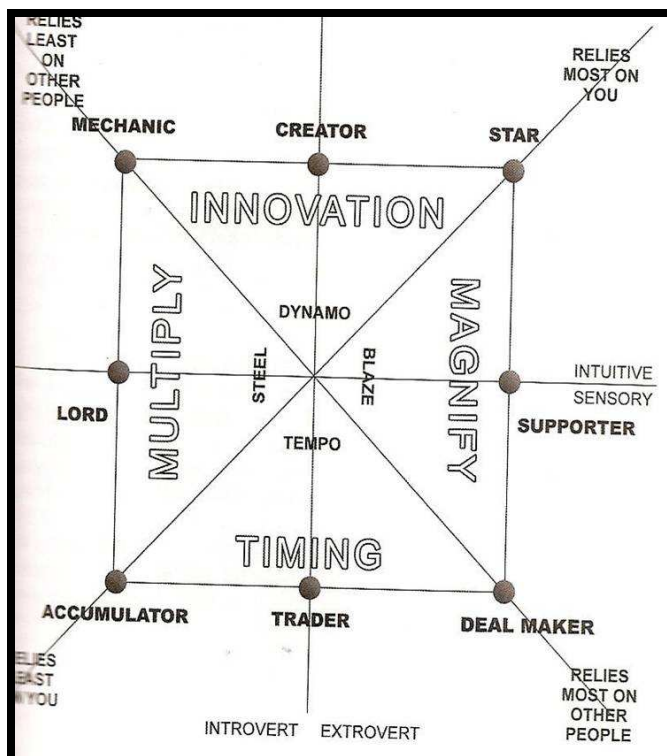
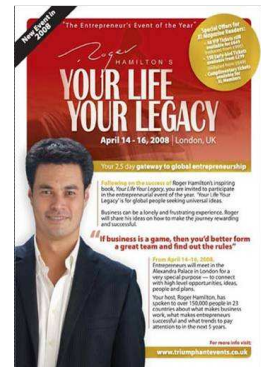
Supporter – *creates wealth by managing people and teams*

Deal Maker – *creates wealth by selling and negotiating deals*

Trader – *creates wealth by buying and selling, or trading the markets*

Accumulator – *creates wealth by accumulating income-producing assets*

Lord – *creates wealth by acquiring assets that grow in value over time*



I am a 'Creator/Star'. I create wealth by creating products and seminars, and by speaking. When I ran my first seminar business, I had 7 members of staff and offices... I had to be the Creator, the Star, the Supporter, the Dealmaker, the Mechanic... nearly killed me. 😊 But when I read this book, towards the end of 2006, I realized I needed to get a team of people on board that complemented my skills. For example, 'Creators' are great at starting something, *but terrible at managing things and putting systems in place!*

Millionaire Secret #19 – The 80/20 Rule And The Power Of Systems

In his book 'The e-Myth' (for 'the entrepreneurial myth'), Michael Gerber says that if you can't take off for 6 months and come back to see that your business has grown *without your presence*, you don't have a business – you have a job.

Hence the idea of 'the entrepreneur myth'. He says most entrepreneurs have simply created a JOB for themselves, because they haven't put SYSTEMS in place.

The e-Myth – systematize your business

Gerber says that you must systematize your marketing, recruiting, management, accounting, production processes... EVERYTHING.

This allows you to work *on* your business, rather than *in* it.

The true entrepreneur will create a new business, systematize it, hire in people to run the system, and then will move on to creating the next business!

In his book 'The 4 Hour Workweek', Tim Ferriss also talks about systematizing your business, as well as using outsourcers and 'The 80/20 Principle' (or 'Pareto's Law'):

- 20% of your work creates 80% of your results and profits. In your business you must identify what that '20%' is. What is it that you do, in your business, that *only you* can do? Where does your personal time produce the highest ROI? What do you currently do, that you could delegate or outsource?
- **Just 4% of your work creates 50% of your profits.**
- It is better to work less and have more free time & better lifestyle, than work insane hours for more money.
- Outsource... EVERYTHING.

Millionaire Secret #20 – Spend Less Than You Earn And Invest The Difference

We've talked about the importance of The Millionaire Mindset, and we've also talked about some Business principles.

The first 3 years of my business, after learning these principles, I applied them diligently and was able to generate a couple of million dollars – but I wasn't left with any money in my bank accounts!

Pretty crazy, huh?

One day, I was discussing this with one of my mentors.

"I don't get it. I am making so much money now. Money is coming from so many places... but at the end of the day it's all going out again. What am I doing wrong?"

