The Complete Guide To Achieving Financial Freedom 2006

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INTRODUCTION

I wish to congratulate you for being one of the few individuals who have not bought into the mind numbing cultural hypnosis, which says "Conform to the status quo, give up on your dreams and learn to accept your lot!" (Which is actually a load of controlling hogwash) By the mere fact you were prepared to pay money to get this ebook and that you are, in fact reading it, says you have made a clear statement that "I BELIEVE THERE *IS* SOMETHING MORE TO LIFE THAN WHAT I AM AWARE OF AND I INTEND TO FIND OUT WHAT THAT SOMETHING IS!"

As far as I am aware this ebook contains the most valuable information on how to gain Financial Freedom available at the beginning of the year 2006.

All that really matters to *you* in all of this is the positive RESULTS. And all that matters to me is that you are able to experience the results you truly DESIRE. For this reason, this ebook will not overwhelm you with dogma, airy-fairy philosophies, theories and useless information. Everything written herein is to the point and simple to understand.

You may have read dozens of personal development and self-help books, even attended seminars and workshops, including some on the subject of financial freedom – wealth and so on. But as good as your estimation of what you learned at the time might have been, you like most of us, including me, soon found ourselves swimming around in the same old pea soup. In short, it didn't work! And why was that? It was because something fundamental, upon which all else must be based, was missing. Over a period of many years I made it my business to discover what that something was. And right now you are standing on the threshold of that discovery too.

So it is, that it falls upon me to share what I discovered with you and others like you, who are sick and tired of being sick and tired of being severely dogged by financial limitations, or perhaps with living on the edge of survival, or very near to it.

Your road to financial freedom requires that you take a journey that will not only going to nail you to your seat it's also going to change your mindset about wealth and money so that it's drawn to you and you to it. There are several essential steps you need to take during your journey, none of which you are to skip because these steps are signposts along your road to financial freedom that you must follow in order to arrive at your chosen destination and in your particular case it's the door to financial freedom. And when you arrive at that point you will obtain a SECRET KEY to that door. If you do not have this key you will stand knocking at that door for eternity. But be aware this key is not *only* the key Financial Freedom it's also the key to love, joy, happiness and vibrant health. No amount of money will bring these things into your life, but you are about to find out what will.

This e-book includes a few very simple study sessions that you MUST complete.

These sessions are GUARANTEED to skyrocket your finances beyond anything it's possible to imagine.

The goal of this ebook is to give you back your inherent freedom, your self-respect, and most of all show you how to live your DREAMS. It works from the inside out, you'll see what I mean as you read on because this book is not only about attaining financial independence, personal independence and true freedom! It's also about the most important thing of all it's about creating a life of joy, passion, enthusiasm purpose, true meaning and contribution.

Wealth will give you massive freedom of choice. It allows you the freedom to do what matters most in life, contribute more to your community and society, and take better care of your loved ones, as well as enjoy yourself and squeeze every last drop out of LIFE that you can!

THE IMPORTANCE OF RE-EDUCATING YOURSELF ABOUT WEALTH

If you don't learn the system of how money works, YOU WILL SPEND THE REST OF YOUR LIFE RUNNING LIKE A DOG AFTER MONEY!

This of course, requires that you make an effort and that you be open to having your point of view and your current mindset challenged. Where you are in your life right now in life is the result of your beliefs. You might want to consider the possibility that if you are not already rich you will need to alter your beliefs and your mindset when it comes to money. As you are perhaps already aware, the ONE thing that stops most people from taking that first step into starting a business, working for themselves and becoming independent of others is a fear of the unknown. It is unknown to us because we live in a system of dependence. The only assurance we can have of our ability to become independent is after the fact. In consequence, we feel as though we are dammed if we do and dammed if we don't.

The ONE way to get around this dilemma is to replace that fear with right knowledge and that is what you are going to get here!

As it is, we live in a system of dependence. We are trained to go to school, get a job working for someone else and that's what we do quite literally, we work for *someone else*. On top of that, banks entice us to get into debt for a home, car, credit cards etc. We then become locked into a lifetime commitment, literally locked into a mindless system. Many folks get trapped in this Rat Race for the rest of their lives!

Most folks work for their employers, for the government by paying taxes, and for the bank by paying off a mortgage and credit cards and loans. So who teaches us to be independent? In a word nobody does. In fact we are not taught to think for ourselves, we are taught to depend on others. This lack of teaching independence within our educational system ought to give us great cause for concern. There has never been a course on wealth, business success, the perils of consumer debt, etc in our education system. Getting a good education and good grades is no longer a guarantee of success. People are working harder and longer, only to pay more taxes and end up deeper in debt. And since there is no longer such a thing as "job security" plus the pensions fiasco hanging over all of our heads – puts you in urgent need of financial security.

Countless millions of people are out there struggling financially and the numbers are increasing as I write. The world has changed, but it appears our educational system has not changed with it. But teachers have to be taught before they can teach; they have to find out from somewhere but where? Our parents cannot teach us what they haven't been taught unless they go out on a limb and find out for themselves by themselves. At best gathering the required information is like searching for pins in galaxies scattered around the entirely of the universe.

BREAKING FREE FROM THE TRADITIONAL CULTURAL HYPNOSIS!

Most people work very hard, for a meagre amount of money, all clinging to the illusion of job security, which no longer exists. They look forward to a 3/4-week vacation each year and if they are lucky a meagre pension after 45 years of work. If this is all you think you r«are worth, go for it. The concept of "a job" is a load of baloney. It never made any sense to me. "Do folks with a job look happy to you? No? So why do they do it? They do it because everybody else around does. It's tradition, the result of a kind of kind of cultural hypnosis. And they do it because they live in fear of what MIGHT happen if they didn't.

It's the fear of not paying their bills, the fear of losing their job, the fear of not having enough money of, starting over, what others might say. In consequence FEAR becomes the motivating force of many peoples lives, of everything they do. In any event most people are stuck in the mindset that it's easier to work for money, to be told exactly what to do, rather than to think for themselves, to take risks and to become independent.

To spend your life living in fear and losing sight of your dreams is a cruel hoax. To spend day and night worrying about how you are going to pay your bills is an appalling way to live. The result is that money is not only running their lives its ruining it too, but they refuse to acknowledge this horrible truth. I've met countless people who say they are not really interested in money... Yet they'll work at a job for 8 hours a day... A job is only a short-term solution to a long-term 'problem'.

ESCAPE THE RAT RACE and DARE TO DREAM!

The weekday routine for most people goes as follows: It begins as they haul themselves out of bed on Monday take a shower, travel to their jobs, jobs that most of them hate, and there they stay until they are fit to drop. That's not the end of it they have to travel back to their homes

frequently amid a total gridlock of traffic. And when they finally get home they faze out in front of a mindless idiot box called TV, drag themselves into bed! Same routine until PAYDAY. But sadly, for the majority, most of the money is already gone to pay the bills, the bank, the building society, the car payments and credit cards etc. This self same routine goes on day after day, week after week, month after month, until years pass into a lifetime of hard grind and joyless existence. The place where most people spend their lives is prison called 'Silent Desperation' located in the epicentre of a global phenomenon called THE RAT RACE.

