Success And Money Secrets



3 Books In 1

7 Steps And Habits For A Successful And Wealthy Life

25 Success And Money Book Summaries

101 Success And Money Quotes

~~$29.97~~
57% OFF
$12.97

A Play Book With 255 Simple COLOR Illustrations To Follow

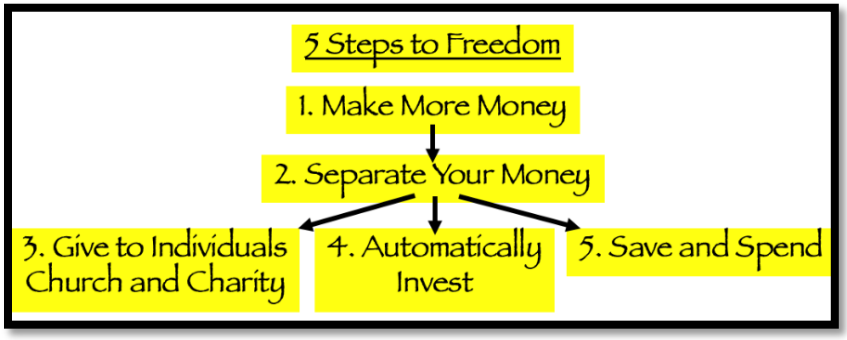
Earn Warren Buffett Stock When You Complete Online Classes

FREE Access To 400 Online Success And Money Classes

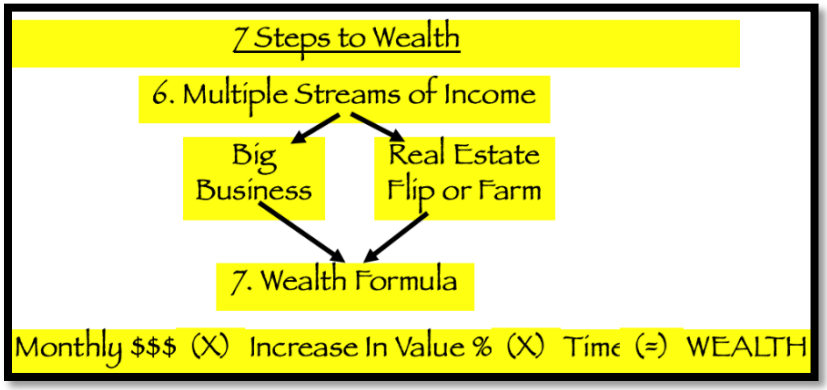
SuccessAndMoneyFoundation.Org | Thomas Painter, Founder

Author Royalties Are Donated To Charity

5
Steps To
Financial Freedom



7
Steps To
Wealth



SuccessAndMoneyFoundation.org
Is A Non-Profit Educational Charity

That Is Supported By Best-Selling Authors,
Educators And Entrepreneurs

Has Over **22,512** Students
From **127** Countries

They Have Attended Over
169,663 Hours
Of Online Classes

The Foundation Has Rewarded
$139,356
In Cash, Prizes And Warren Buffet Stock
To Students

The Foundation Has Also Donated
$1,549,207
To Schools, Churches, Charities
And Non-Profit Groups
To Help Those In Need

There Are 3 Ways For You And Your Group To Earn Financial Rewards And Warren Buffett Stock

1) Earn Stock, Cash And Prizes By Attending Live In Person Or Online Classes

2) Earn Warren Buffett Stock Complete “Share The Wealth And Win” And “Earn While You Learn” Courses

3) Earn Stock, Cash And Prizes By Giving Away Free Memberships To SuccessAndMoneyFoundation.org

And

Encouraging Your Friends to Watch

“Share the Wealth and Win”

Groups Can Earn
Cash And Prizes By

1) Having Their Group Attend Live In Person Or Online Classes

2) Having Their Group Complete "Share The Wealth And Win" Courses

3) Having Their Group

"Share the Wealth"

By Giving Away Free Memberships
To SuccessAndMoneyFoundation.org

Non-Profit Bulk Discounts for Organizations

130 Color Illustrations 183 Pages

Amazon.com

~~$24.97~~

60% Off

$9.97

50 Books Additional 10% Off = $8.97

100 Books Additional 20% Off = $7.97

250 Books Additional 30% Off = $6.47

500 Books Additional 40% Off = $5.97

SuccessAndMoneyFoundation.org/BulkBooks

124 (Black and White) Illustrations 164 Pages

Amazon.com

~~$19.97~~

74% Off

$4.97

50 Books Additional 10% Off = $4.47

100 Books Additional 20% Off = $3.97

250 Books Additional 30% Off = $3.47

500 Books Additional 40% Off = $2.97

SuccessAndMoneyFoundation.org/BulkBooks


Founders
Tom & LaDawn
Painter

A Special Thanks To These Supporters That Helped, So That This Book And Courses Could Be Printed and Delivered At A Low or No Cost to Students and Organizations

Money Angels
The Painter Family And Foundation $3,000,000
Greg Warnock $15,000
Taz and Tammi Murray $5,000
Andrew Smith, Keith Richenbacher, Justin Bauer $1,000

The Success And Money Foundation is Supported by
Best Selling Authors, Educators and Entrepreneurs















Woodbury Private Equity	WoodburyCorp.com
Mercato Private Equity	MercatoPartners.com
Album Private Equity	Album.vc
Peak Capital Partners	PeakCapitalPartners.com
Solamere Private Equity	SolamereCapital.com
Pelion Private Equity	PelionVP.com
Ray Dalio Bridgewater	BWater.com
R&R BBQ	RandRBBQ.com
Panda Express	PandaExpress.com
Traeger Grills	Traeger.com
DOMO	Domo.com
Utah Community Credit Union	UCCU.com
Yoli	Yoli.com

This Book Is Dedicated To My Family



Jim And Zoma Painter
My Parents Taught Us How To
Be Compassionate Capitalist By Example

My Wife
LaDawn, The Love Of My Life
Thanks for Riding With Me on the Roller Coaster of Life

My Children and Grandchildren
You Are a Miracle

Thanks To My Friends, Mentors and Influencers
My Brothers and Sisters
Boyd And Merlene Ivie

Robert Allen, Mark Victor Hansen, Larry Pino
Zelpha And Fenton Broadhead
Dan Kostanko, Ray Russell, Nick Koon,
John Childers, Wade Cook, Jan Stephan, Steve Carlson,
Sharm Smith, Paul Rimington, Kurt Mortensen, Ethan
Willis, Randy Garn, Logan Noreen, Brady Bott, Ethan
Bird, Jacob Erickson, Josh Ledesma and Art Nevarez
And Many Many More

To All The
Success And Money Foundation Students
Thank You For Sharing The Wealth Of Free
Success And Money Classes



If You Would Like To Help Us Share The Wealth Of Free
Success And Money Classes For Anyone, Anywhere

Please Email Me TPainter96@gmail.com
Thanks Tom Painter, Founder

Copyright © 2024 Thomas Painter



All Rights Reserved. No Part Of This Book May Be Reproduced Or Transmitted In Any Form Whatsoever, Electronic, Or Mechanical, Including Photocopying, Recording, Or By Any Informational Storage Or Retrieval System Without The Expressed Written, Dated And Signed Permission From The Author.

All copywrites of classes in the foundation belong to their respective authors, The foundation's purpose is to incentivize students to attend these class by giving out financial rewards

Author: Thomas R. Painter
Book Cover Artwork: Joshua Maverick C. Ledesma
Title: Success And Money, 3 Books In 1
7 Steps And Habits For A Successful And Wealthy Life
Category: Business And Money

For More Information, Visit:
SuccessAndMoneyFoundation.Org
SuccessAndMoneyFoundation@gmail.com
Tom@SuccessAndMoneyFoundation.org (Tom Painter)

Disclaimer:
The Information Provided In This Book Is For Educational Purposes Only. It Is Not Intended To Be A Source Of Financial Or Legal Advice. Making Adjustments To A Financial Strategy Or Plan Should Only Be Undertaken After Consulting With A Professional.

Take The Pre-Quiz Then Read The Book Then Take The Post Quiz At The End Of The Book

1	**How much would you have if you put a $1 a day under your mattress for 66 years?** $24,090 or $41,458
2	**How much would you have if you invested a dollar a day at 3% for 66 years?** $38,686 or $75,736
3	**How much would you have if you invested a dollar a day at a 10% rate of return for 66 years?** $2,607,064 or $6,533,598
4	**How much would you owe if you charge a dollar a day on your credit card at 21% interest for 66 years?** $16,887,660 or $1,611,877,660
5	**If you used a credit card to buy a computer for $1,000 with** **10 years of payments, How much would you pay in total?** $1,300 or $2,374
6	**With $1,000 in debt, After making payments for 4 years, How much do you still owe?** $325 or $771
7	**What is the Dow Stock Market Index?** 100 Companies from different industries or 30 Companies from different industries
8	**What is the S&P Stock Index?** 500 of the largest companies in America or 1,000 of the largest companies in America
9	**True of False, The S&P Stock Market Index makes more money than most professionally managed mutual funds?** True or False
10	**Berkshire Hathaway is a stock that is managed by Warren Buffett's team, over time, does it make more money that the S&P Stock index?** True or False

10 Pre-Quiz Answers

1	**How much would you have if you put a $1 a day under your mattress for 66 years?** $24,090
2	**How much would you have if you invested a dollar a day at 3% for 66 years?** $75,736
3	**How much would you have if you invested a dollar a day at a 10% rate of return for 66 years?** $2,607,064
4	**How much would you owe if you charge a dollar a day on your credit card at 21% interest for 66 years?** $1,611,877,660
5	**If you used a credit card to buy a computer for $1,000 with 10 years of payments, How much would you pay in total?** $2,374
6	**With $1,000 in debt, After making payments for 4 years, How much do you still owe?** $771
7	**What is the Dow Stock Market Index?** 30 Companies from different industries
8	**What is the S&P Stock Index?** 500 of the largest companies in America
9	**True of False, The S&P Stock Market Index makes more money than most professionally managed mutual funds?** True
10	**Berkshire Hathaway is a stock that is managed by Warren Buffett's team, over time, does it make more money that the S&P Stock index?** True
	How Many Questions Did You Get Right?

TABLE OF CONTENTS

The Success And Money Foundation……..(17)

#1: The Day I Discovered My Purpose Was The Day I Almost Died……(35)
#2: Bucket List First then 5 Steps to Financial Freedom……...(39)

5 Easy Steps To Financial Freedom

3: 5 Easy Steps to Financial Freedom Illustration……...…(48)

7 Simple Steps To Wealth

4: 7 Simple Steps to Wealth……....…(49)

Step 1: Make More Money

5: Make More Money At Your Job…….(50)
6: Make More Money With A Small Business……...(52)
7: Give Yourself A Tax Cut……....(53)

Step 2: Separate Your Money

8: Step 2: Separate Your Money, Manage Your Money on 1 Piece of Paper…….…….(55)
9: Cashflow Statement……...…….(67)
10: What Is An Income Statement……..……(68)

11: Net Worth Statement…….……..…...(69)

Step 3: Give To Individuals, Church And Charity

12: Step 3: Individuals, Give To Church And Charity……..(70)

Step 4: Automatically Invest

13: Step 4: Automatically Invest……...(72)
14: What Investment Account Do You Use?.....(73)
15: Asset Allocation: Loan Vs Own……..…(77)
16: Does Money Grow On Trees?.....(78)
17: What Items Go Down In Value?.....(86)
18: What Items Go Up In Value?.....(86)
19: How Long Does It Take For Something To Double In Value, Rule Of 72…….(87)
20: How Long Does It Take For Your Credit Card To Double In Cost?.....(88)
21: Dollar A Day At 0% Interest Rate……...(89)
22: Dollar A Day At 3% Interest Rate……...(91)
23: Dollar A Day At 10% Interest Rate…….(93)
24 Dollar A Day At 21% Interest Rate…….…….(95)
25: Penny A Day Doubled……..…(97)
26: 4 Ways To Invest In The Stock Market……..…(106)
27: Warren Buffett And Berkshire Hathaway Stock…….(115)

Step 5: Save And Spend

28: Step 5: Save And Spend……..(120)
29: Getting Out Of Debt Summary……...(122)
30: Save 20% Using Cash Vrs A Debit/Credit Card…….(123)

31: How To Save Hundreds Of Dollars A Year, Switch Credit Cards……..(124)
32: Increase The Payment……..…(125)
33: How The Banks Make 21% And Pay You Nothing……....(126)
34: How To Save Money On A Car……..…(127)
35: How To Save Money On Insurance……(128)
36: Save 20-30% On Your Home……..(129)
37: Buy Your Home For Less Money……...(130)
38: With Good Credit, Reduce Your Interest Rate……(131)
39: Pay Your House Off In Half The Time……...…(132)
40: Do All 3 Save Hundreds Of Thousands of Dollars…….(134)

Step 6: Multiple Streams of Income

41. Multiple Streams of Income ……...(135)
42: Turn Your Small Business into a Large Business…….….(136)
43: 3 Ways To Grow Your Business……..…....…(137)
44: 25 Ways To Make More Money…….....(138)
45: Make Money With The Internet……..……..……(140)
46: Direct Sales, MLM…….…….……(142)
47: The 5 Fs of Real Estate……..……..(143)
48: Is Debt Good Or Bad?.....(144)
49: Fix And Flip Properties……..…….(147)
50: Buying Real Estate With Little Or Nothing Down…….....(152)
51: Nothing Down, Just Add Zeros……..…..…(161)

52: 50 Nothing Down
Techniques……....…(164)
53: Making Money With Real Estate……...…(168)

Step 7: Wealth Formula

54: Wealth Formula……...(175)

Putting It All Together

55: Putting It All Together……(176)

Learn, Earn And Return

56: Make A Difference, Make It Happen,
Every Life Is Precious……..(180)

Post Quiz……...……..(181)

Post Quiz Answers ……..……...(182)

Contact Us ……..…….……...(183)

25 Book Summaries..…..…….……...(197)

101 Quotes..…..…….……..(223)

The Goal Of This Book

Is To Help

YOU And YOUR

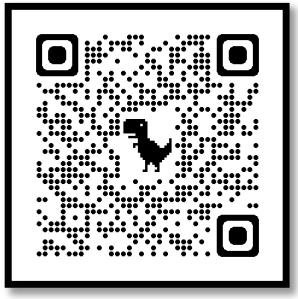
Family & Friends

Live A Better Life

INTRODUCTION

SuccessAndMoney Foundation.Org

For A FREE Membership
SuccessAndMoneyFoundation.org



SuccessAndMoneyFoundation.org

Purpose

Is To Help You And Your Family Have A Better Life

By Providing

FREE

Success And Money Classes To Anyone Anywhere

We Have 3 Missions

Mission #1

Provide Financial Rewards To Students When They Attend Online Classes And Share With Others

Rewards Are To Be Added To Their Investment Account

Mission #2

Provide Donations And An Educational Platform
For
Schools, Churches, Charities, Groups And Teams

Mission #3

Improve People's Lives And Help Those In Need

Our Impact

The Foundation Has Over 14,000 Students

From

127 Countries That Have Attended

Over

155,000 Hours Of Online Classes

The Foundation Has Sent Out Over

$117,545

Financial Rewards

To Thousands of Students All Over The World

And

Has Donated Over $1,520,389 to Individual, Schools, Churches, Charities Groups and Team

There Are 3 Ways To Earn Financial Rewards

1) Attend Live Online Classes

2) Complete "Earn While You Learn Courses"

3) Share The Wealth Of Free Success And Money Classes To Family And Friends

The SuccessAndMoneyFoundation.Org

Has Hundreds Of Classes On Success And Money

The Foundation Is Supported By

Best Selling Authors, Educators And Entrepreneurs

Here Are Some Of The

FREE

Online Classes, Books And Downloads

For A FREE Membership
SuccessAndMoneyFoundation.org

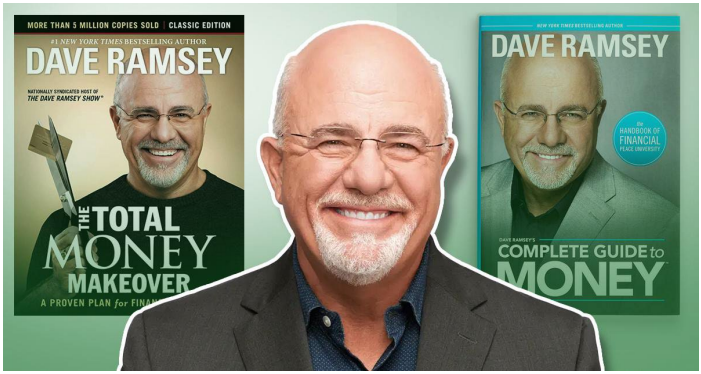


FREE Success Classes By



Steve Jobs
Denzel Washington
Admiral McRaven
Arnold Schwarzenegger
Jim Carrey
Matthew McConaughey
Top 10 Epic Motivational Speeches
1 Hour To Change Forever
Excellence
Buffett And Gates Greatest Advice





Warren Buffett
Tony Robbins
Dave Ramsey
Elon Musk
Bill Gates
Warren Buffett
Robert Kiyosaki
Oprah
Gail Miller
Steve Young
Walt Disney
Bob Circosta
Cindy Cashman
Dave Anderson

FREE Entrepreneur Secrets By

Ed McMahon
Janet Switzer
Joe Polish
Larry Pino

Larry Williams
Lorrie Morgan
Michael Gerber
Paul Hartunian
Tom Hopkins
Vic Conant
Wyland

FREE STEM
Science, Technology, Engineering And Math







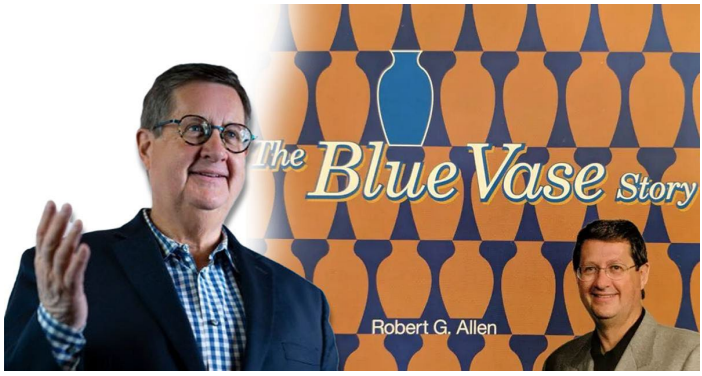
Jeremy Andrus
Mark Zuckerberg
Tim Cook
Mitt Romney And Steve Balmer
Ryan Smith
Carine Clark

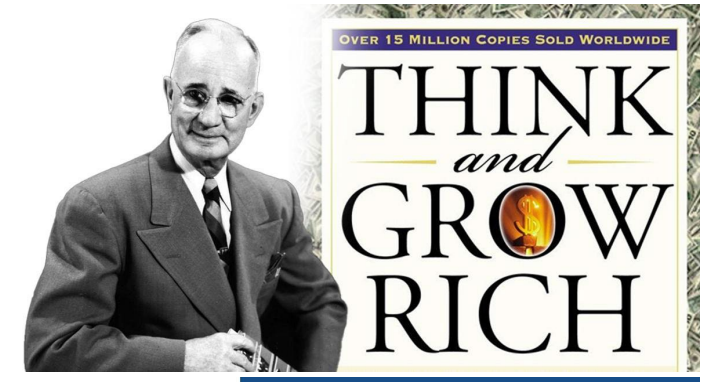


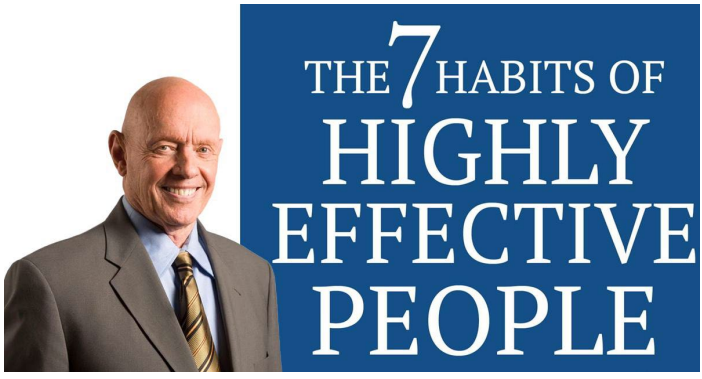
FREE Success And Motivational Courses

Millionaire Psychology
Empower Yourself
Inner Success And Wealth

FREE Success With Personal Development







Start Your Day With Power
The Blue Vase Story
4 Maps Of Successful People

Think And Grow Rich
7 Habits Of Highly Effective People
The Magic Of Thinking Big

FREE Success And Money Books And Courses

Dale Carnegie - How To Win Friends And Influence People
The Psychology Of Money
Think And Grow Rich: The Lost Secret
Thank And Grow Rich: Summary
11 Books That Made Me Millions

FREE Health Is Wealth Classes



Werner Berger - Living A Healthy Lifestyle
Werner Berger - How I Climbed Mount Everest

FREE Personal Finance Classes



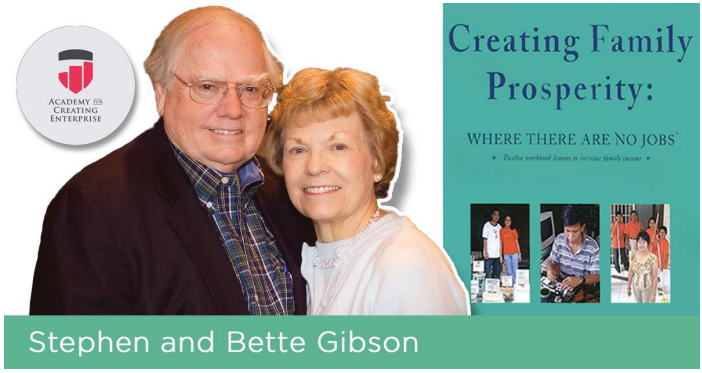
YOUNG INVESTORS SOCIETY

Personal Finance Lessons

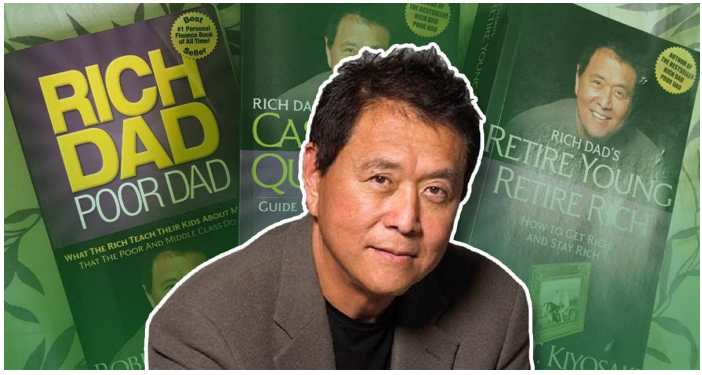
5 Steps To Financial Freedom
60 Day Money Miracle
Young Investors Society Finance Lessons

FREE Small Business Classes





Michael Gerber - The E Myth
Jay Abraham - Money Making Secrets Of A Marketing Genius
Stephen Gibson - Creating Family Prosperity
Brandon Barnum - Making Money With Referrals
Robert Kiyosaki - Make Money With Direct Selling And MLM
Darren Falter - How To Pick A Network Marketing Company



FREE Money Classes

Ray Dalio - How The Economic Machine Works
Robert Allen - Multiple Streams Of Income
Thomas Painter - Wealth With Low Risk

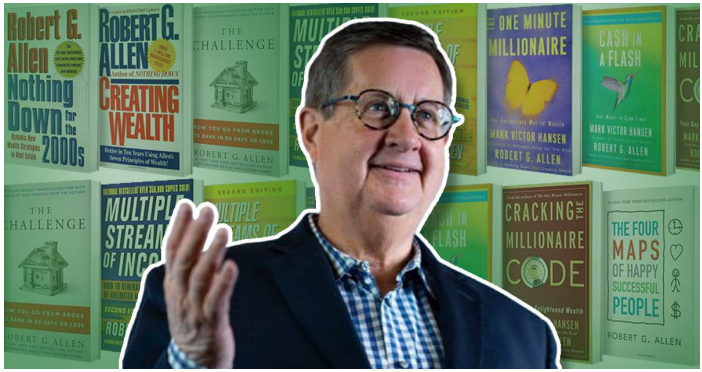
Robert Allen & Mark Victor Hanse - One Minute Millionaire
Robert Allen & Mark Victor Hanse - Cracking The Millionaire Code
Robert Allen - Multiple Streams Of Internet Income
JJ Childers - Escape
Kurt Mortensen - Crypto And Blockchain 101



FREE Make Money With Sales

10 Sales Techniques That Will Make You Rich

FREE Make Money With Real Estate



Robert Allen - The Road To Wealth
Robert Allen - The Real Estate Launch
Mark Haroldsen - Wake Up The Financial Genius Inside You

FREE STEM
(Science, Technology, Engineering And Math)

Building Your First Website
Building Websites With WordPress
Html And CSS Courses
Learn How To Code

FREE Success Books



Tom Painter - 7 Success And Money Steps To Financial Freedom
Tom Painter - 101 Success And Money Book Summaries
Tom Painter - 501 Success And Money Quotes
Tom Painter - 1001 Success And Money Secrets
Tom Painter - Success And Money For Kids And Teens
Tom Painter - Success And Money For Adults

Robert Allen - Four Maps Of Happy Successful People

Napoleon Hill - Think and Grow Rich
Russell Conwell - Acres of Diamonds

Library Classics
Ultimate Success Library

Jim Painter and the Class Of 1947
If I Could Do It Over Again, I Would …

Mark Victor Hansen - Ask!
Mark Victor Hansen - Recipes For Success
Mark Victor Hansen - You Have A Book In You

FREE Money Books

Stephen Gibson - Creating Family Prosperity

Mark Haroldsen - Wake Up The Financial Genius Inside You
Mark Haroldsen - Next Step
Wake Up The Financial Genius Inside You

