Question

Would You Read This Book
And
Complete Online Courses

If I Gave You
$100
In Apple, Tesla, Nike
Or
Berkshire Hathaway Stock?

See
SuccessAndMoneyFoundation.org/100
For Details And Eligibility

#1

I Have

Some Good News

Some Bad News

Some Good News

First The Good News

You Will

Make, Manage And Spend

Between

$1,000,000 and $10,000,000

In Your Lifetime

The Bad News

The Majority Of People

Will Die

Broke and In Debt

The Good News

Is That When You Do The

7 Steps

And

Habits

You Will Be

Successful and Wealthy

The Good News

A Group of

Best-Selling Authors

Educators

And

Entrepreneurs

Have Create

A Non-Profit

Educational Foundation

And

Charity

To Help You Become

Financially Free
And
Wealthy

#2

SuccessAndMoneyFoundation.org

Our Purpose Is To Help
You, Your Family and Friends

To Have Better Life
By Providing

Free

Success And Money Classes
For
Anyone Anywhere

The Foundation Has
3
Missions

Mission #1
Help Those In Need

Mission #2
Help You,
Your Family and Friends

Mission #3
Help Schools, Churches,
Charities, Groups and Teams

Mission #1

To Help Those in Need

For Every Hour You Attend Class

The Foundation Will Provide

Eye Glasses,

Meals Or Clean Water

To Help Someone in Need

Mission #2

To Help You

By Providing Financial Rewards

When You Attend Online Classes

and

Share With Others

These Financial Rewards Are

to Added To

Your Investment Account

Why?

Most Adults Wished

They Would Have Started

Saving and Investing

at an Earlier Age

Mission #3

To Provide An Educational Platform

So You and Your Family

As Well As
Schools, Churches, Charities, Groups and Team

Can Compete For Financial Rewards

By Attending Classes and Sharing With Others

SuccessAndMoneyFoundation.org
Is A Non-Profit Educational Charity

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

It Has Over **26,000** Students
From **127** Countries

They Have Attended Over
176,142 Hours
Of Online Classes

The Foundation Has Rewarded
$186,437
In Cash, Prizes, Tesla, Apple
And
Warren Buffet Stock To Students

The Foundation Has Also Donated
$1,545,209
To Individuals, Families, Schools, Churches,
Charities And Non-Profit Groups

<u>There Are 3 Ways For YOU And YOUR Group To Earn Cash, Prizes and Stock</u>

1) By Attending Live In Person Or Online Classes

2) When You Complete Recorded Online Courses

3) By Giving Away Free Memberships
And
Encouraging Your Friends to Watch
"Share The Wealth and Win"

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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

My Children and Grandchildren
You Are a Miracle

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



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Author: Thomas R. Painter
Book Cover Artwork: Joshua Maverick C. Ledesma
For More Information, Visit:
SuccessAndMoneyFoundation.Org
SuccessAndMoneyFoundation@gmail.com
Tom@SuccessAndMoneyFoundation.org

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#3

There Are

5

Steps And Habits

To Become Financially Free

7

To Become

Successful And Wealthy

The System Has To Be So

Simple

That You Can Explain It On The Back Of An Envelope

And

Manage It

On Your Phone

And

On 1 Piece of Paper

#4

<u>Question</u>

Would You Read This Book
And
Complete An Online Courses

If I Gave You
$100
In Apple, Tesla, Nike
Or
Berkshire Hathaway Stock?

#5
How YOU and YOUR Group to Earn Stock, Cash and Prizes

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2B. Make Money By Sharing Your Personal Link or QR Code with Others
2.1 (Earn $3) - Watch The Quick Start Video
2.2 (Earn $10) - Watch Share The Wealth and Win and Create Your Wealth and Win
2.3 (Earn $10) - When Your Friends complete "Share the Wealth and Win" Course
2.4 (Earn $8) - Watch and Download "Mobile Money Manager" and Manage Your Money On 1 Piece of Paper
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2.6 7 Habits Course Materials for Teachers, Parents, Schools and Groups
2.7 (Earn $15) - Complete The ACE Business Courses
2.8 (Earn $20) - Complete The YIS Advanced Investment Course
2.9 (Earn up to $100) - Complete Additional Courses
2.10 (Earn Stock) Attend Weekly Live Online Classes
2.11 (Earn Stock) When You Create Groups And They Attend Classes

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7

The Day I Discovered

My Purpose

Was

The Day I Almost Died

My life changed in the summer of 1993, 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.

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 26,000 students from all over the world that have attended over 180,000 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 180,000 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

8

Money Made Easy For Children, Kids, Teens, Young Adults and Adults

If you could only give one thing to someone you love

Money, knowledge or a good experience with money

What would you give them?

The answer is a good experience with money

Robert Allen said

“Good Parents Give Their Kids Good Memories, Bad Parents Give Their Kids Bad Memories

Additional Online Classes
Money Made Easy for Children, Kids, Teens, Young Adults and Adults

Warren Buffett's Secret Millionaires Club

Download and Use Success And Money for Children, Kids, Teens, Young Adults and Adults Playbook