He smiled and said, "Mark, you have learned how to *make* money, but that's just half the battle. You now need to learn the skills of *managing* money and *investing* it."

Ever since the 1st of January 2007 I made two changes.

One, I keep track of my expenses and my income. My golden rule is that I never spend more than I earn in a given month.

Two, I changed my 'rules' or 'standards' for what is acceptable to me, financially.

Before, as long as I was at zero in my bank account, I was 'ok'. (it meant I didn't have any more debts)

I simply decided that my new rule was that AT A MINIMUM I had to keep £100,000 in the bank. It was simply a decision. I set a new standard, and my priorities shifted.

You see, *making* money is just half the battle. And frankly, making money is the easiest thing in the world – once you know how. The harder thing is learning how to be a good *steward of wealth*.

Your goal should be to build a critical mass of assets and capital for long-term financial independence.

Spend less than you earn and invest the difference.

The Key to Financial Abundance is simple:

- Spend less than you earn, and invest the difference.
- Then re-invest your returns for compounded growth until you reach a critical mass of investment capital that creates the annual income you desire for life!

It's not how much you make that matters – it's how much you keep. Check out your saving/earning ratio. Live below your means. How much actually drops to your bottom line?

Conduct your life like a business where you must have a profit at the end of each year. Make “*making a profit*”... a MUST!

ACCOUNTING AND CASH FLOW PATTERNS

Your financial statement is your report card after you leave school. It measures how smart you are financially.

You need to review yours on a monthly basis, to make sure that you're on track in producing the results you've set for yourself, and to put yourself back on track.

Do *you* know exactly how much you spend?

Rule ONE – you *must* know the difference between an asset and a liability, and then accumulate assets. If you want to be rich, that's all you need to know.

Financial Literacy is knowing your Assets from your Liabilities.

Simply put, an asset is something that puts \$\$\$ in your pocket whether you work or not.

Conversely, a liability is something that drains you financially month after month (e.g. a boat, a car, your house, etc.)

With every \$ that comes into your hand, you have a CHOICE.

If you're smart, you'll use that dollar to buy an asset.

Keep acquiring income-generating assets! Businesses that do not require your presence; Stocks; Bonds; Mutual funds; income-generating real-estate; Royalties; etc.

Build and maintain your asset column! Once a dollar goes in it... never let it come out!

Once a dollar goes into your asset column, it becomes your employee.

The best thing about money is that it works for you 24 hours a day and can work for generations!

The cash flow of an asset

The diagram below represents an **Income Statement** (often called a Profit & Loss statement). It measures income and expenses. Money in and money out.

The bottom diagram is the **Balance Sheet** (Assets vs. Liabilities).

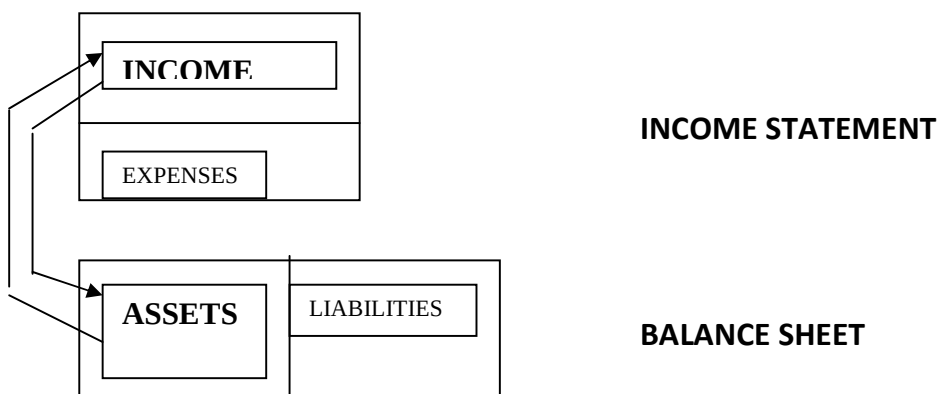
By the way, your **NET WORTH = ASSETS – LIABILITIES**

Many financial novices do not know the relationship between the Income Statement and the Balance Sheet. That relationship is vital to understand.