Ross Jardine - The 60 Day Money Miracle
Robert Allen - Multiple Streams Of Income

Robert Allen - The Challenge/Road To Wealth

John Lee - Secrets To Winning With Failed Real Estate Deals

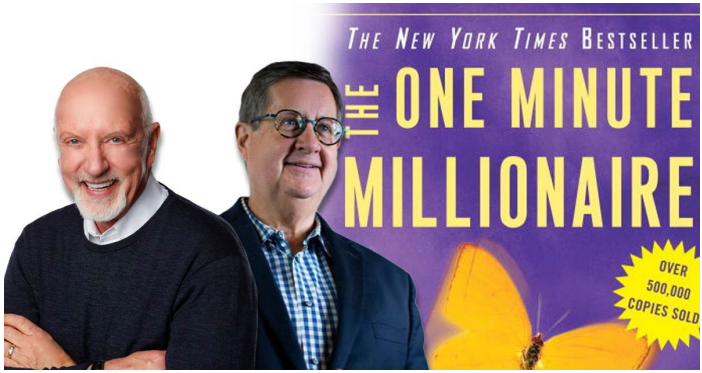
Brandon Barnum - Raving Referrals

eBay Riches
Amazon Riches

JJ Childers - Real Wealth Without Risk

FREE Downloads

Money Made Easy Playbook
Money Made Easy Money Trackers
Manage Your Money On One Piece Of Paper-Cashflow Trackers
Million Dollar Bill
Money Made Easy Play Money And Cash Cards
Five Steps, Wealth Formula And 25 Rules Of Small Business
Real Estate Bargain Finder
Property Scoring System
Find It, Fund It, Farm It
The Miracle Of Tithing
How To Make $24,000 In 24 Hours On The Internet
Nothing Down Real Estate Techniques
Zero To $1,000,000 On $49 A Month



FREE Success Quotes By

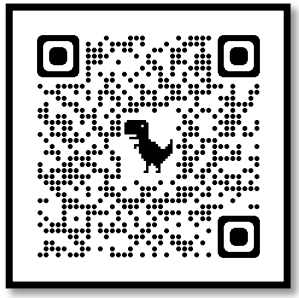
Robert Allen And Mark Victor Hansen

FREE Success Summaries

Jeff Bezos
Warren Buffett
Dave Ramsey
Robert Kiyosaki
Oprah
Matthew McConaughey
Jim Carrey
Arnold Schwarzenegger
Steve Jobs

Next Step Resources
Young Investors Society
Self Reliance Help
Pathway
Personal Finance
Marriage And Family Resources

For A FREE Membership
SuccessAndMoneyFoundation.org



1

The Day I Discovered

My Purpose

Was

The Day I Almost Died

My life changed in the summer of 1994

At the age of 34, I had a heart attack

As they were wheeling me into the operating room

I looked over at my wife and wondered if I was coming back,

and

If I didn't come back, who was going to take care of my 2 special needs children

I was lucky, 1/3 of the people who have a heart attack die,

In the hospital I made a vow to take better care of myself and to create systems to take care of my 2 special needs children

Our son had been diagnosed with autism, 30 years ago, there were very few programs

We found one at UCLA, that was $40,000 a year, plus we would have to relocate to Los Angeles

$40,000 back then is equivalent to $160,000 today

We just didn't have the money

I spoke with my parents, family and friends and then I got some

Wonderful advice from the famous author, Robert Allen

He was the author of Nothing Down, Creating Wealth and Multiple Streams of Income

Roberts advice was, "Tom, figure out how to make so much money, that you can put your son in whatever program you want and never regret it

LaDawn and I went to work, we fixed up real estate, bought long term rentals, started multiple small businesses and started investing

Flash forward to today

Our special needs children are taken care of

When I turned 60, I knew it was time to share what I had learned with others

So, LaDawn and I created a non profit educational foundation and donated

$3,000,000

of our real estate and Berkshire Hathaway stock

The Foundations Purpose is

To help you and your family have a better life

By

Providing

FREE

Success and Money Classes

To anyone anywhere

So far, we have over 12,000 students from all over the world that have attended over 150,000 hours of online classes

The Foundation has given out over 35,000 small financial rewards to student for attending class and sharing with others

We know of 3,600 students that have started saving and investing, because we have sent them our Warren Buffett, Berkshire Hathaway Stock

In addition

The foundation has supplied over 150,000 eyeglasses, meal or gallons of clean water

As the founders of the Success And Money Foundation

We invite you to join us and

Share the Wealth of FREE Success and Money Classes

By sharing the website

SuccessAndMoneyFoundation.org

And

After you have signed up for your own FREE Membership

Share you personal link with others

Make A Difference, Make It Happen, Every Life is Precious

2

Bucket List First

Then

5

Steps to Financial Freedom

If you have a big enough WHY, You will figure out a HOW

What is a bucket list?

It's all the things you want to do before you die

So lets get creative, doodle, play, dream and plan

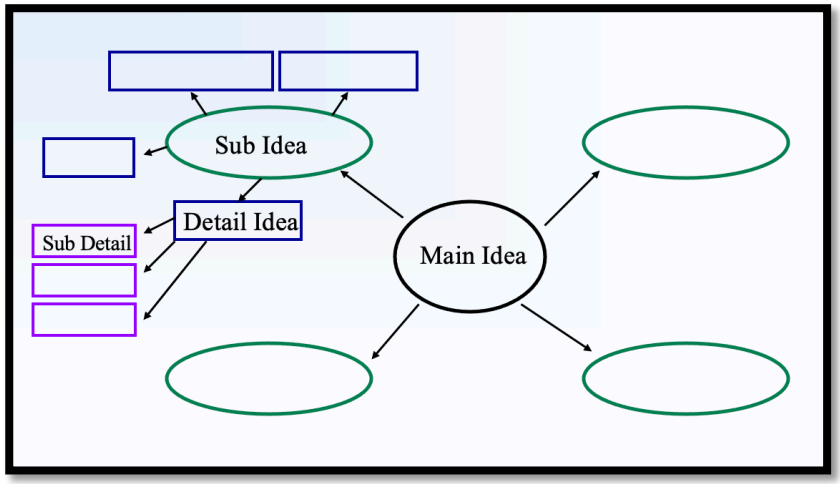
We use a system called mind mapping, some people call it a web

We use this system for all kind of things

Let me teach you how it works

You start with a center circle, which is the Main Idea
Then outside circles, which are the Sub Idea
Then outside boxes for Detailed Ideas
Then more boxes for Sub Details

This allows you to concentrate on one circle at a time



What are you dream?
What charities would you would like to help?
What are the fun things you've done with your family?
What would your house look like?
What toys would you buy, Cars etc?
What are the experiences you would like your children to have?
What do you want your children to grow into?

"Good parents give their children good memories bad parents give their children bad memories" Robert Allen

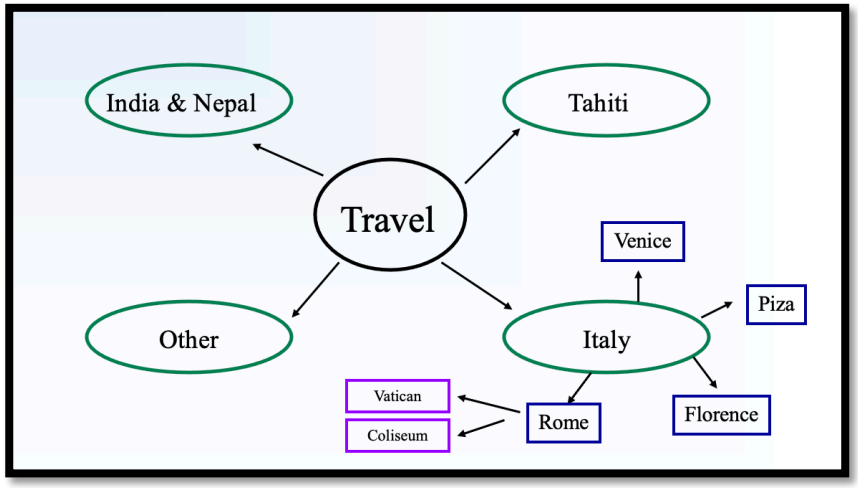
“The only way to get what you want out of life is to help others get what they want out of life” Zig Ziglar

To teach you about mind mapping

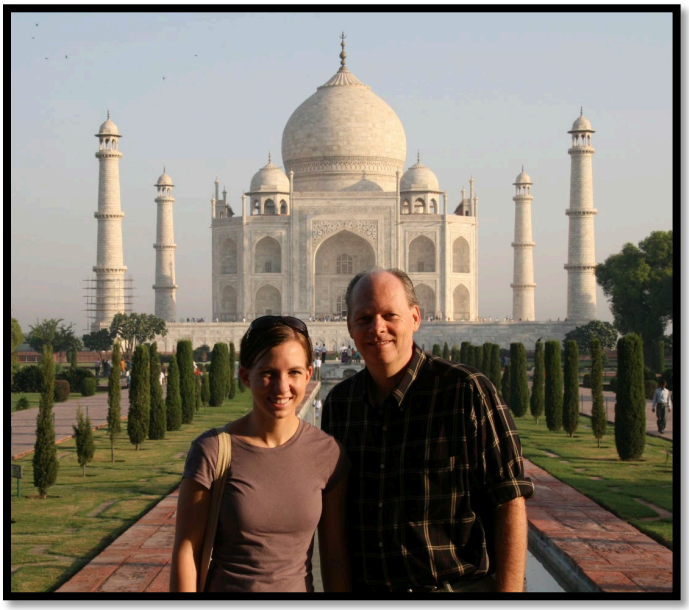
Let’s use world travel as an example

I’m going to show you some of my photos, not to impress you but to impress upon you that you can do it

What are the Wonders of the World you would like to see



India and Nepal Taj Mahal, India



Nepal, Mt. Everest by helicopter






9N-AEX

Tahiti





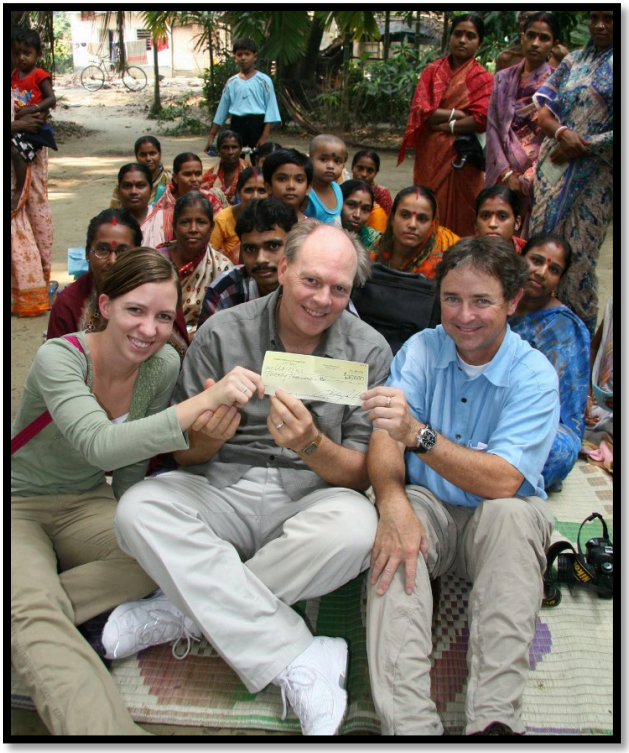
Rome, Coliseum and Vatican





Charity, Helping women start small business





Taking a group of special needs kids to Disneyland



Use this system to brainstorm and then create action plans to accomplish your dreams

The great thing about a mind mapping

Is you can use it for all kinds of things

I use in the mornings to determine all things I'd like to get done

After I do the mind map, I number them in order of importance

1, 2, 3, 4 and 5

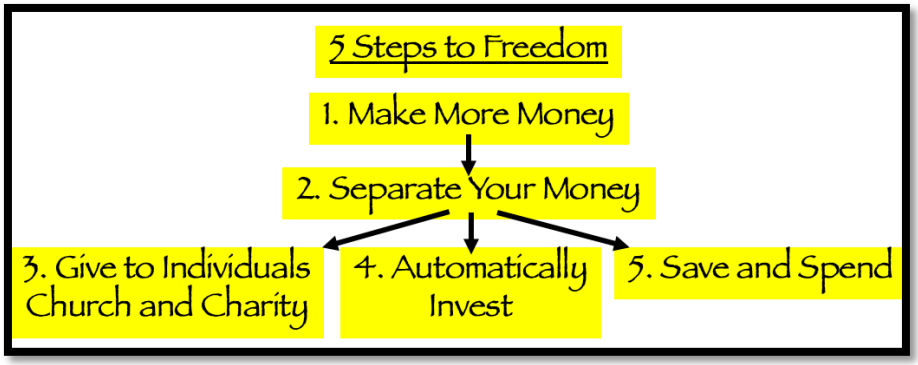
I attack the 1s and delegate the 4s and 5s

3

5

Steps To

Financial Freedom

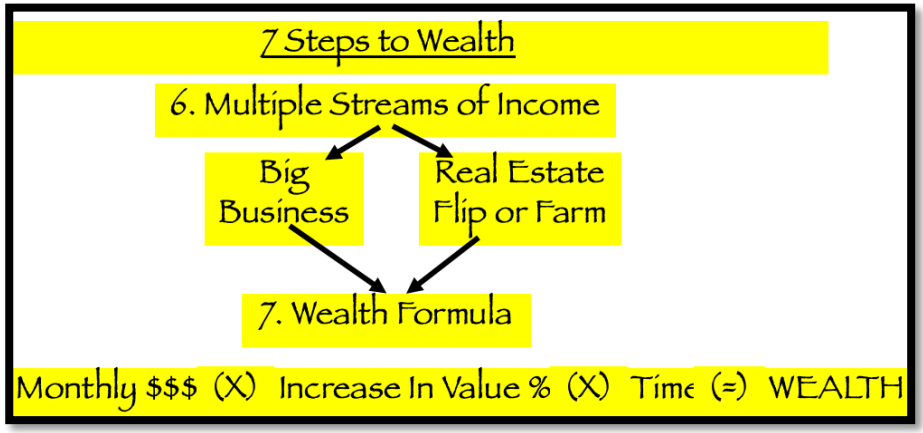


4

7

Steps To

Wealth



5

Make More Money With Your Job

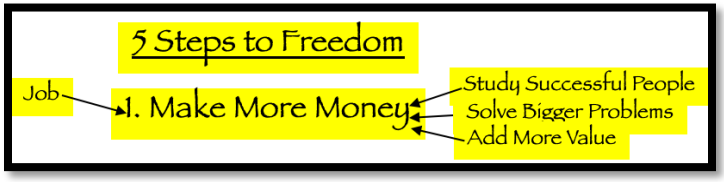
I have some good news, each of you will make, manage and spend

Between $1 million and $10 million dollars

The bad news is that, most people will die broke and in debt

The way you become financially independent is to

1. Study Successful People
2. Solve Bigger Problems
3. Add More Value





The Success And Money Foundation Offers

FREE Make More Money With Your Job Classes

Salary Negotiation
How To Ask For A Raise
Know Your Worth, Then Ask For It
How To Find Your Passion And Make It Your Job
How To Find A Job
How To Find A Better Paying Job
Take A Harder Job To Make More Money

Additional Free Courses
SuccessAndMoneyFoundation.Org/Courses



6

Make More Money With Your Small Business



"Some People Make So Much Money From Their Small Business, Investments And Real Estate

That They Don't Have A Job, All They Do Is Manage Their Assets"

James L. Painter, To His 14 Year Old Son, Tom

FREE Make More Money With A Small Business

Michael Gerber - The E Myth
Jay Abraham - Money Making Secrets Of A Marketing Genius
Stephen Gibson - Creating Family Prosperity
Brandon Barnum - Making Money With Referrals
Robert Kiyosaki - Make Money With Direct Selling And MLM
Darren Falter - How To Pick A Network Marketing Company

Additional Free Classes SuccessAndMoneyFoundation.Org/Courses

7
Start A Small Business And Give Yourself A Tax Cut

Give yourself a tax cut by starting a small business

How much did you pay in taxes last year?

Would you like to give yourself a tax cut?

What if you could legitimately lower your taxes by 15% to 20% where you can legally deduct everyday items?

There are 2 reasons to start a small business

Cut taxes and to earn extra income

The challenge is that if you are a regular and salaried employee, then you're paying taxes at the highest rates

Small businesses owners

Get to take hundreds of legitimate deductions

You can save thousands of dollars a year by shifting personal expenses to business expenses

Instead of hobbies

Let's create legitimate businesses with the purpose of making money

The real goal is to make more money, Then shift that money to

Step 4. Automatically invest

Another strategy

Is to hire your children

We want you to hire your children so you can teach them how the businesses work and how to make money

This lowers our tax bracket and gets them money to invest

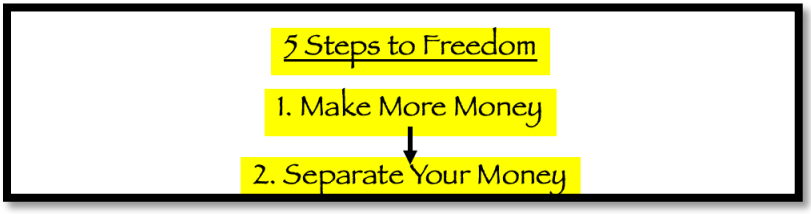
My parents started investment accounts for 70 grand and great grandchildren

That’s leaving a legacy

8

Step Two
Separate Your Money

Manage Your Money
On
1 Piece Of Paper



Step number 1 is to make more money

Step number 2 is to separate your money into 3 groups

The biggest problem with money management or cash flow management is that people run out of money before they run out of month

The solution to cash flow management is to run out a month before you run out of money

The system must be so simple that you can manage it on one piece of paper

I want to introduce you to the cash flow tracker

This cash flow tracker is free

You can go to

Successandmoneyfoundation.org/downloads



There are all kinds of online apps that you can use as well

Dave Ramsey has a really good one called every dollar

The cash flow tracker helps you pace
Your spending through the month

That's the key to the cash flow tracker

After the month is over, you can put your expenses into Quickbook or a spreadsheet

The real key is that we want to be able to pace ourselves

There are 5 steps to financial freedom

Number 1 is to make more money

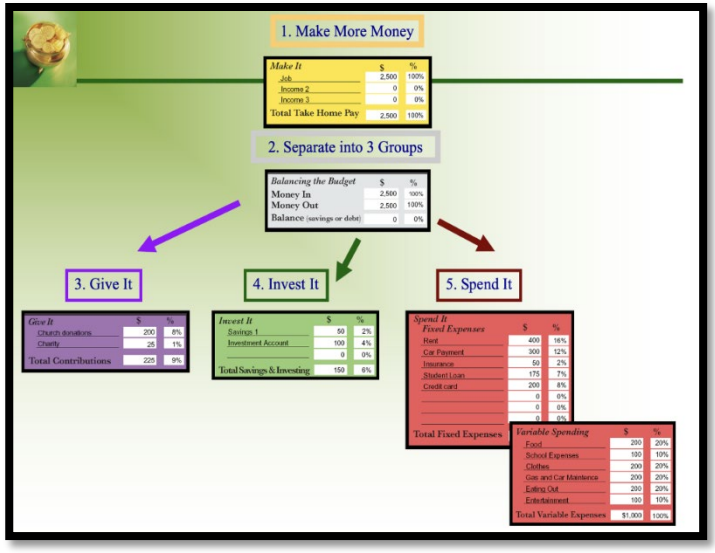
Number 2 is to separate it into 3 groups

Number 3 is to give to individuals, church and charity

Number 4 is to automatically invest,

Number 5 is to save and spend

The tracker takes these first 5 areas and puts them on one piece of paper



The tracker takes these first 5 areas

And puts them on one piece of paper

Month _____

Money Made Easy Spending Tracker

Make It	$	%
DAD's take home	3,000	50%
Mom's take home	2,000	33%
Other income	1,000	17%
Take Home Pay	6,000	100%

Give It	$	%
Charity Unitus Fund	500	8%

Invest It	$	%
Savings - Wells Fargo	250	4%
401K MUTUAL FUND	250	4%

Spend It Fixed Expenses	$	%
Home Mortage	1,500	25%
Auto Loan	300	5%
Insurance	100	2%
Student Loan	200	3%
Chase Visa Card	400	7%
Second Mortgage	500	8%
Property Taxes	300	5%
Food & Dining	700	12%
Total Fixed Expenses	$4,000	67%

Variable Spending	$	%
Dad's spending	100	2%
Mom's spending	200	3%
Kids allowance	100	2%
Family recreation	300	5%
Gas & Auto exp	500	8%
Clothing	150	3%
Total Variable Expenses	$1,350	23%

Balancing the Budget

	$	%
Money In	6,000	100%
Money Out	6,350	106%
Balance (savings or debt)	-350	

MONEY MADE EASY

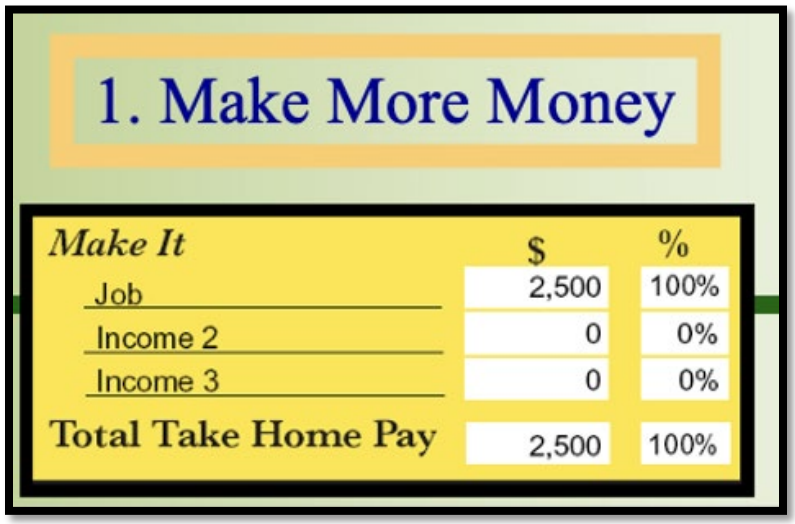
www.moneymadeeasy.com

Variable Spending Categories

Day	Dad's spending $ 100	Mom's spending $ 200	Kids allowance $ 100	Family recreation $ 300	Gas & Auto exp $ 500	Clothing $ 150
1	97	194	97	291	486	146
2	94	189	94	283	471	141
3	91	183	91	274	457	137
4	89	177	89	266	443	133
5	86	171	86	257	429	129
6	83	166	83	249	414	124
7	80	160	80	240	400	120
8	77	154	77	231	386	116
9	74	149	74	223	371	111
10	71	143	71	214	357	107
11	69	137	69	206	343	103
12	66	131	66	197	329	99
13	63	126	63	189	314	94
14	60	120	60	180	300	90
15	57	114	57	171	286	86
16	54	109	54	163	271	81
17	51	103	51	154	257	77
18	49	97	49	146	243	73
19	46	91	46	137	229	69
20	43	86	43	129	214	64
21	40	80	40	120	200	60
22	37	74	37	111	186	56
23	34	69	34	103	171	51
24	31	63	31	94	157	47
25	29	57	29	86	143	43
26	26	51	26	77	129	39
27	23	46	23	69	114	34
28	20	40	20	60	100	30
29	17	34	17	51	86	26
30	14	29	14	43	71	21
31	11	23	11	34	57	17
	9	17	9	26	43	13
	6	11	6	17	29	9
	3	6	3	9	14	4
	0	0	0	0	0	0
Over						

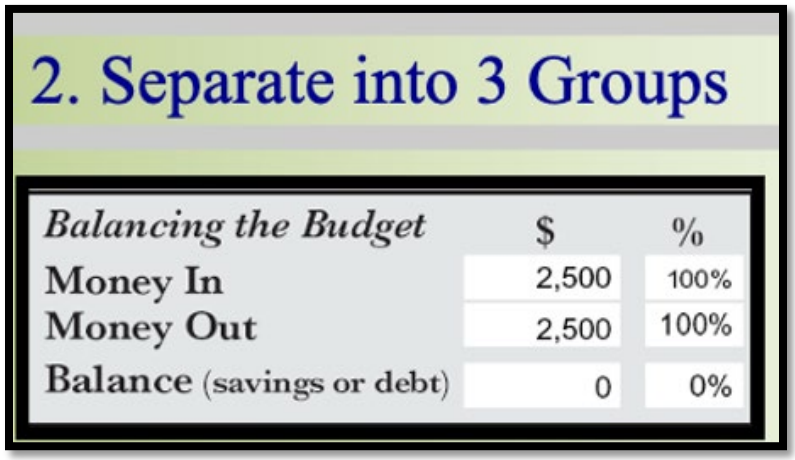
As you're filling out this form is

Number 1. Make more money



This is where you're going to add your take-home pay from your job, your wife's job, or other income that's coming in

Number 2 is to separate it



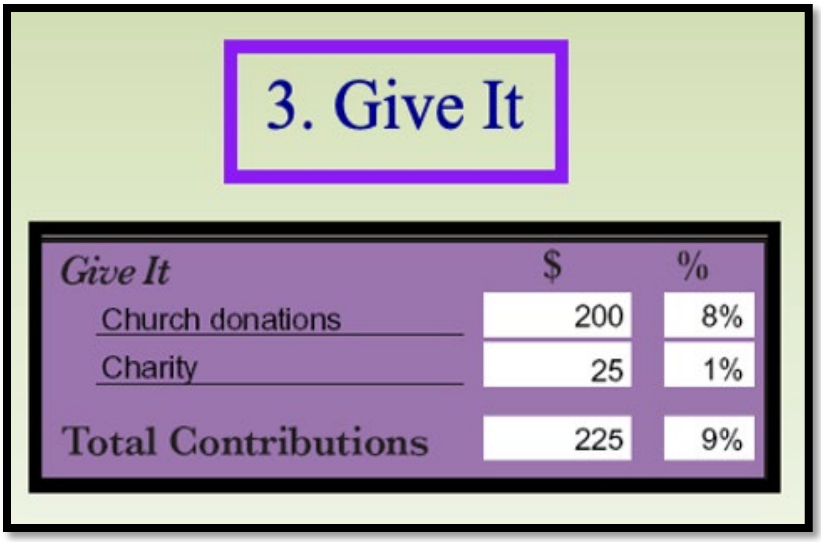
This is where we see money coming in and money going out