Have you notice that young children still have dreams, they dream that when they grow up they'll drive a Ferrari a Lamborghini or a Mercedes Benz, be a famous football player, a star, or a winner of some kind. But even before they get out of school our children are coerced, pushed and often bullied into getting good grades to enable them to get a good job that will pay enough for them to be able to pay the bills. So what do they do? Do they manoeuvre themselves into their dream occupation or job? No, they settle for any job that will pay the bills. They add up what they think they will need to pay the bills go for that. They tell themselves they will get their dream job later.

Then next thing is they want to get themselves into a relationship so they get another job that pays better because they don't want to continue living with their parents. Pretty soon there's three mouths to feed.

If they can afford it they buy a house – not their dream house, though.

Because somewhere along the way between age thirty to forty, they've given up on their dreams. Being caught up in this kind of predictable existence makes us feel as though the Universe is conspiring against us.

THE FACT IS IT ISN'T THE UNIVERSE THAT'S CONSPIRING AGAINST YOU; IT'S YOU WHO'S CAUSING THE CONSPIRACY!

Take control of your life; stop listening to deadbeat victim friends, listening to the media, the TV and the newspapers that condition you to live out this predictable existence! Know now you can have, be and do anything you want this ebook will tell you how.

KNOW WHAT YOU WANT AND HOW TO ASK FOR IT

The main reason people don't get what they want, is because they don't KNOW what they want OR how to ASK for it!

If you want to be wealthy, or achieve success in any area of live, you need to be very clear on EXACTLY what it is that you want and HOW to properly ASK for it.

Your mind is a sending and receiving station that transmits vibrations in the form of thoughts, feelings and emotions. Your imagination is your tool of creation in so far as it creates your own reality. What you envision predicts your reality. This may be news to you but what you think about and focus on becomes visible in your experience of life. Whatever you imagine and focus on moves towards you and you towards it. Everything you see around you and all of life's experiences, good or bad, positive or negative is a product of thought and imagination. If right

now you are not where you want to be in life, know that you absolutely do have the inborn ability to change it to what you do want.

Your mind is a supercomputer that will bring you whatever you ask. A command like "I will to be rich" is too vague. Try instead "I will to earn \$15,000 a month by June 2007 and enjoy the process."

Or, "I will to accumulate \$1 million in assets and be financially independent, by 2010". Or, something like: I will to earn \$3000 a month in passive income and be COMPLETELY debt-free by 2008."

Notice how the word WANT was not included? Instead, you will it; you add resolve and determination to the realization of your goals.

Goals made in this way work because thoughts are things. Everything you see around you was first created in someone's imagination. Whatever we imagine and focus on we move towards, and then create and manifest.

At the same time, you are acknowledging to yourself that where you are right now is not where you want to be. Part of what motivates human action is a sense of dissatisfaction. Without a certain amount of pressure, there is no motivation. Dissatisfaction can be a tool to achieve your goals.

What is it about goals that are so important?

Well, it's because with goals we create and shape our lives, and ultimately our destiny.

Create something *compelling* enough to move you forward!

A compelling goal can make you jump out of bed every day with amazing drive and energy! Their power is simply miraculous. It's both phenomenal and awesome.

This was never better demonstrated than in the long ago 1953 experiment conducted at Yale University.

It was established that upon graduating, only 3% of the students had written goals. Twenty years later, it transpired that the 3% of students who had clearly defined goals were happier, more well adjusted and worth more than the other 97% put together! The other 97% of students failed to realize their full potential by being unclear about their goals.

The added power of writing down your goals is quite extraordinary. To put it quite simply, THEY WORK. If you write down your goals on a piece of paper, then carry them around with in your wallet or purse, or stick your goals all around your house, car, and office so that you see them frequently, YOUR SUCCESS IS PRACTICALLY ASSURED.

It is vitally important to know your outcome because clarity is POWER! Your brain is constantly screening out and deleting 99.9% of everything you perceive. You would go crazy with 'information overload' if it didn't!

When you write down a goal, you are in fact sending a clear order to your brain that THIS IS IMPORTANT: THIS IS WHAT I WANT: NOW GET IT FOR ME!

YOU ARE NOW DICTATING YOUR TERMS ON LIFE – IT'S YOU, WHO IS NOW DETERMINING HOW THINGS ARE GOING TO BE: YOU ARE IN CONTROL.

You'll then need to review your goals daily. Stick them on your mirror, in your diary, on your fridge, in your car, on your computer, next to your bed!

Remember: Whatever you focus on consistently you WILL get or become OK, now grab a pen and paper and answer the following.

- •If you had 100 million dollars or 50 million pounds sterling or the equivalent in your currency in the bank and absolutely no limitations whatsoever, what would you be doing right now? Imagine that you were granted 1 wish what would you dare to dream, if you knew you could not fail?
- •What kind of work would you truly enjoy and be passionate about? Are you currently doing the type of work you love to do?
- •Where would you want to travel? What would you want to experience.
- •What would you like buy? What toys, gadgets, or general items you've always wanted?
- •What would you like to contribute to the world?
- •What would you like to create?
- •Where would your dream house be?

WHY DO WANT WHAT YOU WANT?

Here's the key to achieving your goal and becoming rich or achieving financial freedom: KNOW <u>WHY</u> YOU WANT THESE GOALS! PURPOSE IS STRONGER THAN OUTCOME!

What is it that motivates you, what is it that drives you? More important than HOW you achieve financial freedom, is WHY. Find YOUR reasons for wanting to be free and wealthy.

If you can give yourself a compelling reason to achieve your goals, you'll succeed. Period. By the way, if you have a desire for something, that means YOU ALREADY HAVE THE ABILITY WITHIN YOU to achieve your desires.

OK, now grab a pen and more paper, and begin LISTING ALL YOUR REASONS WHY YOU MUST HAVE A LOT OF MONEY. List 100 or more! NOTHING IS MORE POWERFUL IN CREATING WEALTH IN YOUR LIFE THAN THIS SIMPLE EXERCISE!

USE THE TWIN POWERS OF PAIN & PLEASURE!

All human beings are driven by two main forces, which are the need to gain pleasure and the need to avoid pain.

In order to make something a necessity, we need to get leverage on ourselves. Leverage comes when we associate immediate and severe pain with not doing something, and immediate and enormous pleasure by doing it.

- For the financial pain exercise: write down all the pain you experience in your life from not being financially independent, and not having enough money. What pain has "not having enough money" caused you? Write down everything you have missed out on, been stressed about, or lost in your life because of 'not having enough money'. What is it costing you right now? What will it cost you in your relationships, your health, your self-esteem, your joy and passion in life... over the next 20 years?
- Then, write down all of the things you will gain, all of the ways your life will be enhanced, when you are absolutely financially secure, vital, independent, and free for the rest of your life. How will it affect your self-esteem, your relationships, the amount of free time you have, what you give to others, and amount of joy you experience? What would you be able to do if you were a millionaire? What's all the pleasure you would get from having much more money?

If you do this simple exercise, listing 100 reasons, and then hook up with that list on a daily basis, you won't BELIEVE what will happen to your life.