9

Bucket List First

Then

7

Steps to Wealth

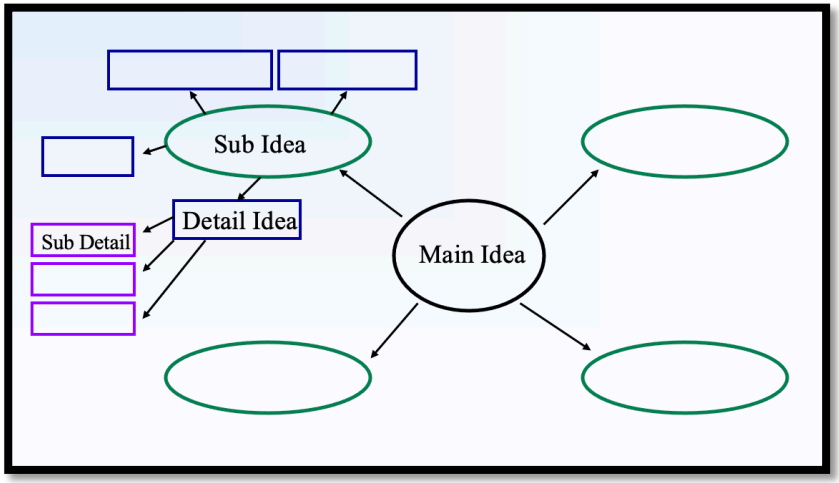
If you have a big enough WHY, You will figure out a HOW

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



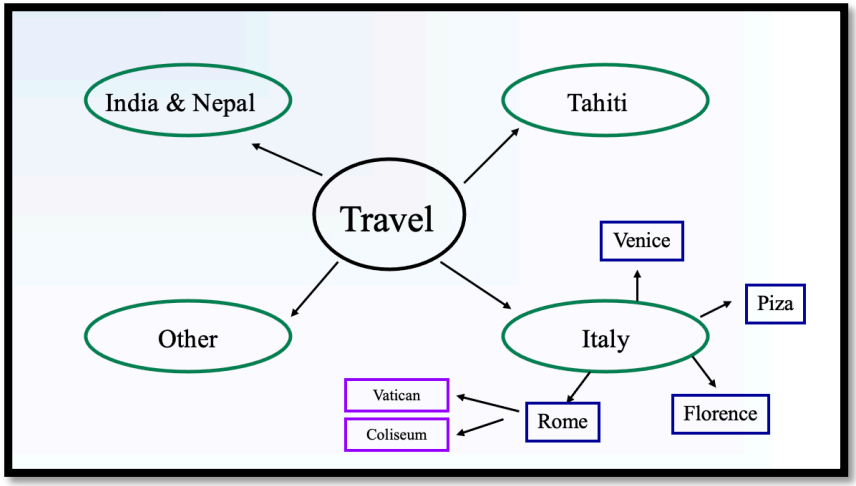
What are you dream?
What charities would you like to help?
What are the fun things you've done with your family?
What would your house look like?
What toys would you buy, Cars etc?
What are the experiences you would like your children to have?
What do you want your children to grow into?

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

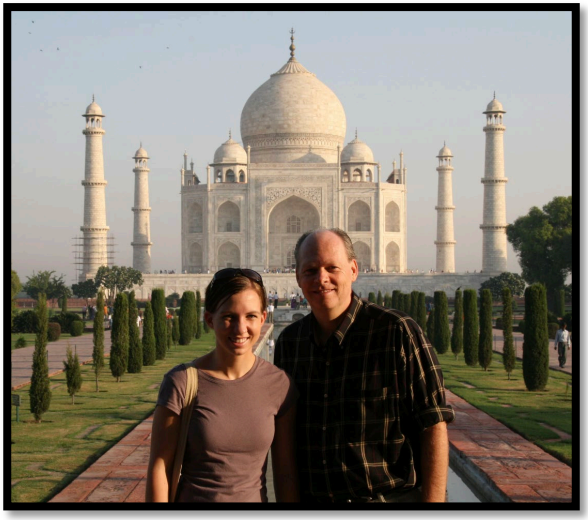
"The only way to get what you want out of life is to help others get what they want out of life" Zig Ziglar

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







Tahiti





Rome, Coliseum and Vatican





Charity, Helping women start small business





Taking a group of special needs kids to Disneyland



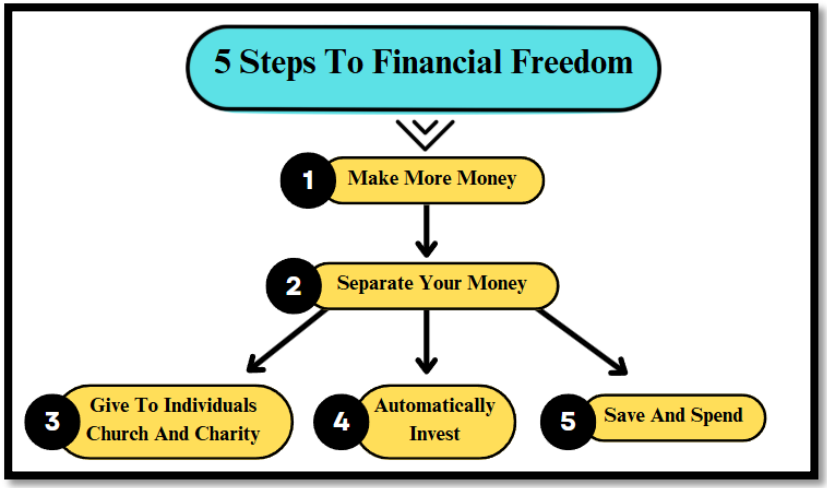
Use this system to brainstorm and then create action plans to accomplish your dreams, The great thing about a mind mapping, Is you can use it for all kinds of things, I use in the mornings to determine all things I'd like to get done