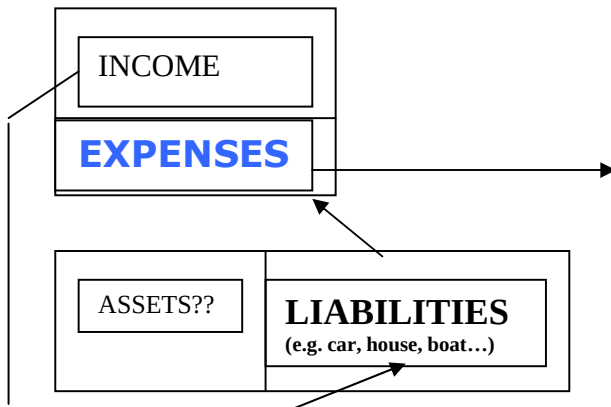
The rich focus on their **asset** columns while everyone else focuses on their **income statements**.

The rich buy assets first, so that they can eventually buy liabilities such as a luxury car, a big house, a boat, etc.

Cash flow pattern of a wealthy person



Cash flow pattern of a poor / middle-class person



Money only *accentuates* the cash-flow pattern running in your head.

If your pattern is to spend everything you get, it is very likely that an increase in income will only result in an increase in spending... and even MORE debt.

What is missing from people's education is "how to spend money" – what to do *after* you make money: how to keep it, and how to make that money work hard for you.

For the majority of people, their entire INCOME goes towards their EXPENSES... PLUS towards some LIABILITIES (that then add to their expenses).

For wealthy people on the other hand, their INCOME goes towards buying ASSETS (that then increase their income).

In today's society the "I want it now" mentality is pervasive. We are conditioned by advertisers and the media to always want more stuff to impress people we don't really care about, and the banks and credit lenders are then more than happy to cater to this madness...

PAY YOURSELF FIRST

According to Brian Tracy, this is most powerful process of wealth accumulation ever discovered.

ALWAYS pay yourself FIRST. Simply put, this means that every day put money aside to buy income-producing assets, *before* you pay bills, food, rent, ANYTHING.

If you are then pressured to pay the bills, the rent, etc, you WILL find a way to come up with the money. The pressure will MAKE you succeed in doing so. It will require of your brain to work harder, and of you to get smarter, bolder, more determined, more resourceful.

Once your money-making 'muscle' expands, it will never go back to its original size...

THE MAGIC OF COMPOUND INTEREST

You've got to familiarize yourself with the concept of compound interest. Albert Einstein said that compound interest was *"the 8th wonder of the world"*!

Can you save \$6.50 a day?

\$6.50/day at 16% annual return = \$1,000,000 in 25 years.

\$5,000 invested at 5% interest a month grows to \$1 million... in only 9 years!

Cut down on a few things, put money aside every week, and invest it!
Your money can grow exponentially!

This is just a simple way of building wealth, creating a nest egg. This is not about active investment, or creating additional streams of income. It's an example of how people can become wealthy by following through on a simple plan and being disciplined.

Millionaire Secret #21 – The Elliott Wave Principle

Warren Buffett is sometimes referred to as ‘The Sage Of Omaha’, such is his ability to invest and build wealth.

A self-made *billionaire*, he has bought a lot of stocks, over time, as well as whole companies.

Apparently, not once has he ever bothered to look at what Wall Street or the financial papers or the news or the experts say about the valuation of a company (its stock price).

He simply applies his mathematical formula to calculate the worth of an *asset* (e.g. a business, or a stock, or a property) based on a *multiple* of its cash flow.

For example, if a property (an asset) brings in \$5,000 a month in net rental income, he will calculate that, say, that property is worth $100 \times \$5,000 = \$500,000$.

Similarly for a business, if it brings in \$1,000,000 a year in profits, that business will be worth, say, $10 \times \$1,000,000 = \10m .

I’m oversimplifying things for the sake of the example, but the point I am making is that he doesn’t get swept up by hysteria over a stock or panic or ebullience because of a fad or fashion.

Instead he looks at the underlying value of that asset, and calmly assesses it’s potential for producing cash flow.

Similarly, Robert Kiyosaki, another sophisticated investor, says that people have got the property game all wrong.

They focus too much on *capital gains*, he says, rather than *cash flow*.

If you are buying 10 properties, you should focus on making sure those properties are cash-flow positive (they bring in more than they cost, every month), rather than looking at whether the property is going up or down in value.

A lot of people are in a lot of trouble financially at the moment because of this simple mistake.

Personally I never really got into the property game, because I looked at the valuation of properties around the world, in 2004-2010, and they made no sense to me whatsoever.

For example, how can a property be worth €1,500,000 if the annual rental income is just €20,000?

That's just 1.33% annual return on investment (ROI).

Would *you* buy an asset that brings you just 1.33% returns per year?