This is not so much a hardcore budget as it is a cash flow tracker

You want to see how much money you've got coming in, and then you need to allocate where the money is going out

You're going to allocate it into 3 areas

Number 3 is to give to individuals, churches and charities



Number 4 is to automatically invest,



This is where you'll put it into your ROTH IRA, 401k, IRA or investment account

I highly recommend that you put it into a ROTH IRA

when you put it into a ROTH IRA, you don't get a tax break today

But all the money you put in and all the growth, which could be multiples of that,

You never, ever have to pay any taxes on it,

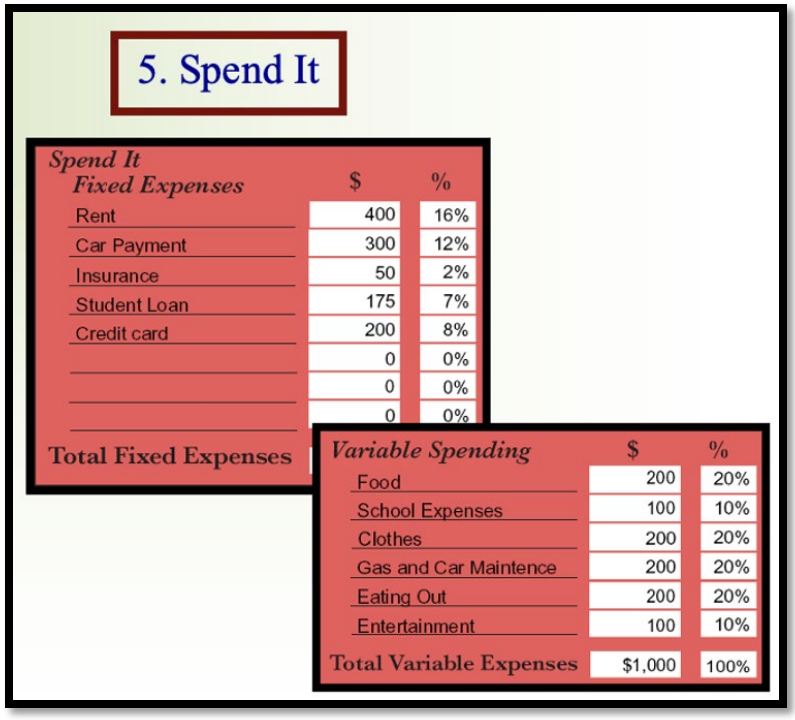
Any of it

Number 5 is to spend

Now, there are 2 kinds of spending: fixed expenses and variable expenses

Fixed expenses are things on a monthly basis like rent, car payment, insurance, student loans, or credit cards

Variable expenses are things like food, school expenses, clothing, auto, eating out, or entertainment



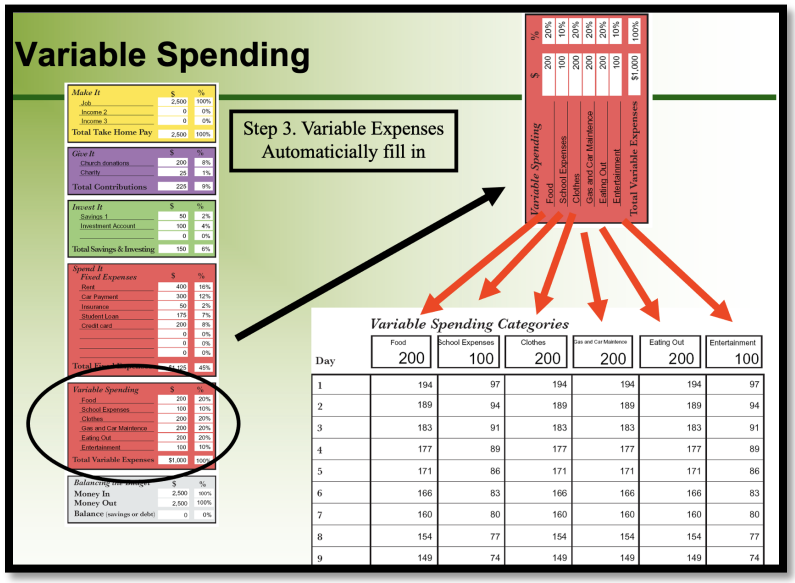
As you fill out the variable expenses

It will fill in the cash flow thermometers

It helps you keep track of your variable expenses through the month

It provides a visual representation of your spending, and you can adjust your spending as needed to ensure you don't run out of money before the month ends

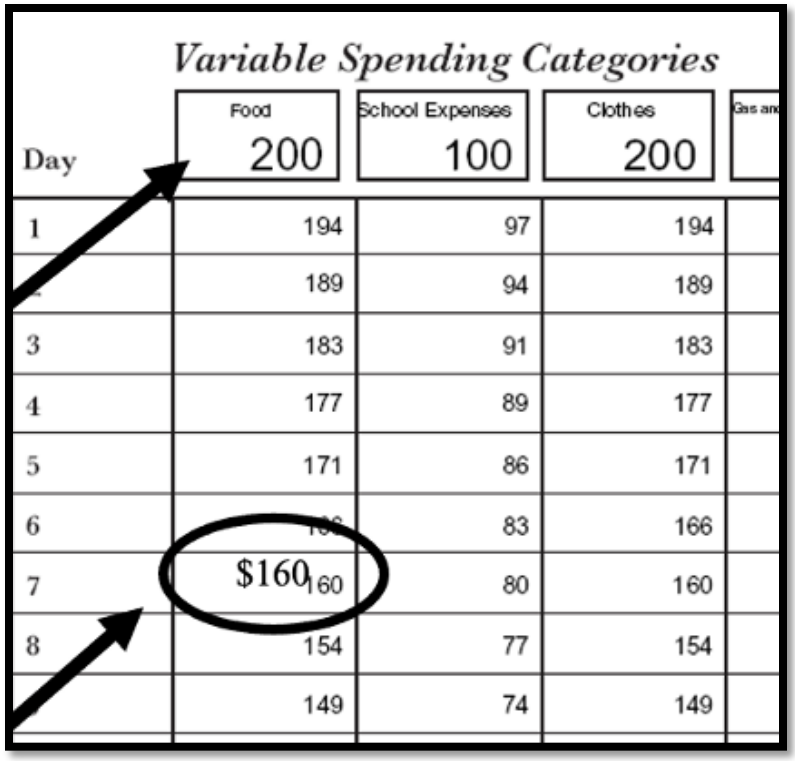
This is a simple and effective way to manage your cash flow and work towards financial freedom



Day	Food 200	School Expenses 100	Clothes 200	Gas and Car Maintence 200	Eating Out 200	Entertainment 100
1	194	97	194	194	194	97
2	189	94	189	189	189	94
3	183	91	183	183	183	91
4	177	89	177	177	177	89
5	171	86	171	171	171	86
6	166	83	166	166	166	83
7	160	80	160	160	160	80
8	154	77	154	154	154	77
9	149	74	149	149	149	74

As you spend the variable money

You simply subtract that amount from your column



Variable Spending Categories

Day	Food 200	School Expenses 100	Clothes 200	Gas an
1	194	97	194	
2	189	94	189	
3	183	91	183	
4	177	89	177	
5	171	86	171	
6	[illegible]	83	166	
7	$160 160	80	160	
8	154	77	154	
[illegible]	149	74	149	

In this example, if you spend $40 from your food budget, you simply subtract the $40 from the $200 budget

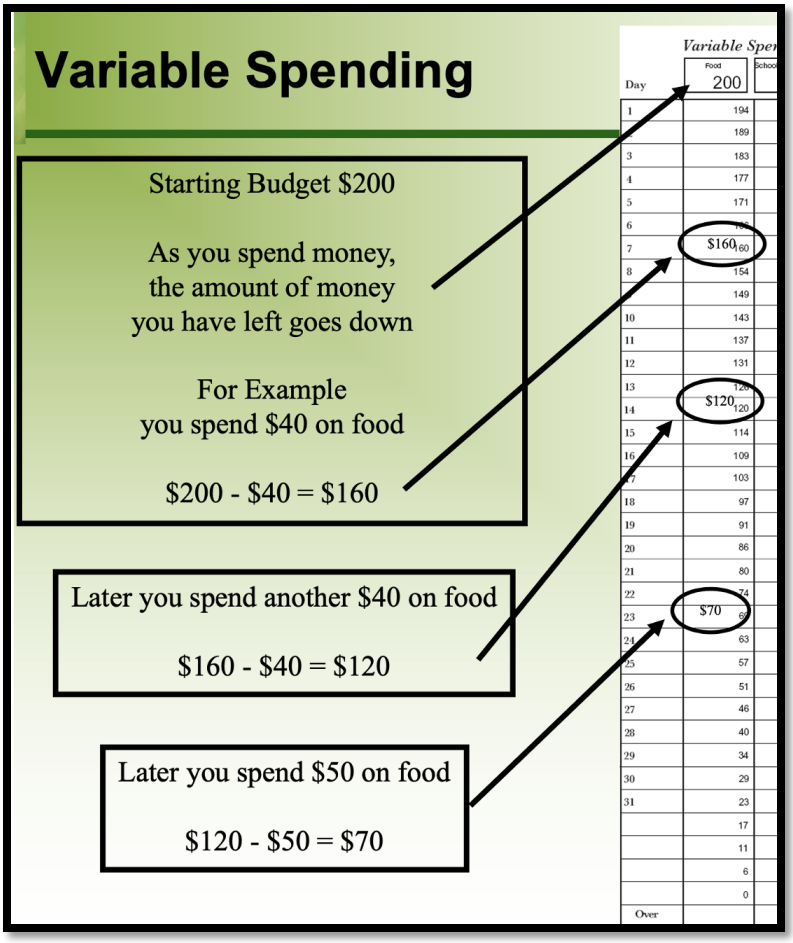
You now have $160 left

On the left side column, if it is the 4th of the month

You are spending your food budget faster than the month

If it's the 8th of the month, you're right on pace

The ideas is to run out of month, before you run out of money



We have also added 4 additional days to help you pace your spending, so you'll have extra money at the end of the month

With that extra money, put it into your investment account

9

Cash Flow Statement

A Cash Flow statement simply tracks the FLOW of your money,

Do you have more money coming in than going out

All money coming in

Minus

All money going out

Equals Net Cash Flow

(+) Income

(-) Charity, Investments And Expenses

(=) Net Cash Flow

10

Income Statement

An Income Statement simply tells you if you are profitable or not

All Income coming in

Minus

All Charity and Expenses going out

Equals Net Income

(+) Income

(-) Charity & Expenses

(=) Net Income

11

Net Worth Statement

A Net worth Statement simply tells you how much your worth

All asset and anything of value

Minus

All loans

Equals Net Worth

(+) Assets

(Anything Of Value)

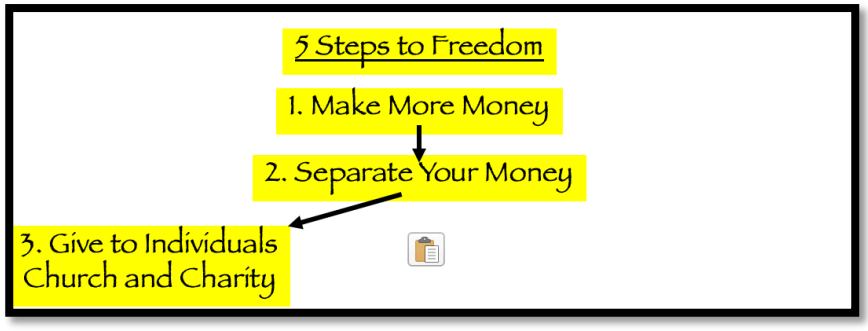
(-) Loans

(=) Net Worth

12

Step Three

Give To Individuals, Churches & Charities



Giving is a spiritual law and a business law

Zig Ziglar said

"The only way you can get what you want out of life is to help other people get what they want out of life"

Robert Allen
Taught me about giving money at a very, very young age

Mark Victor Hansen,
Author of “Chicken Soup for the Soul”

Gives money to different charities for each of the books that are sold

Paul Newman

Has donated over $500 million dollars

From the profits of Newman’s own food products

Warren Buffett

He's giving away 99% of his net worth to charity
Bill gates

Bill gates not only gave the money, but he also was giving his time and his energy to solve a lot of the problems around the world

“The Secret To Living Is Giving”
Tony Robbins

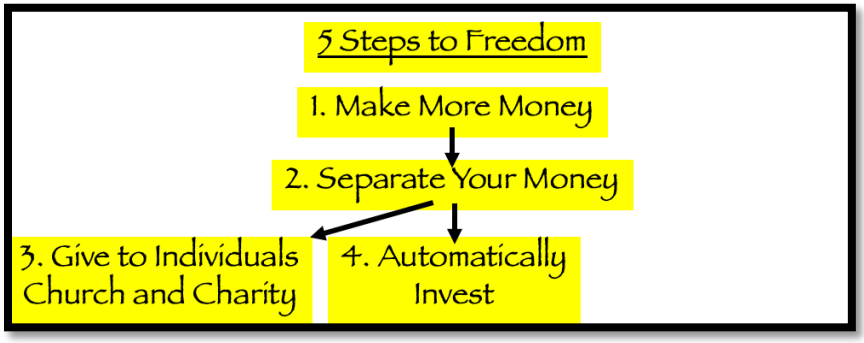
“Make A Difference, Make It Happen, Every Life Is Precious”
Thomas Painter



13

Step Four

Automatically Invest



If you automatically put 10%-15% of your money into you long term investment account

Invest it in the Berkshire Hathaway or the S&P 500 (500 largest US companies) and let it grow

It will solve the vast majority of your financial problems when you get older

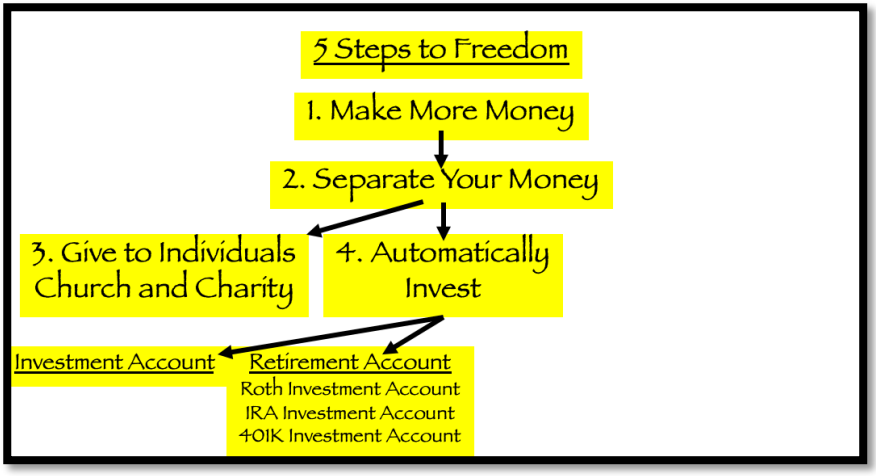
14

What Kind Of Accounts Could You Use?

Bank Account

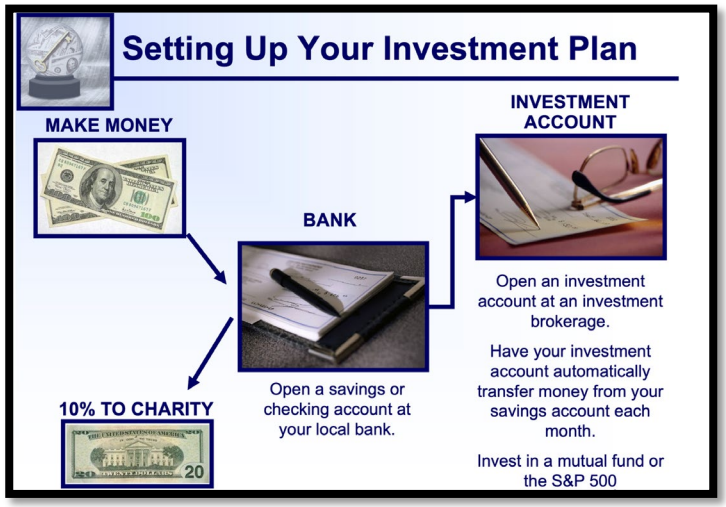
Investment Account

Retirement Account



Investment Account

Open an investment account and automatically invest each month



Retirement Accounts

Put as much money as you can in these accounts in this order

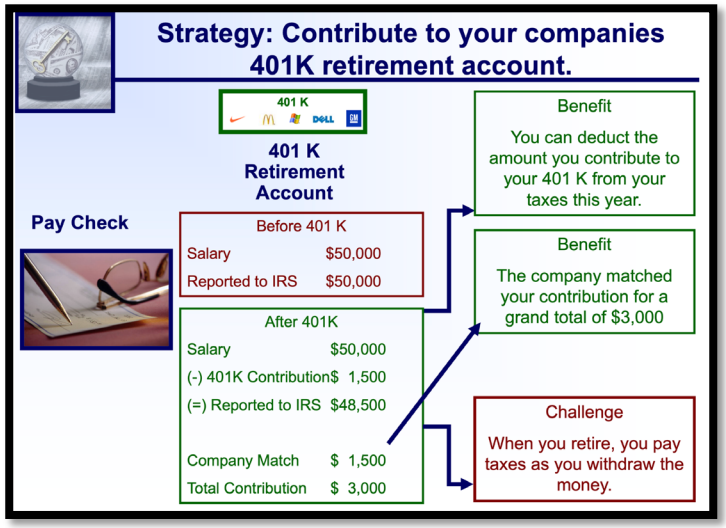
#1. 401k

Some employers offer a 401k retirement account for their employees

Each month as employee, you can have 3%-6% of YOUR salary automatically invested in the 401k retirement account

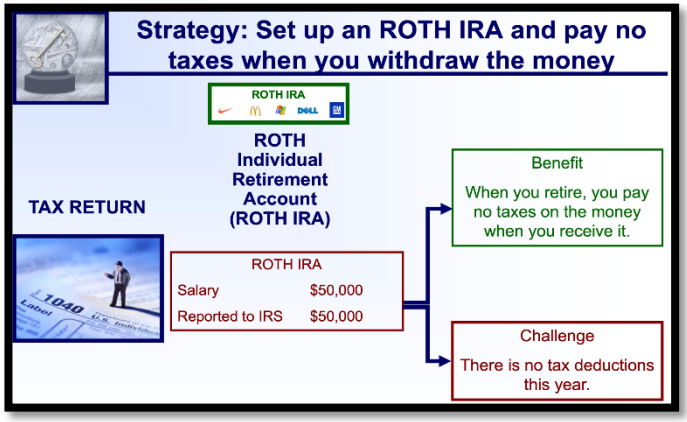
Most match between 3%-6% of what the employee puts into their account
The advantage is your employer matches, your doubling your money

Strategy: Put in as much as your employer will match



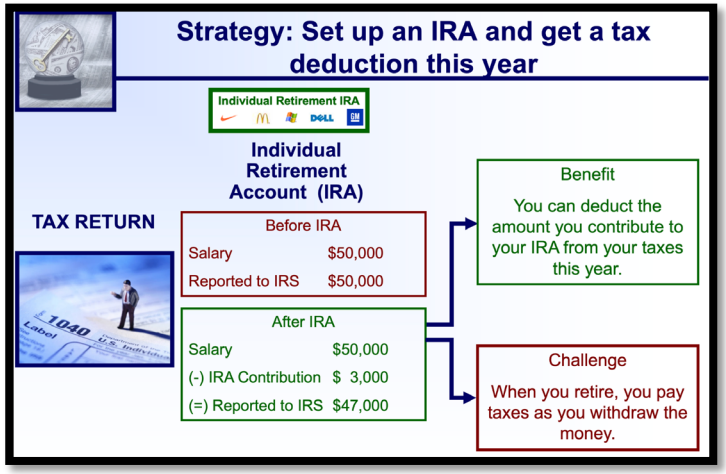
#2. Roth IRA

You can put up to $6,000 a year into your Roth IRA, The advantage is you don't pay any taxes on any of the money when you retire

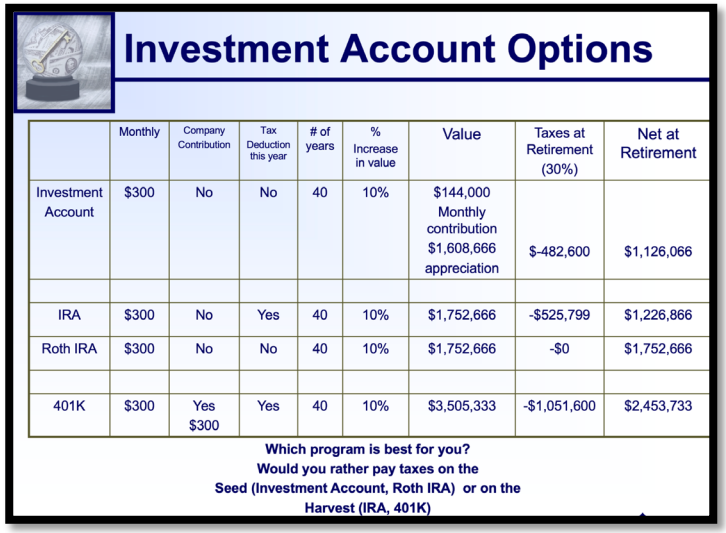


#3. IRA (Individual Retirement Account)

After you have maxed on putting money into your 401K and Roth IRA, Put money into your IRA



The next chart show how much you would have if you did $300 a month in each of the different options



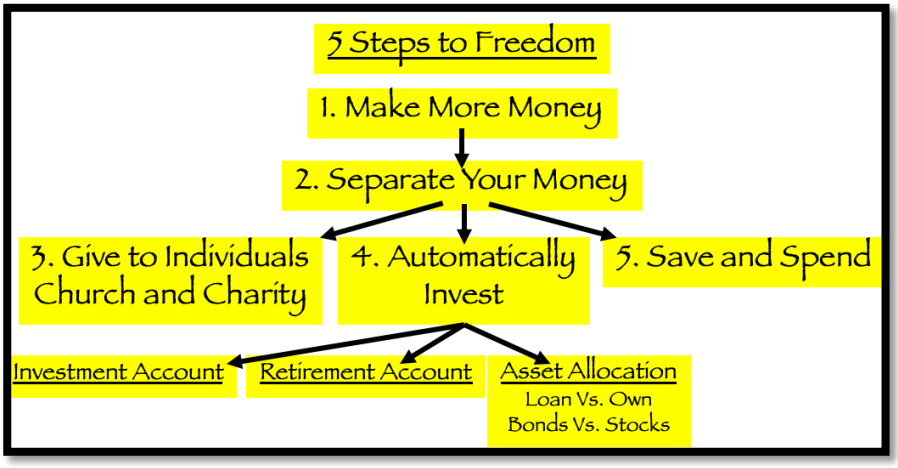
	Monthly	Company Contribution	Tax Deduction this year	# of years	% Increase in value	Value	Taxes at Retirement (30%)	Net at Retirement
Investment Account	$300	No	No	40	10%	$144,000 Monthly contribution $1,608,666 appreciation	$-482,600	$1,126,066
IRA	$300	No	Yes	40	10%	$1,752,666	-$525,799	$1,226,866
Roth IRA	$300	No	No	40	10%	$1,752,666	-$0	$1,752,666
401K	$300	Yes $300	Yes	40	10%	$3,505,333	-$1,051,600	$2,453,733

15

Loan Vs Own

Loan: Checking, Savings CD's, Bonds and Loans

Own: Stock and Real Estate



16

Does Money Grow On Trees?

Does money grow on trees?



Would you like to grow your own money tree?

What kind of seed would you use to grow a money tree?

You'd need a penny



If you didn't water your money tree, would it grow?

You need to water your tree with dollars



Watch your money tree grow



You're going to plant a penny, and then it's going to grow and grow and grow and grow and grow and grow and grow

It's going to take years for it to grow, and then eventually, it will produce fruit



That tree will produce more fruit every year, just like a cherry tree, apple tree, or a peach tree produces fruit that you can trade for cash

A money tree does the same thing,

Very successful people have a lot of money trees

Would you like to have a tree that grows a million dollars?

This is what it would look like



Well, it doesn't quite look like that,

But this is kind of a fun way to look at it

You need to water your tree

How many dollars do you water your tree with?
It all depends on your age

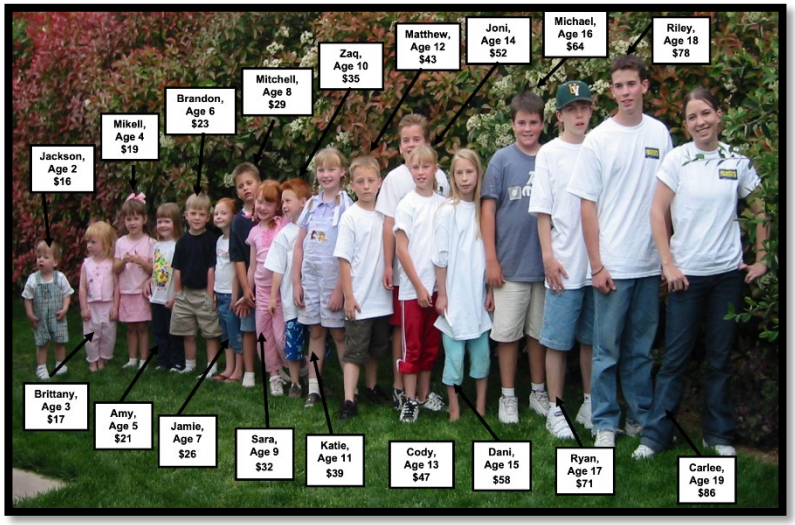
So how old are you?

