



By

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# **Millionaire Mindset**

## **Discovering Abundance**

**for any decision you may take as a consequence of reading this book.**

# Millionaire Mindset

## Discovering Abundance

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# **Millionaire Mindset**

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# **Millionaire Mindset** **Discovering Abundance**

## **Prelude**

**It's February 2023 and I am finished editing this eBook for the 100<sup>th</sup> time. It's been a long journey partly because I wanted it to be real and current.**

**I wanted to offer something of substance that was tested upon real life situations, with facts, and not just dreams of whimsical people.**

**Why is it that the subject of Money is such a negatively charged issue? Why is it so evil? Why do people have such contempt for it?**

**On the other hand, why do some people have an abundance? Why do some people have enough to share with others?**

**Let's suppose that you are a rich Christian compared to a poor Christian and you both believe in the Bible.**

**Why has God seemingly blessed others and not you? There has to be a reason.**

**Think about it. You both an adopted child of God and somehow God has favored them but not you!**

**Is it God's fault? Is it your fault? We really need to explore the answers to this.**

## **Millionaire Mindset Discovering Abundance**

Based upon my own research as a former pastor with a degree in theology I want to clearly state something that you may or may not agree with.

**The idea of a Millionaire Mindset  
really does begin in the mind.**

However, for my skeptics I want to clear something up.

I have read books like “Think & Grow Rich” by Napoleon Hill, or “The Secret” by Rhonda Byrne and while I agree with some things, I have never agreed whole heartedly with the “Law of Attraction” or that the “Universe” is going to grant me money or anything else.

You see as a Christian; I cannot allow myself to believe in such new age philosophies.

I believe that the entire universe was created by God, and for God.

I don't believe that God absorbed himself into the universe. That's what we call pantheism.

Therefore, it has no consciousness, and therefore, the universe cannot grant me anything.

However, I do believe that God created all things and I am His adopted child and God wants the best for me. Both spiritually and materially.

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In case you're wondering about that you really should study Ephesians chapter 1-2 and realize that God did all this for you, and you were the recipient of His good grace.

So why not wealth? Is it more spiritual to be poor and struggle each month? Or is it a blessing to have more so you can help others?

How can you experience the joy of giving if your hand is always out stressing over how are you going to pay for the necessities of life?

The problem is that most of my life I never believed it was possible either!

I will also agree that the Bible is misquoted and misused in such extreme that many God-fearing people are living in poverty, simply due to false beliefs.

In the end, when it comes to money, whether you are religious or not does not really matter.

Millions of people - if not billions - think that having an abundance of money is impossible and there are many negative things associated with it.

Therefore, they have lived their reality.

For many years I also lived that mindset. Perhaps you have too?



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**Let us test that theory by you answering three simple questions subconsciously. Don't cheat for it only reveal your true inner self either way.**

**The next page after the questions will be blank deliberately to give you time to respond naturally.**

**Ready? Get set. Go!**

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**Money does not grow on ....?**

**Money is the root of all ...?**

**You will work until you ...?**

**Millionaire Mindset**  
**Discovering Abundance**

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# Millionaire Mindset

## Discovering Abundance

### Answers

If you said ...

**Trees**

**Evil**

**Die**

Then you have **confirmed** - at least in part - some of the reasons why your road to riches is in fact **blocked**.

**You have identified the scarcity mindset within you.**

Do you want to know the truth? The real truth and nothing but the truth? Open up your mind to this reality.

**The Abundance that is possible for you.**

### Your Money Tree

Money **does** grow on trees in the form of wood that is harvested for paper and other wood products, even paper fiat money.

Lending institutions are the first to get involved to finance the operations. Investors fund startups and make money.

This wood is converted into paper at paper mills or lumber mills for homes. Banks involved again.

There are trucks, equipment, buildings, and tons of service industries involved in the entire paper/lumber

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process. Wages and contractor bills are being paid regularly.



Oh yeah. Money does grow on trees. Many industries “profit” from this practice.

You might not literally see dollar bills hanging off the trees but with a little imagination you can find ways to get more of it!

### The Love of Money

It's the “**Love of Money**” that is the root of all evil. It's in the Bible and it's one of the most misquoted texts of all time.

Money is not evil. It's the love of money. The chasing after it. When it becomes an idol then it's evil.

If you strive to get rich but neglect your family and never spend time with them, or gamble all your money away trying to get rich quick, or jumping into every conceivable

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online business without showing any positive results, then perhaps you have a problem.

Gambling becomes an addiction when you are always trying to get more and more the easy or fast way. Of course, there is no such thing.

However, good work ethics and investments allows you to earn respectably for what the market will bear and pay.

So, if your able to collect \$100 an hour for your services, why would you accept \$15 an hour? Far too many people undersell their gifts and abilities.

Working for an employer will keep you way down below your pay grade and reinforce the scarcity mentality, because there is always a shortfall of cash.

Take your talents and gifts and present it properly to the right people and you will be making money. Lots of it.

### **Work Until You Retire**

You will work until you **retire.**

Many people have discovered that they worked until they retired because they actually planned it that way.

They have been conditioned to accept their lot in life.

Somewhere they heard of working till your 65 and they settled in for the ride. I'm going to retire when I'm 65. So, they just keep putting in time until it happened.

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**What would happen if you said I'm going to retire when I'm 45. What would happen if they made goals to achieve that? They would find ways to make it happen.**

**But instead, most people have the scarcity mindset and protect what little they have by never taking risks or trying new things to increase their earnings.**

**Hanging onto a job you hate for twenty to thirty years is so debilitating.**

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Putting all of this into perspective is important.

1. When it comes to money you can grow it as if it were on trees through implementing the right idea(s).
2. Money is useful. It is a tool. Learn to earn it with less effort and keep more of it, to do good for you, your loved ones, and possibly future generations.
3. Everyone has to work at something until they retire. How and when you retire is entirely up to you!

Retiring with wealth is better than depending upon others such as the government for support.

There also several other reasons or excuses that you might remember if triggered from your subconscious.

For example:

All rich people are Crooks!

They got rich by stealing from the poor.

They got wealthy on the back of others.

Have you ever heard that? The truth is these are all barriers to your success.

If we associate lies or pain with wealth then we will do whatever it takes to avoid it.



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**You despise the rich and so therefore you will never be rich!**

**Without even noticing you have been conditioned by others to resist riches at all costs.**

**So, in order for you to develop your Millionaire Mindset you must do something for yourself.**

**You Absolutely Must** – **remove the roadblocks** from your mindset, and begin your journey toward financial freedom.

**Now you see the vision – let's begin.**

## **Chapter 1**

### **Developing a Millionaire Mindset**

**Millions of people dream about becoming a millionaire or even a billionaire but they never stop to think about some of the things that are needed to get there.**

**All they think about is the money and perhaps are envious or just coveting what others have.**

**Sadly, media and glamour overshadow the realities of being rich and do not focus upon the actual mindset of wealthy people.**

**First, some millionaires were born into wealthy families and may have had a helping hand in getting started.**

**If they were careful and learned from their parents, they may have found ways to further increase that.**

**Secondly, if they were born into wealth, they would have learned indirectly or directly how to carry themselves, and how to behave in public and at social gatherings.**

**So, let's begin with some ideas about how you can develop a Millionaire Mindset.**

#### **Passion**

**Most successful people become successful because they are passionate about what they do.**

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**In fact, they are driven to become super achievers in everything that they do.**

**Achieving financial abundance requires a commitment to doing things that bring you closer to financial success. Every action that you take daily will either pave a path closer toward achieving your goals or lead you further away.**

**Wealthy people love what they are doing. They live and breathe and look forward to going to work every day to discuss the possibilities of what could be.**

**How about you? Are you passionate about life, about solving problems?**

**You see resolving problems for yourself and others is where the real money comes from.**

**Find a solution to a problem and cash in on it is how successful people become millionaires and billionaires.**

### **Positive Attitude**

**The other aspect of these people is they have a positive attitude.**

**There is nothing that cannot be overcome with the right amount of time and/or money and the right ideas.**

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**Negativity stifles ideas and growth. It is a personal deterrent to your growth and it is a deterrent to new ideas.**

**If you think it is impossible then it will be impossible for you.**

**Whereas, if you are positive, dream and think about how to overcome problems you will find a way.**

**Most problems may seem insurmountable at first. But if you break it down into smaller tasks you might be surprised at what you can accomplish.**

**Not all ideas come at once. Sometimes you must take steps toward resolving one issue and the answer to other problems pop up.**

**I can't tell you the number of times I was stumped as to how to complete something and I went to bed completely perplexed and all of sudden at two or three a.m. I awoke with the perfect solution. Quickly, I would write it down and go back to sleep.**

**If you're really stumped, perhaps someone else or some authority on the internet has the answer.**

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**Having a positive attitude will increase your self-worth.**

**Based on the way your mind works, you can teach your mind to believe you are worthy of financial success by practicing and repeating positive affirmations to yourself.**

**Here are a few examples of positive affirmations you can use:**

- ✓ **I am worthy of success and abundance**
- ✓ **I am a money magnet**
- ✓ **I attract wealth effortlessly**
- ✓ **Wealth and success are always available to me**
- ✓ **The more I give, the more I receive**
- ✓ **God is the source of abundance and wants to bless me.**

**In order to integrate these positive affirmations into your life, repeat them to yourself every day when you wake up and before you go to sleep. The more often the better.**

### **Strong Will/Desire**

**Having a strong will or desire focused in the right direction can be a good thing.**

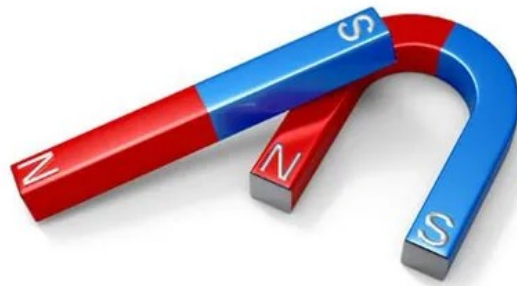
**People tend to think of strong will as something that is negative. See the problem with negativity is that it breeds negativity.**

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However, few people realize that positivism also breeds positivism.

A strong magnet has both negative and positive poles. Which one you use depends upon your purpose.

Are you trying to attract or repel? Both can be useful in a positive manner. Such as in a wind generator.



If you're in business I would hope that you are trying to attract buyers to your product(s) so you better be positive, happy, vibrant, or hire sales people that are the complete opposite of you.

Otherwise, you will be lucky to get enough sales to survive.

Successful people know how to tap into the right people to achieve positive results.

### Journaling

Writing your thoughts daily in a journal in regards to money and dreams is important.

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**It helps turn thoughts into action. Your journal can include:**

- **Your views about money**
- **Limiting beliefs**
- **Positive self-affirmations**
- **Prioritizing**
- **Thankfulness**
- **Action steps needed**
- **Reminders to give more time or resources to others**

**Feel free to add more action steps that support you on the journey towards developing a millionaire mindset and achieving your financial abundance.**

**Ultimately, this journal acts as your guide and cheerleader to help you stay focused and motivated.**

### **Meditation/Prayer**

**In my opinion this should have been first in the list because I believe that it effects all aspects of a person's life.**

**The reason it was put farther down was so that you might now be open to this concept after seeing the practicality of some of the others above.**

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**Let's first define that we are all spiritual, emotional, mental, physical beings and how each of us tends to our spiritual side might be different from others.**

**I personally believe in the Biblical God and His son Jesus Christ. You might believe in some other god, higher power, the universe and that is your right of choice.**

**We're not here to argue over differences. We're here to support the idea that meditation and prayer work, because we choose to believe that something greater is guiding us.**

**I also really enjoy a casual walk in the park, being alone in the forest, hiking on trails, drifting in a boat on a lake or sea, walking the beach.**

**For some people this is all the spiritual connectedness they need or want.**

**So, people do some of things above or go golfing, sailing, flying, and a whole host of other fun things.**

**For some it's exercise, meditation/prayer, singing or listening to inspiring music.**

**I enjoy listening to YouTube and "America's Got Talent" and I enjoy listening to other forms of music to set the mood. I also enjoy listening Christian Music, jazz, the blues.**



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**For me, music and nature are the perfect spiritual awakening that I need, and I feel motivated. I especially love to play peaceful music while working on a project that will take a lot of time.**

**The job goes faster and if something goes wrong, I can still be at peace about it.**

**Scientific studies are confirming that the practice of meditation/prayer can slow down toxic thought flows, bringing great possibilities in the treatment of anxiety and depression.**

**One thing we know for sure based upon actual research is that people who choose to take care of their spiritual side, meditate or pray, heal faster and overcome struggles much faster than those that do not.**

**Fear hinders growth and healing. Peace calms the soul and promotes healing and growth.**

**Whatever you decide will affect your success. If your stressed out, anxious, and always in a hurry you will suffer.**

**So, please try to take care of your spiritual side. Do not neglect it.**

## **Exercise/Physical Workout**

**Exercise and physical work are necessary for developing strength, maintaining a good physique, and it effects our mental strength as well.**

**When we get our heart pumping fast, we also get an increase of oxygen into our blood stream and release endorphins that make us feel happier.**

**There is no need to go to a gym. You can run on the spot, jog around the block, do push ups, dance, hoe a garden, climb trees, steps, hills, mountains, or anything that gets your heart pumping.**

**Daily exercise helps us in so many ways that it is good not to neglect it for too long. Once you become lazy toward exercise or physical work, you will become lazier in other areas of your life as well.**

**Listening to uplifting music and exercising/working can take care of your spiritual side together. Wow.**

## **Summary**

**In summary it should be evident that exercise, mediation/prayer, a strong will or desire, passion, and a positive attitude are necessary to become more successful and to become wealthy.**

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**I realize that perhaps you are not there yet. But, for you to get there you must start today.**

**It is not enough to say that you want to be a millionaire or that you want to have a Millionaire Mindset.**

**You must begin to take the steps to develop that millionaire mindset.**

**So, let's take a deeper look at what influences your life and how can we further improve your mindset to move in the direction of developing that Millionaire Mindset.**

# Millionaire Mindset Discovering Abundance

## Chapter 2

### What Influences Your Thought Life?

If you were observant, you would notice that the eCover image below is now reversed.

That's because I want you to jump into the passenger seat for a while and simply read and observe.



Actually, I want you to read with the intention of memorizing many things so that your thinking becomes automatic to negative stimuli with the correct response.

The time for you to jump into the driver's seat is coming but not quite yet.

**Change is Difficult.**

You should not doubt that.

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To help you understand change, think of the roots of a tree. The more you are fixed on your current habits and mindset, the stronger the roots are.



Now, let's do a small experiment. Let's say you see a small tree in the ground. Is it hard to pull out? Not really. With enough effort, you can pull it out.



Now let us say you come across a bigger tree. Can you pull it out? Yes, with enough time and effort.

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But now, let's say you've come across a large tree, 40 feet high. Can you pull it? A machine would have difficulty removing it.

The story here is that the older your current habits and mindset are, the harder it will be to change.

It's similar to the old saying "You can't teach an old dog new tricks". Sometimes you can if given enough time!

### How you can change

However, there is a way to change. There is a way to become the kind of person that will have everything – money, love, freedom. And this is gradually. You don't try to change it once at all.

You don't struggle to pull up those huge roots. Instead, you take small but consistent action and in the long term, you will become that kind of person. Now, you may be wondering why I'm talking about this.

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Why I'm talking about personal transformation when you've bought a book about "**Millionaire Mindset**" or how to make money or how to live a life of freedom.

The answer is simple. You can't make money. You can earn them and you can only earn them by the person you become.

I am talking about building your life around a set of real-world principles and work habits that will allow you to earn 5, 10, even 100 times more than what you are earning right now.

What kind of principles am I talking about? Well, we'll develop these in the following chapters.

However, the first principle is about personal responsibility. If you want more out of your life, you must take responsibility for it.

### **Personal Responsibility**

You must take responsibility for the positive and negative events. You must take responsibility if you were fired and if you are in debt.

Also, you must take responsibility when you did something great or you have changed things for the better.

Most people don't.

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Most people will blame the economy, will blame their peers, and will blame their spiritual belief instead of just stopping for a second and saying...

**“It’s my fault. Let’s fix it now.”**

This takes guts. And unless you have guts, you won’t get very far away in life. But if you do ... and if you decide to stop living like a sheep, pay check from pay check, lost in consumerism.

I consider it normal to treat yourself with nice things. But treat yourself with them as long as you can afford them. If you have \$100, spend \$100 not \$500.

And you start living around some proven principles, things will change.

You will have more money and you will have more freedom.

You’ll feel more satisfaction in your life.

And even your sex life might get better. Believe me, it happens every time.

### **Stop Being Robotic**

The second principle we’ll talk is about being robotic. Now, you may argue with me, but many people are living daily robotic lives instead of actual living.