The reasons "Why" constitute 80% of what it takes to become rich. "How to" boils down to simple mechanics.

GO OUT AND MEET PEOPLE!

One of the important things in making money is meeting people!

Don't be shy! Go out and meet people! Ask questions! Exchange ideas! Offer your services!

Who you know can make the biggest difference in your financial life. Get out there and

NETWORK! Poor people work, rich people NET-WORK!

And guess what – where you can find loads of money at any time? In other people's pockets! Find out what people want and give it to them! That's the 'magic formula' for success in business! You can have everything in life you want, if you will just help enough other people get what they want.

Remember, you don't "make" money you earn money. There's no free ride in life. You become rich by enriching others; by providing services and products they need.

Furthermore, the single most important thing influencing who you become and your entire Destiny is who you spend time with! Who you spend time with... you will become.

Look at the 6 people you spend most time with. That's who you will become. You should perhaps stop hanging out with deadbeats or anyone who is holding you back. Create a supportive environment for yourself and for the achievement of your goals have a number of special people to exchange ideas with! To keep you focused! To keep challenging you to get better!

IF YOU WANT MORE MONEY, CREATE MORE VALUE!

Money is nothing but the measure of the value you create for other people!

The key strategy for earning more money is extremely simple and powerful. If you want more money, CREATE MORE VALUE! To figure out how to earn more money, figure out how to ADD MORE VALUE TO PEOPLE!

You can earn 10 times more money in the same amount of time if you add 10 times as much value in the same amount of time.

Repeat this as a mantra: "HOW CAN I ADD MORE VALUE?"

Also ask, "How can I help more people have a better quality of life?"

Learn how to give much more to others than you expect to get back (by the way, that's impossible because the more you give the more you'll receive!).

Do you want to earn more money TOMORROW? Add more value! Think big. Get a raise. Get a second job. Get your spouse to get a job. Start a business part-time. Buy a business with little or no money down. Become a business partner.

Gain new skills, new knowledge, continuously throughout life, and increase your value to your customers.

There is no limit to how much you can learn, and therefore no limit on how much value you can create, and there is most definitely no limit to how much money you can earn

BEWARE OF THE ALLIANCE OF FOUR' AND THE DEBT TRAP

When you owe people...they OWN you.

Being in debt means being exposed and vulnerable, missing out on opportunities, being unable to invest sufficiently to build a secure retirement, being a SLAVE.

Being in debt is damaging to your marriage, your levels of stress, your health, your children and the example they follow, and the closeness and quality of your retirement.

Cut the waste! Eliminate anything that you're currently paying for that no longer gives you enjoyment! Develop a spending plan! Be aware every day EXACTLY how much you're spending and what on.

Get a little notebook and for the next 30 days write down exactly what you are spending your money on, then add it up in categories of: rent/housing; food & miscellaneous shopping; transport; education; going out & entertainment; etc.

How much "profit" are you left with at the end of the month?

The Impact of the Media on your Finances

People are getting into more and more debt, buying things they don't need, egged on by an alliance of four insidious adversaries: Advertisers, Media, Credit/Lenders and Merchants. The media dazzle us with a constant stream of glamorous lifestyles, then advertisement are geared to make us feel insecure about what we have, and finally Credit Lenders present us with the lure of "free money"...

The Advertising and the Media industries co-operate. They actually run the show. They've perfected this to such an extent they can sell us anything. They know exactly how to push our buttons. It's hardly surprising the difference between what most people earn and spend is minimal, if anything at all.

Eventually they get you to spend your entire income. Then come the credit lenders who push a 0% for 6 months credit card in your face."

This alliance is manipulating you pure and simple. Also, you are driven by advertising and popular culture; you desire to buy a big house, a new car, fancy expensive clothes, every new convenience, toy, and fashion.

You end up wasting money trying to LOOK rich...
THE PROBLEM IS, YOU NEVER ACTUALLY BECOME RICH!

The fact that most millionaires in the US and elsewhere have a modest house, drive a modest car, etc. Put quite simply they have spent less than they earn their entire lives and invested the difference.

The Alliance uses your weaknesses against you. They play to your desire to fit in, giving in to peer pressure, "looking the part", keeping up with the Joneses...

Too many middle-class people try to "keep up with the Joneses".

The bare bones truth is... the Joneses are broke too. They may have the big house, a nice car, and the expensive holidays... but if you study their financial statements, you'll find that own nothing, they have no assets, and they are in debt

Instant gratification will kill your finances. Unplanned purchases can quickly get your expenses out of hand. Your best weapon against this temptation is DELAY. Write down what it is you want to purchase, and then hold your horses for a week.

SELF-MADE MILLIONAIRES VERSUS EMPLOYEES

We live in the age of the entrepreneur. There has never been a better time to become a self-made millionaire. The thing is though, most people are too scared to become an entrepreneur, because it takes personal responsibility and the willingness to face your two primary fears:

- "I'm not good enough"...
- and ... "I won't be loved".

Don't tell yourself the lie that "you can't do it". The truth is you can but you don't because you're afraid.

Do you want to have your own business? The opportunities for you to do so are numerous. You can buy a franchise. You can go to a 'business broker' and tell him what business you are interested in buying. You can buy a business with 'no money down', you can offer to take over someone's business and share the profits with him or her. You can sell things through classified ads. You can buy a database and run direct marketing campaigns selling various products to those people.

ONLINE MARKETING

With the advent of the Internet it has become easier, faster, and cheaper than ever before to run a successful business.

Already over 100,000 people make a full-time living just from buying and selling things on eBay.

The Internet is a billion-dollar infrastructure, available to you FREE, 24 hours a day, allowing you to reach a global market of over 600 million people.

Have you ever bought anything online? If you are reading these lines chances are you, have!

My question to you is... *HAVE YOU EVER SOLD ANYTHING ONLINE? IF NOT... WHY NOT?*

You can exploit millions of niche markets by creating specific websites catering specifically to what they want. It needn't cost you more than a few hundred dollars to get started, and BOOM – you've got access to hundreds of millions of potential customers.

THE GOLDEN RULE FOR ENTREPRENEURIAL SUCCESS

What most would be entrepreneurs do is come up with as business idea, start it... and only THEN look to see if there's a market for it!

As simple as this may sound, it is a crucial distinction to make.

Your business success is virtually assured, if you discover a true market need and cater to it. In other words, find out what people want FIRST and give it to them.

THE IMPORTANCE OF INTEGRITY

One of the keys for *sustained* success in business is Integrity.

This characteristic is highly valued in business circles.

Sometimes it's the toughest thing you'll ever have to but it's the foundation of a joyous life, self-expression, power, everything.

ARE YOU ACTUALLY HONOURING YOUR WORD?

What would you do differently if Integrity were your highest value? Where in your life are you "out of sync with integrity"?

Resolve to get back into Integrity in all those areas within the next month.

OVERCOMING THE FEAR OF FAILURE AND REJECTION

Most people are afraid of failing and of being rejected. If you can get over these two obstacles life is easy!

When we are young we are taught that losing and failing is bad. At school, if you make mistakes, you are a "failure".