You can see this is a picture that was taken many years ago of some of my nieces and nephews and some of my own kids

This is how much money they need to invest on a monthly basis to have $1,000,000 when they turn 65

So you'll notice down at the very end, is Jackson

He only needs $16 a month all the way up to Carlee, who is age 19 and needs $86 a month



Why?

Because they have a longer timeframe

So if you find your age on this chart,

This is how many dollars you need to put away on a monthly basis starting at this age until age 65 to have a million dollars

now, that assumes that you get a 10% rate of return

you can see a 10-year-old in the first column only needs $35 a month,

Whereas a 19-year-old would need $86 a month

Many people and kids don't have that kind of money

And so what we want you to do is ask your parents if they'll match part of it so you only need half as much money

Age	Monthly	Age	Monthly	Age	Monthly	Age	Monthly	Age	Monthly
1	$14	16	$64	31	$292	46	$1,479	61	$17,029
2	$16	17	$71	32	$324	47	$1,665	62	$23,934
3	$17	18	$78	33	$359	48	$1,879	63	$37,812
4	$19	19	$86	34	$398	49	$2,126	64	$79,583
5	$21	20	$95	35	$442	50	$2,413		
6	$23	21	$106	36	$491	51	$2,749		
7	$26	22	$117	37	$546	52	$3,145		
8	$29	23	$129	38	$608	53	$3,617		
9	$32	24	$143	39	$676	54	$4,187		
10	$35	25	$158	40	$754	55	$4,882		
11	$39	26	$175	41	$841	56	$5,745		
12	$43	27	$194	42	$938	57	$6,841		
13	$47	28	$215	43	$1,049	58	$8,268		
14	$52	29	$238	44	$1,174	59	$10,193		
15	$58	30	$263	45	$1,317	60	$12,914		

Monthly savings required to reach $1 Million by age 65 (10% rate)

You can see that if someone started at age one in the top left-hand corner,

They only need $14 a month,

And over time by age 65, that would turn into a million dollars

That's at a 10% rate of return with long-term stock

Berkshire Hathaway, the S&P 500 has been averaging between 8% and 12% over the years

Some years it goes up, some years it goes down,
But over a long period of time, that's about what it's done

You'll notice in the second column, at the very top, an age 16-year-old only needs $64

But look how it changes for a 31-year-old it's $292,

A 64-year-old is $1,400,

And a 61-year-old is $17,000

This is all about compounding and having time for your investments to grow

That's why it's so important that you start at an early age

The one thing that every adult agrees with me on is that they wish they would have started earlier

They wish they would have started investing and putting money away and having that money work for them

So these are the steps to growing your own money tree

17

What Items Go Down In Value?

Cars, Electronics and Computers

18

What Items Go Up In Value?

Stocks, Real Estate and Business

19

How Long Does It Take for An Asset or Loan To Double In Value or Cost?

Introducing the rule of 72,

It is a simple equation to find out how many years it will take to for your money to double in value or cost

The formula is based on your interest rate

The equation is

72 / 6 = 12

72 (Divided By) Interest Rate (=) Length Of Time To Double

It takes 12 years

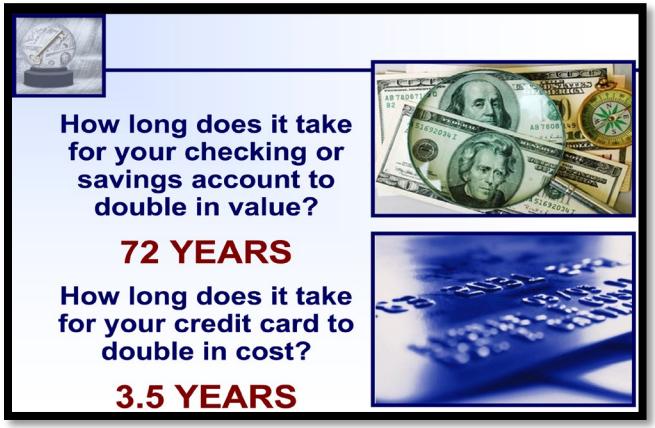
Another way to solve it is

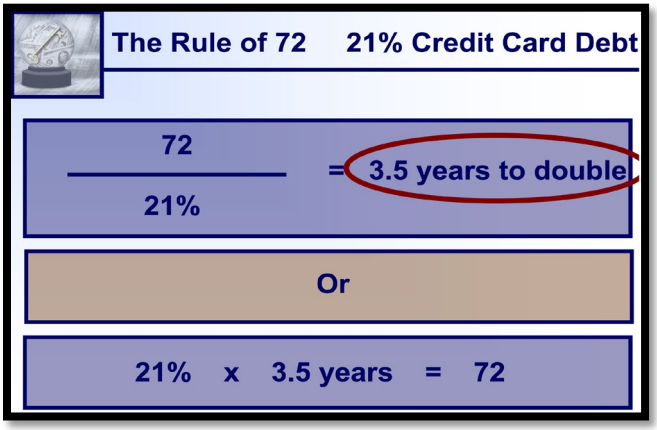
6 (X) 12 (=) 72

Interest Rate (X) Time (=) 72

20

How Long Does It Take For Your Credit Card To Double In Cost At 21% Interest Rate





21

How Much Would You Have ?

If You Put A Dollar A Day In The Bank

For 66 Years And Receive 0% Interest?

What a difference a dollar a day will make in your life!

How much would you have if you put a dollar a day in a piggy bank and you did that from the day you were born until you turned 66 years of age?

How much would you have?

The Correct Answer Is $24,090

Rate	How much in 66 years?
0%	$ 24,090

22

How Much Would You?

If You Put A Dollar A Day In The Bank

For 66 Years And Receive 3% Interest?

But if you took that same dollar a day in your savings account, and the bank paid you 3% a year for the same 66 years,

You're getting a 3% rate of return

So for every $100 you put in there, you'll make $3 worth of interest,

And then the next year you'll have $103

The Correct Answer On This One Is $75,736

So A Dollar A Day With A 3% Rate Of Return Turns Into $75,736

Rate	How much in 66 years?
0%	$ 24,090
3%	$ 75,736

23

How Much Would You Have?

If You Put A Dollar A Day In The Stock Market

With 10% Appreciation

How much would you have if you put a dollar a day in the stock market and got a 10% rate of return for 66 years?

Some years it goes up, some years it goes down, but over a long period of time, we're looking for about a 10% rate of return

Here's an example of the stock market:

McDonald’s is owned by thousands of people

You can buy a small portion of McDonald’s by buying its stock

How much would you have if you went to McDonald’s instead of buying a drink you bought a small part of the company?

A Dollar A Day With A 10% Increase In Value For 66 Years Turns Into
$2.6 Million Dollars

Rate	How much in 66 years?
0%	$ 24,090
3%	$ 75,736
10%	$ 2,607,064

24

How Much Would You Owe

If You Spent A Dollar A Day On A Credit Card

21% Interest Rate

Now, how much would you owe if you charged a dollar a day on your credit card,

And the credit card company is charging you 21% interest for 66 years?

Now, instead of investing in McDonald's,

You go to McDonald's and buy a drink using your credit card

You don't pay off the balance each month, the credit card company charges you 21% interest

How much would you owe if you charged a dollar a day on your credit card at 21% interest?

The Correct Answer Is $1.6 Billion Dollars

Rate	How much in 66 years?
0%	$ 24,090
3%	$ 75,736
10%	$ 2,607,064
21%	$1,611,877,660

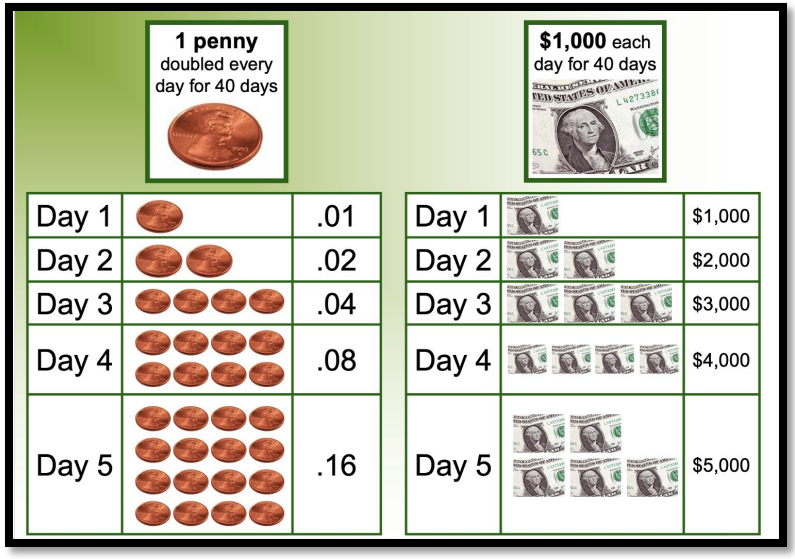
25

Which Would You Rather Have?

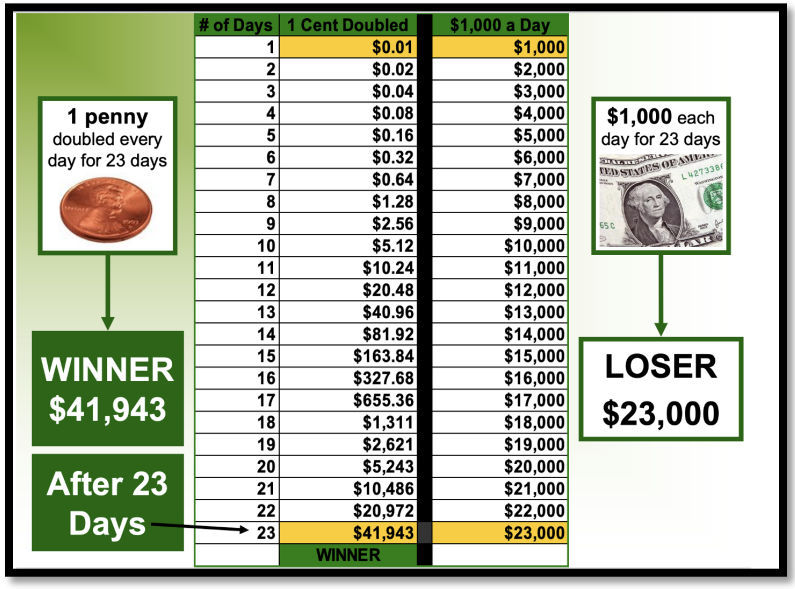
$1,000 A Day Each Day for 40 Days

Or

A Penny A Doubled Each Day for 40 Days?



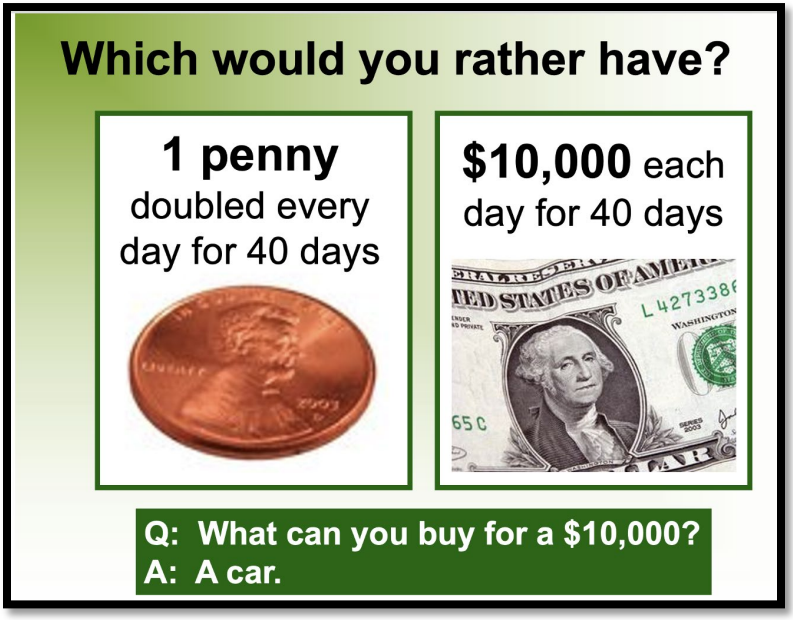
Penny Wins



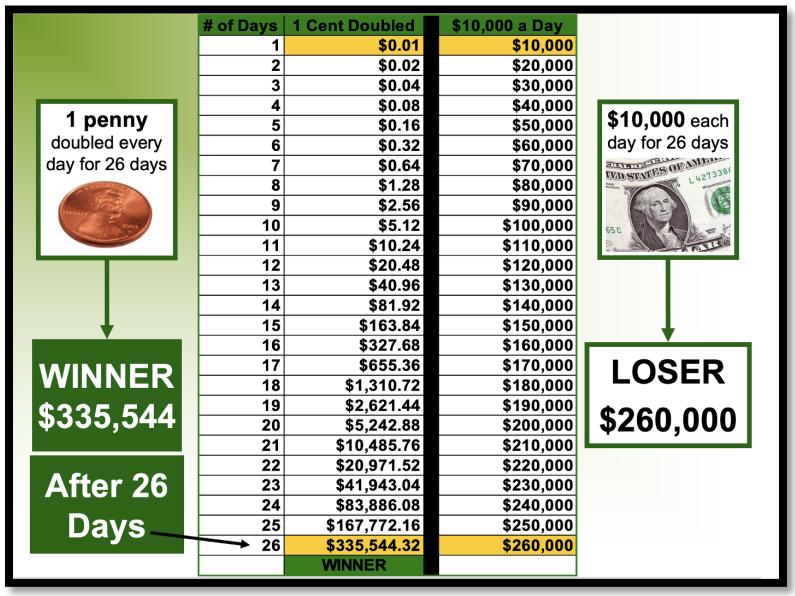
# of Days	1 Cent Doubled	$1,000 a Day
1	$0.01	$1,000
2	$0.02	$2,000
3	$0.04	$3,000
4	$0.08	$4,000
5	$0.16	$5,000
6	$0.32	$6,000
7	$0.64	$7,000
8	$1.28	$8,000
9	$2.56	$9,000
10	$5.12	$10,000
11	$10.24	$11,000
12	$20.48	$12,000
13	$40.96	$13,000
14	$81.92	$14,000
15	$163.84	$15,000
16	$327.68	$16,000
17	$655.36	$17,000
18	$1,311	$18,000
19	$2,621	$19,000
20	$5,243	$20,000
21	$10,486	$21,000
22	$20,972	$22,000
23	$41,943	$23,000
	WINNER	

Which Would You Rather Have?

A Penny A Day Doubled Each Day for 40 Days
Or
$10,000 Each Day For 40 Days



Penny Wins



# of Days	1 Cent Doubled	$10,000 a Day
1	$0.01	$10,000
2	$0.02	$20,000
3	$0.04	$30,000
4	$0.08	$40,000
5	$0.16	$50,000
6	$0.32	$60,000
7	$0.64	$70,000
8	$1.28	$80,000
9	$2.56	$90,000
10	$5.12	$100,000
11	$10.24	$110,000
12	$20.48	$120,000
13	$40.96	$130,000
14	$81.92	$140,000
15	$163.84	$150,000
16	$327.68	$160,000
17	$655.36	$170,000
18	$1,310.72	$180,000
19	$2,621.44	$190,000
20	$5,242.88	$200,000
21	$10,485.76	$210,000
22	$20,971.52	$220,000
23	$41,943.04	$230,000
24	$83,886.08	$240,000
25	$167,772.16	$250,000
26	$335,544.32	$260,000
	WINNER	

Which Would You Rather Have?

A Penny A Day Doubled
Or
$100,000 Each Day For 40 Days

Which would you rather have?

1 penny
doubled every
day for 40 days

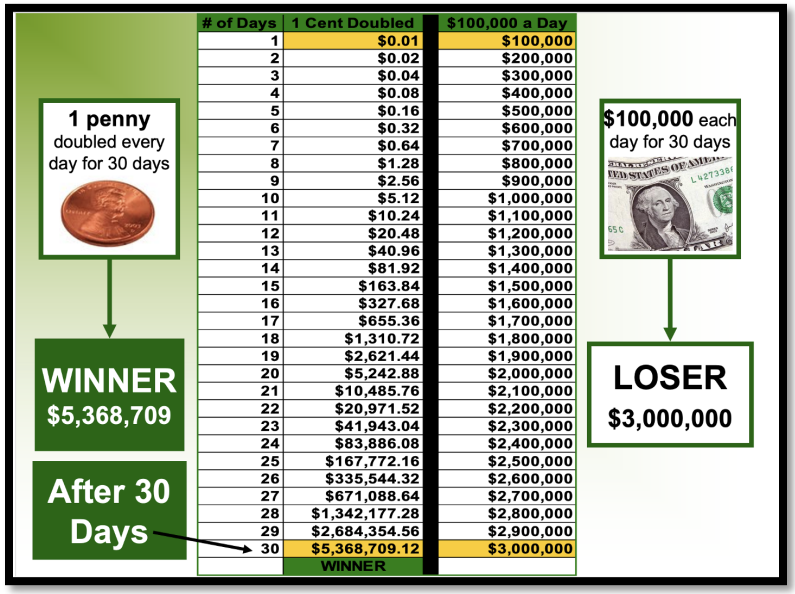


$100,000 each
day for 40 days



Q: What can you buy for a $100,000?
A: A house.

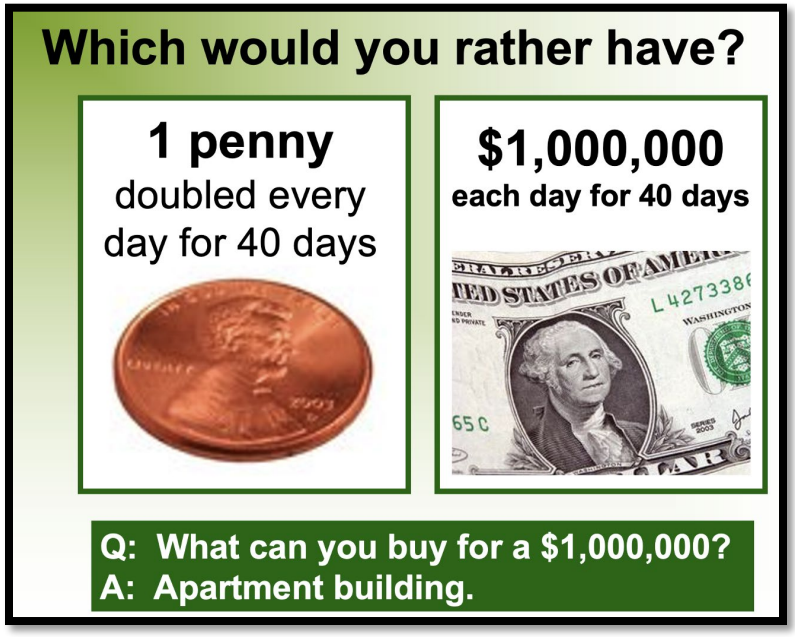
Penny Wins



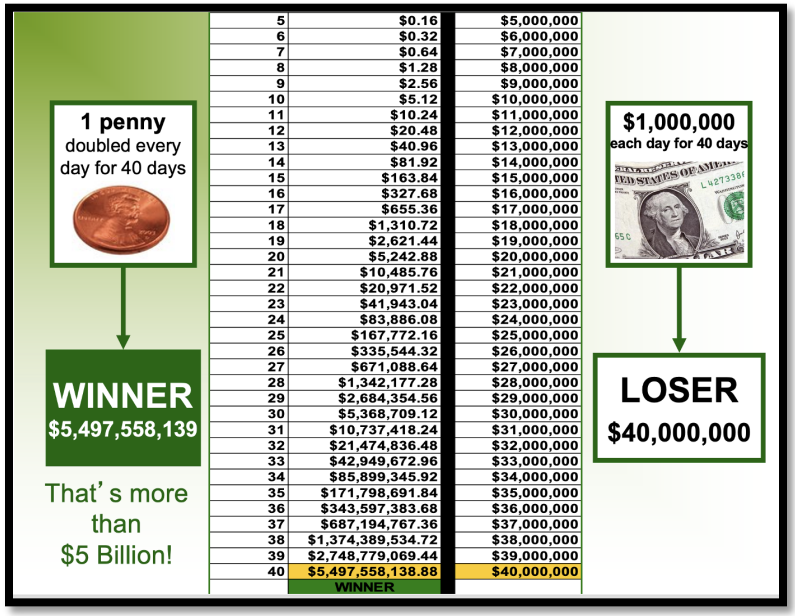
# of Days	1 Cent Doubled	$100,000 a Day
1	$0.01	$100,000
2	$0.02	$200,000
3	$0.04	$300,000
4	$0.08	$400,000
5	$0.16	$500,000
6	$0.32	$600,000
7	$0.64	$700,000
8	$1.28	$800,000
9	$2.56	$900,000
10	$5.12	$1,000,000
11	$10.24	$1,100,000
12	$20.48	$1,200,000
13	$40.96	$1,300,000
14	$81.92	$1,400,000
15	$163.84	$1,500,000
16	$327.68	$1,600,000
17	$655.36	$1,700,000
18	$1,310.72	$1,800,000
19	$2,621.44	$1,900,000
20	$5,242.88	$2,000,000
21	$10,485.76	$2,100,000
22	$20,971.52	$2,200,000
23	$41,943.04	$2,300,000
24	$83,886.08	$2,400,000
25	$167,772.16	$2,500,000
26	$335,544.32	$2,600,000
27	$671,088.64	$2,700,000
28	$1,342,177.28	$2,800,000
29	$2,684,354.56	$2,900,000
30	$5,368,709.12	$3,000,000
	WINNER	

Which Would You Rather Have?

A Penny A Day Doubled
Or
$1,000,000 Each Day For 40 Days



Penny Wins



5	$0.16	$5,000,000
6	$0.32	$6,000,000
7	$0.64	$7,000,000
8	$1.28	$8,000,000
9	$2.56	$9,000,000
10	$5.12	$10,000,000
11	$10.24	$11,000,000
12	$20.48	$12,000,000
13	$40.96	$13,000,000
14	$81.92	$14,000,000
15	$163.84	$15,000,000
16	$327.68	$16,000,000
17	$655.36	$17,000,000
18	$1,310.72	$18,000,000
19	$2,621.44	$19,000,000
20	$5,242.88	$20,000,000
21	$10,485.76	$21,000,000
22	$20,971.52	$22,000,000
23	$41,943.04	$23,000,000
24	$83,886.08	$24,000,000
25	$167,772.16	$25,000,000
26	$335,544.32	$26,000,000
27	$671,088.64	$27,000,000
28	$1,342,177.28	$28,000,000
29	$2,684,354.56	$29,000,000
30	$5,368,709.12	$30,000,000
31	$10,737,418.24	$31,000,000
32	$21,474,836.48	$32,000,000
33	$42,949,672.96	$33,000,000
34	$85,899,345.92	$34,000,000
35	$171,798,691.84	$35,000,000
36	$343,597,383.68	$36,000,000
37	$687,194,767.36	$37,000,000
38	$1,374,389,534.72	$38,000,000
39	$2,748,779,069.44	$39,000,000
40	$5,497,558,138.88	$40,000,000
	WINNER	

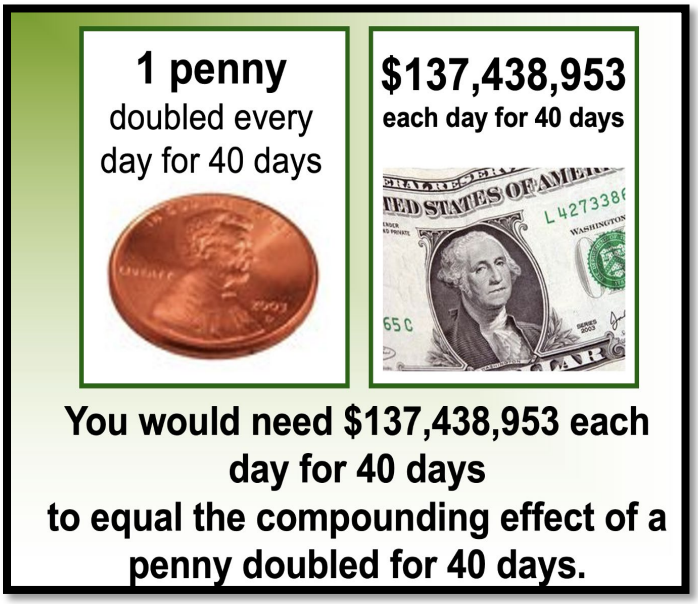
You Would Need

$137,438,953

A Day For 40 Days

To Equal

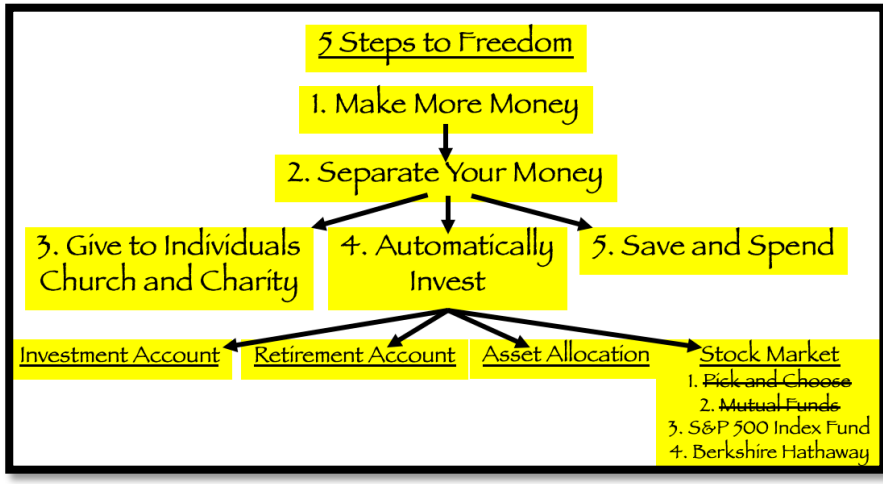
A Penny Doubled



26

4 Ways

To Invest In The Stock Market



There are 4 ways to invest in the stock market

You can pick and choose

Invest in a mutual fund

Invest in an index fund

Or my favorite is Berkshire Hathaway

What does each of these mean?