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**This means that we are doing things on auto-pilot, with little actual conscious input. Yes, we can avoid disasters and we are sometimes woken up from our deep sleep. But most of the time we are moving in a zombie state.**

**How can you realize that?**

**Think about your day. You do about the same things every day. You drink the same drink. You eat about same foods. You feel things based on external stimulation and not on what you want.**

**If someone pays you attention or smiles at you, you are happy. If someone judges you, you are miserable. You have no real control over them.**

**However, the difference between the high-performance people, the happy ones, and most other people is that the high-performance people can take control of their awareness when they need to.**

**They can live in the moment and for the rest of the time (you can't live in the moment 24/7, as it consumes too much mental energy and this "autopilot" is a power saving mechanism designed by the brain) they create good habits to guide them towards their goals.**

**What kind of rituals? Well, you have rituals yourself. But chances are that you have negative rituals.**

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**Watching television every evening is a ritual. Smoking every day is a ritual. Drinking alcohol or even coffee on a constant basis is a ritual.**

**Watching the negative news channels every day or all day can have an effect on your psyche.**



**On the other hand, exercising is also a ritual. Studying 10 minutes daily for something that could earn you more money, no matter if you have a job or a business can be a ritual.**

**The key is to build the right ones and eliminate as many as possible from the wrong or negative ones.**

**Now, again, don't get me wrong. No one asks you to be perfect. But if you want to improve your life, you've got to first improve yourself.**

**Living With a Purpose**

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And finally, the third major principle we're going to talk about is living with a purpose. I don't know what you want out of life.

You may want to be very rich and do nothing all day. Or you may want to play with your grandchildren. I don't know. But I can say this.

The simple process of living with purpose, of setting goals and building a goal system that actually works will help you make a breakthrough in your life.

Now, this is half of the equation. It's what you must become. But there is also what you must run away from. And here I'm talking about the so-called social conditioning.

I'm talking about a set of written and unwritten rules that are limiting your life in so many ways you wouldn't believe it's true. But it is, my friend.

It is true that your government doesn't want you to be rich and happy. It is true that what some people consider common sense is nonsense.

It is true that banks and credit card merchants are treating you like a fool and are giving you weapons of self-destruction in your own hands.

And I'm talking here about credit cards. We are run by sanity and we know not to get into debt but the same

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companies are brainwashing you, and your friends. Nearly everyone is getting into debt.



Banks are not interested in your well-being. They are interested in profits; they are interested in quarterly and annual profits in addition to their bonuses.

The person smiling at the bank is not your friend.

Someone once told me, "If it were not for credit cards or my line of credit, I would not make it each month".

This is scarcity mentality. It's the very reason why you're not making it!

Let's talk about what you must become to be rich and happy (and most importantly free) and from what you should run.

It will be a short, colorful and interesting lecture, I hope. And even if I can't possibly provide you here with all the tools you need to change your life forever, I hope you'll be

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**motivated enough to take a stand and regain your true rights as a human being.**

**Because you deserve it.**

## **Chapter 3**

### **What Influences Your Thoughts and Life?**

#### **How a Successful Person Is Born**

We see them all around us. They have the cars. They have the houses. The appearance of success is what we're writing about.

And we want to be like them. They seem like they don't have a worry in the world.

Like money is pouring in from some magic source and they can spend their entire day, playing with it.

Of course, when we can't be like them, we call them greedy or capitalists. Or in some cases, we think luck brought them all the riches.

We are wrong. At least for the most part.

Because what we see is the result of their work, not some miracle or overnight fortune. Let me explain.

You can't get rich overnight. Unless you win the lottery, the accumulation of riches takes time. You see daily people like the founder of Facebook who made tens of millions by the age of 25.

It's irrelevant. He didn't make all that money in one step. Instead, it was a result, an event following a long and difficult process. Let me explain it through an analogy.

## **The Process System**

Let's say you want to start making money as a real estate investor. You have a goal of achieving \$5,000,000 in just five years.

Now, common sense would say that you divide this sum by five years and you would earn an equal amount each month, adding to the big prize.

**This is the pay check mentality!**

Reality says that 90% of the time you'll be poorer than a homeless person in the United States. That 90% of the time, 4 years and a few months you'll work your back off and see little results.

You'll encounter many problems and detours down the way. You may even be persuaded to give up or even declare bankruptcy.

However, once you've hit the 90% milestone, something happens.

All your hard work starts to pay. You make in one deal more than you've made in your last three. In the next deal, you make more than you've made in your last year.

And soon enough, you'll make just in one day more than you've made in your entire last four years.

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Another example. Have you heard of Tesla cars? PayPal? The guy who sold PayPal was rich. Elon Musk received 165 million as his share. He had also received prior to that 22 million for the sale of Zip2.

He spent most of his money on SpaceX trying to be the first to orbit out of earth and back in a recovery rocket. His first few attempts failed and he was perplexed.

In September 2008, Space-X's Falcon 1 rocket became the first privately funded liquid-fueled vehicle to put a satellite into Earth orbit.

On Christmas day NASA called him and he was awarded a huge contract.

In March of 2017 Elon's net worth was 13.9 billion, making him the 80th wealthiest person in the world at the time. (90% milestone 10% luck).





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Today, in 2023 most people know about Elon Musk's success.

He is worth 178 billion and Number 1 wealthiest according to Bloomberg.

He is different, he is open to change, and he will hire anyone that has talent **without a degree** or formal education.

<https://www.bloomberg.com/billionaires/profiles/elon-r-musk/?leadSource=uverify%20wall>

### Dig First, Money Later

Why? That's the economic reality. You must dig deep and hard, and you'll get nothing in return for most of the road and then, a magic event happens and you will get paid many times more than you've expected.

This law applies everywhere in our lives. You are on a diet. You want to get thin.

But you work out daily and you keep a strict diet without any results. You may actually put on weight.

However, six months into the diet or maybe one year into it, you'll start to lose weight.

Not a few grams here and there, but pounds in a very short amount of time.

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**All the work you've done compounded and now you are reaping the results.**



**Let's take the example of Facebook. Before Facebook became so big it was just a small company struggling to survive.**

**They were at several points ready to give up and declare bankruptcy.**

**However, thanks to external loans, they've continued their effort. And this effort paid off. It paid off in one year more than it had in all the previous ones.**

**How does this apply to you?**

**It's a philosophy and a strategy that if you adapt, it will may make you rich. You can't expect to achieve results from day 1. Or from day 30?**

**You will almost always achieve the biggest and brightest results near the end of your journey. And there, at the**

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end, you'll receive so many rewards that all the work you've did before will seem as a piece of cake.

But only after you go through the entire road. Why does this happen? Is it a rule of nature or a rule from our creator?

### **The Law of Compounding**

It's based simply on the law of compounding. The law of compounding states that actions that you'll do daily towards a common goal will compound and grow on a geometrical scale.

This means that if you are consistent in what you are doing, you'll achieve results far greater than your actual effort put in. Sounds complicated? It's not.

It's just a rule of mathematics, a rule that works. A rule that states that your future deposits will grow based on your previous ones instead of starting again from zero.

That's why one hour of your time in year ONE can be worth \$25 and one hour of your time in year FIVE can be worth \$1000.

You have increased your value by compounding everything you've learned, everything you've done, every action you've took to achieve your goal.

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**And successful people understand that. They understand that no matter what they do, they won't get results fast.**

**They can only grind and deposit as much effort as possible, knowing that one day that effort will pay off.**

**That day is usually not too far and it's worth the effort.**

**So, the next time you see someone just buying his first Porsche, remember that he was almost broke for the last 4 years.**

**They have probably driven an old car and they didn't even buy their own coffee to save money.**

**But thanks to the law of compounding, now all their work is rewarded and every hour of their effort put in is worth 10 or 100 times its initial value.**

**And this brings me to our final point in this lesson.**

## **Hard Work Usually is The Key**

**There are many talented people in this world. You may be one of them or not. But talent alone does not guarantee success. Success is usually a matter of hard work, timing and some kind of luck.**

**Luck in this case grows the more you work.**

**If you are in debt, hard work will get you out of it.**

**If you are overweight, constant physical exercise or the right diet may make you lose weight and become fit.**

**If you want to build a business, daily grinding for weeks and even months may be the key.**

**There is no magic formula for achieving success. You need to work hard and you need to work smart. And you need to understand that the process takes time.**

**But once the process is near completion, all your sacrifices will be paid in gold.**

**Before we progress any further, I would like to ask this question:**

## **Is Formal Education Important to Your Success?**

Many older people lived in a social and economic system where better education meant better finances. And it worked for over a century.

In 1960, if you got a good education, you would get a good job, a good position in society and you would have no worry for the rest of your life.

However, this is not 1960. And today, in 2023, education is more or less worthless. Let me tell you why.

While the marketplace evolved, while the economy evolved, while the entire status quo changed, formal education remained the same.

You are taught about the same things as you were taught 63 years ago.

You are taught skills that have no real use today. Let's take a look at this hands-on.

Let's say you attend a college.

You learn a set of skills that will make you an intelligent, well-rounded person, in a very narrow field of interest. Then you get hired. If you are lucky.

Here you need another set of skills. You need to learn how to sell and how to manage projects.

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**You need to find solutions to problems. You need to sometimes think outside the box. You need many skills no one taught you.**

**Because if you are hired as a manager, advanced mathematics or English literature won't count much. However, having a strong insight into motivational psychology will make you a good manager. If you have the right personality.**

**So virtually, if you choose formal education, you are preparing a set of skills and aptitudes you'll never use.**

**What's the alternative?**

**Skip formal education. Now, don't get me wrong. If you can learn at Yale or Harvard, go for it. The networking opportunities alone may be worth it.**

**Plus, we tend to live in a superficial world so being from Harvard might make you more valuable.**

**But most people don't go to Harvard or Yale. They spend \$150,000 - \$250,000 on a college/university with no real branding value.**

**A school for adults that will give them some basic skills for life but will fail to teach them the truth, the required set of skills usable for real life.**

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**Plus, if \$150,000 – \$250,000 were just pocket change, then sure, go to college, why not. For most kids' college is just a huge Frat party. It's a way to have sex, get drunk and get in trouble. Not a way to actually develop themselves.**

**But to get into debt to go there is for the most part – Useless.**

**The other choice?**





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If you want to be a sales person, you buy sales books. If you want to be a customer support person, you buy customer support books. It's as simple as that.

How much this education will cost?

Hundreds of dollars, in some extreme cases thousands. But not \$150,000 or more.

And, in case you're wondering about someone wanting a degree, you can self-study and challenge any test you want if you search in the right places.

Today, online you can learn many things free of charge. In fact, most likely, all the content found within this eBook could be found in snippets or one form or another if you research long enough online.

Now you may say I'm crazy. You may say that this doesn't work in real life. You may say that unless you have some strong formal education, no one will care about you.

**This is a social conditioned mindset.**

It's what your parents taught you because their parents taught them as well. But in this new world, you must be flexible.

You must stop caring for what worked before or what others think works and start focusing on what other people are doing to succeed.

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**It doesn't matter what worked. It matters what works now.**

**Results are key.**

**And believe me; if you want to get a job (more about starting your business in a moment) your boss doesn't care if you have college education. He cares about what actual skills you can bring to the table.**

**If you can outsell every person in your department, he won't replace you even with an MBA graduate. In hiring, results dictate hiring & keeping.**

**Now, let's say you want to start a business. If you want to start a business with what you learn in college, you're out of luck.**

**Business is taught best by people who made money, not by teachers that have locked in their salaries for twenty years.**

**People like Stephen Covey actually achieved what they've written about.**

**But most college teachers are just theoretical writers who conceptualize and intellectualize what works instead of actually using it in real life.**

**They prepare the lesson for the day from a book or computer module, they test from the book or computer,**

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and they hand out passes or fails based on getting the rote assignments correct.

**Hear what I say, say what I say.**

**Write what I say, do as I say.**

Students are generally Not taught to think, critique or challenge the information.

They are taught to be Mindful and Respectful of their teachers and to Listen to what they say. All their life.

Social engineering that stifles Entrepreneurial creativity.  
Brainwashed!

What is Learning? In order to better understand this, let's define learning.

Learning is behavioral change. Learning is not the accumulation of knowledge.

Real learning is the application of knowledge within the right circumstances. Wisdom is the proper application of knowledge.

That's why self-education is much more effective and formal education is passe.

When you educate yourself, you're becoming better. When you're going to college, you're learning almost everything in an abstract way, a way that may help you on paper but not applying it in real life.

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So, let's get back to starting your own business.

I think that 9 out of 10 people who start a business using only a college education will fail.

Simply because they have not been taught to be critical thinkers.

The kind of thinking that drives them to find solutions. The kind of thinking that should have told them that it was a bad business idea in the first place.

On the other hand, people who are willing to learn from other people already doing it or from proven sources (like seminars or books) are far more flexible and far more capable of starting, developing and selling a business.

So, my advice to you? Forget about paying that college fee and go to your nearest book store.

Real people are making money in the real world, not teaching it in colleges.

### **The Hidden Side of the World**

We like to believe that we live in a world full of kind people, where everyone is doing what is right.

We don't. I'm not a nihilistic, but you must understand that your reality is not the same reality experienced by every other person on this planet. Instead, you live your

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own reality, based on your own personal beliefs and experiences.

You may consider the world a scarce and dangerous place. A millionaire may consider it a playground. A poor child may consider it a place for survival. A Wall Street manager may consider it a way to make more money.

Your perception of the world will be different from many others.

And based on this assumption, we'll discuss in this chapter about the things you can profit from and the things you should be mindful of.

### Don't Bet Against Greed

One of the things I've discovered in my life, one which was never taught to me was the fact that you should never bet against greed. When it comes to your fellow human, greed is the strongest motivator in the universe.



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**It surpasses for most people what's right, it surpasses principles and relationships. So, every time you expect someone to do the right thing especially when they'll lose money, love, fame, think again.**

**This will rarely happen. And when it will happen, the desire to be important, the desire to appear as a decent human being will be a stronger motivator than greed but not the sole motivator.**

**Greed especially appeals in business and in the money field. Let's say you are negotiating the sale of your business. You think of a price while the other person thinks of another price.**

**Now, your price is fair. It's based on the value of your assets and all the hard work you've put in. But for the other person, this is not relevant.**

**The other person does not care if you've spent months building your business, if you've ruined your marriage, if all you've got for the last year was building this thing.**

**They will just try to get the best price from you and do everything they can do to achieve this.**

**They will appeal to your sensibilities (I'm already in debt, I've borrowed money to buy this), They will try to make you feel sorry for them; even lie, in a such a big way just to get the advantage over you.**

It is moral? No.

It is human nature? Yes.

And there's nothing you can do about it. It's our programming since we were living in tribes and we were trying to trade meat or tools from the other tribes. We tried to get the best deal.

So, in life, especially in a deal, it doesn't really matter if you're right. If there is a personal gain in the middle, the other person will most likely be greedy. And he will try to push his personal agenda no matter of your perception of the deal and get the best deal possible.

Another thing you should be wary of is the ability of most people to take advantage of you.

### **Don't Trust the Government**

But the biggest entity that can screw you over is the government. I do not trust the government.

They do not care of what's right and what's wrong. They care about profits and power. So, if you think that the government will take care of you, think again.

The only time they'll take care of you is when it's their best interest.



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**When they bailed out the major corporations in the financial crisis a few years ago, it was not the right thing to do.**

**However, those corporations carried strong influence and power in the United States and they were forced to do so.**

**But what if you need a bailout? Good luck with that.**

**It doesn't matter if you are a decent, God-fearing person.**

**It doesn't matter if you provide jobs for other people and if you are a tax payer. Unless you provide some crucial interest to them, you can go bankrupt and they won't care.**

**Have you've worked hard all your life but now you are in debt and you can't afford to pay your taxes? It's not relevant.**

**Unless you can bribe the right officials, expect that your car, your house, everything you have to be sold just to pay your taxes.**

**Taxes come first. Well-being and happiness come second.**

**You've paid your taxes always on time and you are a contributor to society but you've missed one time thanks to lack of money?**

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**You'll get the IRS or CRA on your case right away – and you'll be treated like a criminal, even if this is a minor offense based on your record.**

**Again, I can't repeat this enough, do not trust the government. They have more flexibility than you and they have more power. They know that and they'll use it. If it's a good move to help you, they will. If not, you'll go under in no time.**

## **The Psychology of Debt**

In the eyes of some investor's debt is a good thing. They borrow other people's money and make even more money.

All is good when it is good, until things collapse, like during the pandemic and then it's not so good. Bankruptcy ensues. Settlements have to be made and many lose.

If they are a Limited Liability Company, LLC, they might be alright, but I have seen it affect their own personal homes, cars, and other belongings because their income was connected to the other.

In this chapter, we'll talk when debt is not a good thing.

Let's say you want to run your own business.

For this purpose, let's say you are an accountant and you want to sell your services to small companies. You need equipment but you don't have enough money.

However, you have a \$10,000 line of credit from your bank. So, what do most people do?

They go to the store and they buy the most expensive computer. A computer with all the bells and whistles.

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You're only using it for accounting and email purposes but you want the best and the fastest. You spend \$2000 on it while you need only a \$1000 computer.

Then you rent office space and buy some furnishings, and insurance. You spend another \$9,000 and now you're ready for business.



What's wrong in doing this? First, it's **nothing new**. Others are doing it.

You haven't made any profits yet but you've invested about \$10,000! You never needed these things. And, to make it worse everything is high depreciation items.

You are a one-person operation who needs to be careful of every penny until you can actually cover it from actual profits.

Why have you done that? Why have you've made the huge mistake of getting into debt?

Because the money was too easily available with a signature. And somewhere in your mind, you've thought

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**to yourself that if you have better hardware, you'll be a better accountant, or attract more clients.**

**In a fallen economy you will lose those clients and be out of business as fast as you got into it.**

## The Law of Parkinson

But this is what most people do. They apply the law of Parkinson again and again. And this law states that you'll use as many resources as available.