People spend their entire lives fearing MISTAKES. And yet mistakes are how we learn. There is a priceless seed of knowledge in every mistake. Admit it. Learn from it! Don't deny or justify it

Successful people try and try again. They fail over and over again. In fact, when you are an adult it's not a bad idea to fail as fast as you can without it costing you too much money. It may be a crazy idea, but think about it.

Poor people are afraid of risk, rejection, afraid of losing money, losing face...

But losing IS a part of the winning!

The most depressing part of the story is that most people focus on debts, 'not losing', paying the bills.

It is a Law of The Universe that "What you focus on expands". So guess what they manifest in their lives! Problems, worries, financial difficulties!

Rich, successful entrepreneurs focus on opportunities and the potential rewards!

They are constantly seeking opportunities to create value for more people, serve more people, help more people, find out what people want and then give it to them!

By the way did you know that people with a job pay the highest taxes? And what's more jobs often entrap you. You have little time with your kids, you are not free, and it puts severe limitations on what you can do.

In my experience, people in corporations are just going through the motions, with no sense of purpose, passion, and mission. They are dead inside.

No one who went for their dream, regardless of whether they succeeded or not, regret it. And isn't it true that you meet a lot of people who say "Gosh, I wish I had done this, I wish I had had the courage to do that".

PASSIVE INCOME vs. EARNED INCOME

Employee's work for earned income. Once they've worked for a month, they get paid for their work and their time that month... just *once*.

To get more money, they need to do more work.

Ask yourself, "How can I do it just once, for it to return money to me forever?" Your aim should be to create multiple streams of passive income!

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

Make money while you sleep! Take yourself out of the equation. Make money whether you work or not! That's passive income.

Many of the leading lights in the field of personal development, produce and sell books and audio programs, many of them have had sales in into the millions, and they also speak to audiences all over the world record and sell those sessions, over and over. People such as Tony Collins, Deepak Chopra, Brian Tracy, and Stuart Wilde etc. do most of their work ONLY once and sell the same product to thousands, sometimes millions. That's what's called passive income.

PAY YOURSELF FIRST

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, and more resourceful.

Once your moneymaking 'muscle' expands, it will never go back to its original size. This is the reverse to what most of us do. We pay the bank, the bills the rent, the car, the cards, all that essential stuff FIRST. However if, you on the other hand put money aside to buy income producing assets first of course you will, not only be pressured to pay your bills, you will also be *obligated*. Obligation arises only from outside influences. You are *obligated* to your bank, the electric, phone and car company also for paying your rent or your mortgage, not to mention your obligation to put food on the table. Now can you guess why it's so important to put money aside for income producing assets first? It's important because if you don't do it first you likely won't do it all simply because you are not *obligated* to that end. You see obligation is a compelling force, which quite literally forces you to find a way.

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 or quarterly 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 money in your pocket whether you work or not. A liability is something that drains you financially month after month (e.g. a boat, a car, your house, etc.)

With any money that comes into your hand, you have a CHOICE. If you're smart, you'll it 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!

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 worse, MORE debt.

What is missing from people's education is "how to spend money and 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 and liabilities For wealthy people on the other hand, their INCOME goes towards buying ASSETS, which in turn increase their income).

In today's society the "I've to have 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 furnish this madness.

DEVELOPING AN ABUNDANCE CONSCIOUSNES

People are poor because they believe there isn't enough money out there, so they are miserly in every sense of the word; this belief 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.

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 are already 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: You feel 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!"

COPY RICH PEOPLE'S THINKING

At any moment you can choose to adopt new beliefs, you can choose to think and act as wealthy individuals do, and consequently manifest the same results.

Start thinking in ways that support you, instead of in ways that don't!

First of all, there are no rich victims. Rich people believe that they and they alone are responsible for everything in their lives – they are the ones creating their lives, with their thoughts, their beliefs, their choices, their words, their actions. They don't feel like 'Life is happening to me.'

They fully accept responsibility for EVERYTHING in their life, good or bad. This means they have control over how much financial success they experience and ultimately how their life turns out. They KNOW it's all down to them and not dependent on any external forces. Instead of taking responsibility for what's going on in their lives, poor people choose to play the role of victim.

"Yeah, man. My boss treats me like dirt and only pays me \$800 a month!"

"That's nothing, man! MY boss treats me like scum, expects me to work for free, he is doing my wife, I've just had my car stolen, AND I may have testicular cancer!"

Can you imagine having millions in the bank and still hanging with your 'victim' friends trying to upstage them with an even worse problem than they have?

How can you tell if someone is playing the victim?

They blame everything and everyone for what's bad in their life and never accept responsibility for any of it themselves. They blame the weather, the economy, the government, they blame the stock market, they blame their employer, or they blame their employees.

Or they justify their situation by saying something like, "Money's not really important."

Or they complain constantly.

This is the worst thing you could possibly do! There is a universal law that says, "What you focus on expands"

When you are complaining you are focusing on what is going WRONG in your life! You are ensuring that you'll keep getting more of what's wrong. Through the law of attraction, whereby "like attracts like," you are actually attracting "crap" into your life.

What do people get out of being a 'victim'?

They get attention, which most people equate to love. For many people it's what they live for. But since there is no such thing as a rich victim, they make darn sure they never get rich. RICH PEOPLE PLAY THE MONEY GAME TO WIN. Poor people play the money game not to lose.

RICH PEOPLE FOCUS ON OPPORTUNITIES, growth, rewards. Poor people focus on problems, potential loss and risks.

RICH PEOPLE ARE COMMITTED TO BEING RICH. Poor people NOT RICH PEOPLE THINK BIG. They choose to serve a massive number of people. Poor people think small.

RICH PEOPLE ARE BIGGER THAN THEIR PROBLEMS. Poor people are smaller than their problems.

Rich people are fully committed to creating wealth. They will do "whatever it takes" to have wealth (as long as it's moral).

How do you want to play the game of life? Will you play big or play small? It's your choice. The truth is most people choose to play small, out of fear, because they are scared to death of failure or of success, or they feel unworthy, like they don't deserve wealth or they're not important enough to make a difference.

But it's not about you. It's about living your mission. It's about living in accordance to your purpose in life. It's about serving others. It's about sharing your gifts and value with as many people as possible.

Getting rich can be a journey that is full of obstacles, and fraught with pitfalls. That's why most people don't take it. They don't want the hassle, the headaches or the responsibilities. Poor people will do almost anything to avoid everything that looks like it could be a problem. They back away from challenges.

The irony is that in their quest to make sure they don't have problems, they become broke and miserable, living lives of quiet desperation, never pursuing their dreams.

The secret to success is not avoiding your problems; it's growing yourself to the point where you are bigger than any problem.

Break out of your comfort zones and grow as a person! Challenges and 'problems' are the 'gym' of life where you sculpt your character, develop your inner strength, and expand your identity!

MOVIES OF THE MIND AND MENTAL REHEARSALS

One of the most powerful tools in becoming wealthy and successful is simply this:

Create a movie in your mind in which you visualise yourself as being rich!

How do you spend your day? What do you and hear? How do you look and feel? Who is around you? Who are you helping? How are you making this a better world? What is your home like? How do you feel when walking through it? What toys and gadgets do you own and what kind of car?