After I do the mind map, I number them in order of importance, 1, 2, 3, 4 and 5

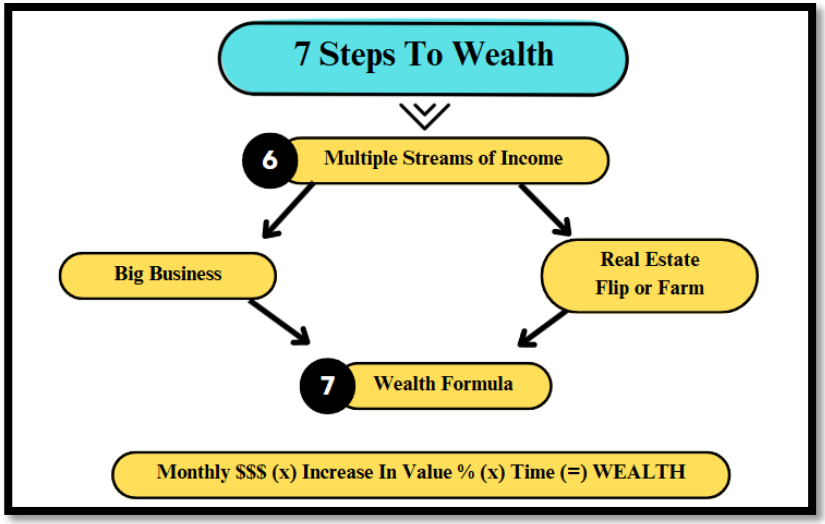
I attack the 1s and delegate the 4s and 5s

#10

5 Steps To Financial Freedom



7 Steps To Wealth



11

Make More Money With Your Job

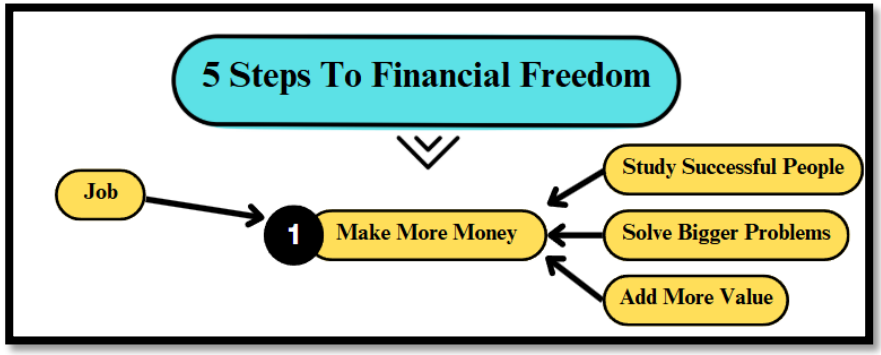
I have some good news, each of you will make, manage and spend

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





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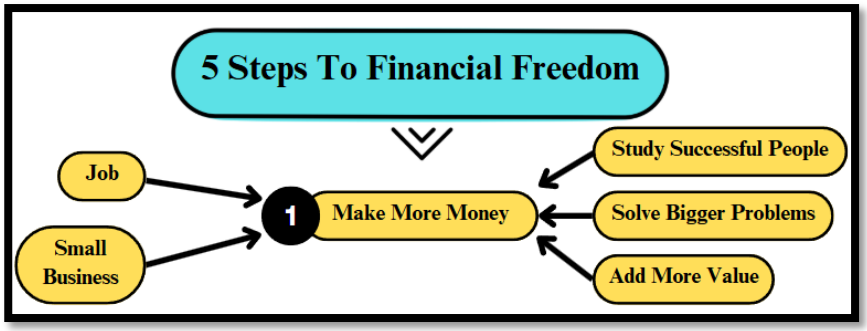
FREE Make More Money With Your Job Classes

Watch: How To Make More Money At Your Job
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

12

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

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Creating Family Prosperity
25 Rules of Thumb For Your 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

13

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

14

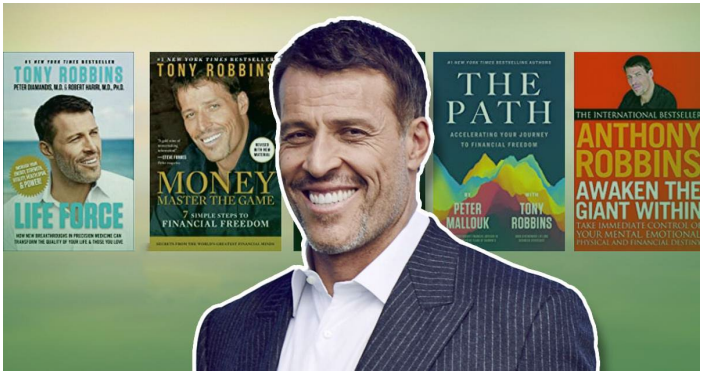
Study Successful People, Solve Bigger Problems and Add More Value

FREE Classes, SuccessAndMoneyFoundation.org/Courses

Secrets of Warren Buffett, Walt Disney, Tony Robbins, Dave Ramsey, Elon Musk, Bill Gates, Robert Allen, Robert Kiyosaki, Oprah Winfrey, Gail Miller, Steve Young