Picking and choosing

Is when you pick and choose which stocks you want to buy or sell

Mutual fund

Is when you hire a profession manager to pick and choose the stocks

Index fund

Is when an investment company invests in a group of stock

Like

The S&P 500

Which is the 500 largest companies in America

That do business worldwide

Or

Dow 30

This is a group of 30 companies

1 from each industry

For example

There is a computer, software, automobile, food company etc.

Or

Or you can do the last one which I like is Berkshire Hathaway, BRK.b

Berkshire Hathaway is a company that Warren Buffett controls

Its roots are in insurance, business and investments

The difference is that it is a stock

The reason we like this so much is that there are thousands of stocks and companies

You can pick and choose which companies you want to buy and invest in

The problem is most people spend all their time and energy trying to pick and choose

Is the stock going to go up?

Is it going down?

When is it going up or down?

Which way is it going?

The reality is, nobody knows

Our goal is not to spend our time doing that

Our goal is to have our small businesses make us more money

And then have the profits automatically invested

The second way is to choose a mutual fund

Take those same stocks that are out there, and we pay a professional to pick them

The third is an index fund

An index fund is like the S&P 500

The S&P 500 is the 500 largest publicly traded companies in America that do business world wide

Nobody's picking and choosing

It's just the 500 largest companies

S&P stands for Standard and Poors

Many years ago, a publisher started tracking the 500 biggest companies

That companies name was Standard and Poors

The fourth is my favorite

Berkshire Hathaway

Berkshire Hathaway is a stock

It's Warren Buffett's company,

It has its beginnings as a textile mill

The textile mill was not doing well so warren sold the assets and started investing them into other things

Mainly

Insurance

Its most well-known company is GEICO

They take the premiums and profits from the insurance companies and invest in other companies

They buy companies or stock in companies

For the vast majority of people

You should spend your time in step 1.

Making more money

Invest the profits into Berkshire Hathaway or S&P 500

Over a long period of time

Berkshire Hathaway has done better than the S&P 500

Mutual funds

And

Picking and choosing

One of the biggest reasons is the fees

Here are the plus and minuses of each

Picking and choosing the problem is, you're spending your time

You're spending your energy,
and
You don't know what's going on

The problem with pick and choose

Is that most people lose

A mutual fund is where you hire a professional manager, and they pick and choose the only negative to that is the fees that they're going to charge

So in this example, just to make it really simple, let's say that you got a 6% rate of return, and the fees were 2%

Most of the time you're never going to see the fee cost

It's in the small print

And the problem is that if you made 6%, and there's 2% in fees

Your profit is only 4% you just lost 33% of your investment by having somebody do that for you

The S&P 500

The reason we like it so much is that the fees are low

The fees are ½ of 1%

So in the same example, if it made a 6% rate of return minus the fees you would have 5.5%

And then the last one is Berkshire Hathaway

If you have that same 6% rate of return

The fees are about $5 in commission when you invest

If your stock made 6%

You get to keep all 6%

Because its a stock

Over time

Berkshire Hathaway has out performed

The S&P 500
Mutual funds
Picking and choosing

Berkshire is a conglomerate of many companies that they own or invested in

Those companies have gone up in value

They make money, and they take that money and reinvest it

That's why it's done so well

Mission #1 of the foundation

To provide financial rewards to students when they attend class and share with others

These rewards are to be added to their investment account

One of the missions of the foundation is to help you get started investing

That is why we giving away our Berkshire Hathaway stock

The foundation has give out over 30,000 financial rewards to students all over the world

We have over 3,000 students that have started saving and investing

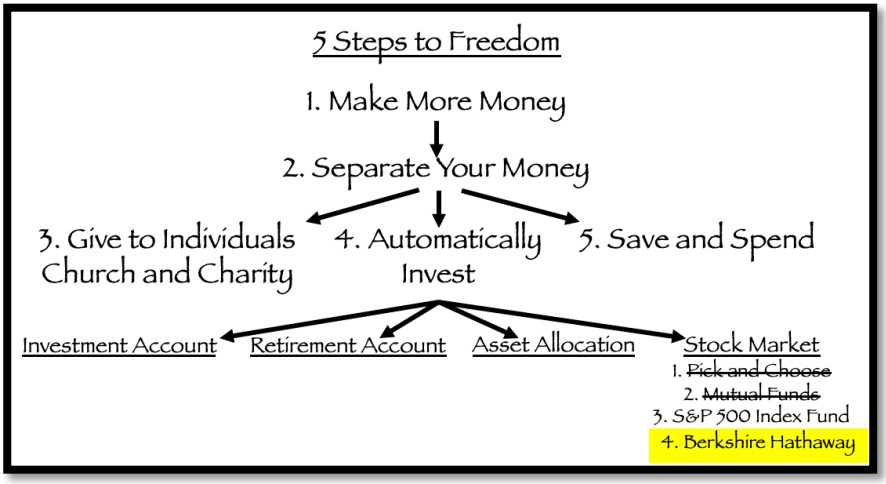
To get a financial reward from the foundation go to

SuccessAndMoneyFoundation.Org

27

Warren Buffett

Berkshire Hathaway Stock



There is a wonderful book written by Robert Miles, called

101 Reasons to Own the World's Greatest Investment

Here are some of the reasons I like Berkshire Hathaway

One is a historic performance; it has outperformed many of the

Other mutual funds over a long period of time

Low cost, almost no cost, because there's no money under management, and it's got a proven track record

There is a wonderful owner's manual

Warren Buffett wants you to think like he does

Which is an owner of a business

It has a unique annual meeting

I've been at this meeting multiple times, and there's 40,000 people in the audience and hundreds of thousands of people watching online

There's no dividend

The problem is that with a dividend, they don't get a tax break, and you have to pay taxes on it at the highest rates

They've taken that money and reinvested it in their companies

There's no taxes on this until you sell it

So you can make it very easy to hand down from generation to generation

The chairman's age, he's been doing this for a long time, but more importantly, he's got a whole group of people that are trained that are going to take over when he retires

It acts like a mutual fund, but it does not have the same cost structure as a mutual fund

It has a unique charity program

It is a wonderful way to learn

He's a teacher, and warren said that when he passes away on his headstone, he wants to have the word 'teacher' written on it

Loyal shareholders

They're long-term holders

It's owner-managed

They have many companies that they purchased where the original owners are staying to manage it

It's got a stable portfolio, it's done really well on some of its tax exposure and asset protection

They reduced a lot of the investment mistakes

It's very easy for you to gift or to give away as an estate

Because it's a stock,
It's a smaller shareholder group

Business ownership

Investors have the ability to buy the stock in what they call a 'slice,' so you can buy it with any amount of money

Ownership

They focus on mergers and acquisitions

They like to write a check and buy things

They're investing with a higher purpose, the book value per share

We think that it's usually undervalued, which is a good thing

Equal opportunity investment,

Joining a winner,

Billionaire maker

Lots of people have made lots and lots of money owning this for the long term
So it does not have that movement up and down

It's outperformed the S&P 500 over a long period of time,

Which has outperformed mutual funds, which underperform

Pick-and-choose because when you pick and choose, you lose

Lower institutional ownership

It's included in the S&P

There's no tax return until you sell it

Small shareholders are welcome

You're buying a stock, but getting a lot of companies, similar to what you would in the S&P 500

It attracts the same kind of minds you're looking for, the same kind of people that think the same way that you do

It's not flashy

They're investing in things that are solid

They have great businesses that make money

A great way to allocate your assets

Buffett's given away 99% of his money to charity

You think differently, You think like an owner, not like a speculator

There are some great classes and interviews on Warren

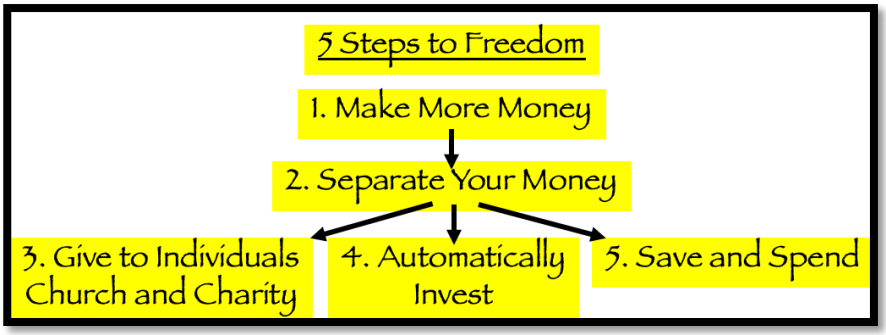
FREE Books and Classes

SuccessAndMoneyFoundation.Org/Books
SuccessAndMoneyFoundation.Org/Courses

28

Step Five

Save And Spend





Most of the money that comes in is going to expenses, Your goal is to get it into long-term investments

This is how you reduce your expenses by 20% and invest the savings
Are there expenses that should or could go without?
Over a 40 year period with a 10% growth rate

$60 a month would grow to $350,000

$100 a month is $584,222

$400 a month is $2,336,888

$1,000 a month is $5,842,221

What are some other things that you're doing that you probably shouldn't?

The key is automatically invest 10%-20% of your income and let it grow



Item	Cost	Times per month	Yearly cost	Same amount invested for 40 years @10%
Cigarettes	$ 4.00	15	$720	$350,533
Starbucks	$ 5.00	20	$1,200	$584,222
Alcohol	$100.00	4	$4,800	$2,336,888
Drugs	$250.00	4	$12,000	$5,842,221

29
Getting Out Of Debt Summary

1. Make More Money
2. Don’t Get Into Personal Debt
3. Switch To Cash Vs A Debit Card Or Credit Card
4. Fill Out and use The Cash Flow Tracker
5. Find Additional Money To Pay Off Debts
6. Pay Off The Smallest Debt First
7. Take The Additional Money, Pay Off The Next Smallest Debt, Then The Next

30

Save 20%
When You Use Cash
Verses
A Debit Or Credit Card



Strategy: Cut up all personal credit cards, keep business cards.

- Carrying a credit card automatically increases your spending by 20%
- How much do you spend a month with your credit card?
  - **$3,000**
  - **$4,000**
  - **$5,000**
- Save a $600 to $1,000 with simple plastic surgery



31

Save by Switching Cards

Cut Your Credit Card Expense

- What is the difference between these credit cards?
- About $300 a year in interest
- Are you tired of paying 18-21% on your credit cards when there are so many cards at 9% or less?



Strategy: Pay Your Credit Card Debt in Half the Time



- Transfer your current high interest rate credit card to a lower interest rate credit card.
- Continue to pay the same payment and pay off the debt in half the time.

32

Increase Your Payments And Save



Increase the payment from $183 to $395,
You will save $19,628

Increase your Credit Card Payments and Save

Loan Balance	%	Term Years	Payment	Total Interest	Grand Total	Difference
$ 1,000	21%	15.00	$ 18.31	$ 2,295	$ 3,295	
$ 1,000	21%	9.99	$ 20.00	$ 1,397	$ 2,397	$ 898
$ 1,000	21%	5.78	$ 25.00	$ 735	$ 1,735	$ 1,560
$ 1,000	21%	4.21	$ 30.00	$ 514	$ 1,514	$ 1,781
$ 1,000	21%	3.33	$ 35.00	$ 398	$ 1,398	$ 1,897
$ 1,000	21%	2.76	$ 40.00	$ 326	$ 1,326	$ 1,969

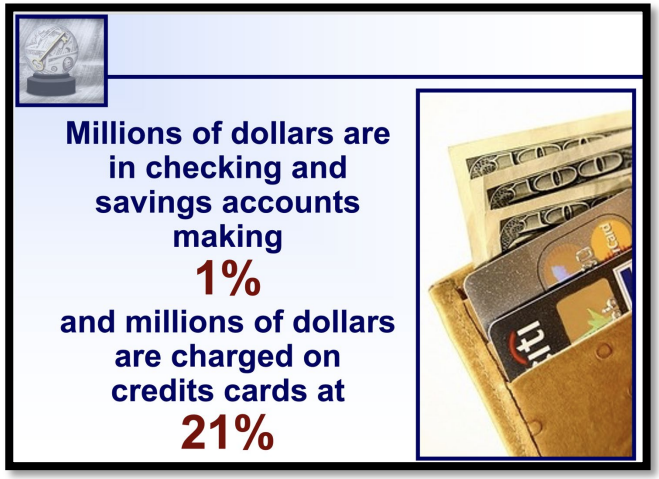
Loan Balance	%	Term Years	Payment	Total Interest	Grand Total	Difference
$ 10,000	21%	15.00	$ 183.06	$ 22,951	$ 32,951	
$ 10,000	21%	9.99	$ 200.00	$ 13,972	$ 23,972	$ 8,979
$ 10,000	21%	5.78	$ 250.00	$ 7,350	$ 17,350	$ 15,601
$ 10,000	21%	4.21	$ 300.00	$ 5,139	$ 15,139	$ 17,812
$ 10,000	21%	3.33	$ 350.00	$ 3,984	$ 13,984	$ 18,967
$ 10,000	21%	2.81	$ 395.00	$ 3,323	$ 13,323	$ 19,628

33

How The Banks Are Making 21%

And

Paying You Nothing



34

How To Save Money On A Car





35

How To Save Money On Insurance

-Insurance Review
-Eliminate Overlapping Insurance

Do An Insurance Review



36
Save 20%-30% On Your Home

Save 20 to 30% on your own home

Your home is going to either be the best or worst financial decision

We're going to use the figure of $200,000 in this example

Now, depending on where you live in the world, you will either double it, triple it, or even 10 times it

The goal is to understand the concept and then multiply it

But a $200,000 house for 30 years

You're going to pay around $328,000 in interest

Plus $200,000 for the property

For a total of $528,000

For larger amounts, just add zeros or multiple each number, for example if you the average home is $500,000 (multiple each number by 2.5)

37

Buy Your Home For Less Money

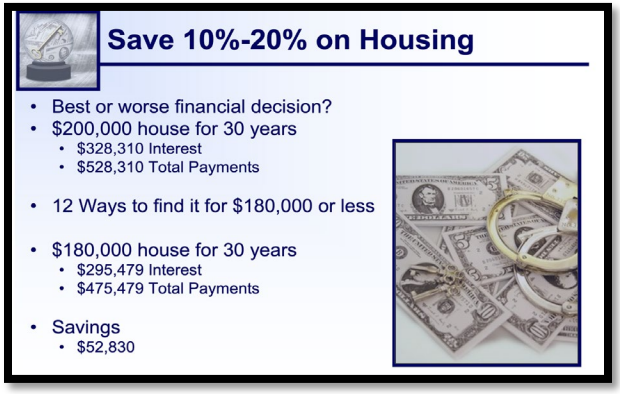
-Write Offers

If there are 100 properties for sale, only 3-5% of them fit our criteria

The key to getting a good deal is to write offers, If you saved 10% on the purchase price

With reduced price and interest payments, you could save 10-15% of the total cost

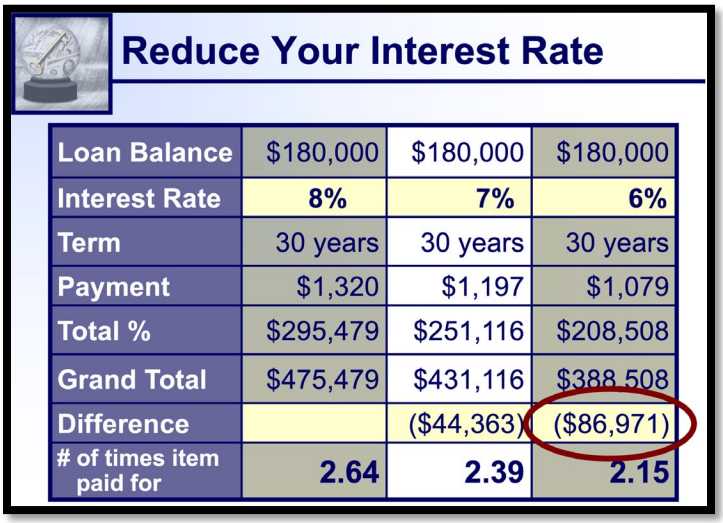
On this $200,000 house you would save $52,830, a $500,000 house would be $52,830 x 2.5 = $132,075)



38

With Good Credit, You Can Reduce Your Interest Rate

-Pay Less Interest



On a $500,00 home you'll save $216,727
simply multiple by 2.5 (86,691 x 2.5 = $216,727)

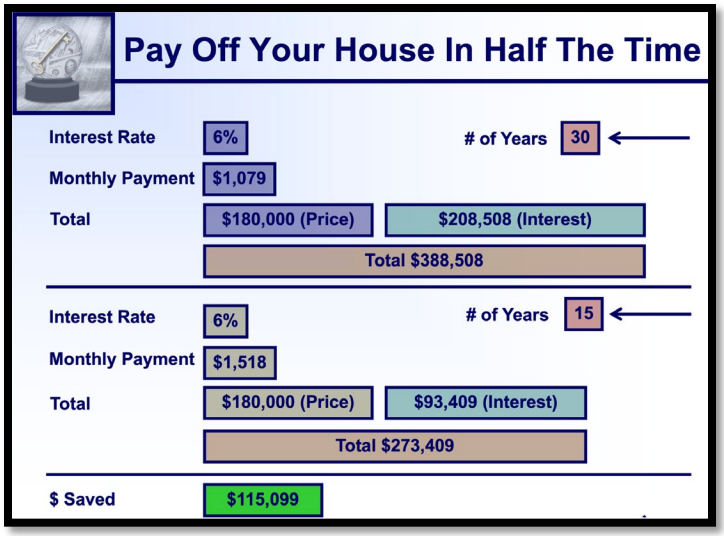
38

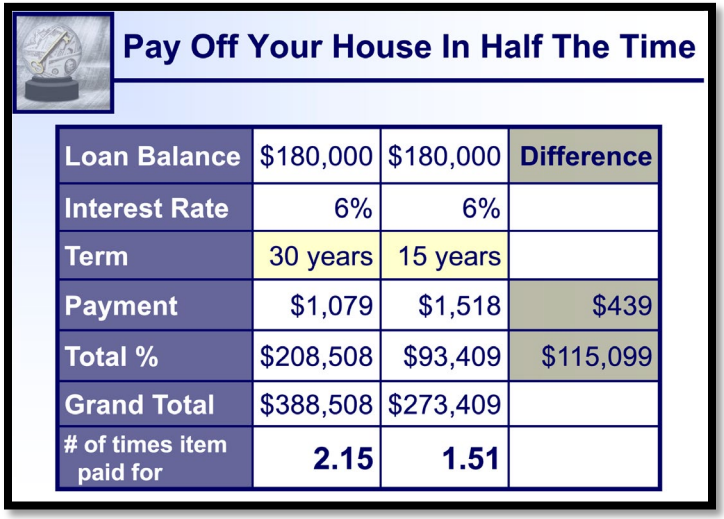
Increase Your Monthly Payment And Pay Your House Off In Half The Time



By increasing you payment, you can pay your house off in half the time saving $115,099

On a $500,00 home you'll save $287,747
simply multiple by 2.5 (115,099 x 2.5 = $287,747)





Loan Balance	$180,000	$180,000	Difference
Interest Rate	6%	6%	
Term	30 years	15 years	
Payment	$1,079	$1,518	$439
Total %	$208,508	$93,409	$115,099
Grand Total	$388,508	$273,409	
# of times item paid for	**2.15**	**1.51**	

40

Do All Three And Save Hundreds Of Thousands Of Dollars

-Lower Price

-Lower Interest

-Higher Payment

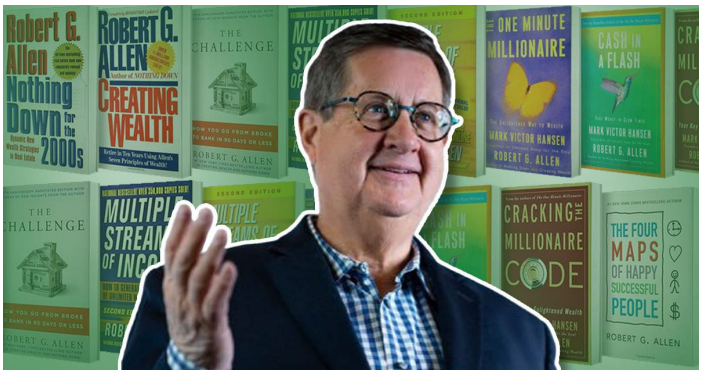


On a $500,000 property you'll save $637,250
($254,900 x 2.5 = $637,250)

41

Step Six

Multiple Streams of Income



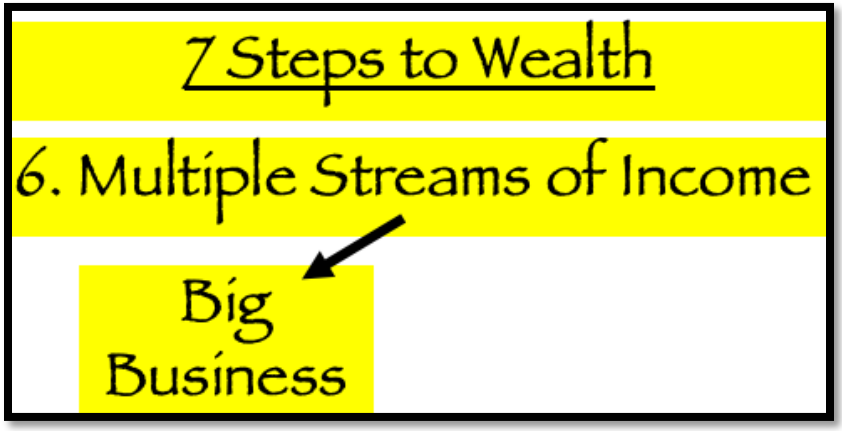


Complete Robert Allen Classes
Multiple Steams of Income
The Road To Wealth
The Real Estate Launch

SuccessAndMoneyFoundation.org/Courses

42

Turn Your Small Business In To A Large Business



Complete
Stephen Gibson - Creating Family Prosperity
Michael Gerber – The E Myth
Jay Abraham – Money Making Secrets of a Marketing Genius

SuccessAndMoneyFoundation.org/Courses

43

3 Ways To Grow Your Business

-Get More Customers

-To Buy More

-To Buy More Often--

44

25

Ways To Make More Money With Your Small Business

A special thanks to Stephen and Bette Gibson

Who are the founders of

Academy for Creating Enterprise

This non-profit has taught tens of thousands of people all over the world how to start and run successful small businesses

For more information on the academy
Go to

The-academy.com

25 Ways To Make More Money With Your Business

1. Start Small; Think Big
2. Sell What People Will Buy
3. Focus, Focus, Focus
4. Use Suggestive Selling
5. Keep Your Personal Money And Business Money Separate
6. Pay Yourself A Livable Salary
7. Keep Good Records
8. Turn Your Inventory Often
9. Don't Eat Your Inventory
10. Continually Look For Improvements
11. Buy Low; Sell High
12. Inspect More, Assume Less
13. Be Nicer Later
14. Work On Your Business 10 Hours A Day
15. Make A Profit Every Day
16. Value Your Customer
17. Hire Slow; Fire Fast
18. Work On Your Business, Not Just In Your Business
19. Buy On Credit; Sell For Cash
20. Use Multiple Suppliers To Get The Best Price
21. Purchase In Bulk
22. Have Written Agreements
23. Increase Sales; Decrease Costs To Earn More Money
24. Daily And Weekly Business Goals
25. Make Your Business Different From Others

45

How To Make Money With The Internet

The internet has changed the world

When I was growing up, there were only a few ways to market

Now, with the use of your phone, you can reach people all over the world

The world is big, but it's small because of technology

Let me show you examples of people who have done well using the internet to deliver their products or services

In our businesses, we have spent millions on marketing, especially on the internet

Let me tell you about Ethan and Jacob, two young guys in their early twenties who decided college wasn't for them

They joined up with me to create a team

I have information and life experience that I want to share

These two young guys went to a specialty course for 14 weeks to learn how to use the internet for programming

The 80/20 principle is crucial,

20% of your activates get you 80% of your results

My friend Kurt Mortensen, a bestselling author who reaches his clients on the internet

He works from home, providing services to clients worldwide

Aaron Allen is a digital nomad, living in foreign countries, providing his services to clients in expensive areas

He can charge a premium price while living inexpensively

To make money on the internet, you must find a good deal,

Only a few fit the criteria

Once you find the right deal, you nail the pricing, the logistics, and then you scale it,

We have multiple free class and books on Amazon and eBay

SuccessAndMoneyFoundation.Org/Courses
SuccessAndMoneyFoundation.org/Downloads

46

Direct Selling

&

Multi-Level Marketing

-Qualify People If They Want to Start a Small Business

-Demonstrate the Compensation Plan

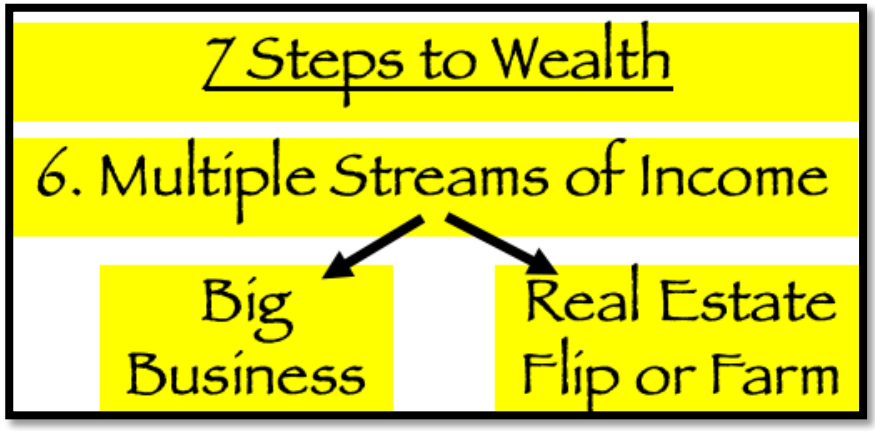
-Enroll 100-200 People

-Help Them Make Money

47

Step Six

Multiple Streams Of Income



The 5 F's of

Real Estate

Find It, Fund It, Fix It

Farm It and Flip It

48

Is Debt Good Or Bad

Is debt good or bad?