Create a big, bright, clear image in your mind, and visualize it repeatedly during the day, and especially just before falling asleep.

This is possibly THE MOST important exercise you can do to achieve abundance in your life.

Play a mental movie in your head, of yourself totally wealthy and prosperous! Make the picture big and bright! Mentally rehearse it again and again! Absolutely EXPECT it to happen.

The power of this exercise is enhanced by the amount of emotion you introduce into your movie.

Every time you think you are attracting towards yourself that which you are thinking about. This is how everything you see around you is created. Everything rises from the source of mind be it on a Universal or an individual level. The power of the Universal creative mind is limitless and you as an individual can tap into its extraordinary power through thinking, visualizing and imagining. By concentrating on you movie of the mind for 5 straight minutes, you are burning an imprint of it into the creative process of mind, and it will go to work immediately to bring to you anything and everything you desire.

The process truly borders on the miraculous, and you need to experience it firsthand to understand just how powerful it can be.

AFFIRMATIONS

In addition to movies of the mind you can affirm over and over to yourself, several times a day, in order to create an impression in every cell of your body

"Every cell of my body is tuned into the immense wealth that surrounds me. Like a magnet, every cell, every atom of my being attracts to me all I shall ever need."

"I am wealthy, prosperous, and successful".

"Money and success come to me easily". "Making money is EASY and it is FUN!"

"I am grateful for all the wealth and abundance I am blessed with in my life!"

OVERCOMING FINANCIAL CHALLENGES QUICKLY AND EFFECTIVELY

There are some very specific steps one can take to overcome problems. Here are the basics:

1- Define the challenge exactly!

What is the REAL problem? What is the root of it? Why is it a problem, and what are the consequences of it?

2- Spend only 20% of your time on the problem, and 80% of your time on the solution!

Remember to control the focus of your mind! Where your attention goes, energy flows...

- 3- Ask yourself quality problem-solving questions!
 - What must I do to turn things around?
 - How can I achieve this easily and quickly, and enjoy the process?
 - What resources are at my disposal? Who could help me?
 - Who do I know that has gone through this before?

- What do I need to do to make this work?
- What can I learn from this? What is unbelievably GREAT about this challenge? What is opening up for me?
- What would happen if I did try this approach?

4- Brainstorm 100 solutions!

Write down a 100 different things you could do to solve your challenge. Write whatever idea comes into your mind. Don't stop to analyse them. Get yourself into creativity overdrive! Go after this challenge like it's the prey and you are a hunter! When you adopt this kind of attitude, YOU are in control rather than the problem. The amazing thing is that once you've taught your brain the pleasure of creative problem solving, you'll never go back!

5- Take substantial, intelligent action!

You know what you've got to do. You've ALWAYS known, so what are you waiting for? Just do it! Write out your action plan, get your physiology into peak condition, and take the first step. Complete that first item on your list, hen the next and the next and so on, until it's done.

CREATING WEALTH

The first step you need to take is to acknowledge the fact that you need to take control of your *own* finances.

If you acknowledge this, half the battle is already won.

If you give control to others, they might just lose your hard-earned money for you! After all, no one, and I mean no one, is going to care more about your money than you.

The second step is that you must find the right vehicle to get yourself where you want to go. If you are in a job, and are dreaming about becoming a millionaire, you are probably going to need to do something else on top of what you are currently doing, to get you there.

Choose from The 4 pillars of Wealth

The most popular choices, which will help you become wealthy of financially independent in the shortest possible time, are:

- Investing in the stock-market
- Investing in property
- Marketing a service or product on the Internet
- Owning your own business

Learning how to invest in the stock market is of great importance for anyone serious about wealth and financial freedom.

Following is quick-start no-nonsense guide to investing successfully in the stock market.

The purpose of this short tutorial is to elevate the financial well being of people everywhere, and if there is ONE message I need to leave with you, it's this.

Do NOT put off taking control of your finances another minute – every minute is costing you lost growth and compound interest!

However, the stock market is by no means the only vehicle to get you where you want to go. Be that as it may, I have to tell you that it is the easiest to access for beginners and the simplest, fastest way to get started, especially if you are serious about making money.

The following chart shows why you should at least consider the stock market as a source of income .

| Job | Normal | Property | | Marketing on | Stock |
|--|----------|----------|-----|--------------|-------|
| | business | | | internet | |
| Can you protect yourself if the market | No | No | No | No | Yes |
| goes against you? | | | | | |
| Location - Totally flexible you can stay | No | No | No | No | Yes |
| at home and do it | | | | | |
| No competitors – the more people do it | No | No | No | No | Yes |
| the better | | | | | |
| Recession proof | No | No | No | No | Yes |
| Can you make money within seconds / | No | No | No | No | Yes |
| immediately? | | | | | |
| Constant and massive demand for your | No | No | No | No | Yes |
| business | | | | | |
| Guaranteed to exist in the future - Fad | No | No | Yes | No | Yes |
| proof | | | | | |
| Can anyone do it, regardless of sex, age | No | No | No | Yes | Yes |
| or physical ability? | | | | | |
| Can you do it without having | No | No | No | Yes | Yes |
| customers? | | | | | |
| Are you totally in control at all times? | No | No | No | Yes | Yes |
| Can you do it without staff or other | No | No | No | Yes | Yes |
| people helping you? | | | | | |
| Is only very low starting capital | - | No | No | Yes | Yes |
| required? | | | | | |
| No meetings | No | No | No | Yes | Yes |
| You can stop activities if you have to | No | No | No | Yes | Yes |
| and get out easily | | | | | |
| Huge and unlimited profit margin | No | No | No | Yes | Yes |

And there you have it, look into the stock market as an additional stream of income. In just a few months from now you could be enjoying 3% -6% GROWTH PER MONTH!

It will require focus, dedication, discipline and time to get it right but so do most good things.

As long as you know what you are doing, are putting all the odds in your favour, and have safety measures in place to exit a trade as soon as it doesn't go your way, your success is virtually assured.

The point is, start today and in a relatively short period of time you will be on the road towards financial freedom.

Once started, you will soon discover that using a smart Investing strategy will improve your performance in other areas of your life also. Your mind and thought patterns will become faster and sharper, and you will start to notice opportunities and possibilities in other areas of life like never before.

The 6 Steps to Successful Investing

STEP 1. Find a strategy that suits your personality and lifestyle

But the truth is we shouldn't be interested in learning all the different ways one can trade, this can be confusing.

Rather, it's best to choose ONE strategy that suits our personality and lifestyle best and then master it until we start making money! There is no Holy Grail. You don't need to learn a lot of different strategies – just pick the one that resonates with you.

Then learn and practice that strategy until you have thoroughly mastered it. Did you know that markets go only in three directions: up, down or sideways? So doesn't it make sense to focus our energies on 1 or 2 strategies that can take advantage of these three market movements?

There are experts who teach strategies ideally suited for beginners. Some takes just 2 hours a month, always on the same weekend each month and still makes anywhere between 3-6% a month.