The number of available resources will determine the amount of money you'll spend.

I once did this myself. I borrowed the full limit on my credit card and I lost it all later. Emotions guided my decisions. The money was too readily available.

If you have \$1,000 to spend, you'll build a system that uses only \$1,000. If there is \$10,000 to spend, you'll spend \$10,000.

And that's not so bad – as long as it's your money! If it was earned money, you would be much more careful about taking such huge risks.

I have nothing against you wanting to spend \$50,000 on a new car, as long as you have \$50,000 in cash or savings, not in a line of credit.

Because if you have a line of credit, you won't have \$50,000, you'll have a **debt of \$50,000 plus interest**, something you'll have to pay back with time and stress.

The moral here?

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**Don't get in debt. Debt is crippling on so many levels. When you get in debt, everything you earn is lost.**

**When you get in debt, someone else owes you. You are not your own boss. You essentially bought yourself a job.**

**You've just exchanged a boss from your past workplace with a newer boss, the lending institutions. And guess what?**

**The worst thing your old boss could do to you was fire you.**

**The worst thing a bank can do is take all your assets, and cause depression. Not a good exchange if you ask me.**

**Most of the tasks done in a business resolve around email, word processing and visual editing programs that could easily be found for free online.**

**And an email loads just as fast on a \$500 computer as it does on a \$2,500. The only time you need to invest more in office equipment is when you are doing things such as a lot of video processing or game creation.**

**So, start humbly and small and upgrade with cash as it is flowing in from good paying customers.**

**Yes, if a new computer will cut 4 hours from your video editing process, then do it. But if you're not in that field and you write texts, create info-products or just sell your**

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services online, don't kid yourself, you don't actually need it.

**Do business, don't play it.**

The key words here are "don't fool yourself".

If you think that buying the latest iPhone will make you more productive, think again.

Unless you are a busy executive, you don't need an iPhone or that overpriced computer. Hire someone on sites like Fiverr to produce anything you need and save your time and money.

And if you are getting a phone because it's necessary – pay for it with cash. No contracts needed.

Let me also tell you something. You don't have to reply to all your emails in that instant moment. You should dedicate one hour a day for all emails and don't check it ever again.

Having an iPhone might be the worst productivity tool in the world – as it prevents you from getting the actual job done and forces you to reply to your emails, and Facebook, and Instagram...

And unless you are making all your money replying to emails, then I suggest you don't get one. I have one so I



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know this best. I get far more junk email than I get actual necessary business email.

This law does not apply to business only. You don't need a big screen LCD TV. You can buy one, if you can afford one. Afford it entirely with cash.

But if you need to pay using borrowed money, you're better off without one.

This is because you'll end up paying almost 50% more than it's worth and if you want to sell it, you'll lose almost 75% of what you've paid.

I'll end our lesson here. The best advice to you is to buy only what you can afford, with cash and never use credit cards.

Actually, don't apply for any, so you won't be tempted.

No matter if you can spend \$100 or \$100,000 that's not your money. That's your bank money and until you've paid it back, they owe you.

And if your purpose is freedom, then why are you selling your freedom for a new TV, car or phone?

### **Skills That Should Be Taught in Schools**

In an earlier chapter, we talked about how formal education these days can't really prepare you for working in a business or starting a new one.

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**They are mostly theoretical skills that while may have some benefits; they won't actually bring you any Real benefits.**

**However, there are some skills you should invest in right now - no matter if you are in high-school, if you are in college or already in the workforce.**

## **Selling**

**The first of these skills is selling. If you want to become wealthy, then a profession is Sales will get you there faster.**

**Selling is a universal ability you should learn no matter what you are doing. Selling does not mean that you must go door to door and sell vacuum cleaners.**

**No, instead it's an ability centered on persuasion. And you need persuasion everywhere. You need to learn to persuade your family and friends.**

**You need persuasion to get that raise. You need persuasion to make your team work harder for you. You need it to get funding or to sell your products.**

**It's the single, most important skills you can develop if you want to succeed in life. How do you learn persuasion?**

**Well, the first thing you must do in order to learn it is to bust a long-standing belief.**

**We all have been taught that persuasion is wrong. That is something only bad people do. That it's something evil, that sleazy salesman employ.**

**That's wrong. Persuasion is a part of human life, just like rapport. You are using it no matter if you admit it or not. A child may persuade you to play with him.**

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You may persuade your intimate one to have intimate relationships with you. Or you may persuade someone to come to your party.

You are already doing this. It's no different to do it in the work place or in business.

The main component of persuasion is empathy. It's seeing the situation from the other person's point of view.

If you can understand it as she or he does, you have a better chance formulating yourself in such a way that you'll get across.

I won't start an entire course in persuasion here, as this is a comprehensive skill.

However, I can suggest you check Dale Carnegie's books, especially "How to win friends and influence people".

It's the best beginner book about human psychology and persuasion I ever read.

### **Start With the End in Mind**

The second thing you should learn is to start with the end in mind.

Now, this doesn't apply to all activities. If you are hiking, learn to enjoy the experience instead of focusing only on getting to the top. But when it comes to work especially, this is a very important skill.

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**How do you do that?**

**It's mostly based around goal setting. Every time you do something, no matter if it's building a website or writing a report, set a goal. Set a time and date for that goal.**

**Write in your own words how the ideal result should look like. And focus on getting that result.**

**Nobody pays you for the actual work. Nobody cares that you've invested 5 or 10 hours of your time in this. They only care about the end result.**

**If you go to a meeting, you don't go there to be in the meeting. You go there to learn, persuade, and obtain some kind of result.**

**If you write an email, you don't get paid or you don't achieve rewards for the actual typing. You get for what that email will do.**

**This is something that's not done by most people naturally. Most people focus on the actual effort.**

**They focus on the "what I'm doing part" instead of "what I'm achieving" or "what I'm trying to achieve".**

**But they'll get the same results again and again and you'll get better ones. It's not a fair world and sometimes this works to your advantage.**

## Learning to Say “No”



The third important skill that most of us should learn is “learning to say no”. This simple paradigm will change your life. How?

By avoiding doing all the things you don’t want to do or shouldn’t do, you can focus on what really matters. Paratoo’s law states that 80% of our results are generated by 20% of our activities.

80% of profits are generated by 20% of the clients.

80% of all expenses go to 20% of all bills.

And so on. 80% of all activities are not relevant and are not pushing your agenda further. You’ve accepted them because you want to be seen as a capable person or because you’ve thought you can do them.

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And you can. But instead of wasting your time on them, you should actually focus on doing the 20%. And when that 20% is done, the next 20%.

The next time someone wants something from you, ask yourself this question “Will this help me move forward with my life, does this enter in my 20% category?” If the answer is yes, then take it.

If it’s no, then politely decline and explain that you are already doing too many things and you can’t take this right now or in the near future.

### **Writing**

The fourth skill essential to your success in business and life is writing.

Learning how to write in a clear and concise way is vital if you want to get your message across.

You need to learn how to express your thoughts in writing so the other person will get the message as efficient as possible.

This is a problem especially for the corporate type. These people use too many formal words, too many cliches and they try to complicate everything.

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While it may appear cool, be practical and learn to send your message across, not show the other person how many cool words you know.

If you are writing in the style of...

“We are targeting a win-win synergistic relationship between the parties” you are in trouble. You can simply write.

“We want a good deal for both parties.” It’s the same thing and it’s far easier to get across. And no, you won’t look like a redneck for not writing in a complicated fashion.

That type of formal writing is annoying on so many levels that most people avoid reading it.

### Time Management

The fifth and final skill is effective time management.

I’ve discovered that trying to squeeze every waking hour from your day is not such a good idea. You’ll get tired and you’ll fall off the wagon soon enough.

Instead, I suggest you start to do two things.

The first one is to single task. Multi-tasking or doing more things at once may seem cool and productive but it’s a focus killer.



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Many researches showed that people who multi-task seem to get more done but don't actually get anything useful done.

So do one thing at a time. When you write, don't check your email, write. When you listen to something, listen to it. Be 100% in the moment.

And the second is to work in concentrated periods of time. This technique has been promoted by many people but its best known as the Pomodoro Technique.

This technique developed by Francesco Cirillo simply instructs you to work for 25 minutes and take a break. In those 25 minutes you'll focus on only one thing, your task at hand and you may not stop for anything.

If you receive a new email, you'll wait until the Pomodoro is done. If you have a new idea, you'll write it down and get back to work on your Pomodoro. 25 minutes of uninterrupted, focused time can do wonders for you.

And believe me, no matter what you do right now, nothing so bad can happen in 25 minutes that you need to break it.

### **Sabotage From Your Loved Ones**

In your pursuit to change, to have a better life, you'll encounter some obstacles. No obstacle is bigger than your loved ones.

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Let me explain. Your loved ones want for you to succeed. But they have a distinct mindset from you. And they don't understand where you are going and what you are trying to achieve.

So, they will try to make you change your mind and even sabotage you. They will discourage you because they don't want you to get hurt or to be more exact – they don't want to feel inferior.

It's their problem, not yours.

Because in the end – this is a driving factor in human behavior. No one wants to feel inferior. No one wants his spouse, cousin, neighbor to be better than him. And on a conscious or subconscious level, they will take actions to prevent this.

Let me give you an example. We have Mary. Mary is 50 pounds overweight. She has friends who are also overweight.

Because we know by now that outcomes are determined by small actions done daily which are compounded, she tends to eat a lot of the wrong foods with her friends.

Now Mary decided to change her life. She decided to try a Keto diet and lose weight. She decided to start exercising and live a fitter life. Her friends didn't.

What do you think happened?

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**Do you think that her friends supported her and encouraged her to get fit? Not by a long shot. They've told her that it's for nothing.**

**They've tried to persuade her to treat herself for her any success. They kept repeating to her to relax and enjoy life because you only live once.**

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**That is incorrect.**

You **Live** every day and you only **DIE** once.



**Was this because they cared a lot about Mary?**

**No. It was because they cared more about the status quo. When Mary took the decision to change her life around, she made her friends feel inferior and uncomfortable. It made them by contrast look lazy.**

**Now, no one wants to feel inferior and lazy. And instead of following her example and start running, they've did the next best thing for them which is to get her back to her initial behavior.**

**Give Up on Your Friends Instead of Your Dreams**

**Mary has not given up and she lost most of her weight. She lost a few friends but she made a few new ones. She even transformed her old friends into enemies but she doesn't care.**

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She is now surrounded by a group of living, fit, inspirational, healthy and beautiful people that are enriching her life on so many levels.

Will you go through a story similar to Mary?

Chances are that you do. If your friends are poor and you want to get rich, by your actions you'll make them feel bad.

That's not your fault. They can always take the decision to work harder, like you'll work.

And you should never abandon your plans just because you'll make a bunch of people insecure. You'll find on your journey new friends; new loved ones that will make you feel better than ever.

By leaving what you can find on the shore, you'll find gold in your journey on sea.

### **What About Loved Ones?**

You may have to leave almost everyone behind. You may even have to leave your spouse.

There will come a moment when if your spouse is not on the same page with you, you'll have to pick either your future or her/his company.

You'll have to pick if you're going to have your dream or the status quo. I suggest that you go for your dream.

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Staying with a person that doesn't support you and doesn't want you to be your best – you to reach the point where it is not really love; it's just familiarity and some passion.

Because when you love someone, you support him or her entirely. You are ready to give fire to the entire world for that person.

And if you're loved one can't even support you in your new journey or at least shut up and keep her/his opinion for himself/herself, then you are better off with someone else.

Yes, it's painful.

Yes, it's not easy to do. And, I never encourage separation or divorce, but sometimes; it comes to that point all by itself.

It's not easy to leave someone behind no matter if it's your best friend or your spouse.

But if that person doesn't pass the most important test – the test of being with you in the accomplishment of your dreams, then that person doesn't deserve to be next to you at all.

But what can you do about the people you can't give up in your life?

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**The best thing you can do is ignore them. Maybe you are man and you have a beautiful, wonderful wife. And she is perfect except that she doesn't support your dream. Don't give up on her then.**

**But keep your dream to yourself. You don't have to share everything. You don't need her approval for everything you do.**

**Do it yourself and if she complains and threatens you to give up, she's got you by the balls.**

**And in this case, you've got bigger problems than her supporting you. You've got a possessive wife who will make your life a living hell.**

**What about parents?**

**Again, you can't give up on your parents. But you can keep things away from them.**

**Once you are rich, once you buy them a new car, once you can pay for their holidays, they care how you made that money, believe me.**

**So just work, follow your dream and either ignore or give up on those who are opposing you. Entrepreneurship and the journey to success overall is a lonely path.**

**It's a lonely path because most people didn't dare to take it. You will. And don't expect many allies.**

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**But always rely on yourself, respect and care for those who are next to you in this battle and keep moving until the end, no matter what the naysayers of this world have to say.**

**It's the hard choice but it's the right one.**



## **You Do Not Actually Own It**

When you buy a phone for example, you know, it's yours. You've paid a monetary value for it, let's say \$1500 and it's yours to use and sell.

However, this does not really apply to bigger assets. When you buy a house, it's not entirely yours. When you buy a car, it's not entirely yours unless you pay cash.

You are sharing ownership with a very important party. You may get all the use rights but you may also lose them at any moment.

Who is this party?

It's the government and lending institutions. Every big asset you own is part owned by the government. How?

Skip paying your property taxes for a few years and you'll see. The government can auction and sell your property without giving you a penny in return. They can take your business, your car and even your house.

The same can be said about banks. Let's consider you have a sizable bank loan. If you've failed to pay that loan for a longer period of time, they can seize your assets and sell them to recover the money.

Or what if you are not able to pay your mortgage? Once again, you will lose your house.

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**There is a story in this. Avoid investing huge sums of money into assets and if you do, protect those assets from legal liability.**

**Some people see great pleasure and honor in owning. Owning a big house, owning a big car, owning a big boat.**

**I like owning things too. But sometimes, I find it more practical to rent it. Now, yes, I suggest investing in your own home, as long as you pay all of it or most of it with cash.**

**I built two homes in the countryside. I bought 40 acres cheaper than most puny lots in town. I built both homes with cash as available – while living in finished parts of the home. How?**

**I made sure the kitchen, bath and bedroom were done first, and worked on the rest as I had time.**

**Both homes later sold at fair market value. They were beautiful homes and in high demand. Both buyers paid cash and I never saw a bank manager. I profited from my labor instead of a contractor.**

**Was it hard? Of course. But it was one of the most enjoyable parts of my life! It took twenty years total and tons of memories and smiles. Oh yes, tons of aches and troubles to overcome. But many smaller goals were accomplished.**

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**My favorite statement is – “I won” after successfully completing the next room, or plumbing fixture, or whatever it maybe after successfully completing it!**

### **Pay Cash, Not Credit**

**However, I’ve learned that until the point you have all the money, until the point you have paid at least 75% cash and 25% credit, you are better off renting than owning.**

**There is no disadvantage in renting. It’s usually cheaper than actually owning. My monthly building costs always exceeded any rent that I would pay and I was always building or fixing things. No holidays for 15 years!**

**You rarely pay maintenance costs when renting. You are not liable in any way. If a hurricane comes and destroys the house you’ve rented, it’s not your responsibility to rebuild it.**

**On the other hand, if a hurricane came and took your house away, unless you were insured, you are looking at a huge repair bill. Don’t count on insurance companies to pay when “It is an act of God!”**

**Freedom equals flexibility.**

**If you invest \$250,000 in a house, how can you travel the world if you decide to do this one day?**

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**How can you move into a new exciting city when your house is stuck there forever? How can you take advantage of a new career or job opportunity when you've invested so much?**

**Yes, you could sell it, but real estate is usually a hard asset and you can't sell it overnight. Also, unless you have patience and you go through a thriving period, you may sell it with a loss.**

**So, unless you are old enough to know that you don't want to travel, that you want to spend most of your life there, don't invest in a home or condominium.**



**Also, don't make the huge mistake of using borrowed money to purchase a house.**

**Remember, when you are doing this, it's not your house. It's the bank's house. You are only staying in it. And if you miss two or three payments, the bank forecloses and most likely will force you out.**

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**It doesn't matter about all the payments you've made until that point. You've lost everything thanks to just a few missed ones.**

**And this can happen very often, especially in our fast-paced world.**

**You can get fired or you can get ill. You may have urgency in your family and skip on making a payment or two. You may get in a car accident, God forbid. Anything can happen. And anything can put you at risk.**

**Protect yourself from legal liabilities.**

**There is one more risk you should be careful with – divorce or any other legal liability.**

**Let's say you've worked hard all your life. You have a net worth of a few hundred thousand dollars. But you've found your spouse cheating on you. You ask for a divorce.**

**You discover that you must give half of everything you own. You've worked hard, you've paid this in sweat and blood and he/she is getting half of it. It's not fair.**

**What can you do? At that moment, not much.**

**But before this would happen, consider moving your properties offshore. Now, I can't offer you offshore consultation and don't do anything that is illegal.**

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However, many God-fearing people are protecting their assets for these particular situations by having an offshore corporation owning the properties. A corporation they've opened with \$2000 - \$2500.

A few words of wisdom and common sense.