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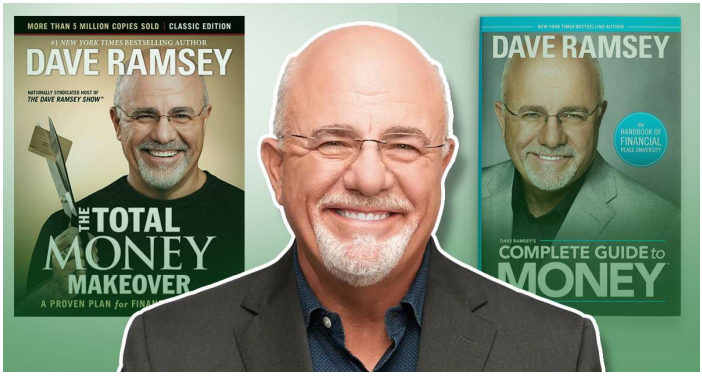
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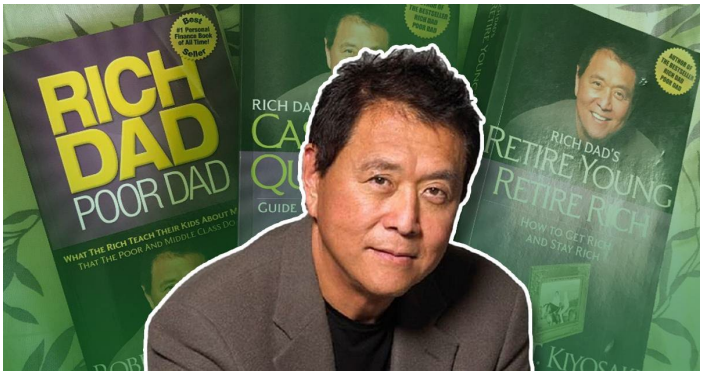

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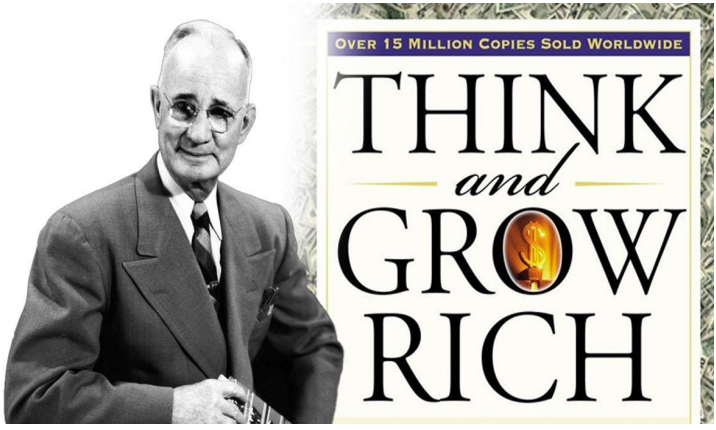
Millionaire Psychology
Empower Yourself
Inner Success and Wealth
Start Your Day With Purpose Think and Grow Rich
The 7 Habits of Highly Effective People
The Magic of Thinking Big


Start Your Day
With Purpose
TONY ROBBINS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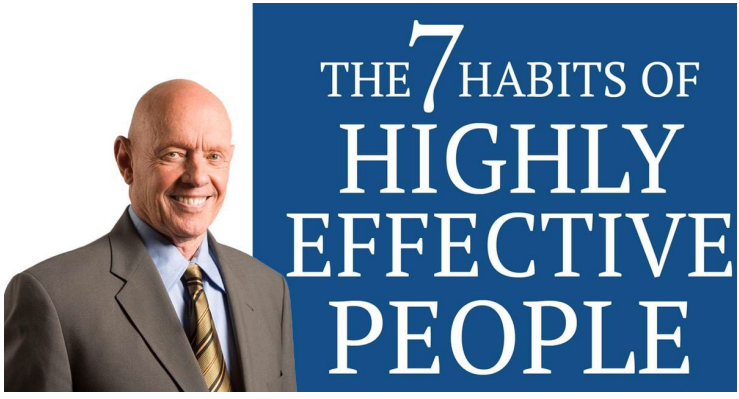

THE 7 HABITS OF
HIGHLY
EFFECTIVE
PEOPLE

15

Step Two

Separate Your Money

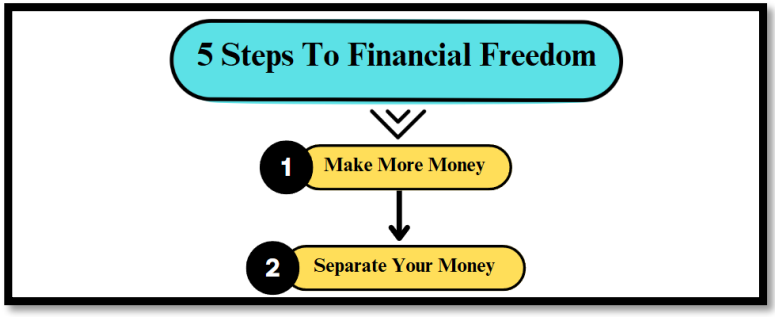
Manage Your Money

On

On Your Phone

and

1 Piece Of Paper



Download Mobile Money Manager
SuccessAndMoneyFoundation.org/My-game-plan-and-money-tracker
Watch Mobile Money Manager

Your Game Plan needs to be so simple that you print your game plan on 1 piece of paper and manage it on your phone

To get started go to SuccessAndMoneyFoundation.org/My-Game-Plan-and-Money-Tracker

Then download the Mobile Money Manager on your phone and computer, There are multiple tabs on the bottom of the page the bottom of the page

The great thing about this system is that once you download the Money Manager, you can make changes on your phone, computer or tablet, And it will update all of them

The first tab is the Mobile Money Manager, which is ideal for your phone, The second tab is the Manage Your Money on 1 Piece of Paper, which is ideal to print and put on your mirror and fold it up and put into your pocket

The system is designed to you, your spouse and family on the same page.