Well, it really depends on what you do with the debt

Good debt is when you can borrow money to buy things that go up in value, that produce income

If it doesn't produce income and it doesn't go up in value, you should not be borrowing money

Debt

It's a double-edged sword

If you can use debt to buy long-term real estate that has a positive cash flow

The renters make payments and pay off the debt

That's good debt

If you borrow money on a credit card you have to make the payments

That’s bad debt

The rule of 72 says that if you borrow money at 21%

It takes 3-4 years for that debt to double in cost

Mathematically,

It's very hard to get out of that kind of debt

Is it wise to get into debt to go to college?

It all depends if what you learn will make you more money in the future

If you go to school and major in humanities or music

Will you make you money?

And if it doesn't, then you shouldn't do it

My 2 techno-wizards that work with me

They went to 16 weeks of online school to learn how to program

They make a lot of money programming

And I’m happy to pay for it because I’m able to take my products and services and get the information out about the foundation

They went to a very short school to learn a specific skill

The better their skill, the more money that they can charge

Debt can be good, and debt can be bad

Your goal is to figure out how to get a rate of return

On the debt

When you borrow money, you should ask yourself

Can I get a rate of return on this?

Is this going to make me more money in the future?

And if it's not making you more money, then don’t do it

49

Fix And Flip Properties
Before and After



















Only 1%-3% of all the properties that are for sale fit our criteria

Find ways to get the sellers to call you

Until you understand value, everything is worthless

Get a woman on your team, fix up properties for them

Write offers

If you getting more than 1-5 offers accepted, your not getting a good deal

50

Buying Real Estate With Little Or Nothing Down

In my lifetime I've been able to acquire many properties with little or no money down

It all began when I attended
Robert Allen's nothing down seminar

being in college, I really didn't know much about formal real estate investing

And I sat through the two-day seminar, I was overwhelmed with all the options, all the tools that you could use to acquire real estate

And the one thing that I learned more than anything was that it was possible,

Because there was a system, and there were people that were doing it

And so I went to work doing just that

There are 5 things you need to work on

When you are looking at real estate,

You need to find good deals

You need to figure out the funding

Either I’m going to fund it or I’m going to option it

Or

I’m going to bring in a partner to help me

And

Then what's wrong with it

How can I fix this property?

Or

Fix the situation that the seller is in

Are they a don’t wanter

Meaning

They don’t want the property

and then we're either going to farm it or flip it

Are we going to farm it by renting it out

Or

Flip it for some quick cash

Here are some of our early deals

We were starting out just like many of you

We didn't have any money or credit

This is one of the properties that I'm going to show you that

We owned for 38 years, then we donated it to the foundation

As you know, my wife and I donated $3 million dollars to the success and money foundation

we did that with our real estate and
Our Berkshire Hathaway stock

So when you think about all these deals, remember, there's the 5 F's

Find it
Fund it
Fix it

Farm it or fix it

The first thing is, don't want you to get too hung up on the pricing

The real key is the percentage of things

Depending on where you live

You can add zeros to the price

And we have students from all over the world that have different currencies

So the price isn't a big deal

Remember, for where you live, you can multiple it by 2, 5 or 10

It's the percentages between things

This little property I found in 1982

I'm going to use real figures, the value is $80,000

Now, how did I know what the value was?

Because I looked at a lot of properties

I understood what they were worth

And if you want to do well, you need to understand value

Until you understand value

Everything is worthless

The purchase price that I negotiated was $60,000

And again, you could add zeros, you can 10 times this 5 times this

It doesn't matter

The difference was that I was buying it for 20% below market

I thought that the property was worth $80,000

This gentleman had bought it years before

And he bought it for $30,000, and again,

I don't care if it's $3 million or $300,000, whatever it is

It's the strategy I want you to understand

But he had bought it for a much lower price

And so I was able to buy that property off of him at a bargain price

We agreed on the price, and I said we can do 1 or 2 things

I can go to the bank, and I can get you all your money
And you can cash out and get your money

Or
I can do what we call seller finance

Historically

When people were selling farms to each other, the bank wouldn't loan them any money

So

They would do owner financing

And

Make payments to the seller

We agreed on the price of $60,000

With a $5,000 down payment

That means I still owe him $55,000

I asked him why he

Why was he selling

And
What was he going to do with the money?

He said that he had bought it 15 years earlier for $30,000

He lived next door and he also managed it

Which he didn’t like

He was tired of the management

What he wanted was the monthly payment

Plus,

He didn’t want to pay a bunch of money in taxes

So I made him a deal to buy it for

$60,000 with $5,000 down

Then make monthly payments

Of

$591.03 a month

For 15 years at 10%

4 units were rented at $200 each

So,

We were bringing in $800 a month in rent

Again, just add zero’s

It's the percentages that count

Every month I would collect the rent and send him a check

Why did he agree to this deal?

Because

All he wanted was the monthly payments

Plus,

He didn't want to pay a bunch of money in taxes

Over the years, with interest

I paid him over $100,000

Which I got from the renters

We kept that property for 38 years and eventually donated it to the foundation

The purchase price when we bought it was $60,000
When we donated it

The price was $490,000

My small down payment of less than $5,000

Had turned into $490,000 plus all the positive cash flow

Basically, 100x my initial investment

51

Nothing Down
Just Add Zero's

This is the same technique

I just added a bunch of zero's

I used this technique many times

I found an owner that had 7 four unit buildings

For a total of 28 units

They were mismanaged

I bought them with nothing down

And

Made payments to the seller

Just like the earlier example

A year later

He asked if I would pay him off because he had another deal he wanted to invest in

I asked for a large discount

And

Got it

Since I owned them,

I went to the mortgage company and refinanced them to pay off existing debt

Our purchase price was $250,000 x 7 = $1,750,000

We owned them for 27 years

And sold them for

$500,000 x 7 = $3,500,000

Over the 27 years we owned them

Tenants paid us rent and we paid the mortgage

When we sold them to invest in other properties

They were all free and clear

Netting us $3,500,000 on nothing down

We used that technique multiple time

Eventually we bought 20

Four unit buildings

Over time they increased in value to $500,000 each

We later sold them to invest in other real estate projects

20 buildings x $500,000 = $10,000,000 profit

When we started the foundation

We donated 3 of the four unit buildings and 2 houses

Plus

Some Warren Buffett stock

A total of

$3,000,000 to fund the foundation

Were now giving that money away to help students all over the World

52
50
Nothing Down Techniques

Robert Allen is the author of the book

Nothing Down
"How to buy real estate with little or nothing down"

I highly recommend you read his book

Robert is also a friend and supporter of the foundation

The foundation would not exist if it wasn't for him

Here are his 50 nothing down techniques

1. The Seller
2. The Buyer
3. The Realtor
4. The Renters
5. The Property
6. Hard-Money Lenders
7. Underlying Mortgages
8. Investors
9. Partners
10. Options
11. Assume Sellers Obligations
12. Using Talents, Not Money
13. Borrow Against Life Insurance Policy
14. Anything Goes
15. Creation Of Paper
16. The Two-Way Exchange
17. The Three-Way Exchange
18. Lemonading
19. Borrowing The Realtors Commission
20. Rents
21. Deposits
22. Splitting Off Furniture And Other Items
23. Splitting Off Part Of The Property
24. Small Amounts Of Money From Different Banks
25. Cash By Mail Companies
26. Credit Cards
27. Home Improvement Loans
28. Home Equity Loans

29. Refinance Boat, Car, Stereo Or Personal Property
30. VA Loans
31. FHA Loans
32. The Second Mortgage Crank
33. Variation Of The Crank: Seller Refinance
34. Buy Low, Refinance High
35. Using Discounts From Holders Of Mortgages
36. Moving The Mortgage
37. Creative Refinance Of Underlying Mortgages
38. Pulling Cash Out Of Buildings You Own But Don't Want To Sell
39. Making A Partner Of The Holder Of An Underlying Mortgage
40. Selling Of Second Trust Notes
41. Borrow Partners Financial Statement
42. Borrow Partners Money For Down Payment
43. Borrow Partners Money For Down Payment Until Your Money Comes
44. You're Cashflow/My Equity Or Some Combination
45. You Put Up The Cash; I Put Up The Time And Expertise
46. The Rolling Option
47. Equity For Options
48. Sale Option Back
49. Earnest Money Option
50. Lease With An Option To Purchase

Free Course You Can Take On Real Estate

Robert Allen - The Road To Wealth
Robert Allen - The Real Estate Launch

SuccessAndMoneyFoundation.Org/Courses

Free Books You Can Download On Real Estate

Mark Haroldsen - Wake Up The Financial Genius Inside You

SuccessAndMoneyFoundation.Org /Books

Free Downloads On Real Estate

Real Estate Bargain Finder
Property Scoring System
Find It, Fund It, Farm It
Nothing Down Real Estate Techniques
Zero To $1,000,000 On $49 A Month

SuccessAndMoneyFoundation.Org /Downloads

53

Making Money With Real Estate

There are many ways that you can make an additional chunk of money with real estate

The great thing about real estate is that it keeps up with inflation

It brings in income

I want to thank Robert Allen for allowing us to use some of his wonderful material in the foundation

This is our legacy project, I suggest you start with 2 books

Mark Haroldsen “How to Wake up the Financial Genius Inside You”

And Robert Allen books, The Road to Wealth, Multiple Streams of Income

For free books and downloads go to
Successandmoneyfoundation.org /books
Successandmoneyfoundation.org/downloads

Here are some of the nothing down techniques I've used

The first one is seller financing; this is where you make payments to the seller

Number 10

Supply the seller with what he needs

A seller is selling a property for some reason

Why are they selling it?

What are they going to do with the money, and what do they need?

I've done many properties where the seller just wanted the monthly payments

He didn't want to be the manager

He didn't want to have to fix up the properties

And so we did a combination of those earlier techniques, and we got him what he wanted, which was monthly payments or taking over the seller's obligation

Many times people have a loan on the property

They want to walk away and be done with it

And then we take over those payments

We take them subject to the existing obligations that are on that property

Number 12 is using talents, not money

Do you have something they need, you can exchange for

I did one property where I sold it, and I needed some help with some plumbing and some help fixing up properties

The guys that bought it off of me didn't have enough money for the down payment that we needed, so he traded for work

They used their talents as builders to finish up some jobs

Number 20 is rent

I've done this one with the rents and the security deposits

One of the first properties I did was a 4-unit building, and we were able to close on the first of the month

So we got all the security deposits and that became mine because when they move out, I have to pay the deposit back

So that was credited to me, plus all the rents were due on the first, and so I got credit for those

That reduced my down payment

Number 22

Splitting off the furniture or other items

I've done this multiple times where I was able to split off the furniture or washer and dryers

I'd sell them to recoup my cash

I even did one where there was a speedboat and a mobile home

Number 27

Home improvement loans and line of credit

A good way to be able to borrow enough money is a home improvement loan

And that's a good way to be able to get into that property without as much money down, because you can go borrow against that property on the loan

Number 34

Buy low, refinance high
This is one where we bought properties for a certain price, and then we were able to refinance it at a higher amount

And get back all the capital we put in

Number 35

Is to use discounts from mortgage holders

I've done this multiple times where there was a mortgage on the property and we got a discount in order to pay them off in cash

On one set of buildings, we did

We've got three hundred thousand dollars in discounts because they wanted their cash

and he decided that he didn't want to take those payments for the next 20 years

So we asked for a big discount and they gave it to us, then we just simply refinanced it and were able to pay him out

Number 40

Selling a second trustee note, you can create a note where you owe somebody some money that's tied to that property

And then you can sell it to somebody else that wants to collect it, and they will pay cash for that

Number 42

Borrow partner's money for down payment

This is interesting

And I've seen this in all kinds of areas in deals where there are getting millions of dollars from investors

The investors are coming up with the monies for the big down payments, and then the general partners are getting loans on property

You put up the cash, I put up the expertise

Number 47

Options

This is a big one that we did many, many times where we got the right to lease a property and an option to buy it

So we would make monthly payments on that property as a lease, and we had the right to buy it for a certain price in the future

And then we would fix it up and turn around and resell it to someone else
We would exercise our option and buy it for one price and sell it for the other price

That happens all day long

Everywhere you go

Walmart, for example

They don't own the products

They just sell them

Amazon is the same way

Other people own that product
And amazon sells that product on consignment

And so there's many different ways that you can buy property with little or none of your own money

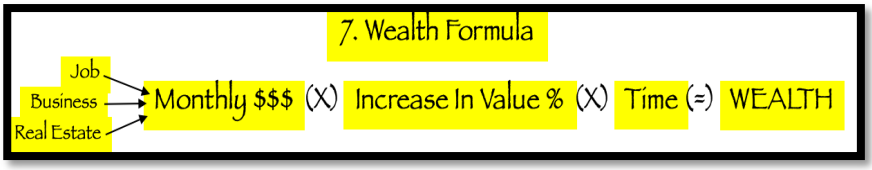
“Don’t Wait To Buy Real Estate, Buy Real Estate And Wait”

Robert Allen

54

Step Seven

Wealth Formula



Job, Business and Real Estate

Income

(X)

Monthly Deposits

(X)

Increase In Value

(X)

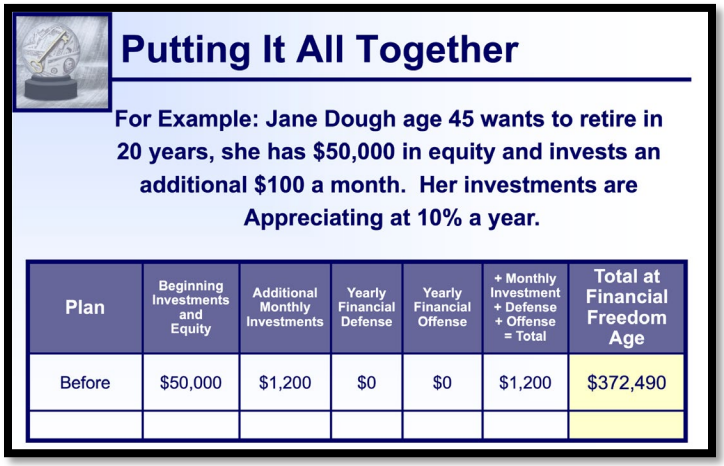
Length Of Time

(=) Wealth

55

Putting It All Together

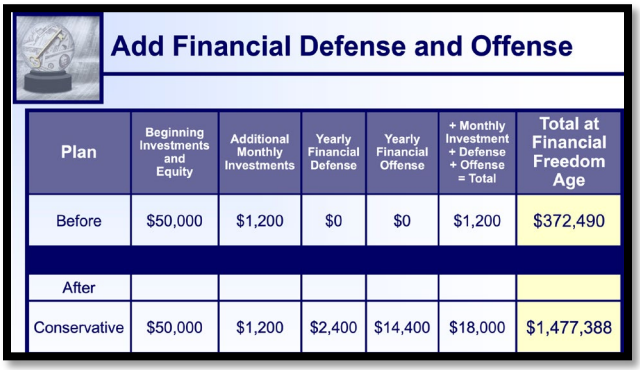
Conservative investment plan, $100 a month for 20 years @10% rate of return = $372,490, not enough to beat inflation



Conservative Plan

In addition to our current plan, lets save an additional $200 a month in savings and start a small business and add an additional $1,200 a month to our investment account

Our new total is $1,477,388



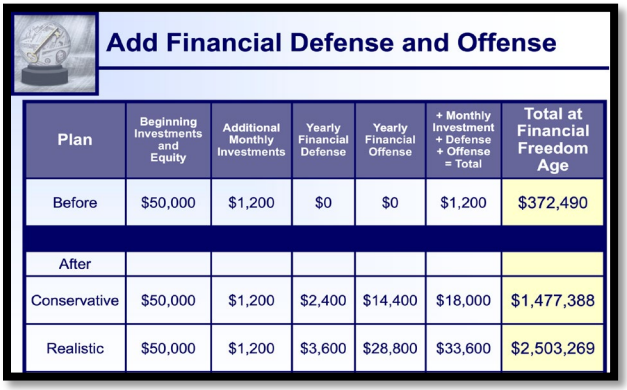
Add Financial Defense and Offense

Plan	Beginning Investments and Equity	Additional Monthly Investments	Yearly Financial Defense	Yearly Financial Offense	+ Monthly Investment + Defense + Offense = Total	Total at Financial Freedom Age
Before	$50,000	$1,200	$0	$0	$1,200	$372,490
After						
Conservative	$50,000	$1,200	$2,400	$14,400	$18,000	$1,477,388

Realistic Plan

Lets increase our saving from $200 to $300 a month and increase business profits from $1,200 to $2,400 a month

Our new total is $2,503,269



Add Financial Defense and Offense

Plan	Beginning Investments and Equity	Additional Monthly Investments	Yearly Financial Defense	Yearly Financial Offense	+ Monthly Investment + Defense + Offense = Total	Total at Financial Freedom Age
Before	$50,000	$1,200	$0	$0	$1,200	$372,490
After						
Conservative	$50,000	$1,200	$2,400	$14,400	$18,000	$1,477,388
Realistic	$50,000	$1,200	$3,600	$28,800	$33,600	$2,503,269

Aggressive Plan

Lets increase our saving from $200 to $400 a month and increase business profits from $1,200 to $3,600 a month

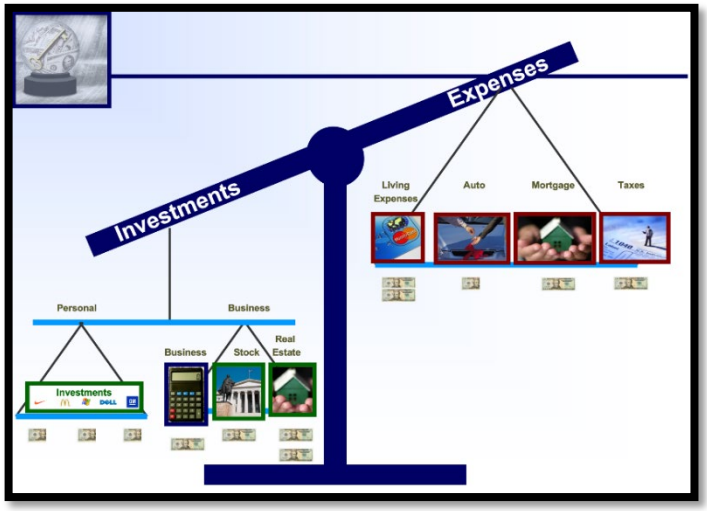
Our new total is $4,476,211



Add Financial Defense and Offense

Plan	Beginning Investments and Equity	Additional Monthly Investments	Yearly Financial Defense	Yearly Financial Offense	+ Monthly Investment + Defense + Offense = Total	Total at Financial Freedom Age
Before	$50,000	$1,200	$0	$0	$1,200	$372,490
After						
Conservative	$50,000	$1,200	$2,400	$14,400	$18,000	$1,477,388
Realistic	$50,000	$1,200	$3,600	$28,800	$33,600	$2,503,269
Aggressive	$50,000	$1,200	$4,800	$57,600	$63,600	$4,476,211

This is what your balance sheet looks like



56

"Make A Difference

Make It Happen

Every Life Is Precious"

Thomas Painter



10 Post-Quiz Questions

1	**How much would you have if you put a $1 a day under your mattress for 66 years?** $24,090 or $41,458
2	**How much would you have if you invested a dollar a day at 3% for 66 years?** $38,686 or $75,736
3	**How much would you have if you invested a dollar a day at a 10% rate of return for 66 years?** $2,607,064 or $6,533,598
4	**How much would you owe if you charge a dollar a day on your credit card at 21% interest for 66 years?** $16,887,660 or $1,611,877,660
5	**If you used a credit card to buy a computer for $1,000 with 10 years of payments, How much would you pay in total?** $1,300 or $2,374
6	**With $1,000 in debt, After making payments for 4 years, How much do you still owe?** $325 or $771
7	**What is the Dow Stock Market Index?** 100 Companies from different industries or 30 Companies from different industries
8	**What is the S&P Stock Index?** 500 of the largest companies in America or 1,000 of the largest companies in America
9	**True of False, The S&P Stock Market Index makes more money than most professionally managed mutual funds?** True or False
10	**Berkshire Hathaway is a stock that is managed by Warren Buffett's team, over time, does it make more money that the S&P Stock index?** True or False

10 Post-Quiz Questions

1	**How much would you have if you put a $1 a day under your mattress for 66 years?** $24,090
2	**How much would you have if you invested a dollar a day at 3% for 66 years?** $75,736
3	**How much would you have if you invested a dollar a day at a 10% rate of return for 66 years?** $2,607,064
4	**How much would you owe if you charge a dollar a day on your credit card at 21% interest for 66 years?** $1,611,877,660
5	**If you used a credit card to buy a computer for $1,000 with 10 years of payments, How much would you pay in total?** $2,374
6	**With $1,000 in debt, After making payments for 4 years, How much do you still owe?** $771
7	**What is the Dow Stock Market Index?** 30 Companies from different industries
8	**What is the S&P Stock Index?** 500 of the largest companies in America
9	**True of False, The S&P Stock Market Index makes more money than most professionally managed mutual funds?** True
10	**Berkshire Hathaway is a stock that is managed by Warren Buffett's team, over time, does it make more money that the S&P Stock index?** True
	How Many Questions Did You Get Right? Did You Do Better Than The Pre-Quiz?

50 Fun Facts and Concepts

1. If could only give One thing to someone you Love, what would it be?

Good Experience with Money
Money
Knowledge

Which would you give them?

Answer

Good Experience with Money, Then more knowledge, the Money will come naturally

2. Everyone will Make, Manage and Spend Money

The good news it that you will Make, Manage and Spend between $1 Million and $10 Million Dollars in your lifetime

The bad news is that the vast majority of us will die broke and in debt

If you follow the 5 Steps to Financial Freedom, It will solve the vast majority of your problems

3. The 5 Steps to Financial Freedom

Make More Money
Separate Your Money
Give to Individuals, Churches and Charities
Automatically Invest, Use the Wealth Formula
Save and Spend

4. How You Make More Money with Your Job and Small Business

Study Successful People
Solve Bigger Problems
Add More Value

5. There are 2 Reasons to Start A Small Business

Make More Money
Save on Taxes

6. There are 3 Ways to Make More Money in Your Small Business

Get More Customers
Get them to Buy More
Get them to BUY More Often

7. Example of Some Popular Small Businesses

Internet, Your Products, Amazon, Ebay and Etsy
Direct Selling

Multi-Level Marketing
Real Estate, Fix and Flip, Long Term Rentals

8. Is Debt Good or Bad

Good Debt is When You Can Get a Financial Return on The Debt, Like Real Estate

Good Debt is When You Invest in Something That Makes Money and Other People Pay Back the Debt for YOU

9. How Can I Manage My Money?

We have created a tool that allows you to Manage and Cashflow your Money on 1 piece of paper (SuccessAndMoneyFoundation.org/Downloads)

10. How Do YOU Automatically Invest?

Automatically take money out of your checking account on a monthly basis and move it to your investment or retirement account

Automatically invest in Berkshire Hathaway (BRK.b) or The S&P 500, Which is the 500 Largest Companies in America that are World Wide

11. Does Money Grow on Trees?

Yes, have you seen an apple, peach or pear tree? The farmer takes that fruit and exchanges it for cash

12. How Do I Grow A Money Tree?

Open an Investment Account and water it with more money on a monthly basis

13. How Much Money Do I Need to Have A Million Dollars?

Depends on when you start the amount you invest and your rate of return, see chart on page 127

14. The Power of Starting Early, If you invested $200 a month @ 10%

If you started at age 15, invested for 4 years and stopped, You would have OVER a Million Dollars
($1,080,518)

If you started at age 20, invested for 7 years and stopped, You would have OVER a Million Dollars
($1,030,518)

If you started at age 30, invested for 36 years and stopped, You would have LESS THAN a Million Dollars
($789,696)

15. How Much Money Do I Need to Invest On A Monthly Basis?

We recommend 15% of your wages

16. What is The Wealth Formula?

Monthly Investments
(X)
Increase In Value
(X)
Length of Time
(=)
Wealth

17. How Long does It Take For An Asset or Loan to Double in Value or Cost?

Rule of 72

Interest Rate (X) Time (=) 72
Or
72 Divided By the Interest Rate (=) Length of Time

18. Rule of 72

How long does it take for your investments to double in value or in cost?