In the UK, The Economist was calling this property price increase in the market '*the biggest financial bubble in history*'.

The price/earnings (P/E) ratio (*the price paid for a share relative to the annual net income or profit earned by the firm per share*) of stocks in the USA was 32. Historically, that average has been 18.

(stocks issue dividends to the stock owner – a part of the profits the business has earned – a P/E ratio of 32 means it would take 32 years of earnings to pay back the purchase price of that stock...)

Furthermore, historically the average house price in the UK was 2.5 times annual income – by 2006 it had risen to 4 times annual income.

The valuations of stocks, properties, and assets were making no sense to me whatsoever – they were clearly way overvalued.

Warren Buffett says that in the Buffett household, they rejoice when the price of hamburgers goes *down*, because it means they can buy *more* hamburgers for the same amount of money.

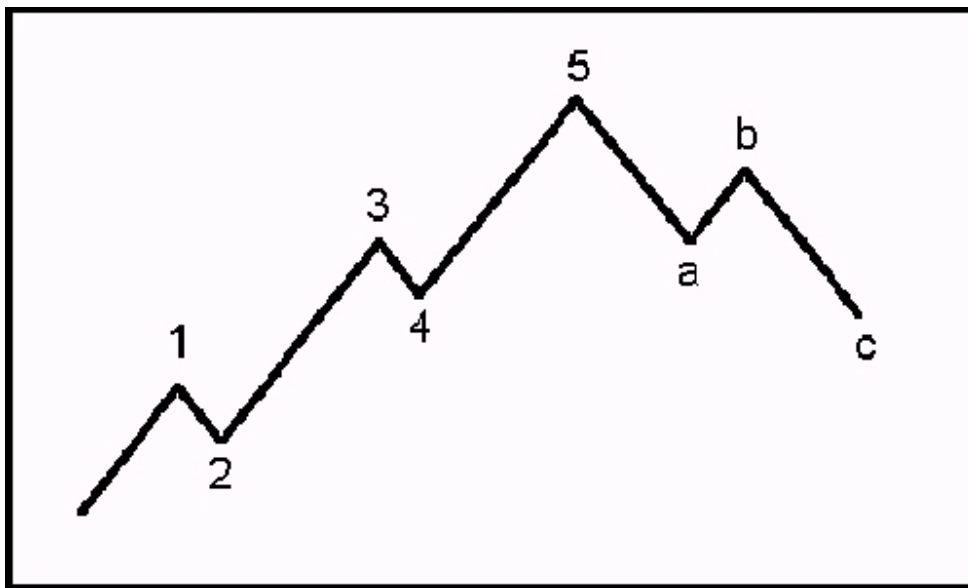
He never understood, he says, why investors pile in to buy expensive stocks (i.e. stocks with high P/E ratios) simply because everyone else is buying that stock. Clearly those stocks are more expensive, so they'll be able to buy less of it with their money.

In 2003 I attended a 'Wealth Mastery' seminar by Anthony Robbins.

One of the speakers there talked of Robert Prechter Jr.'s book, 'Conquer The Crash', and talked about this upcoming financial crisis that was just around the corner.

That conclusion was based on the work of R.N. Elliott, creator of 'The Elliott Wave Principle'.

As a psychologist who got interested in the stock market, Elliott found that since the 1600s, the prices of assets around the world had gone through the *same* cycle, every 70 years approximately. 5 waves up, then 3 waves down.



He explained this by linking it to human psychology and herd mentality.

Stocks go up, some people make money. Then their neighbours and friends want some of this, **greed** takes over, so they pile into the stock market as well. Finally, everyone from taxi drivers to street cleaners start buying stocks, thinking it's the path to easy street, and the demand from all these unsophisticated investors sends stock valuations sky-high, without any regard for the actual cash flow or underlying value of that business.

Eventually asset prices reach a peak, and the bubble bursts, wiping out trillions of dollars of stock valuations – and wiping out a lot of people's savings.

As this happens, more and more investors **panic**, and sell their assets en masse, and all this supply of assets on the market sends prices crashing down again.

Banks then have to tighten the reins, they stop issuing new credit, and they call in their loans – forcing investors to sell their assets, and precipitating the crash further.

This has happened without fail every 70 years, for the past 400 years.

I believe that as of 2010, we're in 'wave B' of this current financial crisis – a slight upturn in the market – and that we're about to experience 'wave C', a real financial crisis that will wipe out trillions of dollars off these lofty valuations.