Many divorces are not because of the lack of money, they are caused because the people are not on the same page As an example, If I put you and your spouse in separate cars, didn't give you a destination and simple said, Lets meet later today

What are the odds of you meeting the same place and time? Not very likely, Now, let’s put you both in the same car, decide where you’re going to go, put the information and directions into your GPS or Phone

You will know where you're going and how long it's going to take to get there, The same is true with your finances, Lets get your family in the same car headed in the same direction

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

There are 5 Steps to Financial Freedom and 7 Steps to Wealth

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
Number 6 is to add Real Estate and Business
Number 7 is the Wealth Formula and Net Worth

The tracker takes these first 7 areas and lets you manage them on your phone or one piece of paper

Number 1. Make More Money

1. Make More Money	
Name	**Monthly Amount**
Megan	2,500
Spouse	2,000
Side Hustle	1000
Total	5,500

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

Money In - Money Out	0

This takes all your money in minus money out, this should be zero and in balance

Number 2 is to separate it

Number 3 is to give to individuals, churches and charities

3. Give It	
Church or Charity	**Monthly Amount**
Church	100
Charity	50
Total	150

Number 4 is to automatically invest,

4. Automatically Invest	
Investment Accts	**Monthly Amount**
Roth IRA	100
Investment Accts	25
Total	125

This is where your going to add your Roth IRA, IRA and Investment accounts.

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, pay any taxes on it, Any of it

Number 5 is to Save and Spend

There are 4 kinds of Save and Spend:

5A. Save and Emergency Funds
5B. Fixed Expenses
5C. Personal or Variable Expenses (Non Loans)
5D. Get Out Debt Payment
5A. Save and Emergency Funds

5A. Save and Emergency Funds

5A. Save/Emergency	Monthly Amount
Savings Acct	50
Emergency	50
5A. Total Save/Emg	100

5B. Fixed expenses are things on a monthly basis like rent, utilities, cable and wifi, Do not include anything that is a loan or debt, that will go into 5D.

5B. Fixed Expenses	
Monthly Rent/Other	**Monthly Amount**
Utilities	200
Wifi	40
Cable	40
5B. Total Fixed Exp	280

5C. Personal and Variable expenses, There will be one for you, one for your spouse and other

5C. Personal Spend	
You, Spouse, Other	**Monthly Amount**
Ethan	300
Megan	250
Kids	115
5C. Total Personal	665

Start by adding a start date and todays date

5C. Personal Spend	Date
Start Date	1-Mar-2025
Todays Date	15-Mar-2025

The system will create a plan of how much you can spend each day and it will tell you if you are on spending you personal money to fast or if you're on target

As you spend money, simply add that number and it will remain green if your are on pace or it will turn red if you are spending your money to quickly

Personal Spend For	**Ethan**	Money I Spent	Remaining	Money Pacer
Day	Date	Amount ($)	245	300
1	1-Mar		300	291
2	2-Mar	15	285	283
3	3-Mar	10	275	274
4	4-Mar	15	260	266
5	5-Mar	15	245	257
6	6-Mar		245	249
7	7-Mar		245	240
8	8-Mar		245	231

The goal is to run out of month before you run out of money

5D. Get out of personal debt

List your smallest to largest debt or loan
Add the interest rate and monthly payment
This will calculate # of months and total interest paid

List Smallest - Biggest Debts		Interest	Monthly	# Of	Total
Debt (Loans)	Balance	Rate	Payment	Months	Int Paid
CC #1	500	21.0%	10	120	699
CC #2	1,000	21.0%	20	120	1,397
School Loan	5,000	8.0%	50	165	3,267
Personal Loan	20,000	6.0%	200	139	7,795
Mortgage	400,000	6.0%	2,500	323	406,729
5D. Total Debt	426,500		2,780		419,887

The goal is to get out of personal debt, so as we make more money or reduce our spending, we are going to add more money to the smallest loan and get it paid off

Then were going to take that money we were paying and add it to the second smallest loan and get it paid off

For example, if we add an additional $300 to debt 1, we'll have it paid off in 2 months, saving you $687

List Smallest - Biggest Debts		Interest	Monthly	# Of	Total	Add'l	**New**	#	Total	Total
Debt (Loans)	Balance	Rate	Payment	Months	Int Paid	Pmt	**Pmt**	Months	Interest	Saved
CC #1	500	21.0%	10	120	699	300	310	2	12	687

Then in month 3, the first loan will be paid off and we'll take that extra money and apply the $310 to that loan. It will be paid off 3 months later, saving you $1,361

List Smallest - Biggest Debts		Interest	Monthly	# Of	Total	Add'l	**New**	#	Total	Total
Debt (Loans)	Balance	Rate	Payment	Months	Int Paid	Pmt	**Pmt**	Months	Interest	Saved
CC #1 (PAID)	0	0.0%	0	*0	*0	0	0	*0	*0	*0
CC #2	1,000	21.0%	20	120	1,397	310	330	3	36	1,361

Then will apply the payments from 1 and 2 towards paying off loan #3. It will be paid off in 14 months, saving you $3,017

List Smallest - Biggest Debts		Interest	Monthly	# Of	Total	Add'l	**New**	#	Total	Total
Debt (Loans)	Balance	Rate	Payment	Months	Int Paid	Pmt	**Pmt**	Months	Interest	Saved
CC #1 (PAID)	0	0.0%	0	*0	*0	0	0	*0	*0	*0
CC #2	0	21.0%	0	*0	*0	0	0	*0	*0	*0
School Loan	5,000	8.0%	50	165	3,267	330	380	14	250	3,017

In order to get out of personal debt faster, we need to save money from the first 5 steps or make more money with step 6

6. Add Real Estate and Business
We'll discuss this later in the book, the goal is to make extra money and pay off the personal debt

We do that with the 5 F's

Find It, Fund It, Fix It then Flip or Farm It

7. Is the Wealth Formula and Net Worth

7. Wealth Formula $$$ (X) % (X) Time = Networth

This is where you will list all your assets

Assets	Value
Computer	1,000
Car	25,000
Investment Account	5,000
Retirement Account	5,000
House	600,000
(+) Assets	636,000
(-) Debt	426,500
=Networth	209,500

Then we are going to add if they are going up in value or down in value.