Yes, I really did say 'a month', and this equates to 36-72% a year. And these are just the beginners' strategies, but let's learn how to drive before we step into a Ferrari. For details on these kinds of strategies and ideas, please visit. http://www.investment-masteryusa.com/articles.htm. Have a good look around their site.

The next few pages contain probably the most powerful information I can share with you, so if you have read this far, you are about to be rewarded.

STEP 2. Make small returns, re-invest and compound your money!

After you have decided on strategies that take advantage of all market conditions, you need to do 2 simple things:

. Let your profits run and keep your losses short

This is where most people get it wrong when investing. They take their profits too early when they feel they have made enough (what is enough?) and do the opposite when they are losing money. They watch as their losses get larger, hoping that the stock will turn around, even though their rules tells them to cut their losses short at, say 10%. As the 10% turns into a 15% or 20%-loss, they feel even worse and now rationalise that they really cannot sell the stock. Worse still, some even buy back into the stock, thinking it is now cheap.

b. Compound your returns

Now the question you might be asking is how can you become financially free on just 3% a month? Surely you need to be aiming at 100%? Nothing could be further from the truth. *Albert Einstein* called compounding "the Eighth Wonder of the World". Take a look at the compounding sheet below: Can you see that if you started off with, say \$10,000 in your trading account and you made just 3.5% a month (most stocks move this much in a day), then you would make \$350 in your first month.

Compounding sheet – *without* adding capital (Note: this is theoretical. Commissions & taxes not included)

INITIAL AMOUNT

| % return / month | | | | | 1.035 (3.5% per month) | | | | | | |
|------------------|--------|--------|----------|----------|------------------------|----------|---------|---------|---------|---------|--|
| | | | | Year | | | | | | | |
| Year 1 | Year 2 | 2 Yea | ar 3 Yea | ar 4 Yea | ar 5 Ye | ar 6 Yea | r 7 8 | Year | 9 Y | ear 10 | |
| JAN | 10,350 | 15,640 | 23,632 | 35,710 | 53,961 | 81,538 | 123,210 | 186,179 | 281,329 | 425,107 | |
| FEB | 10,712 | 16,187 | 24,460 | 36,960 | 55,849 | 84,392 | 127,522 | 192,695 | 291,175 | 439,986 | |
| MAR | 11,087 | 16,753 | 25,316 | 38,254 | 57,804 | 87,346 | 131,986 | 199,439 | 301,366 | 455,385 | |
| APR | 11,475 | 17,340 | 26,202 | 39,593 | 59,827 | 90,403 | 136,605 | 206,420 | 311,914 | 471,324 | |
| MAY | 11,877 | 17,947 | 27,119 | 40,978 | 61,921 | 93,567 | 141,386 | 213,644 | 322,831 | 487,820 | |
| JUN | 12,293 | 18,575 | 28,068 | 42,413 | 64,088 | 96,842 | 146,335 | 221,122 | 334,130 | 504,894 | |
| JUL | 12,723 | 19,225 | 29,050 | 43,897 | 66,331 | 100,231 | 151,456 | 228,861 | 345,825 | 522,565 | |
| AUG | 13,168 | 19,898 | 30,067 | 45,433 | 68,653 | 103,739 | 156,757 | 236,871 | 357,929 | 540,855 | |
| SEP | 13,629 | 20,594 | 31,119 | 47,024 | 71,056 | 107,370 | 162,244 | 245,162 | 370,456 | 559,785 | |
| OCT | 14,106 | 21,315 | 32,209 | 48,669 | 73,543 | 111,128 | 167,922 | 253,742 | 383,422 | 579,377 | |
| NOV | 14,600 | 22,061 | 33,336 | 50,373 | 76,117 | 115,018 | 173,800 | 262,623 | 396,842 | 599,655 | |
| DEC | 15,111 | 22,833 | 34,503 | 52,136 | 78,781 | 119,043 | 179,883 | 271,815 | 410,731 | 620,643 | |

From the compounding sheet above you see that with a 3.5% monthly return it only takes 5 years and 6 months to get from \$10,000 to \$500,000.

What other vehicle can match that? It is the next part, which is the Eighth Wonder of the World: how long does it take to make another \$500,000 to get to \$1,000,000? Does it take another 5 years?

Take a good look at the chart above so you see for yourself. It actually takes just another 1 ¾ years. 1 ¾ years to make an extra \$500,000. Now that's what I call 'exponential growth'. And it doesn't stop there. If you carry on you can make another \$1,000,000 in another 1 ¾ years. That's \$1,000,000 in 1 ¾ years. And it continues like that: \$2,000,000 in another 1 ¾

This is the power of compounding. We all can use it to our advantage. Start using it for our children so that you have a lump sum for them when they come of age,

teach them how to use it, use it in your pension plans etc.

This is without adding any additional capital. Can you imagine what would have happened if you would have invested some more money in year 2?

So WHEN ARE YOU GOING TO START INVESTING AND TAKING ADVANTAGE OF COMPOUND INTEREST? What is your next excuse? Is it you are too old, or too young, don't know enough, you have a tooth-ache or are you simply going to make the decision you should have taken a while back and start today?

Most people want to get straight to year 5 and above, when it really starts taking off, but as you can see you have to go through year 1 - 4 to get to year 5. And yet so many people I meet on

an almost daily basis are so eager to grow their money fast and make their money grow exponentially will be willing to take on risk which quite frankly a beginner just doesn't need to when they know about compounding

Let us recap.

Imagine you have been on a good course or watched a good DVD explaining your strategy.

You have set up an account to get our instructions of opening up a broker account). You may already have transferred money into your trading account and are ready to go.

The next step is to practice by simulating the trades.

STEP 3 Simulate or virtual trade

What I recommend is to simulate or virtual trade. It can save you thousands of dollars in losses.

Using a virtual account brings with it some of the emotions you are likely to experience when trading for real, like fear and greed. The idea is stay with virtual trading until you make money on a consistent basis. Only then can you consider using your hard-earned money.

STEP 4. Invest with a part of your money

Finally when you are ready, start putting some money into the trades.

I say some money because you won't want to put all your money into the market, even though you have spent time practicing.

Money management is key and we could devote a whole article just to this subject. For now, divide your money up into chunks that you feel comfortable with. For example, if you have \$10,000, divide your trades up into \$2,000 until you get comfortable.

Once you are comfortable with investing larger chunks you can do so. Remember it is better to have a small profit of a larger sum than a large profit of a smaller sum because in the latter you are taking on more risk.

STEP 5. Maximise your returns even further!

It has been my pleasure to offer you a short insight into the world of stock market investing. It is now up to you to TAKE ACTION.

INVESTING IN REAL ESTATE

One of my main intentions, with this e-book, is to inspire you to ACT and TAKE CONTROL of your financial destiny.

I want you to realize that opportunities to make money abound all around us all the time! In property, for example, there are a hundred and one ways many ways to buy property with 'no money down'. You will find many books about this.

An example would be getting the seller to lend you the money for the deposit on the mortgage. Presto, you've just created a passive monthly rental income for yourself.

You can also turn to the Internet to find people offering 100% financing for real estate. (Be careful though, when it comes to no-money-down real estate – make sure you have enough cash reserves; since you are fully leveraged, you could get in trouble if the market goes against

You see, most wealthy individuals either made their money in property... or they invest a large chunk of their assets in property.