If your investments are receiving 0% interest, they will never double in value

If your investments are making 3% interest, they will double in 24 years

If your investments are making 6% interest, they will double in 12 years

If your investments are making 12% interest, they will double in 6 years

If your credit card is charging you 21%, Your card will double in cost in 3.4 years

If you have $1,000 in your checking account a 0%, And you owe a $1,000 on your credit card at 21%

19. A Dollar A Day
How Much Would You Have If You?

If you PUT a dollar a day under you mattress or in the bank at 0% interest, in 66 years you will have $24,090

If you INVESTED a dollar a day in the bank at 3% interest, in 66 years you will have $75,736

If you INVESTED a dollar a day in the Stock Market or Real Estate at 10% interest, in 66 years you will have $2,607,064

If you CHARGED a dollar a day on your credit card at 21% interest, in 66 years you will owe $1,611,877,660

20. Which Would You Rather Have?
$10,000 A Day or A Penny Doubled for 40 Days

Penny, You would need $137,438,953 A day
to
Equal a penny doubled which would be
over $5 Billion Dollars

21. What Items Go Up or Down in Value

Items that go down in value

Cars
Electronics
Computers

Items that go up in value

Stock Market
Real Estate
Small Business

22. What Kind of Accounts Should You Use?

Bank Accounts
Savings Account

Investment Accounts
Retirement Accounts

23. A retirement account is the same as an investment account, retirement accounts have some tax advantages

24. Investment Account
An account where you can invest in stocks and bonds

25. 401K
A retirement account where your employer might match your contributions, giving you a 100% match

26. Roth IRA
A retirement account you pay no taxes when you pull the money out at retirement

27. IRA
A retirement account where you get a tax break when you contribute to your account, the challenge is you have to pay taxes on ALL the money when you pull it out at retirement

28. Which Account Should I Fund First

If you are getting a match from your employer, max your 401k

Then, your ROTH IRA

Then, your IRA

Then, your Investment Accounts

29. Loan Verse Own

Loan: Checking, Savings, CD's, Bonds and Loans

Own: Stock and Real Estate

30. 4 Ways to Invest in the Stock Market in Order

Berkshire Hathaway
S&P 500
Mutual Funds
Pick and Choose you Lose

31. Why Do You Do It In This Order?

Over Time
Berkshire Hathaway has out preformed the S&P 500
Which has out preformed mutual funds
Which out preforms picking and choosing

One reason is the low fee structure

32. What Is?

33. Berkshire Hathaway (BRK.b)
A company that is managed by Warren Buffett and His Team, they are large insurance company that has vast holding in companies and publicly traded stock

It's a Stock that is similar to the S&P 500

34. S&P 500
A Stock Index of 500 of the largest companies in America that are worldwide

35. DOW 30
A Stock Index of 30 Companies From Different Industries

36. Mutual Funds
Professional managed funds that charge a fee

37. Pick and Choose, You Lose
When Individuals Pick and Choose Stocks

38. Save and Spend

Money is either saved and invested or spent and consumed

39. If you didn't spend the money and invested it, How much would monthly investments @ 10% growth be over a 40 year period ?

$60 a month would grow into $350,000
$100 a month would grow into $584,222
$400 a month would grow into $2,336,888
$1,000 a month would grow into $5,842,221

40. How Do You Save 20% on Spending
Use Cash verses a debit or credit card

41. How Do You Save Money On Your Credit Card?

Switch to A Low Interest Card

42. How Do You Save on Interest?

Don't get into credit card debt to begin with
Switch to a low rate card
Increase your monthly payment

43. How Do You Get Out of CREDIT CARD Debt?

If you have $10,000 in Credit Card Debt at 21% interest with monthly payments of $183 for 15 years, you will pay a total of $32,951

If you increase the payments to $395, you will save $19,628

44. Avoiding Consumer Debt

If you bought a computer for $1,000 on a credit card at 21% interest and made payments for 10 years, how much in total would you have paid?

$2,374

After 4 years, the computer is obsolete and you still owe

$771

45. How Do You Get Out of Debt?

Make more money

Don't get into personal debt

Switch to a Cash vrs Debit or Credit Card

Use the Manage Your Money on 1 Piece of Paper

List All Debts

Start with Smallest Loan Amount, Pay it off first

Then, take the extra money and pay off the second smallest loan amount

Then, take the extra money and pay off the 3 smallest debt

46. How to Save Money On A Car

Buy a used car and save

The day you drive a new car off the lot,
it become a used car

47. How to Save Money On Insurance

Insurance Review
Eliminate Overlapping Insurance
Do An Insurance Review

48. How to Save 10%-20% on Your Real Estate

$200,000 Home or Rental Unit

If you bought a $200,000 house @ 8% for 30 years, your total interest would be $328,310 for a total price of $528,310

If you bought a $200,000 house for 10% less or $180,000 @ 8%, your total interest would be $295,479 and you would save $52,830

If you reduced the interest rate from 8% to 6%, you would save $86,972

If you increase the payment from $1,079 to $1,518 and pay it off in 15 years verses 30 years, you will save $115,099

If you do all three, buy for less, lower the interest rate and increase the payment, you will save $254,900

49. How to Save 10%-20% on Your Real Estate

$500,000 Home or Rental Unit

If you bought a $500,000 house @ 8% for 30 years, your total interest would be $820,776 for a total price of $1,320,776

If you bought a $500,000 house for 10% less or $450,000 @ 8%, your total interest would be $738,698 and you would save $82,078

If you reduced the interest rate from 8% to 6%, you would save $299,505

If you increase the payment from $2,697 to $3,797 and pay it off in 15 years verses 30 years, you will save $287,747

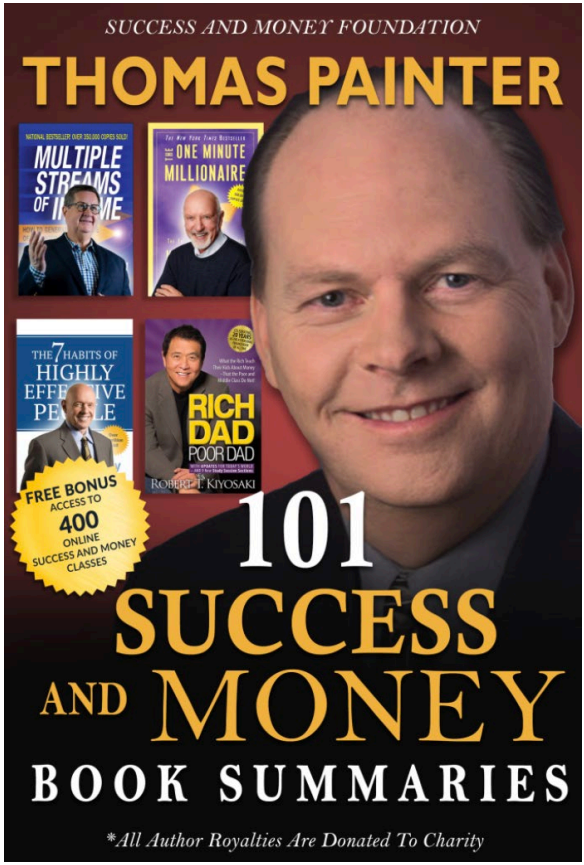
If you do all three, buy for less, lower the interest rate and increase the payment, you will save $669,330

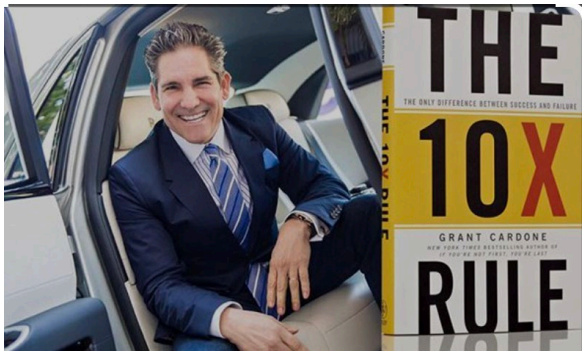
50. Putting It All Together

Make More Money
Invest it For The Long Term
Spend Less

25 Book Summaries From The Book

101 Success And Money Book Summaries





"The 10X Rule" by Grant Cardone

- "The 10X Rule" by Grant Cardone is a motivational and practical guide that emphasizes the importance of taking massive action to achieve extraordinary levels of success.

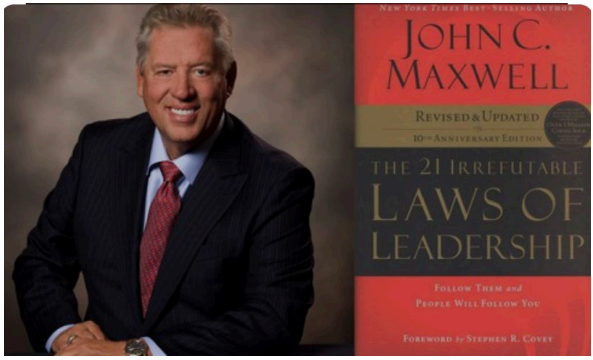
- The core concept of the book is that individuals must set goals and take actions that are ten times greater than they initially believe necessary.

"Do not set your goals based on what you think you can do. Set your goals on what you want to happen, not what you think you can make happen."

Key Takeaways:

- **Embrace the 10X mindset**
- **Take massive action**
- **Overcome fear and embrace failure**
- **Avoid average thinking**
- **Take responsibility for your results**

"Success is your duty, obligation, and responsibility."



"The 21 Irrefutable Laws of Leadership"

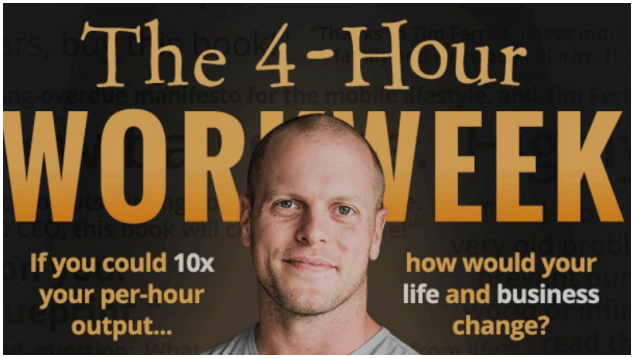
by John Maxwell

- "The 21 Irrefutable Laws of Leadership" by John C. Maxwell is a comprehensive guide to leadership principles that are fundamental and timeless.
- The book presents 21 essential laws that are key to becoming an effective and influential leader in any field or organization.

Key Takeaways:

- **Leadership is learnable**
- **Lead with integrity**
- **Influence through relationships**
- **Vision is essential**
- **Leadership requires teamwork**

"Leadership develops daily, not in a day."



"The 4-Hour Workweek" By Timothy Ferriss

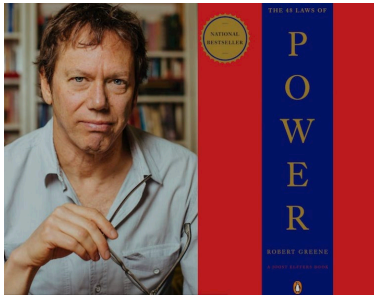
- The New Rich (NR) Lifestyle: The book challenges the conventional idea of working long hours for delayed retirement and introduces the concept of the "New Rich" lifestyle, emphasizing time and location freedom.
- Timothy Ferriss advocates outsourcing tasks and automating processes to create more time and reduce direct involvement in day-to-day operations.

"The question you should be asking isn't, 'What do I want?' or 'What are my goals?' but 'What would excite me?'"

Key Takeaways:

- **Redesign Your Life**
- **Focus on Results, Not Busyness**
- **Outsource and Automate**
- **Location Independence**
- **Embrace the "New Rich" Mindset**

"Someday is a disease that will take your dreams to the grave with you."



"The 48 Laws of Power" by Robert Greene

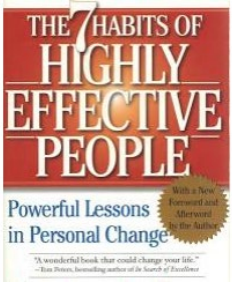
- The book explores 48 practical and manipulative
- The laws include principles like "Never Outshine the Master," "Conceal Your Intentions," "Get Others to Do the Work for You, but Always Take the Credit," and more.

"When you show yourself to the world and display your talents, you naturally stir all kinds of resentment, envy, and other manifestations of insecurity... you cannot spend your life worrying about the petty feelings of others."

Key Takeaways:

- **Understanding Human Behavior**
- **Self-Awareness**
- **Strategic Thinking**
- **Assertiveness**
- **Boundary Setting**

"Do not leave your reputation to chance or gossip; it is your life's artwork, and you must craft it, hone it, and display it with the care of an artist."

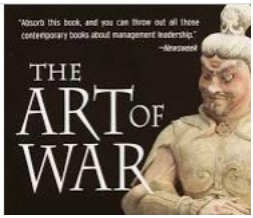


"The 7 Habits of Highly Effective People"

By Stephen Covey

- **Be proactive:** Take charge of your life and responses to circumstances. Focus on what you can control and avoid being reactive to external influences.
- **Begin with the end in mind:** Clarify your vision and goals before taking action.
- **Put first things first:** Prioritize tasks based on their importance and urgency.
- **Think win-win:** Seek mutually beneficial solutions in interactions and relationships.
- **Seek first to understand, then to be understood:** Listen empathetically to others and genuinely understand their perspectives before expressing your own.
- **Synergize:** Combine the strengths of individuals to create innovative and powerful solutions.
- **Sharpen the saw:** Continuously improve and renew yourself physically, mentally, emotionally, and spiritually.

"The key to greatness is to look for the extraordinary in the ordinary."



"The Art of War" by Sun Tzu

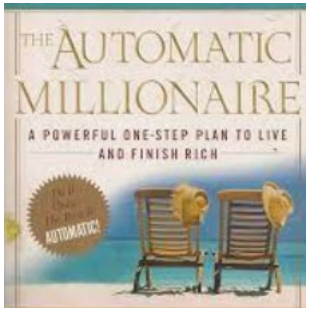
- "The Art of War" is an ancient Chinese military treatise attributed to Sun Tzu.
- The book provides strategic insights on warfare and tactics.
- Sun Tzu emphasizes the importance of careful planning, preparation, and understanding one's enemy.

"Opportunities multiply as they are seized."

Key Takeaways:

- **Strategy and Tactics**
- **Know Yourself and Your Enemy**
- **Adaptability and Flexibility**
- **The Importance of Timing**
- **Deception and Misdirection**
- **Winning Without Fighting**

"The supreme art of war is to subdue the enemy without fighting."



“The Automatic Millionaire” by David Bach

- "The Automatic Millionaire" presents a simple one-step plan to achieve financial security and build wealth.
- David Bach introduces the concept of "paying yourself first" by automating savings and investments.
- The book emphasizes the power of compound interest and long-term investing for financial growth.

"What we spend our money on isn't nearly as important as what we don't spend it on."

Key Takeaways:

- **Simple One-Step Plan**
- **Pay Yourself First**
- **The Power of Compound Interest**
- **Financial Goals and Budgeting**
- **Homeownership and Tax Advantage**

"To finish rich, it's not enough to make money. You have to use that money to build wealth so you can have financial security, independence, and a comfortable retirement."



"Awaken the Giant Within" by Tony Robbins

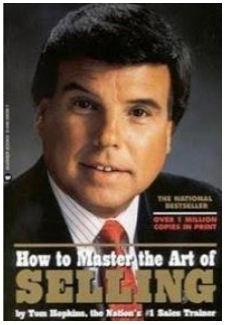
- "Awaken the Giant Within" is a self-help book by Tony Robbins, a renowned motivational speaker and life coach.
- The book aims to empower readers to take control of their lives and achieve personal transformation.
- He emphasizes the importance of setting clear, compelling goals and creating a compelling vision for the future.

"The only limit to your impact is your imagination and commitment."

Key Takeaways:

- **Take Control of Your Life**
- **The Power of Beliefs**
- E**motional Mastery**
- **Set Compelling Goals**
- **Create Effective Strategies**

"It's not what we do once in a while that shapes our lives, but what we do consistently."



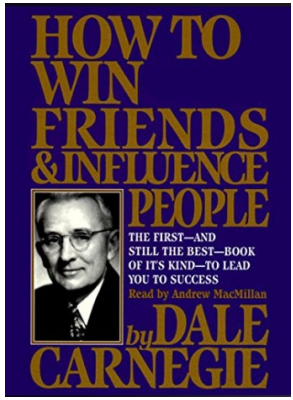
"How to Master the Art of Selling" By Tom Hopkins

- "How to Master the Art of Selling" is a comprehensive guide for individuals seeking to improve their sales skills and techniques.
- Tom Hopkins shares practical advice and strategies for building rapport with prospects, overcoming objections, and closing deals.

"You cannot teach a man anything. You can only help him discover it within himself."

Key Takeaways:

- **Comprehensive Sales Guide**
- **Building Rapport and Overcoming Objections**
- **Understanding Customer Needs**
- **Effective Communication and Persuasive Selling**
- **Positive Attitude and Enthusiasm**



"How To Win Friends And Influence People"

by Dale Carnegie

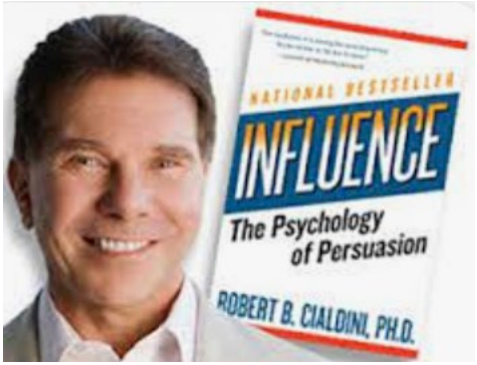
- "How to Win Friends and Influence People" by Dale Carnegie is a classic self-help book on improving social skills and interpersonal relationships.
- The book offers practical advice and techniques to build strong connections and influence others positively.

"To do something different, we must be willing to think differently."

Key Takeaways:

- **The Power of Positive Communication**
- **Active Listening**
- **Showing Appreciation**
- **Respect Others' Opinions**

"When you choose to be unapologetically yourself, the world benefits."



"Influence: The Psychology of Persuasion"

by Robert B. Cialdini

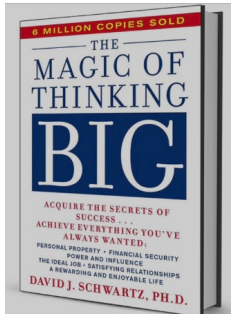
- "Influence: The Psychology of Persuasion" by Robert B. Cialdini is a groundbreaking book that explores the principles of persuasion and human behavior.

"People will do anything for those who encourage their dreams, justify their failures, allay their fears, confirm their suspicions, and help them throw rocks at their enemies."

Key Takeaways:

- **Reciprocity**
- **Commitment and Consistency**
- **Social Proof**
- **Liking**
- **Scarcity**

"The best persuaders become the best through pre-suasion—the process of arranging for recipients to be receptive to a message before they encounter it."



"The Magic of Thinking Big"

by David J. Schwartz

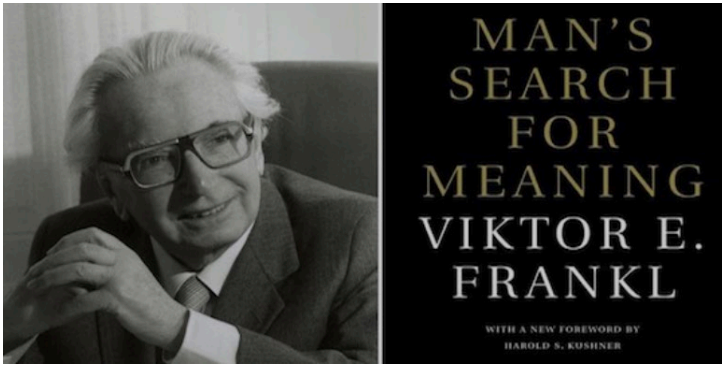
- **Positive Thinking:** Cultivate a positive mindset and self-belief to achieve success and overcome obstacles**.**
- **Overcome Fear:** Confront and conquer fears and excuses that hinder personal growth and progress.

"Believe it can be done."

Key Takeaways:

- **Positive Thinking**
- **Overcome Fear**
- **Set Higher Goals**
- **Continuous Improvement**

"Success is determined not by whether or not you face obstacles, but by your reaction to them. And if you look at these obstacles as a containing fence, they become your excuse for failure. If you look at them as a hurdle, each one strengthens you for the next."



"Man's Search for Meaning" by Viktor E. Frankl

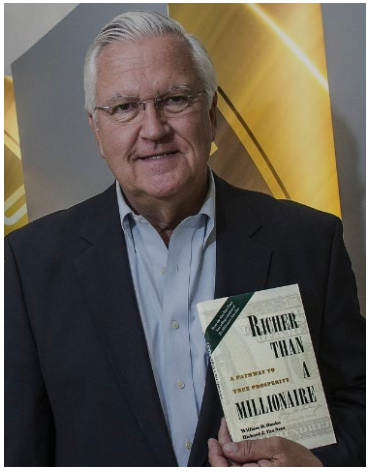
- "Man's Search for Meaning" is Viktor E. Frankl's poignant account of his experiences as a Holocaust survivor and his reflections on life's meaning.
- The book underscores the human capacity to choose one's attitude and response to suffering, even in the most extreme circumstances.

"For the world is in a bad state, but everything will become still worse unless each of us does his best."

Key Takeaways:

- **Choosing One's Attitude**
- **Finding Meaning in Life**
- **Hold Onto Hope**
- **Strength of Human Spirit**
- **Transformative Power of Meaning**

"When we are no longer able to change a situation, we are challenged to change ourselves."



"The Millionaire Next Door" By Thomas J. Stanley

- "The Millionaire Next Door" emphasizes the importance of financial literacy, entrepreneurship, and building strong, lasting wealth.

"The foundation stone of wealth accumulation is defense, and this defense should be anchored by budgeting and planning."

Key Takeaways:

- **Frugal Living**
- **Long-Term Investing**
- **Disciplined Financial Habits**
- **Avoid Extravagance**
- **Financial Literacy**

"Wealth is more often the result of a lifestyle of hard work, perseverance, planning, and, most of all, self-discipline."



"Multiple Streams of Income" by Robert G. Allen

- Robert G. Allen discusses different types of income streams, including real estate investments, stocks, royalties, and entrepreneurship.

"If you want to be financially free, you need to become a different kind of person than you are today and let go of whatever has held you back in the past."

Key Takeaways:

- **Diversify Income Sources**
- **Explore Different Income Streams**
- **Passive Income**
- **Identify Profitable Opportunities**

"The key to financial freedom and great wealth is a person's ability or skill to convert earned income into passive income and/or portfolio income."



"Nothing Down" by Robert G. Allen

- "Nothing Down" by Robert G. Allen is a real estate investment book that presents creative strategies for acquiring properties with little or no money down.
- Robert G. Allen shares various techniques, such as seller financing, lease options, and partnerships, to purchase properties without using personal funds.

"With the right combination of motivation, intelligence, and persistence, anything is possible."

Key Takeaways:

- **Real Estate Investment Strategies**
- **Lease Options**
- **Owner Financing**
- **Foreclosures and Distressed Properties**
- **Partnerships and Joint Ventures**

"The most common reason for not getting what you want is that you are more committed to what you don't want."



"One Minute Millionaire"

by Mark Victor Hansen & Robert Allen

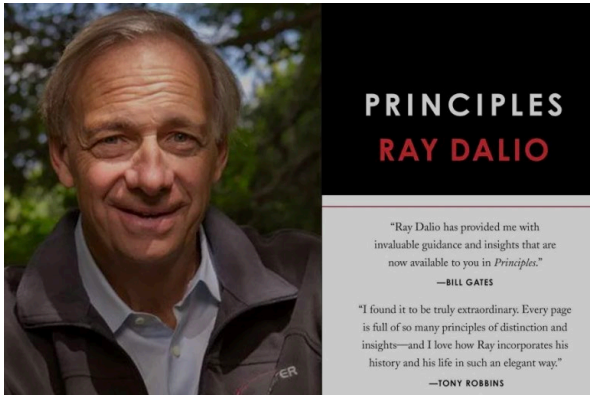
- "The One Minute Millionaire" by Mark Victor Hansen and Robert G. Allen is a book that combines both fiction and non-fiction to present the principles of wealth-building.
- Mark Victor Hansen provides real-life success stories of millionaires to inspire and motivate readers.
- Robert G. Allen shares practical wealth-building strategies, including real estate investing, starting a business, and creating multiple streams of income.

"The starting point of all achievement is desire."

Key Takeaways:

- **Two Paths to Wealth**
- **Millionaire Mindset**
- **Importance of Education**
- **Build Multiple Streams of Income**

"Wealth is the power to turn dreams into reality. Without wealth, they remain dreams forever."



"Principles: Life and Work" by Ray Dalio

- The book introduces the concept of "radical truth" and "radical transparency" in building a successful and innovative organization.
- Rather than avoiding conflicts, Dalio encourages embracing them and using them as opportunities for growth and learning.

"Truth—more precisely, an accurate understanding of reality—is the essential foundation for producing good outcomes."

Key Takeaways:

- **Radical Transparency and Open-Mindedness**
- **Embrace Conflict**
- **Principles Framework**
- **Continuous Learning**
- **Building Successful Organizations**

“Embrace reality and deal with it, don't just wish for what you *want."*



"The Purpose Driven Life" by Rick Warren

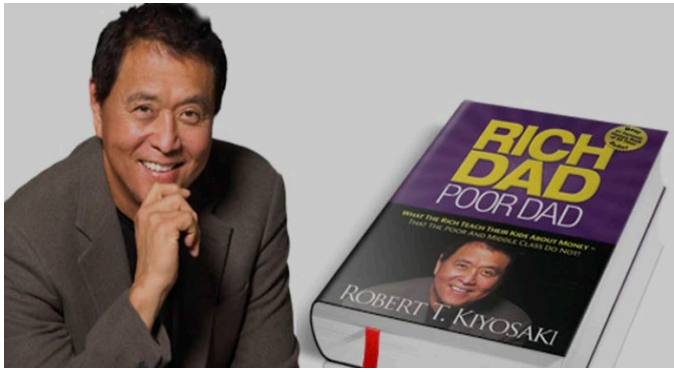
- Rick Warren presents five foundational purposes: worship, ministry, evangelism, fellowship, and discipleship.
- The book encourages individuals to focus on God's purpose for their lives, rather than self-centered pursuits.
- Readers learn the importance of surrendering to God's plan, finding fulfillment, and living with eternal significance.