I can only finish this chapter with a few words of common sense. You can't screw the government. You can't screw the IRS. Stay in legality. And do whatever is legal to protect yourself.

Make sure your new business is a limited liability corporation. This means that if the business is sued, your assets are not included.

Make sure that if you invest in a house invest in it with cash, not mortgage payments (death debt) to the bank.

Because if something bad happens and you miss a few months with the payment, you'll lose your house. Even if you've already paid half or more of it.

And rent as often as possible. There's no economic honor in owning unless you are making money with it.

Yes, if you have a \$100,000 asset generating \$10,000/year, then owning might be better than renting.

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**If you live in the upper story and rent out the basement to students that more than cover your mortgage, well maybe?**

**You will have to assess whether you want debt and the risk or buy cheaper housing for cash and possibly rent them out.**

**Don't let emotions or greed guide you.**

**If you want a boat, a car, a house, it might be best to find someone to lease it to you for the time required instead of making a huge investment and buying it for yourself.**

**Through your business you can find ways to deduct a lot of things legally and that includes leases.**

**Make sure you read the **Bonus** at the end regarding taxes and the government.**

**You must be flexible in life and investing huge amounts of money into stuff just to own it won't really help you.**

## **SHOULD YOU MOVE TO ANOTHER COUNTRY?**

Many people frustrated with the world politics decide to move somewhere else. They think that by moving to another country they can live as kings.

They are only partially right. The time when you could live as Donald Trump in a third world country with an average income from the US is gone.

The only true countries where you can live as a king with \$20,000 – \$30,000 are ex-communist countries, some countries from Latin America and places like North Korea.

While these may be a good idea for a vacation, they are not a really good idea if you want to move there.

Because for better or for worse, some places are not ideal but they have a good infrastructure, a decent medical system (even if some people consider it bad, it's decent compared to the average), and almost everything we want to buy within a short reach.

It's expensive to live in???? It may be.

But the simple fact that you have all of these amenities will make up for it.

Let's suspend our disbelief though and consider that you want to move to Eastern Europe, one of the cheapest developed areas in the world. You earn \$29,000/year and



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**you can work from a remote location or you are a freelancer.**

**Here, the average monthly income is about \$350. The average yearly income is about \$4,000 – \$5,000.**

**The best paid professionals earn \$1,000 – \$2,500, \$2,500 being for top leadership positions. This translates that an upper manager that would earn \$100,000 in the US earns \$30,000 here.**

**What would be the advantage of living here?**

**Well, first of all, the actual cost of living. You can rent for less, you can buy for less, even food at restaurants are cheaper.**

**The second advantage is that you can open a business with relative ease. However, if you don't know what you're doing and if you don't adapt to the region, you'll lose everything very fast.**

**Now, the disadvantages.**

**The first disadvantage is that no matter if you're living in Europe or the US, you'll pay taxes. In this case you may pay taxes to both parties. This leaves you with less money to spend.**

**Second is that while the United States seems very cool for most of the world, there are different traditions, different**

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customs, different mindsets in other parts of the world. And when in Rome, act as the Romans.

And third, you do not know what to expect. You don't know the rules. It can take years to learn the customs. There is rather a relatively large learning curve.

So, if you want to move outside the United States, do so. But keep in mind that you won't move into another state.

You'll move into a unique culture with its advantages and disadvantages. And while it's cheaper to live, unless you are an open minded and adventurous person, it's not suitable for everyone.

### **ENTERTAINMENT VERSUS VALUE**

We live in an entertainment driven community. We have computer games; we have movies, music, etc. We buy cars to have fun. We go on holiday to have fun. We go to parties to have fun.

And there's nothing bad in having fun. However, you should balance these two. You should spend 50% of your time actually adding value to your life by doing things you may not like doing and 50% having fun if that's what you choose.

So, we'll end this chapter with an inspiring thought. Treat life as play, but don't forget to learn the rules as often as

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possible. CSI won't help you get a raise. A book from the library might.

## Chapter 3

### The Vital Keys of Success in Life

#### There is More in Life than Money

For many years of my life, I have thought that more money meant a better life. This is partly true. Having more money improves the quality of your life. You can buy things you don't need and you might get praise to boost your self-esteem.

You can buy a bigger house you don't actually need or a fast car you'll never actually drive fast.

I am actually in love with the whole Tiny House movement except for one thing. They are pricier than an old home is in a small town.

#### Cost savings is money earned.

Now, don't get me wrong. I'm not suggesting that you shouldn't earn more money. I'm just raising a word of caution on how you'll use them.

Earning or just owning more money does not make you a better or a happier person. If you have problems now, you'll have problems when you'll be rich too. If you feel empty on the inside, you'll feel emptier even with \$1,000,000 in the bank.

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### **The solution?**

**So, here's my suggestion. Money are just pieces of papers with a value given by the Government.**

**If you are working just to have more of it, just to hoard it, what is the point?**

**Instead, why don't you do the smart thing?**

**Actually, do something good with your money. Travel, live, get involved in charity with a purpose.**

**I'm suggesting instead that you start thinking what you want the money for and then decide how you'll get it. Do you want the money because you love adventure?**

**You want to travel around the world in a yacht? Have you floated on the seas long enough to know whether it's for you or not? Got sea sick yet?**

**You want to party in New York? Have you been there before? Do you love the city lifestyle?**

**Want to live in Alaska? Have you visited in -45 temperatures and got cold enough to know if that is really for you or not?**

**If that's true, then perfect. If not, then you may have to change your mindset about what being wealthy is all about.**

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**Let's consider just for a second that I'm giving you \$1,000,000 (one million dollars). You can do whatever you want with it.**

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**What would you do next?**

- ✓ **Buy an expensive car?**
- ✓ **Purchase a large boat or yacht?**
- ✓ **Build a brand-new home?**
- ✓ **Travel around the world?**
- ✓ **Give a big party in order to show off your wealth?**

**You know best. But what I know is that unless you are using money to make your life better and more enjoyable, unless you are using it to add new and exciting experiences, you are playing a game that is almost impossible to win.**

### **Your Most Valuable Commodity is Time**

**You are 65 years old. You are worth a few million dollars. You know that you'll die soon due to poor health. How do you feel?**

**Do you want more money? Or do you want more time to spend with your family, to do things you've always dreamt about but procrastinated and to fill that big gap inside ... a hole that even a few million dollars cannot heal?**

**Ask yourself this question.**

**You have a life. What do you want to do with it?**

**Do you want to make it good enough that a movie will be made after it? Do you want to waste it watching TV or**

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**engaging into destructive behavior? Do you want to chase after money day by day, just to realize that you have enough ... but you can't stop the grind?**

**Your time is your most valuable resource. Your mind and body are the best tools you have.**

**Yes, time doesn't cost money. However, taking someone else's time does. And the cost can be \$12/hour at a fast-food chain or \$500/hour for a good lawyer.**

**Stop wasting your time. Stop engaging into actions that do not serve your best interests. How many movie reruns or Netflix can you really watch?**

**How many hours playing video games on the computer can you really take? How many days doing nothing and moving away from your real goals can you accept?**

**If you are a proud person, it should be none. You would know that time is something that is lost forever. If you lose one day of your life, that day is lost forever.**

**If you lose \$100, you may win it back in a few minutes, as long as you know what you are doing.**

**Which is a better investment?**

**But is this the case in your life? Would you rather invest one day of your life doing something you hate to win \$100**



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or would you rather lose \$100 and have the best day of your life?

Interesting question, isn't it?

You already know the answer. It's the "great day" all the way, right? Well ... no. If this was the case, why would people waste months, years, decades and even their entire life doing what they don't like to be doing, spending time with people they don't want to spend time with and buying things they don't need and don't actually want to buy?

This is one lesson you don't learn until late in life. People, you and me, tend to put more value on what costs us personally or what we don't have than that comes at no price.

We don't value our health until we've lost it. We don't value a relationship until we've broke up. We don't value our freedom until it is lost.

Time is a relative concept.

For example, if you save one hour a day, every day, you can learn another language in one year. Or you can get a bachelor's degree in 4. Or you can learn almost anything there is to know about business in about five years.

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**It just takes persistence and a willing desire to make it. However, this is not easy. It takes concentrated power of will, a little pain and a lot of discipline.**

**And discipline is a must when it comes to earning more money. However, it's a dirty word for most folks.**

**They don't want to be disciplined and they don't see the need to wake up early at 0600 and go to sleep at 2200. (That's 6:00 a.m. – 10:00 p.m.)!**

**Let's get this back into the context of earning more money. If you have a job that pays \$15/hour, you won't get rich any time soon.**

**If you invest 50 hours of your time to learn the skills required getting a promotion and you get a pay raise to \$50/hour, then you've made a great investment in your future.**

**Give Up CSI for an extra \$25,000/year.**

**Every evening, you are watching your favorite shows. It may be the news or Netflix.**

**You are investing 2 or more hours of your time daily. What if you could use those two hours to learn how to run a business?**

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**In one week, you could read a book about this topic. In three years, you would be in the top 5% of experts surrounding your object of study.**

**As a matter of fact, if you simply invest 1 hour a day, every day, for 3 years, you'll be 95% further than anyone else in the field. And this means you'll earn 95% more than everyone.**

**It's that simple. And now your question should be – if this is so simple, why isn't everyone doing it?**

**It takes discipline.**

**And it takes focus, patience and practice. Let's say you think you are fat.**

**Many overweight people are that way because corporations have taken out the good fat and replaced it with high levels of sugar and other chemicals that are not good for you.**

**You already know that to lose weight — you need to exercise or try a new custom keto diet.**

**Why don't you do it?**

**Would you rather indulge yourself in more food and excuses?**

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**Excuses like –I’m just not the sports type or my body chemistry is different from everyone else’s.**

**Unless you are physically challenged, we both know that these may be routine excuses, but you still make them.**



**It’s true that a Hippopotamus are large grass feeding animals.**

**But their anatomy is different than ours. We need to eat meat, vegetables, carbs and fat in proper proportions.**

**Junk and all sugary drinks will make you fat because they are all carbs.**

**And who’s to blame? You are if you do nothing about it. We all make daily dietary choices.**

**To review, stop wasting your time. Every day is unique. There will never be a day like this ever again. You have the choice to waste it, invest it into something with no potential or do something amazing about it.**

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I'll trust you that you'll make the right choice. I know you can do what you put your mind to do. I am no different.

### **Delaying Instant Gratification**

We are a culture of instant gratification. Why save money for 12 months and buy a new plasma TV when you can charge your Credit Card and buy it today?

Why still use your old computer, which is working perfectly fine and has all the features you need when you can pay \$2000 and buy a new one, a cost of which you'll never even use to its full potential?

That's instant gratification. It's about wanting things now, wanting pleasure now, instead of having the discipline and patience of working for it.

It's eating chocolate instead of something healthy because you just want to feel great (and then regret the consequences).

It's investing the \$1000 you've earned into a new sound system instead of opening a business or getting some books and learn how to get ahead in life.

**People desiring to be rich delay gratification.**

They are willing to live in poverty even when they have enough money in their bank accounts to buy a big estate.

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They are willing to drive the same old car until they know they have enough money to buy a new one.

They are willing to eat the cheapest food even if they are making \$250,000/year, just because they need every penny to invest into their ventures and personal development.

Are you doing the same?

No? And it's easy to explain why. As humans, we are wired to avoid pain and go after pleasure.

This is the central principle that governs our behavior and mind. It's not your fault and the advertising media banks on it.

However, if you want to get rich, you need to get over this. You need to understand that if you can do one thing, this doesn't mean you must.

It means that if you can buy the most expensive computer, you don't actually need to buy it, as long as a cheaper one will serve the purpose.

Put first thing first.

**I'm not saying to live a minimalist life.  
I'm not saying to adopt the Amish lifestyle.**

I'm saying that you should put first things first. This means that if you have debt, you first pay the debt (and

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don't get into any new debt) instead of buying new stuff to expand that debt.

It means that if your business requires money to expand, you pour everything you've got into it minus living expenses, not buy a new vehicle.

Once you have enough money, time and resources and you are comfortable where your life is, only then you can start buying all the things you want and need.

But until then, you are like a small child in a candy-store. And the first urge is to eat everything. But in real life, this leads to failure and disappointment.

And if you would just walk out of the store, you would remain thin, with good teeth and no diabetes.

**The same applies with finances.**  
**Delay instant gratification.**

Buy what you actually need. Invest the money where it will give you the biggest return. If this means going to college, do that. If this means starting a business, do that. If this means going around the world, do that.

- ☺ Don't buy a house until you need it.
- ☺ Don't upgrade your vehicle until you need to.
- ☺ Don't get another phone if you have debts to pay.
- ☺ Don't upgrade your computer if it's working properly.

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**Instead, invest the money where it must be invested and watch it rise. Then, in a few years, instead of buying a \$10,000 car, you may buy a super car worth \$500,000 – if you wish.**

**You'll be the richest person around. Instead of buying a new computer, you will buy an entire office building.**

**Patience equals wisdom.**

**And the more you wait, the more patience you will have, the more you delay what you want now for what you could get by using your resources in a smart way, the more you'll win at the end.**

**Believe me, a few years it's not that much when it comes to changing your financial life around.**



## **Freedom is More Important Than a Pay Check**

**Believe it or not, most people are not free. They think they are, but they aren't. And I'm not talking here about legal freedom. I'm not talking about being in jail.**

**In my definition, being free means doing whatever you want, where you want, until the point where it affects the other's person freedom. Are most people in this situation? No.**

**Why? Someone who works 9 – 5 for 40 years, to pay a mortgage, to pay his credit card debt and his taxes — is not free. He can't go wherever he wants. He can't do whatever he wants.**

**They must return the next day at the right time at their job to continue in the rat race.**

**It's an invisible barrier. These days, lack of freedom does not mean a lack of physical freedom. It's more subtle. It's when you see a new car on TV and you want it.**

**You don't have the money, so you have to work to get it. And when you work, you give up your freedom. Then you buy the car. You enjoy it for a few months but you've lost months or even years of your life to get here, and you will lose more just to make the payments.**

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**Months or years in which you could have done things that would have brought you far more satisfaction than this car ever will.**

## **The Hidden Price of Loans**

The same can be said about a loan or paying the mortgage. When you rent, you are free. You can leave whenever you want or at the end of the contract.

But if you have a \$250,000 loan, then you must work until you have paid it entirely, or sell the house.

It doesn't matter if you don't like the house anymore. It doesn't matter if your life changed. It doesn't matter if you've realized you want something else.

In fact, if you sell your home, you may want another one, and the bank always upsells you into something much grander. Why? So, they can profit off your labor!

So, you need to stay there and work like a slave until the debt is paid. You trade hours of your life, days, weeks, months in exchange of something you don't even like.

It's the comfort? It's the fact that you have cable TV? That you can order from a fast-food joint?

Well ... yes, but that's about it. In both cases, you are obligated to do something until you serve your sentence. And the only main difference is that in the first case, your punishment is a little more comfortable than living in a cell block.

**So how do you achieve freedom?**

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**It's simple. You achieve freedom when you have your money work for you.**

**It is when you have invested \$100,000 and it brings \$10,000 every month back, without doing anything about it.**

**Residual income is great. Going into debt hoping to profit is not smart.**

**It's when you can leave on a holiday for as long as you want without being required to be a slave from 9 - 5 or in most realistic cases, from 5:00 a.m. to 9:00 p.m.!**

**Plus, this lack of freedom brings a bigger lack of freedom. Let's say you have just bought your first house. You could have rented, but you decided it's time. You now have to pay \$1500/month for the next 10 years or so.**

**This means you must keep a full-time job that will bring you the required money plus the living expenses.**

**You may dream about traveling, or slowing down, or early retirement, but you can't. You need the security of a full-time job to pay for your debts.**

**You may dream about going cross-country on a bike, but again, you can't. The bills are overdue and if you don't pay them fast, you'll lose everything you have.**

**When this happens, you tend to buy even more. The pain will become more pleasant if you buy stuff to increase your comfort.**

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At least you are working every day for the next 10 years of your life and you can't go on that bike trip, but you can buy a new Plasma TV. Or maybe buy a new computer?

What the heck, if I'm working, at least I will make it enjoyable at home as much as possible.

**Your dreams are gone...  
through commitment to something else.**

And when you do this, the process repeats itself. You add more debt, you have to work more and you buy more.

And now, instead of finally achieving your dreams in ten years, you have sold to the credit card companies or mortgage companies for the rest of your life. They call mortgages "Death Debt" for a reason.

You are obligated to slave day by day, week by week, until retirement to pay for the stuff you bought ... to make your slaving a little easier. Ironic, isn't it?

But it's so true. Too bad most people don't realize this. Or maybe they realize it, but they don't want to admit it.

Admitting that you've made a bad choice takes courage and a little bit of modesty and these two are rare traits in most people.