Then we'll add the number of years and it will tell us what the asset will be worth in the future

For example, your computer and car lose value verses Investments and Real Estate

Assets	Value	Growth	#Years	Future
Computer	1,000	-20.00%	5	328
Car	25,000	-15.00%	7	8,014
Investment Account	5,000	9.00%	20	28,022
Retirement Account	5,000	9.00%	20	28,022
House	600,000	3.00%	20	1,083,667
(+) Assets	636,000		**(+) Assets**	1,148,053
(-) Debt	426,500		**(-) Debt**	426,500
=Networth	209,500	**=Future Networth**		721,553

Using the Mobile Money Manager and the 1 Page Money Manager, will make a big difference in your financial journey

Its your road map and GPSs all in one

Successful people have Successful Habits, Use this system and you will be Successful and Wealthy

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Income Statement

(+) Income

(-) Charity And Expenses

(=) Net Income

17

Cash Flow Statement

(+) Income

(-) Charity, Investments And Expenses

(=) Net Cash Flow

18

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)

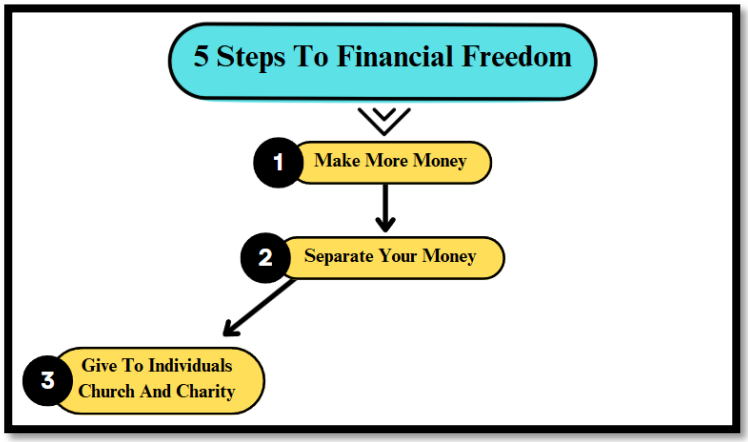
(-) Loans

(=) Net Worth

19

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”

My Parents, Mrs. Broadhead, Robert Allen and Mark Victor Hansen

Were great examples of giving to help those in need

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 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

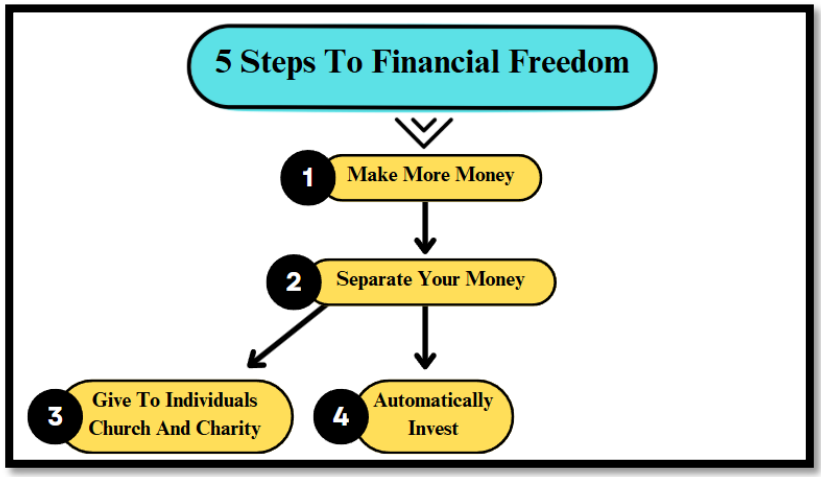
“Make A Difference, Make It Happen, Every Life Is Precious”
Thomas Painter