Just like investing in the stock market, it is one more revenue source that you owe to yourself

to

Why is property a great investment?

\$100,000 will buy you \$100,000-worth of a business, of stocks, of diamonds, or whatever. But how much real estate can you buy with that amount?

The answer: easily up to \$1 million because the banks will lend you money to buy property every day of the week.

They are much more reticent, though, to lend you money for a business, stocks, antiques, etc. So, for only 10% of a property's value, you can get a mortgage that will pay for the remaining 90%

Furthermore, if you are diligent about finding properties below market value, you can find properties worth, say, \$1.4 million, selling for only \$1 million!

So, with only \$100,000 you could have just secured yourself a \$1.4 million property! "How can that be??" some of you might say. "Surely no one would be dumb enough to sell below market value!"

The fact of the matter is that people sell their properties for less than they are worth every day of the week. Real estate is a very inefficient market, and highly illiquid.

Sometimes a seller just want OUT, because they are moving countries, want to buy something else, because they need to pay off debts, because the property is an inheritance and the children just want to share the proceeds fast. There are, in fact dozens of reasons.

So, to recap:

You can buy for much less than the purchase price You can buy for much less than the property's value.

Furthermore, there is a thousand and one ways you can INCREASE a property's value. You can paint it, re-decorate, add a garage... the options are limitless.

After a property has risen in value, you can then go back to the bank and ask for a new loan against the property's increased valuation.

And since it's a loan, not 'income', it's not taxable! This means you can get your money out without selling the property!

In real estate, if your property goes up in value, you can take the money out and defer your taxes indefinitely.

Plus, you can take these returns and invest them into your next property.

You now have a regular passive income – the rental cheques. Those cheques keep rolling in month after month after month, and that rental income and property value are indexed for inflation. It's a very steady investment vehicle, so you don't need to be checking your investment every 5 minutes.

How do you decide whether to buy a property or not?

It is fairly straightforward, and you get better and better at analysing properties the more you look at:

What is the location? Is it close to schools? Close to shops? What is the purchase price? What proportion is required as a cash down payment? What is the mortgage interest rate, and is it an interest-only loan or a principle and interest loan? What is the capital growth rate? What are the market trends?

How do you find a great real estate opportunity? It's not rocket-science.

It is so simple, and yet I can assure you that 99% of real estate investors don't practice this because they think they're so clever...

The 100-10-3-1 rule.

In real estate, it's possible to make much more money when you BUY, than when you sell. You can make \$20,000 or \$100,000 or \$400,000 in a few days, just by negotiating a great price on a property.

Look at 100 properties, put really low offers on 10, maybe just 3 of the offers are accepted. You then need to get the finance – you'll probably find the finance for one. If you are in full-time employment, why not look at a dozen properties every weekend!

"If you look at 100 interesting properties, you will find the 'bargain of the century' every time".

The more properties you analyse, the better and faster you get at it!

And it doesn't cost you a bean.

DESTROYING YOUR LIMITING BELIEFS ABOUT MONEY

What are your beliefs about money and wealth? What does "Having Money" mean to YOU? How about "Not having money"?

What do you think of rich people? How do you feel when you see a really wealthy individual drive by in a big luxury car?

There's one and only reason if you're not wealthy right now: you have not conditioned yourself for wealth.

What is the biggest reason why people fail financially? Answer: because they associate negative ideas to excess wealth!

You might want wealth, but you have conflicting values and beliefs about being rich. If, like a lot of people, you suffer from "LACK CONSCIOUSNESS", you probably have some very wrong definitions of what poverty is. Plus you are likely to have some wrong ideas about what wealth is.

You have probably adopted BELIEFS that aren't helpful to you in those areas. Most people still have the belief at a subconscious level that "rich people are evil", and it's that kind of belief, which keeps them in poverty.

The challenge is, you may want money, but you don't want to be "bad", unloved, judged, etc.

The solution? Celebrate prosperity and rich people!

Exalt their abundance, their hard work, bless and the fact they have probably created MASSIVE amounts of VALUE for their fellow human beings.

LIMITING BELIEFS ABOUT MONEY AND WEALTH

Most of us know it would be wonderful to be rich. But are there reasons why it might not be so great to be rich? Have you ever had any of the following thoughts?

- "In order to make money, I'm going to have to work so hard, I won't have time to enjoy it, so why even try?"
- "To make money you need to be really smart, and I'm not smart enough."
- "To make money you have to take advantage of other people, and I would never do that.
- "I won't have time for my family."
- "It's easier for a camel to get through the eye of a needle than for a rich man to get through the gates of Heaven."
- "People will start judging me."
- "I'll get sucked in."
- "Money doesn't grow on trees."
- "What about the spiritual aspect of my life."
- "I'll have to pay more taxes... the Tax office will be after me."
- "The rich get richer while the poor get poorer."
- "It's not fair that some people have more than others."
- "Rich people are greedy."
- "What if I make it and lose it? Then I'm really a failure."
- "I'll never know if people like me for myself or my money."
- "Everyone's going to want a handout."
- "I might lose my health trying. It might be too stressful."
- "My loved ones or I could get kidnapped. I might be the victims of crime."

People knock themselves out of the game before they start to play! You must have heard most of the following:

- "Money is the root of all evil..."
- "Save your money for a rainy day..."
- "Money doesn't grow on trees..."
- "You can't be rich and spiritual..."
- "What am I made of.... money?"
- "Money doesn't buy happiness..."
- "Money can't buy you love..."
- "The rich get richer and the poor get poorer..."
- "That's not for people like us..."
- "We can't afford it..."

Most of these statements, we overhear whilst still a child, are still running our financial life as an adult! They are in your subconscious mind!

Most people grow up in a family where they didn't have much money, so that became their reality! Indeed, most of us live by ideas passed on down by our parents.

I was verbally conditioned to believe that rich people are greedy. Therefore, my mind linked up "rich" and greedy or "bad."

Since I didn't want to be "bad," subconsciously my mind couldn't allow me to be rich. EVERYTHING we do HAS to be in alignment with the IDENTITY we have created for ourselves.

NOT HAVING ENOUGH MONEY IS NEVER, EVER A PROBLEM!

It is a <u>result</u>; "If a problem exists, it's in your thinking and how that thinking manifests through feelings and actions to produce your <u>results</u>. It is the result of conditioned and largely automatic thinking."

If you want to change your results, you need to change your thoughts, which are the roots. You need to remove your emotional blocks when it comes to money! If you have a relationship filled with anger, resentment, guilt, fear, etc. will it grow and blossom? And neither will negative thoughts, beliefs or ideas about wealth allow you to be wealthy.

Discard anything negative you were taught about money whilst growing up, anything that you hear, see or read about now must be destroyed. PERIOD! Develop and nurture new beliefs and ideas about wealth. Connect absolute PLEASURE to having total financial freedom!