"Knowing your purpose prepares you for eternity. It gives meaning to your life."

Key Takeaways:

- **Discovering Life's Purpose**
- **Five Foundational Purposes**
- **God-Centered Focus**
- **Fulfillment and Eternal Significance**

"The purpose of your life is far greater than your own personal fulfillment, your peace of mind, or even your happiness."



"Rich Dad Poor Dad" by Robert Kiyosaki

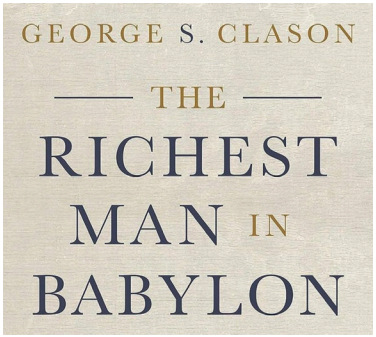
- Rich Dad Poor Dad Contrasts the money mindset of the author's "rich dad" and "poor dad" (his biological father).
- Introduces the concept of the Cash Flow Quadrant, classifying people as Employees, Self-Employed, Business Owners, or Investors, and explains how to move from one quadrant to another.

"In school, we learn that mistakes are bad, and we are punished for making them. Yet, if you look at the way humans are designed to learn, we learn by making mistakes."

Key Takeaways:

- **Financial Education**
- **Assets vs. Liabilities**
- **Focus on Assets**
- **Embrace Entrepreneurship**

"The single most powerful asset we all have is our mind. If it is trained well, it can create enormous wealth in what seems to be an instant."



"The Richest Man in Babylon" by George S. Clason

- Teaches fundamental principles of personal finance through a collection of parables set in ancient Babylon.
- Emphasizes the importance of saving a portion of income (at least 10%) to build wealth gradually.
- Advocates for wise investments and making money work for you to generate passive income.

"Wealth, like a tree, grows from a tiny seed. The first copper you save is the seed from which your tree of wealth shall grow."

Key Takeaways:

- **Save a Portion of Your Income**
- **Invest Wisely**
- **Live Within Your Means**
- **Compound Your Savings**
- **Seek Knowledge and Education**

"A part of all you earn is yours to keep."



"The Secret" by Rhonda Byrne

- "The Secret" by Rhonda Byrne is a self-help book that explores the Law of Attraction and its impact on our lives.
- The book reveals that thoughts have a powerful magnetic force that attracts similar energies into our experiences.
- Readers learn the principle of gratitude and its role in attracting abundance and happiness.

"The law of attraction is forming your entire life experience and it is doing that through your thoughts. When you are visualizing, you are emitting a powerful frequency out into the Universe."

Key Takeaways:

- **Law of Attraction**
- **Power of Positive Thinking**
- **Visualization**
- **Gratitude**
- **Believe and Receive**

"The law of attraction is the law of creation. Quantum physicists tell us that the entire Universe emerged from thought!"



"Start with Why" by Simon Sinek

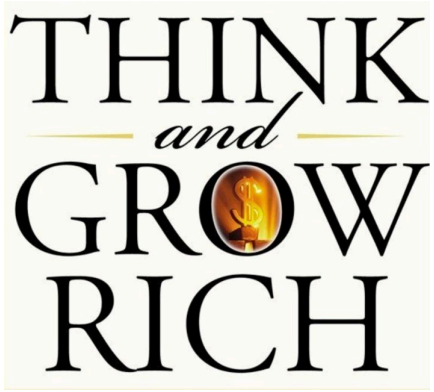
- The book introduces the concept of the "Golden Circle," consisting of three layers: "Why," "How," and "What," and argues that starting with "Why" is crucial for inspiring others.
- "Start with Why" offers a profound understanding of human motivation and provides a blueprint for inspiring positive change and building lasting connections in business and life.

"People don't buy WHAT you do; they buy WHY you do it."

Key Takeaways:

- **Find Your Why**
- **The Golden Circle**
- **Importance of Why**
- **Inspire Action**
- **Leadership**

"Working hard for something we don't care about is called stress. Working hard for something we love is called passion."



"Think and Grow Rich" By Napoleon Hill

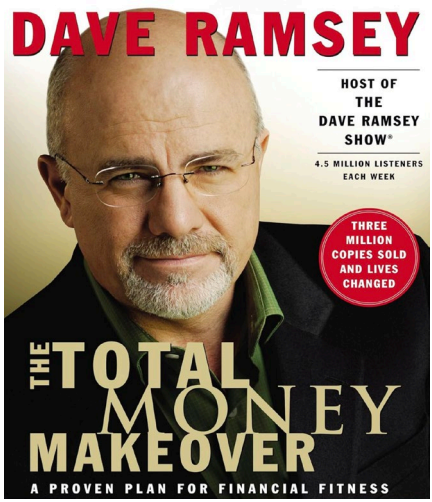
- Napoleon Hill outlines the importance of having a burning desire, a definite purpose, and unwavering faith in achieving one's goals.
- The book inspires readers to cultivate a positive mental attitude and develop a mindset geared toward achieving greatness.

"Strength and growth come only through continuous effort and struggle."

Key Takeaways:

- **Principles of Success**
- **Burning Desire and Definite Purpose**
- **Power of the Subconscious Mind**
- **Master Mind Group**

"The subconscious mind will translate into reality a thought driven by fear, just as readily as it will translate into reality a thought driven by courage or faith."



"The Total Money Makeover" by Dave Ramsey

- Dave Ramsey introduces the Baby Steps, a seven-step approach to getting out of debt, building wealth, and securing financial freedom.

"Change is painful. Few people have the courage to seek out change. Most people won't change until the pain of where they are exceeds the pain of change."

Key Takeaways:

- **Proven Plan for Financial Fitness**
- **The Baby Steps**
- **Living Debt-Free**
- **Saving, Investing, and Emergency Fund**
- **Living Below Your Means**

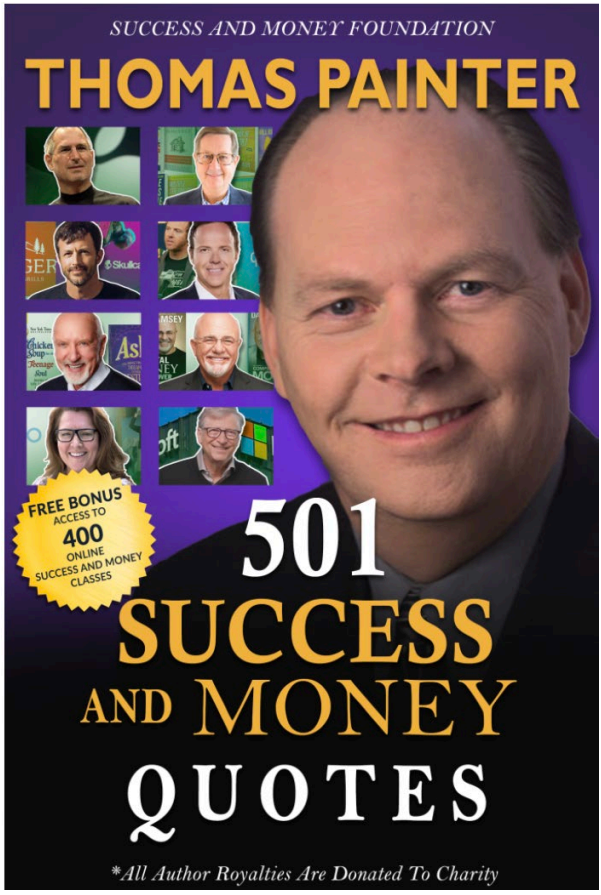
"If you live like no one else, later you can live like no one else."

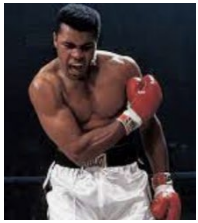
101 Quotes

From The Book

501

Success And Money Quotes





Muhammad Ali

"I am the greatest, I said that even before I knew I was."



Marie Antoinette

"Let them eat cake."



Aristotle

"We are what we repeatedly do. Excellence, then, is not an act, but a habit."



Neil Armstrong

"That's one small step for man, one giant leap for mankind."



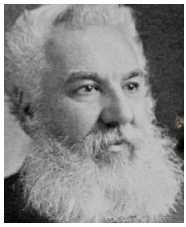
Susan B. Anthony

"I think the girl who is able to earn her own living and pay her own way should be as happy as anybody on earth”



Ludwig Van Beethoven

"Music should strike fire from the heart of man and bring tears from the eyes of woman."



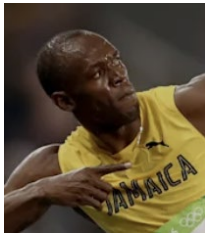
Alexander Graham Bell

"When one door closes, another opens”



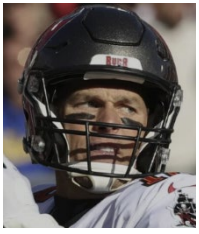
Jeff Bezos

"I knew that if I failed I wouldn't regret that, but I knew the one thing I might regret is not trying."



Usain Bolt

"There are better starters than me, but I'm a strong finisher."



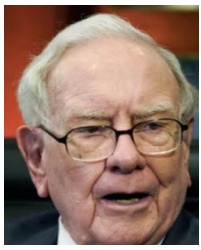
Tom Brady

"The true competitors, though, are the ones who always play to win."



Richard Branson

"Screw it, let's do it!"



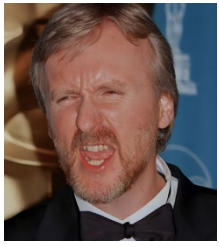
Warren Buffett

"Someone's sitting in the shade today because someone planted a tree a long time ago."



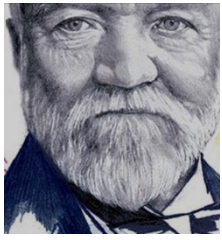
Augustus Caesar

"I found Rome a city of bricks and left it a city of marble."



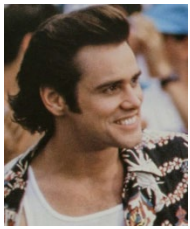
James Cameron

"If you set your goals ridiculously high and it's a failure, you will fail above everyone else's success."



Andrew Carnegie

"No man becomes rich unless he enriches others."



Jim Carrey

"You can fail at what you don't want, so you might as well take a chance on doing what you love."



Charlie Chaplin

"Life is a tragedy when seen in close-up, but a comedy in long-shot."



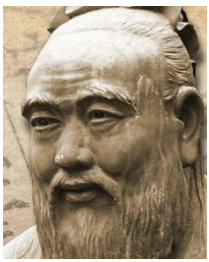
Winston Churchill

“Never Give In, Never Give Up”



Christopher Columbus

"By prevailing over all obstacles and distractions, one may unfailingly arrive at his chosen goal or destination."



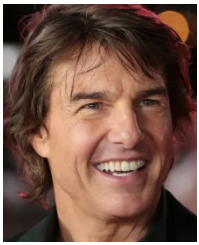
Confucius

"Choose a job you love, and you will never have to work a day in your life."



David Copperfield

"In magic, the impossible becomes possible, and dreams come to life."



Tom Cruise

"I feel that luck is preparation meeting opportunity."



Leonardo da Vinci

"Simplicity is the ultimate sophistication."



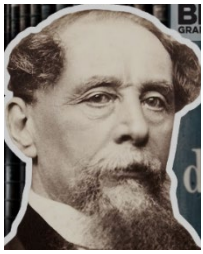
Johnny Depp

"One day the people that didn't believe in you will tell everyone how they met you."



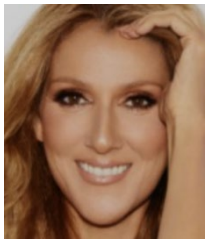
Princess Diana

"I don't go by the rule book; I lead from the heart



Charles Dickens

"It was the best of times, it was the worst of times."



Celine Dion

"Love can touch us one time and last for a lifetime."



Walt Disney

"If you can dream it, you can do it."



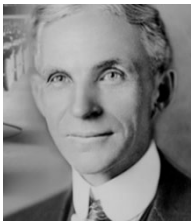
Thomas Edison

"Genius is one percent inspiration and ninety-nine percent perspiration."



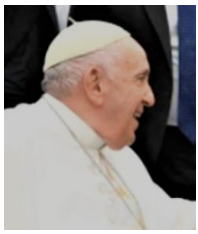
Queen Elizabeth II

"I declare before you all that my whole life, whether it be long or short, shall be devoted to you."



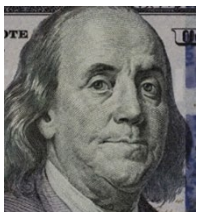
Henry Ford

"Whether you think you can, or you think you can't — you're right."



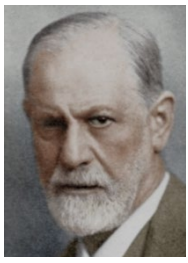
Pope Francis

"True power is service."



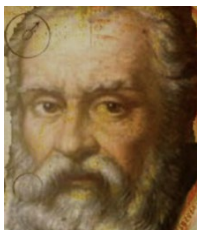
Benjamin Franklin

"An investment in knowledge pays the best interest."



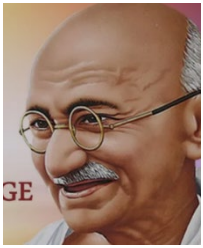
Sigmund Freud

"One day, in retrospect, the years of struggle will strike you as the most beautiful."



Galileo Galilei

"You cannot teach a man anything; you can only help him discover it in himself."



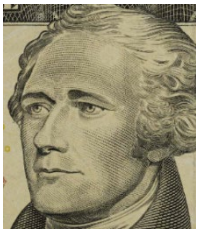
Mahatma Gandhi

"The best way to find yourself is to lose yourself in the service of others."



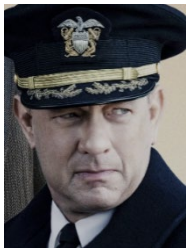
Bill Gates

"As we look ahead into the next century, leaders will be those who empower others."



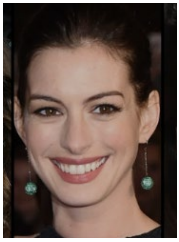
Alexander Hamilton

"Those who stand for nothing fall for anything."



Tom Hanks

"If it wasn't hard, everyone would do it. It's the hard that makes it great."



Anne Hathaway

"The thing that you always have to remember is that you might not know the full story."



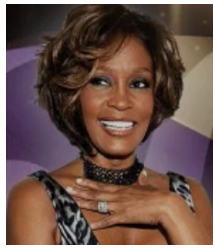
Stephen Hawking

"Remember to look up at the stars and not down at your feet."



Audrey Hepburn

"Nothing is impossible, the word itself says 'I'm possible'!"



Whitney Houston

"I decided long ago never to walk in anyone's shadow; if I fail, or if I succeed, at least I did as I believe."



Michael Jackson

"In a world filled with hate, we must still dare to hope.."



Lebron James

"I think the reason why I've been able to be so successful is because I'm not afraid to fail."



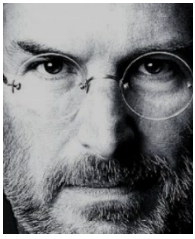
Billie Jean King

"Champions keep playing until they get it right."



Thomas Jefferson

"I find that the harder I work, the more luck I seem to have."



Steve Jobs

"The people who are crazy enough to think they can change the world are the ones who do."



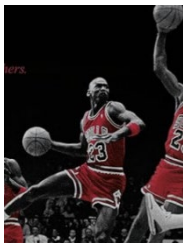
Dwayne Johnson

"Be humble. Be hungry. And always be the hardest worker in the room."



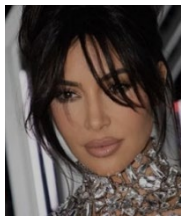
Magic Johnson

"You're the only one who can make the difference. Whatever your dream is, go for it."



Michael Jordan

"I can accept failure, But I can't accept not trying."



Kim Kardashian

"When there's so many haters and negative things, I really don't care."



Helen Keller

"The best and most beautiful things in the world cannot be seen or even touched - they must be felt with the heart."



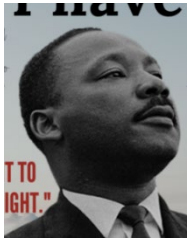
John F. Kennedy

"Ask not what your country can do for you; ask what you can do for your country."



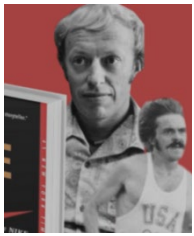
Robert Kiyosaki

"The richest people in the world look for and build networks; everyone else looks for work."



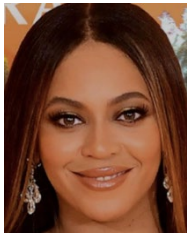
Martin Luther King Jr.

"Darkness cannot drive out darkness; only light can do that. Hate cannot drive out hate; only love can do that."



Phil Knight

"Don't tell people how to do things, tell them what to do and let them surprise you with their results."



Beyoncé Knowles

"I don't like to gamble, but if there's one thing, I'm willing to bet on, it's myself."



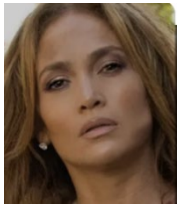
Dalai Lama

"The purpose of our lives is to be happy."



Abraham Lincoln

"The best way to predict your future is to create it."



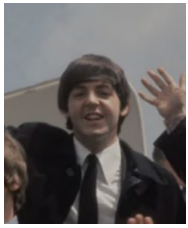
Jennifer Lopez

"You get what you give. What you put into things is what you get out of them."



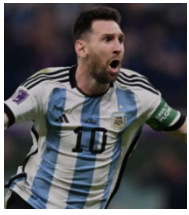
Martin Luther

"You are not only responsible for what you say, but also for what you do not say."



Paul McCartney

"And in the end, the love you take is equal to the love you give."



Lionel Messi

"You have to keep working hard and never lose sight of your dreams."



Marilyn Monroe

"Give a girl the right shoes, and she can conquer the world."



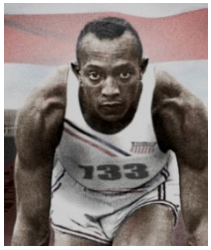
Wolfgang Mozart

"I pay no attention whatever to anybody's praise or blame. I simply follow my own feelings."



Elon Musk

"When something is important enough, you do it even if the odds are not in your favor."



Jesse Owens

"The only victory that counts is the one over yourself."



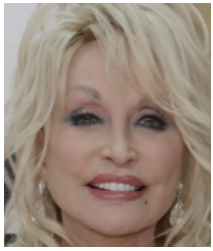
Thomas Painter

“Make a difference, make it happen and remember that every life is precious”



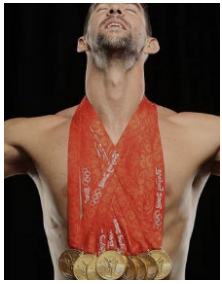
Jim Painter

“Some people make so much money with their small businesses, real estate and investments, that they don’t have a job”



Dolly Parton

"The way I see it, if you want the rainbow, you gotta put up with the rain."



Michael Phelps

"I want to be able to look back and say, 'I've done everything I can, and I was successful.' I don't want to look back and say I should have done this or that."



Elvis Presley

"Truth is like the sun. You can shut it out for a time, but it ain't going away."



Julia Roberts

"True love doesn't come to you, it has to be inside you."



Jackie Robinson

"A life is not important except in the impact it has on other lives."



Tony Robbins

"Identify your problems but give your power and energy to solutions."



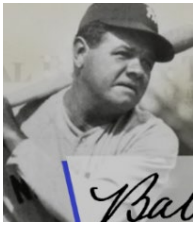
John D. Rockefeller

"Don't be afraid to give up the good to go for the great."



J.K. Rowling

"It is our choices that show what we truly are, far more than our abilities."



Babe Ruth

"It's hard to beat a person who never gives up."



Steven Spielberg

"Success is not the key to happiness. Happiness is the key to success. If you love what you are doing, you will be successful."



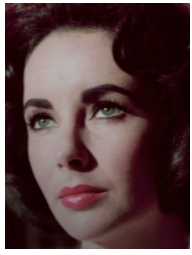
Sylvester Stallone

"It ain't about how hard you hit. It's about how hard you can get hit and keep moving forward."



Barbra Streisand

"Embrace your individuality. Love what you love without worrying about judgment."



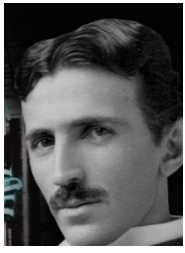
Elizabeth Taylor

"You just do it. You force yourself to get up. You force yourself to put one foot before the other. That's how I've done it. There's no other way."



Mother Teresa

"Not all of us can do great things. But we can do small things with great love."



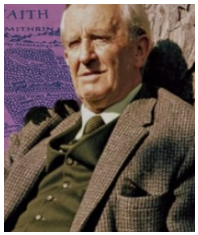
Nikola Tesla

"The present is theirs; the future, for which I really worked, is mine."



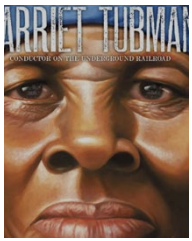
Margaret Thatcher

"If you want something said, ask a man; if you want something done, ask a woman."



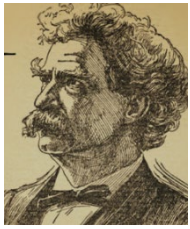
J.R.R. Tolkien

"Even the smallest person can change the course of the future."



Harriet Tubman

"I freed a thousand slaves. I could have freed a thousand more if only they knew they were slaves."



Mark Twain

"The two most important days in your life are the day you are born and the day you find out why."



Queen Victoria

"We are not interested in the possibilities of defeat; they do not exist."



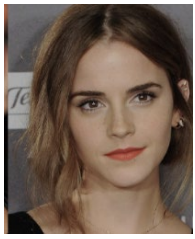
Vera Wang

“When you have a passion for something then you tend not only to be better at it, but you work harder at it too.”



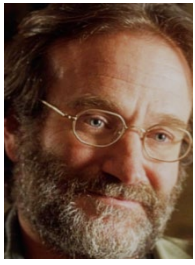
George Washington

"The harder the conflict, the greater the triumph."



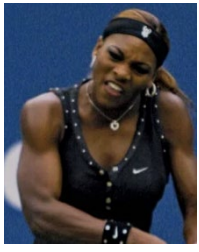
Emma Watson

"If not me, who? If not now, when?"



Robin Williams

"You're only given one little spark of madness. You mustn't lose it."



Serena Williams

"I've always believed that you can achieve anything if you work hard enough for it."



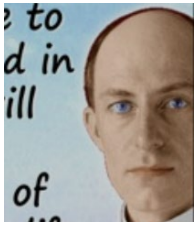
Oprah Winfrey

"The greatest discovery of all time is that a person can change their future by merely changing their attitude."



Tiger Woods

"The greatest thing about tomorrow is, I will be better than I am today."



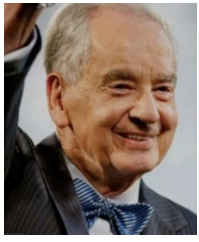
Wilbur Wright

"It is possible to fly without motors, but not without knowledge and skill."



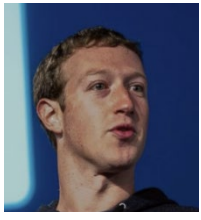
Muhammad Yunus

"I did not give loans to people because they had collateral; I gave loans to them because they had potential."



Zig Ziglar

"You don't have to be great to start, but you have to start to be great."

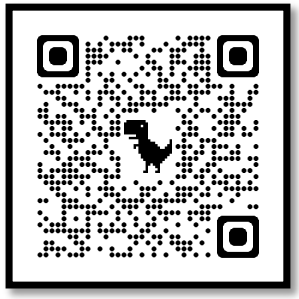


Mark Zuckerberg

"The question I ask myself like almost every day is, 'Am I doing the most important thing I could be doing?”

SuccessAndMoney Foundation.Org

For A FREE Membership
SuccessAndMoneyFoundation.org



SuccessAndMoneyFoundation.org

Purpose

Is To Help You And Your Family Have A Better Life

By Providing

FREE

Success And Money Classes To Anyone Anywhere

We Have 3 Missions

Mission #1

Provide Financial Rewards To Students When They
Attend Online Classes And Share With Others

Rewards Are To Be Added To Their Investment Account

Mission #2

Provide Donations And An Educational Platform
For
Schools, Churches, Charities, Groups And Teams

Mission #3

Improve People's Lives And Help Those In Need

Our Impact

The Foundation Has Over 12,000 Students

From

127 Countries That Have Attended

Over

150,000 Hours Of Online Classes

The Foundation Has Sent Out Over

38,500

Financial Rewards

To Thousands of Students All Over The World

The Foundation Was Created Because

You

Didn't Attend Classes About Success And Money In School

There Are 3 Ways To Earn Financial Rewards

1) Attend Live Online Classes

2) Complete "Earn While You Learn Courses"

3) Share The Wealth Of Free Success And Money Classes To Family And Friends

The SuccessAndMoneyFoundation.Org

Has Hundreds Of Classes On Success And Money

The Foundation Is Supported By

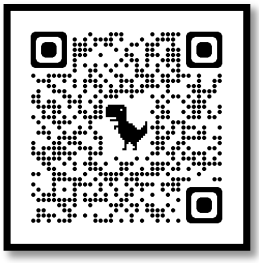
Best Selling Authors, Educators And Entrepreneurs

Here Are Some Of The

FREE

Online Classes, Books And Downloads

For A FREE Membership
SuccessAndMoneyFoundation.org



“Make A Difference

Make It Happen

Every Life Is Precious”

Thomas Painter

Contact Us

If You Would Like To Help Us Share The Wealth Of Free Success And Money Classes For Anyone, Anywhere

Please Email Me Tom@SuccessAndMoneyFoundation.Org

Thanks Tom Painter, Founder

For A FREE Membership
SuccessAndMoneyFoundation.org