20

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

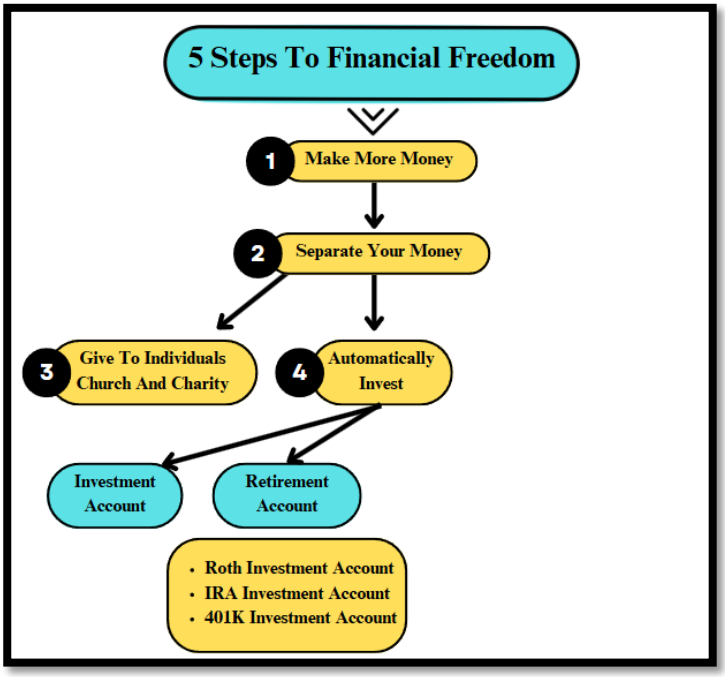
21

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

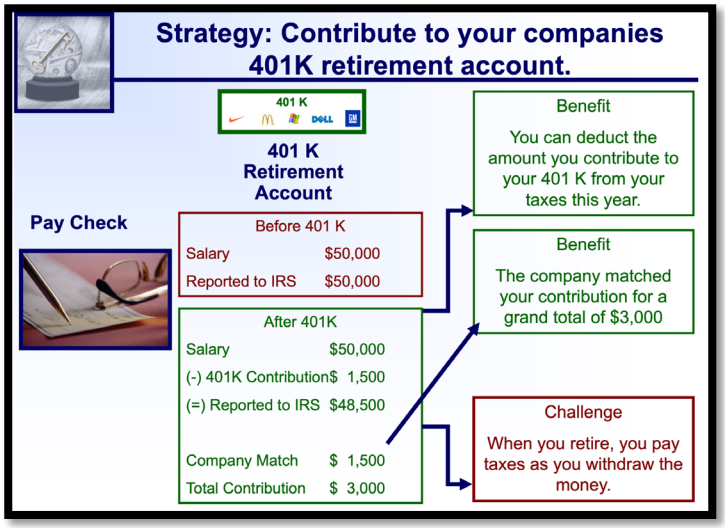
#1. 401k

Some employers offer a 401k retirement account for their employees

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

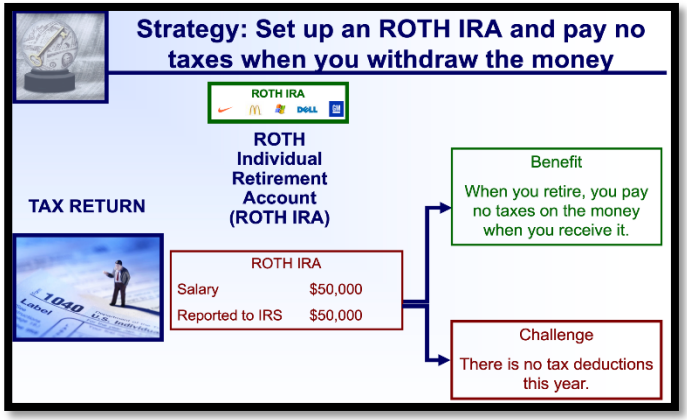
Most employers match between 3%-6% of what the employee puts into their account, The advantage is with your employer matches, your doubling your money

Strategy: Put in as much as your employer will match



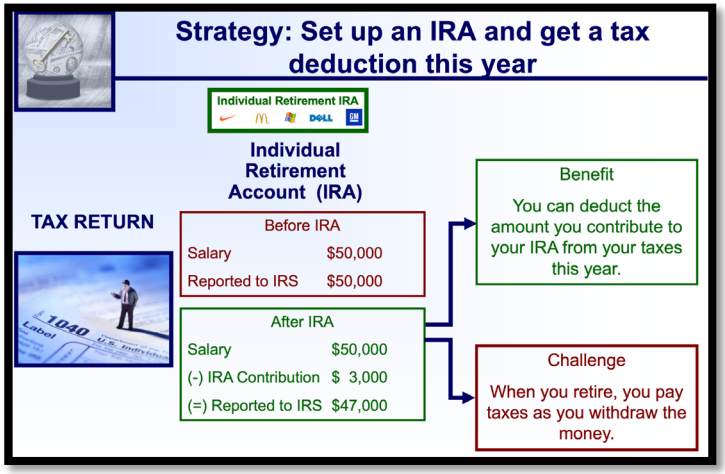
#2. Roth IRA

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

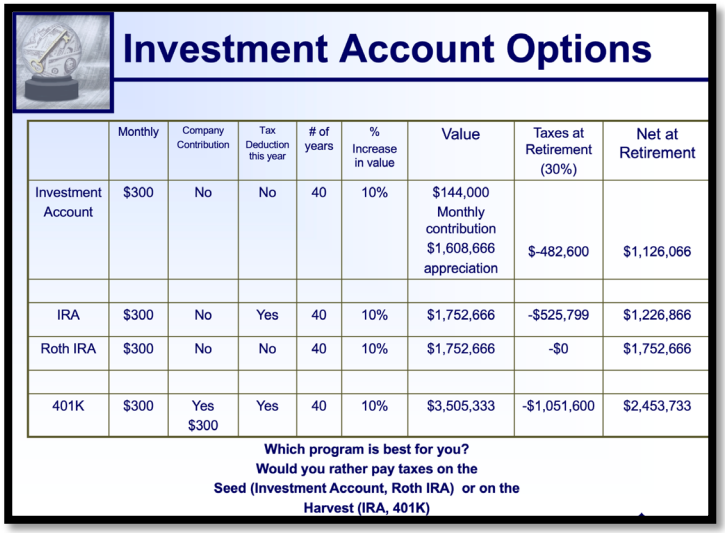


#3. IRA (Individual Retirement Account)