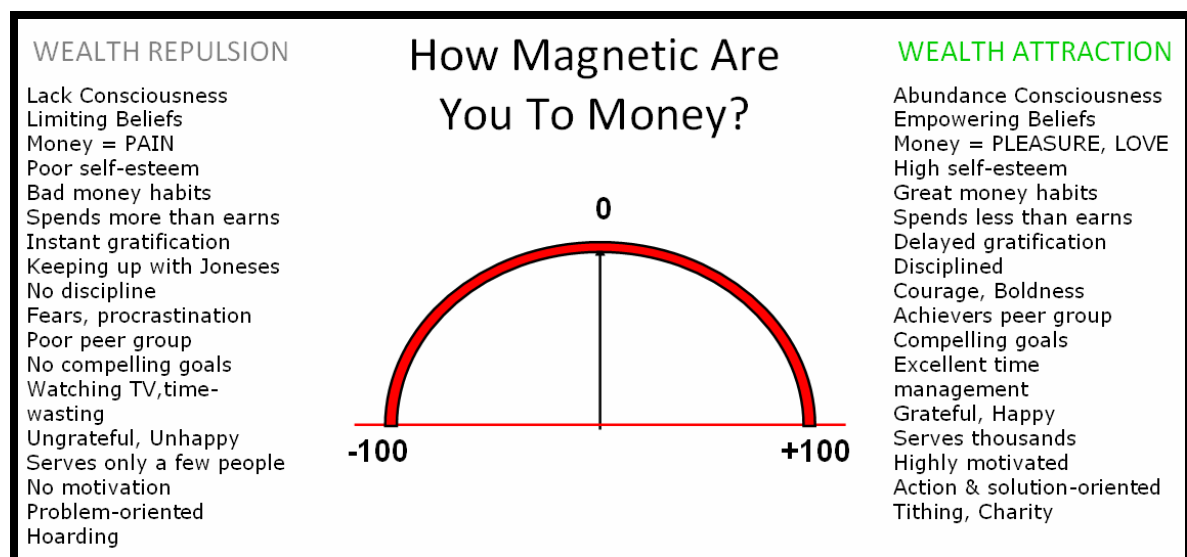
This represents the biggest opportunity in our lifetime, because if you have cash, in 2-3 years (2013 onwards) you will be able to buy up assets for pennies on the dollar.

At the moment here is what I'm investing in:

Building up my mailing list.

Every subscriber I add may cost me \$1 but can bring me on average \$1 per month.

That, I feel, represents a much better security and ROI than what the markets are offering at the moment.



Appendix

THE 21 SUCCESS SECRETS OF SELF-MADE MILLIONAIRES – Brian Tracy

Brian Tracy is a leading light in the field of personal development. (www.briantracy.com). He has sold over 1.5 million copies of the audio program *"The 21 Success Secrets of Self-Made Millionaires"*, and I highly recommend it. The content list reads as follows:

1. **Dream Big Dreams** – visualize, imagine and create an exciting picture of personal prosperity
2. **Develop a Clear Sense of Direction** – set your goals in writing
3. **See Yourself As Self-Employed** –take complete control of your career and your financial life
4. **Do What You Love To Do** – Identify the ideal work for you and then get paid well for it
5. **Commit to Excellence** – move into the top 10 percent in your field
6. **Work Longer and Harder** – organize your time better and contribute more value
7. **Dedicate Yourself to Lifelong Learning** – continually upgrade your talents and abilities
8. **Pay Yourself First**
9. **Learn Every Detail of the Business** – become an expert in your chosen field
10. **Dedicate Yourself to Serving Others** – The starting point of all personal fortunes
11. **Be Absolutely Honest With Yourself and Others** – personal integrity = success
12. **Set Priorities and Concentrate Single-mindedly** – focus on your top tasks all the time
13. **Develop a Reputation for Speed and Dependability** – the winning edge
14. **Be Prepared to Climb From Peak to Peak** – recognize cycles and trends in the economy
15. **Practice Self-Discipline In All Things** – the most important quality for financial success
16. **Unlock Your Inborn Creativity** – how to solve any problem, achieve any goal
17. **Get Around The Right People** – surround yourself with winners at all times
18. **Take Excellent Care of Your Physical Health** – maintain high levels of energy and fitness
19. **Be Decisive and Action Oriented** – identify the most important action steps you can take
20. **Never Allow Failure To Be An Option** – overcome the fears that hold most people back
21. **Pass the "Persistence Test"** – bounce back from defeat and never, ever give up.