## **Today Will Be Just Like Yesterday**

**Today will most likely be like yesterday because we all develop patterns.**

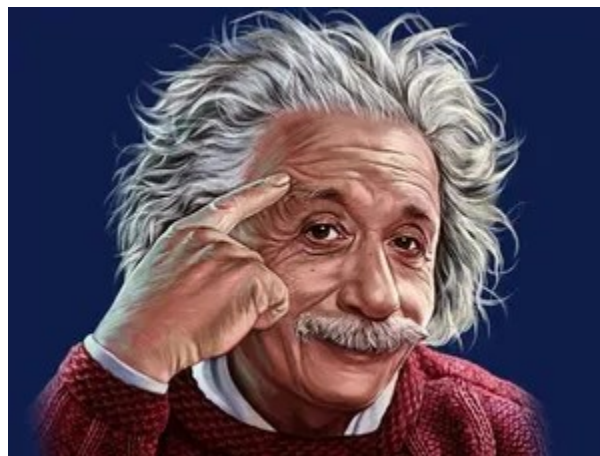
**Get up at set time, shower, eat, get in the car, fight traffic driving to work, work a few hours, take a break, work, have dinner, work, break, go home, fight traffic again, get home, order delivery, watch TV, go to bed. Repeat. Repeat. Repeat.**

**Weekend sleep in. Maybe travel to see family. Repeat.**

**Well, it's simple. What you've done yesterday will be done tomorrow. Your last month will resemble your next month.**

**The seasons may change but the pattern continues.**

**To quote Albert Einstein "Insanity is doing the same thing again and again and expecting different results".**



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**So, if you want your life to be different, you must change how you live your life. Not tomorrow. Not next week. Not next month. Not next year.**

**Today!**

- ✓ **In order to change tomorrow, you must start the change today.**
- ✓ **In order to save money in the future, you must start saving money now.**
- ✓ **If you haven't saved before, chances are that you won't start anytime soon.**
- ✓ **If you haven't exercised in your life, you won't start running marathons tomorrow.**

**But you can start with a long walk today. And maybe a light jog tomorrow.**

**If you are in debt from month to month due to excessive spending, next year will be the same. The rest of your life will be the same. This is because you'll fall into the same patterns of behavior.**

**However, if you start making a small change right now and another one tomorrow and so on, you'll wake up one day a completely different person in a completely different world.**

**Is it worth it? Absolutely!**

**It is easy? No. It's the hardest thing you'll ever do.**

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Will you meet obstacles down the path? More than can you imagine.

But it's the only way I know in which you can change your life. Decide what you want to change in the future and start now. Or your next day will be just like the one before.

### **Track Your Income and Expenses**

Peter Drucker said "what gets measured, gets improved". And I say that if you want to get better, you need to know where you are. If you want to lose weight, it would be a good idea to know how heavy or light you are right now.

The same applies in finances. If you want to make more money, you need to know first how much money are you making right now, how much are you spending month by month in fixed and variables (for example, credit card debts and entertainment) and how much you want to make.

Track it in order to plan it.

Then you can realize a plan to achieve all of that. If you put all these numbers on paper, you'll know where most of your money goes. You'll realize that maybe a new job or business opportunity fits you. You'll see that you could save money here and there by replacing certain things or just giving up on them.



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For example, if you buy an energy tracker, you would realize how much money you are spending each month on your appliances in stand-by mode and you would also realize that the extra \$100 can be deposited in a savings account or even used to buy something you always wanted.



If you want you to change your life around, it's best to take it one step at a time.

So, if you are more motivated by buying something for you using the saved money instead of investing it, do it. The 1000 miles journey starts with the first step.

One of the best "life hacks" I've used is to track my day-to-day expenses. I'm not talking about Credit Card expenses. Instead, buy a small notebook. Every time you buy something (even if it's less than a \$1), write it down on paper.

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**This serves two purposes. First, you will see where your money goes. You'll be amazed on how you can save money with a few small tweaks. For example, if you buy something often, you can buy in bulk and save 10 - 25%. You will also save time, as you won't go to the store so often.**

**Awareness brings wisdom.**

**Second, you will buy things less often. Making yourself aware of what you buy and writing it down will help you think twice before investing in something. And sometimes, the simple fact of writing it down can prevent you from buying.**

**Tracking can be used for more than financial purposes. If you want to get rid of a bad habit (as smoking), you can track how much you smoke. If you want to run for longer periods, you can track the time and distance of your work-out.**

**Remember, what's get tracked can be improved. And you can't improve if you don't know where you are standing initially.**

## **Do You Actually Need This?**

**I don't know about you, but for most people they bought stuff they didn't actually need. They saw something they liked and said to themselves "I must have this".**

**When they got home, they either realized that they didn't need it or that they paid too much for it. This includes electronics, clothes and even pieces of furniture.**

**Some shops allowed for refunds within 10 days, but they kept second guessing if actually needed or not, so they never returned them.**

**Since I realized this, I have developed a small technique that allows me to invest only in things that are critical to my life and well-being.**

**Every time I see something in a store, I write it down. I don't discard it. I don't question if I need it or not. I just put the name and the price down in a small notebook.**

**Then, I wait 24 hours for small purchases or 7 days for bigger ones. If I still want that item after 24 hours or 7 days, I buy it. If not, I erase it from the list. This simple system reduced my purchases by over 90%. The truth is that most of them were impulse buys. It is a person's desire to have it now.**

**After 24 hours, you realize that you already have something similar or that you don't really need it. All you**

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have to do is get some distance between you and that object. When you are saying that you won't buy it but you still want it, you'll think about it all the time. However, in this way, you are not forcing yourself to take a decision.

Instead, you are letting your subconscious mind to do all the work.

### Why Saving for Retirement is a Bad Idea

Most of the workforce focuses on one thing only – their retirement account. The rules are as follows: learn, work hard, and get a golden watch, so you can enjoy life at 65.

I say ... screw that. Life should be enjoyable right now, not in 10, 20 or 30 years. If you graduate from college only with the thought of retirement ... or being a slave for the next 40 years, why even bother?

**This is not the only disadvantage to retirement.**

For most of us, if we make monthly deposits into our retirement fund, the end benefit will be just enough to cover your living expenses.

You won't be living any better and chances are that you'll get another job in order to afford anything over the basic necessities.

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**Plus, your retirement account is in the hands of the government. A hacker can attack their database and your savings might be gone.**

**Many teachers discovered that their retirement funds were mishandled by a company that went broke and so did their retirement. In some cases, they were lucky to get their principle back. Many got neither.**

**Martial law or state of war – and your retirement funds could be lost forever. Fraudulent banks, a new economic collapse you've guessed it, no more retirement funds.**

**Now that we've seen why saving for your retirement is not only a bad but awful and risky idea, let's see what you can do instead.**



**One of the best suggestions is to invest into commodities that are relatively growing or at least stable. Gold is one of these commodities. Silver enters this category. Minerals, such as salt is always stable. Diamonds?**

**For example, if you would have invested in silver in 2000, now you would have increased your investment**

significantly. Can that be said by any retirement account?  
Or even the stock market?

And both gold and silver are usually going up. They are stable in front of any economic crisis and because the demand is up, they will grow at a constant rate. A few countries around the world are also contemplating at returning to the gold standard, boosting the speculation value even higher.

There are also a few downsides in investing in silver or gold. One of them is that this is a relatively stable commodity. In other words, it won't increase its value overnight.

It's not similar to the stock market where a lucky guess can triple your money in a night. However, at the same time, its value won't go down.

Another advantage of investing in a precious commodity is inflation. If you invest \$1000 now in a retirement account or you keep it cash, in 5 years it will lose 10 – 15% of its value due to the increase in prices.

Precious commodities are immune to inflation and it's almost impossible to lose money in the long term by investing in them.

In the end, no investment is 100% secure.

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**You can invest in real estate and see the prices drop. You can invest in a business and have it gone bankrupt.**

**You can invest in a precious commodity only to see it drop thanks to a new found deposit.**

**However, gold and silver proved great investment devices for centuries and even if it's not the most profitable one, it's one of the safest around as a hedge or protection.**

**To invest in gold or silver, you can buy bullion online and have it either sent to your house or stored in Switzerland (the home of most retailers).**

## **How Much Money Do You Want to Earn?**

**You need to have a balanced viewpoint about this and take the time to really think this out.**

**You cannot state that you want to be a millionaire or even billionaire if you are not in touch with the reasons for being so.**

**A lot of people have goals. They set a goal to lose weight. They set a goal to earn \$100,000 by the end of the year. Are they really achieving their goals?**

**I doubt it. Most of them are just desires with no measurable goal posts or objectives about how to accomplish it.**

**So instead of goals, I encourage you to take a break now and create your vision.**

**Your vision is how you want your life to turn out. It's not about earning so much per year or owning a great car. It's the picture of how your life is going to be.**

**So, let's determine your vision. Take a piece of paper and a pen (or open a blank text document on your computer, give it a file name a save it Now) and try to answer all of these questions:**



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- 1. Where do you want to live? Would you prefer living simply in the countryside? Sell out and live on what is left? Why?**
- 2. Who do you want to have next to you?**
- 3. Where do you want to work or operate a business? Why?**
- 4. What style of clothing do you want to wear and why?**
- 5. What toys do you want to have?**
- 6. What car/RV do you want to own?**
- 7. How good are you getting along with your family?**
- 8. What new experiences or countries do you want to explore?**
- 9. How healthy do you want to be?**
- 10. What legacy do you wish to leave after you die?**

**Answer them in great detail. Don't worry if it's unreasonable or unrealistic. You may be in debt right now. So, you won't find it reasonable to purchase expensive things. Don't worry about it.**

**Unreasonable people rule the world.**

**If you are in debt now; this does not mean you'll be in debt six months from now with strategic planning.**

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**Do you want a Mac computer instead of a Windows laptop? Why? Put it there.**

**Do you want an average car or fancy car? Or maybe you want to travel in every country of the world. Have dinner in Germany? Drink Vodka in Russia?**

**Write it down. Get in touch with your desires and spend time thinking about if that is really what you want or are you motivated by some ad?**

**As long as someone else did it, as long as it's humanly possible, you have no reason to discard it.**

**Now, let's take this one step even further. Next to each item or experience, write down in how much time you estimate you'll get it done.**

**For example, registering a Limited Liability Company for a business can be done next week while buying a \$500,000 exotic car may take a few years.**

**Remember, unreasonable time frames produce STRESS!**

**Be realistic. It can be done, but it will take time. And patience, sometimes, may be your best friend.**

**Put a 1, 3, 5 or 10 next to each item. This means it will get done in 1 year, 3 years, 5 years or 10 years. Make sure they are equal. You don't want to have 50 - 10-year items and**

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only 2 items for this year. You should have roughly the same number of each category.



Have you've done that? Perfect. Now pick the most important three items from your one-year list. Write them down on a separate piece of paper. These will be your goals for this year. This will be what you'll actually focus on.

This will be what you'll wake up every morning and ask yourself "Am I moving forward toward my goal?"

However, even in this way, things may be a little confusing. So, break down your goals even more. Take one of your top three goals and set up four milestones.

Let's say you want to write a book. The four milestones could be:

1. Decide on the outline.
2. Do your research.

**3. Write the draft.**

**4. Send it to an editor.**

**Once you've done that, set a time limit to each one of them. What's not timed won't get done. If you want to do something but you don't know when it's too late to do it, you'll never have time for it.**

**So set a time limit for your main goal. Let's say: November 5th, 2023. Then set a time limit for each of your milestones.**

**The last milestone should be your main goal time limit, even if this is not true all the time.**

**Now, write down why you want to accomplish this goal. There is an old saying "the why it's stronger than the how" or "the how gets stronger as the why gets clearer".**

**If you know why you want to do something and you know it in specific terms, you'll find a way to do it.**

**You need to earn \$100,000? If you want to earn it just for money's sake, it will be hard to get your goal to completion. On the other side, if you want to earn it so you can pay for your spouse's medical bills, then God's knows, you'll get that money.**

**Write down your why.**

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The next two steps are the resources and knowledge required to achieve this. In our previous example, we were talking about writing a book. In order to write a book, you need to know how to write one.

So, one of the resources you may need are some classes or books on writing. Or you may need a laptop. Borrowed or new? You may need a new desk. Write down the essentials of what you need to get started.

It starts to make sense, right?

Here is the template for efficient goal setting:

- 1. Your main goal:**
- 2. Your deadline:**
- 3. Your milestones:**
  - a) Milestone #1**
  - b) Milestone #2**
  - c) Milestone #3**
  - d) Milestone #4**
- 4. Why you are trying to achieve this goal.**
- 5. Resources you need**
- 6. Knowledge you need**

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For you, this may be a cool process. For others, it may be tiresome. They don't realize why they have to go through all of this. They think "I know what I want, why do I have to write it?"

Well, I can give you the answer to this. The people who act this way, never get what they want.

A goal in order to be effective — must be inked. Looked at often. Revised if necessary.

### **The Money Abundance in You**

Money is not a scarce resource. It's not something limited. It's not a zero-sum game.

If you earn money, this doesn't mean that someone else loses it. And if you treat yourself right on one part of your life, this doesn't mean you have to ignore the other side.

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**Discovering Abundance requires that you  
know and understand  
that Money is everywhere.**

Think about it. There are people out there paying \$1,000,000 for a car or \$15,000,000 for a painting. There are men and women who are spending \$50,000/night in some night clubs or bars. There are watches that cost more than a small company.

If there is a market for these products, this means there are people out there willing to pay for them. And if someone can pay \$250,000 on a highly depreciation product, why shouldn't you be able to live in a better house, drive a better car and improve your life quality overall?

The money is out there. It's waiting to be taken. It doesn't matter by whom. It can be you or the person standing next to you. It can be your neighbor or your waiter. Money is neutral.

However, you won't get it until you build an attitude of abundance.

## **Formal School Versus Self-Education**

**There is a myth that formal schooling guarantees success in life. That you have to go to school, then to college, then get your degree, then get a good job, have kids, retire, die.**

**I must say — it's one of the biggest lies ever. You don't need formal schooling to succeed in life. The biggest over-achievers in the world were drop-outs. Some of the smartest people that ever existed have ignored formal education.**

**I can tell you and the statistics will tell you that there are many graduates flipping burgers and working at other jobs just to survive because they were unable to get careers in their field of training.**

**Don't get me wrong though. I'm not saying to remain ignorant. I'm just saying that there is a faster and more effective way to do this. However, let's say you are convinced of the benefits of formal schooling.**

**You might pay \$250,000 to get an MBA. Now you are \$250,000 in debt. Then you get an entry level job at a Fortune 500 company for \$60,000 a year.**

**You will sit in an office all day, doing something you may love and soon hate. And you'll be in debt for at least the next five years or more due to marriage, life, cars, insurance, children....**



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**Is this the life you are looking for? I doubt it.**

**So, what's the solution?**

**Simple — Educate yourself.**

**Unless you've been living under a rock, stores like Amazon market almost every book that has ever been published.**

**They publish business books, foreign language courses, DIY courses, accounting courses, even high-quality courses on subjects like quantum physics.**

**Now, I'll admit this. Reading a book is not the same as attending a class. But reading a book cost you \$10 and you can read it whenever you have the time. You don't need to pay college tuition or taxes; you don't need to invest in a dorm room or a new laptop.**

**What could you learn?**

**The first thing I suggest you learn is a philosophy for life. It's finding and perfecting a way to live your day-to-day existence.**

**You could become a stoic and embrace a minimalist life. Or you could live an adventure driven story. The choice is yours.**

**The second thing you should learn is a craft. It's not a good idea to be a jack of all trades like I was most of my life. Why? Few people appreciate that gift.**

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It's not a good idea to be “know it all”.

Instead, focus all your time, attention and energy in learning one thing.

This thing can be marketing, sales, real estate, whatever you want to do in life. But learn this one thing and this one thing well.

Read every book that has been written on the topic. Subscribe on blogs. Even restrict your television to those topics that serve you.

This may appear extreme or even boring, but you'll learn a lot of new things in a very short time span.

And you'll gain an advantage in six months over that topic compared to the people who have spent 4 – 5 years studying the exact field.

To quote Jim Rohn:

**“Formal education will make you a living.**

**Self-education will make you a fortune”.**

### **Create the Right Habits**

What you do today, you'll do tomorrow. This is the power of habits. Habits are those things you do again and again on a subconscious level.

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Brushing your teeth in the morning is a habit. Smoking is a habit. Watching the evening news is a habit.

Habits can be either productive or damaging. A productive habit is something that moves you closer to your goal.

Studying daily is a positive habit. Running is a positive habit. Writing your thoughts on paper before going to sleep is again, a positive habit.

On the other side of the spectrum, we have destructive habits. These are usually hard to spot, but done again and again, will ruin your life eventually.

A destructive habit for example is watching the evening news. You are fueling yourself with negative influences. You are forcing yourself to see the worst in the world, instead of all the opportunities.

Yes, the world is not a perfect place. But do you really need to know that five people died in Iraq? How does this help you become a better father? How does this help you become a better employee or entrepreneur?

My best advice I can give you when it comes to news and television in general is to sell your TV.

Your brain (and mine too) is wired to respond to negative events. It's wired to look for pain and suffering, thanks to our psychological makeup.

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But this wiring does not really help you live a better, more fulfilled, more interesting life.

It will only induce a pessimistic, almost like zombie state in which you will want to do more with your life – just to battle the influences of years or even decades of television.

Another bad habit is procrastinating. I don't know if you are a fan of the secret and the law of attraction. I don't personally like them.

I consider them excuses for not taking action. Yes, in life it's important to work smart. But before you know how to work smart, you need to work hard.

I am going to give you my own copyrighted slogan.

Whenever someone suggests to me that we do it later or tomorrow, I reply:

**“Procrastination Is the Ruination of a Nation”.**

In other words, do it now! My kids hated that Phrase.