EMPOWERING BELIEFS TO HAVE ABOUT MONEY AND WEALTH

- Money is nothing but the measure of the value I create for other people!
- Money is nothing but the manifestation of my resourcefulness!
- Moneymaking is FUN and it is EASY! (If you make earning money interesting and fun, you won't believe what will happen to your life!)
- ABUNDANCE manifests in an Unlimited Sense of Opportunity!
- Prosperity & Abundance are my natural state! They are my birthright! Feelings of lack, frustration... are not my natural state.
- Money gives me freedom of choice. The chance to follow my dreams!
- When people feel they don't have enough, it doesn't encourage them to be the highest level of the human spirit on a consistent basis. Wherever there is lack, there is crime en mass, escape through drugs, divorce, taking advantage of other people "simply to survive". Lack does not bring out the best in people. There's nothing spiritual about poverty. When we have abundance, we stop focusing on ourselves and on how we're going to survive, and we begin to look at how we can contribute to our fellow man. Human beings are spirits that are here to contribute. When "in lack", or in "survival mode"... the focus is on you. Use your money as a positive tool in the lives of those you care about as well as in your own! Get off those silly guilt trips that have held you back in the past!
- I believe that living prosperously is to live in HARMONY with the will of the creator .It is a transgression to be poor. Poverty is unfulfilled potential. You are failing to use your God-given gifts! You are being lazy & selfish! Put yourself out there, put yourself on the line, break out of your comfort zones, and share your gifts with the world!

SEEING THE BIGGER PICTURE

"It's time to stop hiding and start stepping out. It's time to stop needing and start leading. It's time to start being the star that you are. It's time to share your gifts and value in a BIG way. There could be thousands or even millions of people counting on you.

Are you up to the challenge for our society and our children's sake?

BE A PLAYER IN THE GAME OF LIFE! PLAY FULL OUT! BE FULLY ALIVE! TAKE ADVANTAGE OF EVERY MOMENT YOU ARE GIVEN!

Have a main aim to be unstoppable in the pursuit of your dreams.

When you give up on your dreams, you are killing off your soul! Most people are dead at 30, buried at 70! Is that what you want for your life?

What do you REALLY love doing? What truly fires you up? What do you want to create? Remember, anything you can conceive, you can achieve.

What's Your Passion?

When it comes to money, most people want to play it safe and feel secure. Passion does not direct them FEAR does.

If you are not on your true Path of Life, it's almost impossible to be successful.

Do you want to succeed and move fast? Make sure you're in the right arena for yourself.

Get aligned with who you really are, and with the right vehicle.

Passion comes naturally when you're moving along your true Path of Life.

Get aboard a vehicle suited to YOU! What would you be doing right now if you had absolutely no limitations? What is it that you love doing most in your life? How could you do it in a way that other people will benefit and be willing to pay to take part in something you love?

Focus On Helping OTHERS!

This might seem hard to understand right now, but the Universe rewards those that are living their lives ON PURPOSE and are serving others. In fact, the more you serve others, the more you will receive back.

If you want to put your life on purpose and experience a massive shift in your quality of life, try eliminating the mantra of "What's in it for me?", and choose instead "How Can I Serve the Most People?"

Without helping other people you are not 'connected'. Only when you are 'connected' to the Universe will you find true fulfillment.

It's funny how most human beings will do more for someone they love than they would ever do for themselves. Who do you care about so much that you will devote your life to making theirs better? What causes do you really believe in and would like to support? Find a team of people you would do anything for. This will drive you and keep you focused.

Live Your Purpose!

Do you really know what your PURPOSE is in life is?

Let me tell you, the second I realized I had a mission to perform whilst on this planet, I became UNSTOPPABLE.

To discover your purpose, ask yourself these questions:

- What would you be doing right now, if you had absolutely no limitations, you were a billionaire, and you knew you could not fail?
- What would you share with the world, if your message were to be broadcast throughout all of the world's television stations for 5 minutes?

Being In The Flow Of Life

Most extraordinarily successful people would do what they do for free and many of these same people are outstanding at what they do, their confidence is unshakable, and they make enormous amounts of money.

They are simply in the flow of life.

It is the actions and achievements of these people they write about in history books.

If you follow their lead, you'll appear to work harder than ever before, yet you won't REALLY work a day in your life and you'll be happier than ever before. You'll be calm and confident. When work and play blend and you don't want to go home at the end of the working day, then you know you're fulfilling your purpose in life.

When you are in the flow of life, you are passionate about what you do, excited about the future, driven, motivated, successful, enthusiastic, joyful, creative, fully self-expressed, you are fully alive, you feel like you're in the right place, you are guided, it is effortless, everything just flows, the right situations and people come to you, and it feels like you can't put a foot wrong...

What's the possibility out there that WANTS YOU? What is the mission that is powerfully calling you into being the best you can be?

DISCOVER IT... AND GIVE YOUR LIFE TO IT! PUT YOUR WHOLE HEART INTO IT, YOUR WHOLE SOUL, AND YOUR WHOLE BEINGT!!!

This takes courage, integrity, passion, and make A STAND FOR WHAT YOU BELIEVE IN! When you take a stand, you cannot be moved. You are bold and outstanding.

In an interview with Anthony Robbins, this is what Dr. Wayne Dyer had to say on living 'on purpose':

When you resign from a job you are not totally involved in, you will become the freest you have ever felt. You will know you are about to follow your dream bliss

As soon as you are in the flow, you are happier than ever before, worries melt away, you experience euphoria, and you get the benefit of whole brain thinking.

If on the other hand, you have you drifted into a random job because you needed the money? Does your life A POINT? Are you an inspiration to anyone?

Do what you LOVE in life! Close your eyes and picture yourself in your chose occupation. Can you see it? What are you doing? Don't ever settle for where you are if it is not what you really want to be doing.

"If money were no object and you knew you could not fail, what would you do in your life?"

The immediate answer to this question will uncover your passion and what you should be doing right now.

You have my word that within your answer to the above question lays all the joy, passion, and juice in life.

All your worries and anxieties will melt away, as you begin to focus single-mindedly on accomplishing your vision for what you want to see happen in the world.

Have you ever done a completely selfless act, and helped someone out of the goodness of your heart?

Didn't it feel AMAZING?

I would like you to consider for a moment the possibility that THAT is what we are all here for.

We all share the same PURPOSE, and yet it is different for each and every one of us. We get to express it in our own, unique way, with our own specific talents and abilities. If we are truly, as many spiritually enlightened people have said, as spirits having a human experience here on Earth with the purpose of expressing LOVE and contributing to our fellow man, wouldn't it stand to reason that when we live our life ON PURPOSE instead of BY ACCIDENT, we find ourselves? It's like coming home? We find 'balance'? Inner Peace?

I can tell you from personal experience that the minute I began to live my life 'ON PURPOSE', my decision to devote my life to my mission – EVERYTHING good started flowing in my life.

I now have a truly live a blessed life, for which I am forever grateful

There are two types of people in this world: There are the DOERS and there are the talkers. Which one are you?

Guess what, EVERY SINGLE WEALTHY INDIVIDUAL OUT THERE IS A DOER! They went out there and made things happen. They took chances, even when completely unsure about the outcome!

Do not be wishy-washy and do not procrastinate... EVER. Make things happen NOW. Do what needs to be done NOW.

Get out there and create financial freedom and the life of your dreams.

THE END