Great nations have fallen because they failed to prepare for an attack, or a storm of great proportions. They will do it tomorrow, next month, next year. Then almost overnight disaster struck.

You think you will do it later and you might.

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But it is also possible that the weather or other things could change and you never get that chance.

The friend or parents you wanted to visit suddenly died. Disaster struck and now the opportunity has fled from your grasp.

I cannot tell you the number of times that a project was completed “Just in Time”! Before the situation worsened.

Consider work as creating a diamond. You need to apply pressure over yourself again and again, until this rock is born. Only then you refine it and make it look a gem.

So, you may need to work 10–14 hour work-days at the start. If you were looking for a way to skip this, for a way to work 2–4 hours a day and get the same results as over-achievers, I’m sorry, there isn’t any.

However, if you’re willing to put in more work than anyone else you know, then you’ll eventually create that diamond. And now that it’s created, you can start refining it and start working smart instead of hard.

Now that I’ve got your attention, you may be wondering how to start or establish a new habit.

**Rule #1** – You can’t change your life on the spot. When you want to do something totally different from what you’ve done before, you are not fighting against your present

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circumstances but also against the momentum built from doing that thing again and again. It's ingrained.

This means that if you have eaten fast food your entire life and you want to start eating healthy, you can't just say "I'm going to eat healthy starting with today". The past momentum is too powerful.

Instead, you need to take small and consistent steps and build a momentum for the new habit.

Stay home, don't pick up that phone, turn off the TV, avoid the food ads, recycle fliers before you even look at them.

**Rule #2** – You should build/break one habit per month. If you are motivated, you may want to change your entire life around today or this week. It doesn't usually work this way.

It takes approximately 31 days to build/break a habit.

So, expect slow progress at first but be HARD enough on yourself to build/break it. If you fail, be hard again. Again. Keep being hard enough to see a pattern. Soon, a good habit develops.

After one month, it should become second nature for you. Next! Add another.

In a year you should be able to successfully achieve 12 good habits.

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And **Rule #3** – Don't get frustrated. You'll fail the first or second time, or even more. Everyone does. The idea is to get up and do it again.

One of the best analogies from nature that I can think of is the annual Salmon run. They fight strong and varying currents all day long.

Sometimes they succeed in moving up the next ladder only to be swept back where they came from.

But they persist until they get as far upstream as they can go, they lay their eggs, and die. They accomplished their purpose and they did not procrastinate.

You just have to keep on going and eventually you will get there!

### Manage Your Time for Success

Your most valuable commodity is time. Your most valuable resource is energy. When you combine these two, wonderful things happen.

You have 24 hours in a day. You must leverage all of them. You have just as much time as everyone else. You can't say "I don't have enough time". A CEO 500 executive uses the same 24 hours as you do.

The difference between the two of you is the way in which he uses them. In reality, you can't save time. You can't

save a minute here and a minute there. It's not practical. But you can decide on what to do in that time.

In order to achieve this, you need to understand the 20 - 80 principles. 20% of the things you do will bring you 80% of your revenue. 20% of the problems you have will bring 80% of the hassle.

And 20% of the things you do in any given day will generate 80% of the results. So, what you need to do is focus on this 20%.

To focus on the 20%, you must ask yourself: what do I want to accomplish today? You must set a goal for the rest of your day.

Or to be more exact, three things you must actually get done today.

**Three Most Important Tasks for Today:**

- 1. Finish the marketing plan.**
- 2. Run for 30 minutes.**
- 3. Read 15 more pages from 'How to Grow Wealthy' as an example.**

Now that you've created your MIT (Most important tasks) you will focus exclusively on them until they are done. This means no email, no side-projects, no TV, no games. You want to do whatever it takes to finish them.



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**And once you've finished these tasks, you can do whatever you want with your day. You have worked on the highest leverage tasks.**

## **Part Two – Create Your Own Online Business**

### **Chapter 4**

#### **How to Build Your Own Internet Business**

While you are still working at a JOB 'Just over broke', you may want to consider other streams of income. In fact, multiple streams would be the ideal. But, do one at a time. Once it's automated, build another.

That could be investing, crypto, stocks, bonds, real estate, or you could start with less cash needed models such as online offers.

The reason I write about online business is because I have over twenty years' experience at it and I wrote about it in my other eBook "Affiliate Marketing" found at the end of this eBook.

So, I am not going to take the time to write much about here except to clear up some myths and point you in the right direction.

Digital products are easily duplicated and so we focus there.

#### **The Reality of Online Marketing**

**I think that the best way to start this new chapter is with – "The Internet is not what you think".**

**This means that no matter what you've heard, you can't go on-line and start making millions overnight with little or no effort.**

**This is just a lie fed to people who want to believe this.**

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**It's a lie fed to people who are not willing to put in the work, the effort, the time to succeed in life and in business.**

**And I hope you are not one of these people. Now that we've got this clear, let me answer one of the most important questions you can ask in this field:**

**How is IM (Internet Marketing) different from a storefront business?**

**The answer – it's not. An online business, just like a department store, focuses on five major elements. These are:**

- a) Desperate problems to be fixed, or fulfill a want/need.**
- b) A unique promise to solve that problem.**
- c) Incontestable proof that the promise works.**
- d) An irresistible offer better than the competition.**
- e) A reason to act now.**

**That's all. Get these five steps done and you will make your first \$100,000 on-line this year.**

**These steps are not only true to IM. They also apply to Business to Consumer - (B2C), offline, online, almost any kind of business in the world.**

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Even if you are trading steel, you should follow these five steps. Now, there are a few differences. These are also disruptive innovations.

Facebook was one of them, understanding and putting to use the social structure to its advantage. Napster was another. It was – allowing people to download music for free and finally, creating the basis for iTunes and Google Music Store.

But you should not target them. I'm not saying that you can't (or can), but usually these ideas do not generate profit from day one and require high amounts of capital to work.

So, if you have a few million dollars, you could invest in the next big idea. But if you are just starting out, your best bet is to focus on a business that brings revenue from day #1.

## **How is Contextual Advertising Different from Clickbank?**

The biggest internet-based companies in the world, Yahoo, Google, MSN are earning 90% of their income based on one thing only – contextual advertising. Their business model is simple.

Create content – get people to visit it – deliver ads in their field of interest – get paid from advertisers.

But in order to achieve such a performance, you need to play at a high level. For beginners and for small businesses alike, creating an ad-based business is usually a waste of time.

This is because you need a large network and a huge number of clicks to be taken seriously. And if you want to use AdSense to monetize your website, well, good luck with that. I doubt that you'll make more than \$30/month, working 5 – 6 hours a day.

Instead, you have to understand the mindset of most Internet Market buyers. People don't want to learn. People don't want to go through the effort. They want a one click, one step solution to make them rich, thin, happy.

Well, the solution does not really exist. But all CB (ClickBank) sellers are selling it. They are selling a dream.

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For example, if your prospect wants to lose weight, the CB sellers will sell a very effective diet or supplement that works.

You want to encourage and motivate them but at the same time, you want to deliver something they can actually use.

# CLICKBANK™

So, here's what you should know about your product. First of all, don't spend too much time trying to make it a master-piece. But, take shortcuts either.

You can't sell it for enough to make it worthwhile and most people may not even read it.

Second, focus on the solution, not the procedure. Sell the hole in the wall, not the drill.

And third, make it exciting. Make it interesting. Use entertainment to sell your product and your ideas.

People don't go to ClickBank to buy what they could find on Amazon. Stimulate their thinking and let them resolve their own issues.

### **Native Advertising**

You may also wish to try Native Advertising which is simply ads that appear within web pages that look like they belong.

When a person clicks on these ads then you pay for the click.

Promoted search results and sponsored social media posts are popular examples of native ads. Both formats provide the same kind of value to users as the organic search results and user-generated social media posts.

Revcontent, Outbrain, and Taboola are just a few examples to consider.

## **Online Business In 2023 And Beyond**

**Most gurus, especially in copy writing, say that salesmanship never changes. They are wrong. The way people buy and sell changes. And since the launch of Facebook, Amazon, Twitter, it suffered an 180-degree mutation.**

**Advertising is expensive (expensive enough to break you if you don't know what you're doing) and the competition is fierce.**

**It's a market so competitive that the big players, the gurus, will eat you alive if you don't know what you're doing.**

**However, what about that statistic that there are over 1.5 billion people online and those new consumers are born every day?**

**It's true, but I would not rely too much on it. New consumers will usually buy from established brands and less from start-ups.**

**So, what's the secret to winning the IM game in 2023?**

**Being focused. Instead of trying to sell in a big niche, you should target a smaller one. Instead of creating a weight loss project, you should create a weight loss system for teens or for runners or for boxers.**



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Of course, these niches shouldn't be too small. If it's too small, then you won't have a market big enough to recover your investment and actually make a profit.

How do you find these niches?

It's simple. Let's take as an example time management.

Time management is a large niche. It's dominated by GTD (Getting Things Done). However, GTD is best for corporate. So, you can do time management for kids, time management for moms, time management for students, etc.

It's enough to take the main niche and add all possible subcategories of people who could use this. That's enough theory for now. Let's move to the blueprint, to the actual how to of making money online.

### **Finding Your Niche**

One of the biggest mistakes you can make is to create something and then hope you can sell it.

Take for example Nikola Tesla. Tesla worked for Edison and created the basis for modern electricity. However, he died poor. Why?

Because he was just preoccupied with creating things. He was not a business man. On the other hand, Edison was.

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Edison traveled the world, noticed trends, noticed the needs of the population and hired people to create widgets to fulfill them.

He was not as smart as Tesla. He was not as inventive or creative. However, he was a rich man.

He took the counter-intuitive approach. He searched for what people need and then created something for that.

Unfortunately, most start-up entrepreneurs create something and then try to convince the world that they need it.

Hollywood producers don't create a movie and then hope people will like it.

They survey their market, try to understand what people want to see and then create the movie. No one wants to invest \$100,000,000 in a bet.

The same can be said about some successful mainstream writers. While there are many good writers there, with extraordinary skills which come up with unique, abstract books, they are not rich.

They may get a cult following, they may get positive reviews; they may even get in the news.

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**But they won't get on the best seller list. Why? Because the book is their creation. It comes from their own reality. It's not the reality of the marketplace.**

**On the other hand, every major book success was primary a marketing machine. People want to believe in wizards. People want to believe in romantic vampires. People want to read about wars. People want to feel transported into another world.**

**Even great writers, like Stephen King are following this trend right now.**

**While his first creations were pure trial and error, now he "pings" the market carefully and creates what will sell best.**

**This applies in music too. There are two categories in music. People who want to feel good and people who want to feel sad.**

**People who are falling in love and people who just broke up (I think this accounts for 90% of all songs out there).**

**These songs are designed to fit a certain emotional pattern or inner voice. In other words, to express exactly what the listener is feeling.**

**It's a very effective marketing device. And the listener once he or she feels understood will buy the song.**

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Now let's move to the Internet. Every major step in the internet came from the market needs. Gmail was an answer to Yahoo. Yahoo offered way too little space; it was cluttered with ads and was kind of slow. Plus, the interface was bulky.

So, Gmail (I've had an account from the Beta) simply gave 1 GB of space (compared to 5 mb from Yahoo), a simple, straightforward interface (which was light years away from any competitor, it was so simple to use that people started to prefer Gmail to Outlook) and a fast client speed.

It was a hit. It became the biggest email client of the entire world. Facebook did the same thing. While it started as an experiment, now it's taking a look at the competition and tries to create a better or different solution.

**Better or different. That's the motto for the 21st century.**

**So how do you apply this in Internet Marketing?**

**First find out your competition. If you are really determined to make money online, I'd suggest you check your first 100 competitors. Read their websites, maybe buy their products, and try to deal with customer support.**

**See what they are doing right and what they are doing wrong.**

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Once you have surveyed the market (100 may seem a big number, but in reality, it isn't.

The simple fact that you're doing this will save you countless hours of "what to do next") try to find gaps that are not covered by them.

If you are doing weight loss, maybe everyone is focusing on having a six-pack ab. That's a perfect opportunity.

Find those things that your competitors are not covering or are not covering well enough (low, bad competition is as having no competition).

You can simply draw circles and find the gaps between the circles.

So maybe you've realized that no one offers a product to have a nice back or nice shoulders.

Now, the next step is to find if anyone wants this. There is a business that can be done (opportunity) and there is a business that will never be done (money hole).

Go on forums, go on search engines for answers, go everywhere and start asking this. Start asking advices regarding this.

If you get enough interest and enough people say "I want to know the same thing" or "I wish there was a resource

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on this” or you simply feel that there could be a market for this, then you’ve hit the jackpot.

However, before moving forward, double test it by checking if other people showed a great deal of interest in this.

Now, do a keyword research test. Type “Google Keyword Tool” on Google. Go to the tool. Enter your keyword. You’ll see exactly how many people are looking for this. You may also see related searches. For example, if you enter make money online, you may see “work at home jobs”.

This presents you with opportunities. If you want to do this in a specific geographical or demographic target, then you can select that there.

If you have over 5000 searches and fewer than 10000, then you’ve found a good niche.

**HOWEVER, ...** things are never so easy. Maybe the marketplace would not pay for something like this. Maybe the niche is too small.

So even if you get a “yes” to all of these questions, you still have to do an acid test. But more on testing your niche in the next lesson.

Our second way of finding your niche is to find something and improve it. Let’s say that you have an acne cure.

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**Every one of your competitors is selling PDF courses. Then you should sell audio. They are selling audio, you sell video.**

**Find a way to improve what the competition is already selling.**

**Or you can have audio mp4 file for the phone/car stereo and a video format for when someone has time to watch. Two for one promotion. It's cheap to have a download file for each one.**

**That way should be tangible enough to be recognized by your marketplace. If you improve customer relationship, they will never know. They must first contact you to know this. But if you are making it better or cheaper (last resort), then you'll have a strong advantage in the selling phase.**

## Testing Your Niche

Before you invest the next 31 days of your life in developing a product, a sales letter, a back-end and a traffic funnel, let's see if your idea actually works.

As I've said in the previously, you don't create something and then hope it will sell.

That is the recipe to failure. You open your eyes, take a look at the marketplace, take a look at your competitors and find some weaknesses.

Now, we're going to learn a simple and efficient method for testing your niche. I've done this again and again and I'm sorry to say, but 2 out of 3 ideas would have proved a waste of time if I wouldn't have tested them first.

This is not scientific, there are a lot of variables but it's the best you can get. So how do you test your niche?

First of all, you need a Google AdWords account. This can be created for free if you have a Gmail account. You will need to give your personal info and your payment information. Your data will be safe.

Then create a simple landing page. This landing page should be focused around what you are selling. Let's say that you are selling a method for having stronger legs.



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Then on this landing page, you would give a free report on how to have stronger legs. It's as simple as that.

I won't go into details on how to create a landing page, but you can find tons of examples online. I'll also cover it when we'll talk about copy writing. You can find a good source below.

Then return to Google, create an Ad and make it specific. Say something along the lines of "Do You Want to Have Thinner Legs? FREE Report Reveals Five Ways to Burn That Fat Today".

Place a budget of \$10 a day or \$50 a day (the bigger your budget, the more quality traffic you'll get and wait). At the end of a week (and after you've spent around \$100), see how many clicks you've got, how many people signed in and what's your conversion rate (signed up/clicks).

If your page was visited by a large number of people and at least 25% of them signed up, you've got a winner on your hands and you can move forward. If not, back to the drawing board.

### **Creating Your First Product**

Let's consider that you've found an ideal niche. The competition is low, you've found a niche big enough to support you but small enough not to be targeted by everyone and there are people interested in buying.

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**You want to move on and create the product.**

**Here you have two choices. You can pay someone to do it for you (a bad choice in most cases, as it will be just a rehearsal after another product, unless the person is actually passionate about what you sell) or do it yourself.**

**In both cases, you need a structure. Even if you don't want to do it yourself, you'll need to clearly communicate what you want the book to contain.**

**So, follow this technique.**

**Take a piece of paper. Write down every problem your niche has in gaining that benefit. It may be that they are not disciplined enough. It may be something physical. It may be that they don't have the how-to.**

**If you are selling a dating guide, write down what they exactly lack. They lack the knowledge to make small talk. They don't know how to open. They don't know when to kiss.**

**You should have a list of 40 – 50 problems, no matter what your book is about.**

**Now, organize them into categories. You should have about ten categories. Write a solution for each category or problem. If you have multiple solutions, then write them all. If not, write the main one.**

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**You've just built your chapter.**

**Arrange the solutions into a logical manner and number them. Each one will be a chapter.**

**Add an introduction where you'll talk about the problem and a closing where you'll thank him for reading.**

**Now, think what else he should know about or related to this niche. In the dating field, you may teach him how to act on a date. A bonus can be how to have great sex. Or how to groom himself. Brainstorm all possible solutions.**

**Pick the top three and put them on a separate piece of paper. These will be your bonuses.**

**Your main book should have several chapters and each chapter should come with four to five points. Your bonuses can be from 5 to 20 pages.**

**Congratulations, your structure is ready. Now, you must write the actual book. The best way to write a book is to research your content beforehand. Contrary to what you may think, I don't think that no one wrote about this before. If it's not on ClickBank, then it's on Amazon.**

**So go to the library or to Amazon and find the top three books on the subject. Buy / rent them. Read them. Take notes.**

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**Then take the ideas from the books and adapt them to your own chapters.**

**Write it in your own style (you should draw inspiration, just as a student write from what he learned, not copy them. That's not only immoral but also illegal.)**

**If you do this, then you should have a complete book. Rinse and repeat for the bonuses.**

**Then get someone to proof read and correct any grammar and typos.**

**You have built an information marketing prototype. It's a book full of advice, with accurate info and a targeted appeal.**

**Even if you decide to outsource this, you should at least do the structure. Then send your writer the top three books on the subject and have him follow the same process.**

**When it comes to creating video or audio products, it's a little different.**

**For audio, you can hire a voice-over or use AI voices, enter your text, and have either read your main product.**

**By having audio, you increase perceived value and you can ask more for your product (or increase your conversion rate).**

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**Video is more difficult. You could do a hybrid between audio and video using screen capture software. Then you will have PowerPoint slides representing what's being said in the audio. OBS Studio is free online for producing videos, as well as others.**

## **How to Package Your Product**

**There is a known statistic (I've even tried to verify it myself) that 80% of the people who buy books never read them.**

**Then why do they buy them? Because they want to think of themselves as people who buy good books. Why do people buy business courses when they will not even open them? I don't know.**

**Because they feel like they could read them and actually apply them. It's mental abuse. Books, especially how to and self-help become more of a vanity item than something that will be used.**

**However, your concern is not if your prospects will read the book or not. That's their choice and no matter what you do, you can't influence it.**

**However, you can do your best to package the product in such a way that it will be a best seller. This is also called your offer.**

**Your offer is composed of what you sell, what are your bonuses, at what price, what guarantee and what terms.**

**Your main product should be just long enough to justify the price. Let's say that you know how to fix a problem in just 500 words. That's perfect, but no one will pay you \$50 for 500 words.**

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So, my suggestion is to have at least 70-100 pages.

The bonuses should be easy to use, easy to absorb. This means that they shouldn't be longer than a book chapter and very concise.

The price is a different problem. ClickBank comes with its own pricing guideline. They will determine exactly how much you can price your product. However, let me give you some rough estimates.

**\$19.97 – Simple e-book + 3 bonuses.**

**\$49.97 – E-book + video.**

**\$97.00 – Video course, medium sized.**

**\$147.00 – Membership site or mega course (PDF and audio).**

**\$497.00 to \$1997 – Home study course, seminars, mega courses (40 hours of video).**

There is no magic formula in determining your price, but this works at least most of the time, and the current pricing from ClickBank may have changed.

Your guarantee must be of 30 days. This is the minimum imposed by your payment gateway. However, having 30 days guarantee may not really be a good idea. For example, if you have a short guarantee, in the last days you may get a huge refund spike.

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However, some suggest a solution to lower your refund rate to fewer than 5%.

Make your guarantee 365 days. In 365 days, most people will forget about the purchase. In 365 days, most of them will forget that there is a guarantee. Even if they make a mental note to ask the money back, they'll keep saying to themselves that they have enough time.

So, the longer your guarantee the better. 60-90 days may also work because people are busy and may still forget by this time.

And finally, customer support. Customer support is the main sales engine of your business.

If you have a customer support just for the sake of it, then you'll leave a lot of money on the table. However, every email is a chance to up sell. Every email is a chance to have him buy something different.

So, it's best to do this yourself, create some efficient scripts and then hire someone else for you.

Finally, creating an e-book may not be enough. You also need to build a brand. You build a brand by using a visual identity.

This means that you need to build your covers, your pages, your small signs, and your logo. It's best to



outsource this, but if you want to do it, there are some good utilities on the Internet.

For example, for building the cover, there is a program called “3d Cover Creator”. It costs about \$30, but it allows you to create 3D covers for sales letters.

For photos, you can use Pexels. Here you can find royalty free photos.

And for templates, you can always use Canva.

### **Creating Your Sales Page**

Copy writing is the art of using persuasive language in order to sell a product, service or idea.

A landing page (AKA sales page, sales copy, and copy) is the page that contains the language. It can come in different formats.

It can be a video sales page, a long scrolling sales letter, a combination of both, an advertorial style page or a product launch.

I can't teach you copy writing in one chapter. It's a comprehensive science and it will take you months to become a good one.

However, I can give you a basic summary and outline to creating a good conversion process.

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It consists of three parts. The first part is the research. The second is the sales copy. The third comes from the optimization.

Research is the most important process of writing your sales copy. Research is a lot similar to finding the right niche. You can't just write a copy and hope people will buy. You need to understand your marketplace.

You need to understand what they have bought before. To know what they like and dislike. To know what they are looking in a product.

The fastest way to do this is using Amazon. Go on Amazon and find books similar to what you're selling. The more specific, the better. And then read every review possible.

They will tell you what they were looking, what they've found, what they've liked, what they've disliked. In other words, they'll show you exactly how to sell to them.

In all these reviews, you'll find a common pattern. It may be a phrase or a benefit. It may be something that everyone wants. That can be your headline. That's what your market actually wants. And that's how you can get their attention.

Other ways to research for your sales copy is to go on forums, read competitor's copy (many times you can use

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the same structure, outline with only a few tweaks) and Twitter / Facebook.

You need to know exactly what your prospect believes about your promise, wants and in the way he wants it. You must not write one word of copy until you know all of these.

From here, the structure is relatively simple. You can Google “Sales Copy Outline” and you’ll find at least a dozen. But the basis is as follows.

Here’s who I am. Here you’ll write who you are, what you’ve done for others, why he should listen to you and why are you here.

Here’s what I’ve got. Here’s you’re going to present his problem, the solution, the benefits of the solution and your offer.

Here’s why it’s important for you. Here you’re going to show how it affects his life, why it works (prove it), why he should buy it and why he should not delay.

Here’s what to do now. Here you’re going to talk about the price, about the guarantee, scarcity, benefits again and paint an image of him using it.

That’s at least at a basic level.

In the end, if this is intimidating for you, try to sell your product to a friend. Let's say you are mailing an old friend and you want him to buy this product. You believe in it. Do whatever it takes to sell him on the idea.

### **Creating Your Opt-in Funnel**

Before you launch your product (and after), it's a good idea to capture every visitor that comes to your website.

You are doing this by using an opt-in page. An opt-in page is a page where you're giving something of value (a newsletter, a free report, a video) in exchange for their name and email.

Some of these opt-in funnels can be purchased on a monthly or lifetime basis and are very effective. You can check out mine [here](#).

Then you are going to send them daily emails in order to build a relationship with them.

These emails may either be great pieces of advice (similar to a blog post, but a lot smaller) or sales copy (using the same structure as above, only smaller. Here's what I've got, here's why it's important for you, here's what to do now).

In order to create an opt-in page, you'll first need your free report or video.

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**This free report is a PDF similar to your main product that contains a magic bullet. A magic bullet is a single technique that your prospect can apply with ease and which shows immediate results.**

**For example, if you have a five-minute remedy to tooth pain, this is a magic bullet.**

**If you know three tricks to lose weight, that's a magic bullet. Create the report and then write your opt-in copy.**

**Your opt-in copy follows the following outline:**

- 1. Benefit oriented outline.**
- 2. Benefit based introduction.**
- 3. What is contained in the rapport.**
- 4. Why you are giving this to him.**
- 5. A reason to act now.**

**The process is very similar to writing sales copy and you must again research your marketplace and see to which idea your prospect will respond best.**

**Also, in order to capture emails, you will need an email marketing service such as Aweber, Mailchimp, Get Response. It's relatively cheap.**

They all allow you to capture emails, build lists and mail those lists using a simple and straight forward interface. Check out my all-time favorite [here](#).

### **Putting It All Together**

So, you've got a product, a sales letter and an opt-in page. How do you sell your product now?

Well, you go to ClickBank. First, read the terms and conditions. Make sure that everything follows their terms. Second, create an account.

And third, submit your website. Someone will review it and tell you if you can sell it or not (99% certain that you can).

Your product will be reviewed, you'll receive some rules (as including disclaimers) and you'll receive a maximum allowed price.

After you've followed all the CB instructions, you can pay the CB fee (around \$50, subject to change) and start selling your product. Every time someone will buy, CB will process the sale and you'll receive your money by check (or PayPal, after the first month).

In other words, they are taking care of the payment's part for a small commission (around \$2/sale). Also, they are a huge affiliate hub (more about affiliates in a second).

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If you do not want to use CB, there are also more affordable solutions. PayPal allows you to sell your product without any entry fee but they'll take around 5% per transaction.

There are tens of other payment gateways, including 1shoppingcart, Stripe, or Sam's Cart you can use.

The best idea is to research each of them individually. My best bet is CB. It's relatively cheap and works.

One last thought – if you plan on using PayPal, keep in mind that a large volume of sales can lock your account. CB is the only gateway that allows a large volume of sales without previous notice (as in a product launch).

### Using SEO

Search Engine Optimization is the science of ranking high on Google. If you rank high on Google, you'll receive traffic naturally.

**Traffic + Conversion Rate = Money**

In order to improve your SEO ranking, you need to do a few things. First of all, you need to improve your website tags.

If you are using WordPress, look for the plug-in "All in One SEO". This will automate the process.

In your website tags, please insert the keywords for which Google should find you. There are two important tags you should improve.

The first one is your website name. By default, your website is called [www.yourwebsite.com](http://www.yourwebsite.com). You can change this (either by editing the page or by using a plug-in) to something more suitable.

For example, “33 Ways of Making Money Online – The Smart Entrepreneur”. So, when someone will look for ways of making money online, they may find your website.

The second tag you should modify is your website description. This is what appears next to your website when it appears in Google. In order to check your current website description, enter site: [www.yourwebsite.com](http://www.yourwebsite.com).

There you should write a real, small description (under 40 characters) of the main benefit for visiting your website.

Once you have done the on-site optimization (the easiest part), it’s time to do the Google side optimization. Here you’re looking to do two things.

The first one is to get links from other sites to your website. Google calculates your site importance based on how many websites are linking to you.



For each of these websites you'll receive "ranking points" and if you have enough, you may just reach the first page of Google.

However, there are some tricks. First of all, important websites, with high traffic count more towards your ranking.

An important site ranking to you values as 100 smaller websites with little or no traffic.

Second, you should always go after a single link, from him to you. Double links (you to him, him to you) works, but they don't value so much.

The second thing you must do is to subscribe in all possible directories. There are many websites in which you can register your website. This will generate a valuable back link and it may even send some direct traffic to you.

### **Using Affiliates**

Affiliates are people that are selling your products for a commission. Usually, this commission is 75% (at least on CB). So why would you sell your product for only 25% of the money?

Because they are taking care of the lead generation and lead conversion. They receive their own purchase link and

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every person that buys through that link counts as a purchase for them.

If you are selling a physical product, affiliates are good, but not great. If you are selling an e-book, there's nothing bad in having 100 affiliates making you sales. Yes, you'll get a quarter of the sales but you'll make 1000 or 10000 more sales than usual.

Sometimes it's better to own 25% of a franchise than 100% of the company.

How do you get affiliates to work for you? It's mostly a networking issue.

You actually need to get to know them. If you know that someone is an affiliate, contact him.

Talk with him. Build a friendship. And then propose that he should promote you.

The richest Internet Marketers are rich only because they have affiliates making them a few million per year.

### **Using Joint Ventures**

Once you have built a list of customers, you will be approached by other people to sell their own products on your list. They'll give you 75% or even 100% of their purchase. Why? Because they want active customers too.

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They want to recruit your customers to buy their products. That's not a bad thing. But never accept a one-way JV. If you JV, then he should JV too. And you should have that in writing.

In other words, if you're sending an email selling your product to your list, he should, must do the same thing.

Finding JV is the same as finding affiliates. There's no magic formula. You need to simply build a list; build some interest and they'll approach you.

However, keep in mind that they are not doing you a favor by giving you 100% of the sales (at least in the case of e-books). This is a potential profit, profit that exists only if they email to your list.

And for that 100%, your list may lose confidence in you and become non-responsive. And if that happens, you've just lost your biggest asset, as a list of 10,000 active buyers' values over \$250,000.

### **The Upsell Market**

It's hard to make money on the front end. Few people will buy a \$500 product if they don't know you. So, you need to start with a small, cheap product and then sell them the more expensive one.

You can do this in two ways. Either sells it immediately after you've made the first sale (through a second sales

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page) or start selling through an email sequence, building interest and finally asking for a sale.

You usually can't make any real money on the front-end. The front-end (The product you're selling first) it's just a way to start a relationship with the prospect.

There are companies that are losing as much as 200% of the front-end product to actually sell it. Why? Because they know that each customer brought will bring a larger profit long term.

And because of this, they can actually lose money knowing that they will recover it long term. I know people who are paying \$2 per click on AdWords just to bring more leads. Their PPC costs are huge.

However, their up-sells range from \$100 to \$5000 making it a no brainer that they'll recover their money.

And even if not, everyone will up sell, through simple mathematics you can calculate how many people you need to break even or even make a profit.

And you can advertise aggressively based on that math.

## Chapter 5

### Exploring Current Online Business Models

Welcome to the new chapter about Arbitrage and how to cash in selling discounted items on another platform such as eBay.

In this chapter, you will learn how to start your own eBay-based business. You will discover the myths and truths of eBay marketing and why there is a small chance of becoming a millionaire there (however, you can make a decent sum there)

eBay is more or less an auction site. By default, it was supposed to be a place where you could sell your old stuff, stuff you didn't need anymore. It evolved into something more interesting. It evolved into a place where you can buy businesses, expensive cars, even islands.

However, there are a lot of people who spend a few hours a week on eBay, people who can afford to buy anything new. These are the same people that are paying 5 - 6 times more for a phone when it was launched. They want to have it before anyone else and they don't care how much it costs.

These are the same people paying \$5000 for a \$1000 tablet PC because it's very hard to find. The same people that

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paid two to three times the sale price when a famous gaming console was launched.

And ... that's how you can make money on eBay. I can write you an entire book on how to buy low, sell high, and make a few bucks here and there. It's not effective, it's boring and it's also very slow.

On the other hand, I can show you how to use trends, how to use scarcity, how to use consumer desire to sell a product for 500% of its value.

Retail Arbitrage is not illegal and it's not unethical. It's not immoral. Some people would rather have the latest gadget right now and not stay in line for two hours to buy one. It's a need; you can fill it and make a lot of money out of it.

The latest tactic is to buy clearance items from Walmart. Anything with a yellow sticker.

If you get to know the manager of the local Walmart you might be able to convince them to alert you when certain items are coming up for clearance and gift them in exchange for the tip.

However, keep in mind that a lot of people are trying to achieve the same thing. So, you need to move fast and track trends. For example, now that the new Amazon Kindle(r) has launched, a few people were selling it on

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eBay for 300 – 400% the purchase price. The same can be said about the Amazon tablet.

And if using trends to your favor is just not your thing, I'll also show you the classical model. I'll show you how to buy, from where, how to sell, where the money is, everything you need to know about eBay.

## **What should be your expectations on eBay?**

**eBay is not a way to get rich fast. Some people love this sort of thing and so admittedly it's not for everyone but it lets you live independently. It also allows to upscale once you learn it well enough. Some people travel to several Walmart's and buy all clearance items up.**

**In case, your moral compass bothers you regarding this – remember many smaller communities have no Walmart and they will most likely be your clients.**

**Yes, you can get rich, but it will take some time. There are some lessons that you can't learn from a book.**

**You shouldn't expect a large margin on a normal transaction on eBay. If you buy something for \$300 and sell it for \$325, then you haven't done a big deal. However, this is how most transactions go here.**

**Also, transitioning on eBay is a time-consuming activity. For example, let's say that you've found a phone for \$200. It's worth at least \$300. You put it on eBay. Someone buys it. Then you have to take the payment, set the shipment details and send the phone. At least in the start, compared to all the hassle, you're better off at a job.**

**However, in time, you'll evolve into a better trader. You'll learn how to buy set of items from wholesale sellers.**



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You'll buy in sets of 20 or 50 and make a profit of \$50 per every item.

At \$50 per every item, it means \$2000 in profits for only a batch of 20. Yes, the logistics are the same, but it becomes more motivating once you've started trading large quantities.

### Single items vs. wholesale

One important tactic you can use on eBay is to scan on Craig lists for items. There are a lot of people who want to get rid of their old items. They don't even care how much they get. They just want to clear the space.

This is especially true when it comes to electronics, as technology advances and upgrades make the old devices useless.

While it's a slow and tiresome process, buy everything that it's under priced. You'll be able to sell it sometime. Go on Craigslist and look for good deal. A good deal is anything between 30% and 50% under the market price.

If a laptop in that condition is worth \$500 but this seller sells for \$250, then buy it. You can flip it with ease.

However, I don't recommend you buy expensive items, especially art. This can be hard to sell. Also, big items, industrial ones, mainframes, desktop computers, pieces of furniture are again, hard to sell.

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The easiest items to sell are small electronics with a high value and a decent reliability.

So, buying cheap from Craig Lists or from local opportunities and selling it 30 – 50% more expensive is one way to go.

The other way is to find shops that sell large unused stocks, refurbished equipment, etc. These stores get their inventory directly from the manufacturers or from the big commercial chains and try to unload it by using premium prices.

There is an advantage and disadvantage. The advantage is that you'll get some great deals. You can buy \$500 items for half the price with ease. Also, the transactions will be reliable. The quality will be at least OK.

However, the bad part is that you need to invest at least a few grand every transaction.

If you want to buy a batch of 100 phones, yes, you can make a profit of \$50 per phone. At \$50 per phone this means \$5,000. But in order to buy them, you'll also need to invest \$150 per device. This means that you'll have to pay \$15,000.

It's a risk. Sometimes it's profitable, sometimes it's not. Sometimes you discover that you can't unload them, no matter what. So, I don't recommend doing this until you

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have a lot of experience in dealing with these kinds of transactions.

Another great way to buy stuff is to go to college campuses. Here you'll get computer games, laptops, mp3 players, TVs and many more at a great price. Most of the kids here need money for "extracurricular" activities and because they have no job, they'll sell their old stuff.

So, you can buy a lot of stuff at great prices, as long as you are trying to find good deals.

### **Understanding Consumer Psychology**

The scarcer an object is, the more people will want it. It doesn't matter if the object is of low quality.

You can use to your advantage. Look for product launches. Any big launch in the industry, especially when it comes to electronics is an opportunity.

Let's take the example of the iPad's 2. When it was launched, the stock sold out in hours. Then there were no iPad's for weeks. Then, a very few smart individuals sold iPad's bought for \$500 at prices of \$1,000 and \$1,250 on eBay.

What's funny and amazing in the same time is that they've sold them in hours. The desire to have such a thing was so big that people preferred to pay double than to wait for

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another week. However, chances are that if there was enough stock by Apple, then this would never happen.

What is happening right now that you could take advantage? Well, Amazon is launching a new set of products. I've already saw on eBay these products sold for 50 - 100% profit. What's interesting is that no one actually has the products yet. They aren't launched. So, they are selling something they've pre-ordered.

And chances are that they'll use the money from the auction in order to pay for the product from Amazon. This means that they are getting paid to order faster than everyone else.

Books also work great. If you can get a first edition book, then you can make big bucks on eBay. If you have an autograph, even better.

Anything rare and with some novelty value works. I've even saw cookies resembling Jesus Christ being sold on eBay for a lot of money.

### **Insider Secrets of eBay Marketing**

As you can see, the eBay marketplace is more about understanding the marketplace than to actually build a solid business.

The best secret I can tell you is to watch the trends. Use Google Trends (enter this in your search bar and you'll find

it) to see what's hot. In 99 cases out of 100 that's what will be sold best on eBay.

The other thing I can tell you is that there is at least one great deal on Craigslist a day. You can make money, just if you know where to look.

Another high value item are sports tickets. Buy sports ticket to any high-profile event. Buy them weeks in advance. Then 1 or 2 days before the event, sell them at a 300 - 400% profit. I've seen someone making \$5,900 in one day using this technique.

In the end, making money on eBay is not complicated. Just keep your eyes opened, spot what people want and find a way to sell that.

### **Drop Shipping**

The idea behind drop shipping is to carefully select items from wholesalers, list them on eBay or Amazon, and then when a customer buys, you send the money to the wholesale, keep your profit, and the wholesaler mails the package blind (meaning customer gets your labels, not wholesaler), the customer receives his package completing the circle.

There are three ways to do this. 1) You purchase bulk, have it delivered to your warehouse, and ship door to door. But if it doesn't sell your stuck with merchandise.

2) The second we mentioned above.

3) A more profitable way is to buy white label goods, or buy in lots of 500, 1000, send FBA (Fulfilled by Amazon) to their warehouse, and for a fee they handle all the distribution, returns, complaints and so forth.

The most profitable way is FBA but you will have to come up with 500, 1000, 5,000 – 10,000 just for one product item to be listed with Amazon. 50% would be product cost, and the second is shipping.

White label can be more profitable because you buy huge quantities, put on your labels, and the arrangement with the manufacturer, is that they cannot provide same product to another customer.

There are a few but not many companies that will drop ship white label products on your behalf.

Drop shipping is an extremely profitable business for people who are good at managing their time, and pay attention to details like collecting taxes, remitting taxes to the government, making sure shipping costs are accurate, following up with orders and returns.

One of the best online e-commerce programs that specializes in drop shipping is Shopify. They are integrated with several apps and online merchants. Once you get setup it is easy to operate. No coding required.

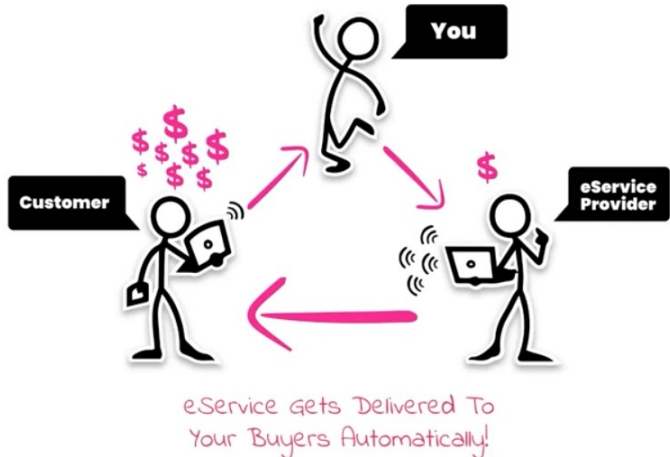
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## eServices Dropshipping

Netflix, Dropbox, and Google ads are examples of eServices. They can be challenging to create but very profitable.

### THE E-SERVICE DROPSHIPPING MODEL



They are digital products sold online automatically without the need for expensive advertising.

In this model you connect the client only the first time and after that you get repeated profits from all future purchases.

In August 2022 We Were Making:  
**\$26,649.59 Per Day**



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**This is from the organizers of the automated eservices and that is quite possible while others are satisfied with \$200-\$500 per day. It's entirely up to you.**

**THE DROPSHIPPING ESERVICES MODEL WE CREATED ALLOWS YOU TO PROFIT WITH:**

- No Product
- No Suppliers
- No Inventory
- No Facebook Ads
- No YouTube Ads
- No Google Ads
- No Paid Advertising
- No "Slow" Traffic
- No List Building
- No Social Media
- No SEO
- No Content Creation
- No Amazon
- No Shopify
- No Tech Skills
- No Design Skills
- No Sales Skills
- No Writing Skills

**This is a relatively new field of interest and requires automation to really be successful and there are tons of money to be made if you have a will and a desire to move forward to get it setup properly.**

### Other Ideas

**From my experience it is always a good idea to find out what is the latest trend and be able to jump into it first.**

**That means that you should be able to set aside approximately \$2500 US funds to find the right model that appeals to you and if you can also put aside \$2500 for advertising that would be a huge boost.**

**The cost of having someone train you in something you are interested in can range from \$497 to \$2500 and that is why I suggest finding the money and setting it aside first.**

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These training sessions and personal coaching really does work and so it is well worth the time and effort.

The trick is to find something that moves you. Otherwise, you might give up and lose money.

Never rush into a project until you have examined a few models.

### Conclusion

We've reached the end. I hope you've enjoyed our small travel together.

You were looking for some direction, and you got it. And now, after you've finished this material, you may know just a little bit more what you want out of your life.

Congratulations my friend.

May Your Pockets Be Full of Cash!



*Rich Abbott*

### P.S.

Take a look at the  
Bonus Section  
on next page.

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## More eBooks by Rich Abbott

Check out my eBook on [“Affiliate Marketing – Strategies for Success”](#) to really learn how to be a successful online marketer. Comes with a Free Advertisers Insert.

Read my other eBook [Time & Life Management Secrets](#), to learn all about how to maximize your time and get way more done in less time.

[Easily Create Your Own Passive Income Stream - How to Sell Online Courses](#) teaches you how to create your own video course(s) from scratch. Each video will demonstrate some aspect of the whole process. It comes with the eBook and the videos in one package. Read and watch the video together if you like. Comes with a Free Advertisers Insert.

A [Custom Keto Diet](#) might actually help you attain your goals. Lose weight. Feel good. Achieve more.

If you have other health issues that your concerned about, feel free to visit <https://naturalrestorehealth.com> for great natural solutions.

## **Part Three**

# **BONUS SECTION**

In reality there are many ways in which you consider earning your millions. Online and Offline.

The reason why I focus online is because you can make a lot of money repeatedly selling digital products for little cost up front.

Producing it once and selling it for millions is quite possible.

You might write an eBook, produce a software tool that performs some function quickly, a music mp4 file, audio book, video, video series, video ecourse, app tools, and just let your imagination go from there.

I created a video eCourse specifically for that purpose listed below.

Since you read this far it is also important to tell you to be a critical thinker.

Not everything in this eBook will be agreeable to everyone. You must learn quickly your style and what is right for you.

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For example, I hate debt and see it as a fast way to enslave yourself. Others see debt as a way to leverage your way to riches.

The difference is, can you live with the stress associated with debt, and can you live with the idea of losing everything due to the loss of business, divorce, or some other unforeseen event?

If you have zero debt it is much harder for someone to take it from you.

So, this is where the rubber meets the road. My perspective will grant you more peace and time and perhaps less stress unless your broke all the time. That's no fun either.

During my lifetime I have observed millions upon millions of people trading their time to make someone else rich.

You need to learn to spend your time making yourself wealthy.

Or you can hire others to accomplish tasks for you if you really want to drive to work every day and work like the rest – even if you're the boss – you're still putting in time!

The best idea is to earn and invest every week. Investors don't need to work like the rest. Taking time to rest and enjoy doing what you love is very rewarding.

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Read books by Robert Kiyosaki such as “Rich Dad – Poor Dad” and discover the ESBI chart. Employee, Self-employed, Businessman, Investor.

**You will want to be the Investor starting now!**

Each year new ideas emerge such as investing in NFT’s and crypto, and learning how to trade for yourself. Great ideas.

But as you may also know there are more new ideas yet to emerge.

I never discussed creating YouTube videos, or any of the other video sites that pay like Odysee, Rumble, Bitchute, and host of others.

Or placing ads and having google place those ads for your products in front of videos already created by others.

If you’re creating your own videos then put them up on all the channels maximizing your sales reach.

The lock downs created by our various governments have spurred a whole industry of people working from home singing, making videos, playing games, creating games, creating fancy masks, t-shirts, designer cups and more.

Product reviews is a big hit by kids and adults alike.

Information channels, eBooks and eCourses will always be in demand. Hire a writer on a subject and sell it on various

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platforms or your own website for a monthly membership price or one-time fee per course.

See “**Resources**” for my eBooks on affiliate marketing and video creation courses.

The point is – You will never work for someone else – right? That is the goal, the end result that we are aiming toward.

Let me help you get there or stay there by yet another suggestion.

**Always Do Your Own Research and...  
Come to Your Own Personal Decision.**

First of all – did you know that in Canada and the USA there is no current law on the books stating that you have to pay income tax? Seriously.

Check out the search engines for yourself.

I am not aware of other countries except certain laws in the UK may be applicable, so you will have to do your own digging, and YouTube/Google are censoring this kind of information.



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In my opinion, the best way to never pay Income Tax is the following:

**Number one** – shut up and keep quiet about it. Discussing this with others creates arguments, anger, resentment, jealousy and possibly trouble.

So be humble and quiet. Besides, all kinds of taxes are built into everything you buy so you are paying taxes. You're just avoiding the one that is **not** written into law. The one they are squandering on grants and sending to other countries.

As I am writing this the US govt in January 2023 is now talking about scrapping the income tax in favor of a 25% tax on all goods and services.

However, just in case it never happens you might be able to beat them at their own game right now.

*Tip: invest what you would normally pay into income tax and compound it.*

That's around 25% of your earnings. You will have to invest in things like silver coins, gold coins, diamonds, and Non KYC crypto, loaded onto a hardware wallet.

You can easily sell them later at the going rate.

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**Two** – never fill out a form for a Social Security Number or Social Insurance Number. There is nothing social or secure about any of them.

You do not become taxable or traceable until you own that card. Once applied for - You become a taxable corporation.

If an employer hires you, he will want that information because he is afraid of the govt shutting down his business.

But, if you never get one, you will be forced to be creative and find ways to earn money for your survival, wealth, and retirement.

Many Amish and Mennonite communities have never taken the card and they pay for their own medical bills and normal cost of living. They do not collect child tax credits or any government check their whole life.

Now of course, there will be pressure from every angle to force you to get that ID so you can get a bank account, or driver's license or whatever. So, you have to be creative, and avoid those situations.

If you start a business for yourself, try to continue to do it alone for the rest of your life. Less headaches.

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**If you become a contractor – hire only contractors that will also work for cash just like you. You would be surprised how many will accept cash at a reduced price.**

**If you're an emotionally strong person, do your own research, afterwards you may want to get your govt SSN or SIN card canceled.**

**But once, again, don't go around prideful, boasting that you pay no income tax because they will try to make your life miserable by reporting you and then you hired a costly lawyer or you must represent yourself, which usually works against you in court. It's a hassle.**

**Silence is your best friend and smile inside knowing you're getting further ahead by not doing so.**

**But, for the record, many people have won this legal battle as long as they are working for themselves and not hiring employees. It's just easier to be quiet.**

**Keep your money matters private. Credit Unions often will open bank accounts without the need for SIN or SSN unless you wish to borrow funds.**

**So, work for cash, and keep it in a safe at home, get a credit union account, or invest most of it in crypto through non-KYC exchanges such as Tradeogre and store it on a private wallet off line. Like a Ledger nano stick.**

## Millionaire Mindset Discovering Abundance

**Three** – always take cash, silver, gold, diamonds or crypto for payment. Non traceable items. Or trade meat or other edibles.

The automatic default is fiat cash, which you in turn invest into crypto. Privacy coins such as Monero or ARRR Pirate Chain or Dero are the best.

*A word on crypto. BTC or bitcoin will always be the token others rise and fall upon. Just beware that in this world having some privacy coins could be a significant hedge against what is coming – such as digital currencies adopted by governments. Privacy coins are untraceable until they are swapped back to BTC.*

Some exchanges like [Crypto.com](https://crypto.com) offer credit cards to spend your crypto anywhere you like around the world. Simply send small amounts of crypto there as often as needed, transfer to your card and spend all around the world.

### [Use My Referral Link and We Both Get \\$25](#)

Explain to your customers that you normally charge xxx for certain products/services but you give discounts to people with cash and insist on cash as the best offer and terms of selling your product(s) or service.

If they insist on a check, have it made out to “CASH” and give them a receipt under some assumed business name.

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If they get audited by the tax dept they would never know who or where to look. Seems sneaky but so is the govt taxing income without proper laws on the books.

**Four** – avoid renting if possible, and your young enough to get away with it.

Paying your parents board and room and being respectable is far cheaper than you think.

Besides, they most likely have laundry services, familiar surroundings, and even wheels that just might get you somewhere when needed.

**Five** – avoid vehicles if at all possible. They are financial killers. Ride a bike or walk. Take a bus. Carpool. Paying a share of a ride is way cheaper than vehicle ownership.

Yes, it's a pain to ride with someone or to take a bus/taxi. But, it's way cheaper to do so. You will be surprised at how much money you will save.

Once you have cash for a car you could buy one but realize insurance, maintenance and gas is still way more costly than all the other options. EV's will cost even more.

Rather than focus on the money, focus on what moves you.

At the risk of getting repetitive I just want you to use your noodle and think about everything.

## **Millionaire Mindset Discovering Abundance**

**Look for solutions. Write them down. Revisit the thoughts. Try implement them into money making ideas in a way that others will want to line up and purchase.**

**Take at least two days a week or split them up as a day for you to do as you wish.**

**Work 2-3 days writing, or creating videos, or whatever you view as work.**

**Then take a day off for spiritual emotional well-being. Feel proud that you have the time and resources to do that.**

**Don't fall into the 9-5 Monday to Friday routine. Be free. Work in your undies at home. Do zoom calls with a just a top or suit jacket on and be in your underwear if like. Whatever.**

**Now get out there and do something for yourself. Work for you and only you – the rest of your life.**

**It's better to have more and to be able to share with others, than to live paycheck to paycheck always with your hand out struggling to survive.**

**Take it from someone that's been there.**

## Resources

[CB Passive Income For 2022](#) is a complete system that helps you make money through a secret page. All you have to do is drive traffic to that page and you will make passive income.

### [Advertise on Steroids through the Z Factor](#)

[ClickBank](#) is a resource to find compatible affiliate offers that you may wish to place on your website or send through emails. Or you may want to create your own product and sell it through them, and have hundreds of affiliates advertising for you.

[JVZOO](#) specializes in working relationships with JV partners. If you have a software product or another digital product, you may find the right person there to bring your offerings to market.

## Just For Teens:

[Cambly](#) – English Tutor

[Trymyui](#) paid to review

[Gotranscript](#) transcription service

[Rev](#) Voice over service

[Fivver](#) Freelance services using your computer or design skills

These are jobs of course working for others. I have bought banners, sales videos, technical support and much more from others and if your any good you will be able to sell your services to others.

## Millionaire Mindset Discovering Abundance

You still have time freedom but maybe you have better ideas whereby you can make more money or have a team of people such as affiliates pushing your product.

### Tax Exempt Videos

As an example, to watch and decide towards further research:

<https://youtu.be/UZPy8G2lbp4> former IRS agent

<https://www.youtube.com/watch?v=RhCNQWFm0xk>