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



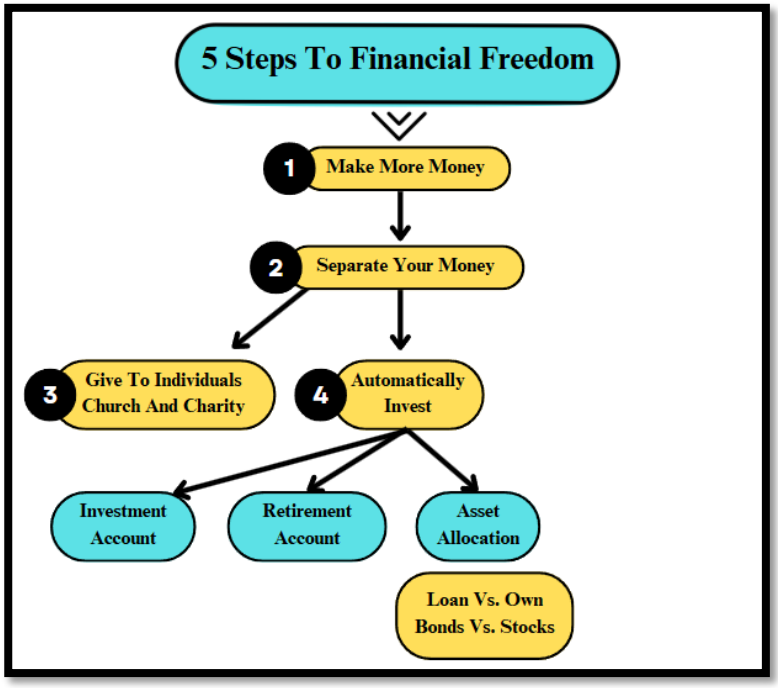
	Monthly	Company Contribution	Tax Deduction this year	# of years	% Increase in value	Value	Taxes at Retirement (30%)	Net at Retirement
Investment Account	$300	No	No	40	10%	$144,000 Monthly contribution $1,608,666 appreciation	$-482,600	$1,126,066
IRA	$300	No	Yes	40	10%	$1,752,666	-$525,799	$1,226,866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

22

Loan Vs Own

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

Own: Stock and Real Estate



23

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



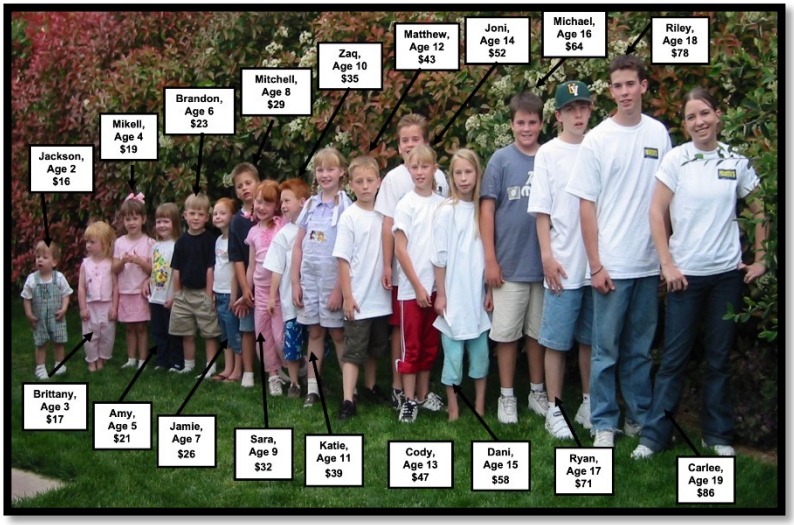
Well, it doesn't quite look like that, But this is kind of a fun way to look at it , You need to water your tree

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

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, So ask your parents if they'll match it , You'll 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

This assumes a 10% rate of return, Berkshire Hathaway, the S&P 500 has been averaging between 8% and 12% over the years

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,

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

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 investing at an earlier age

24

What Items Go Down In Value?

Cars, Electronics and Computers

25

What Items Go Up In Value?

Stocks, Real Estate and Business

26

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

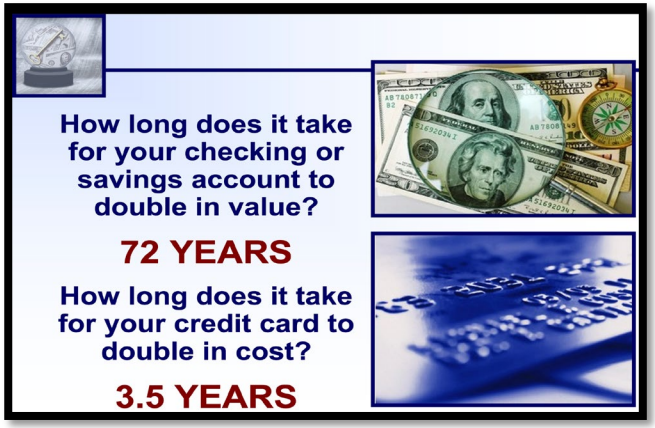
Another way to solve it is

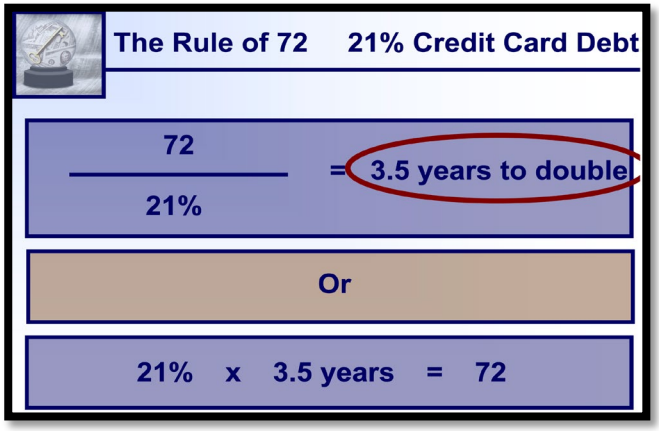
6 (X) 12 (=) 72

Interest Rate (X) Time (=) 72

27

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





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How Much Would You Have ?

If You Put A Dollar A Day Under Your Mattress

For 66 Years And Receive 0% Interest?

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? The Correct Answer Is $24,090

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

29

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

30

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

31

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

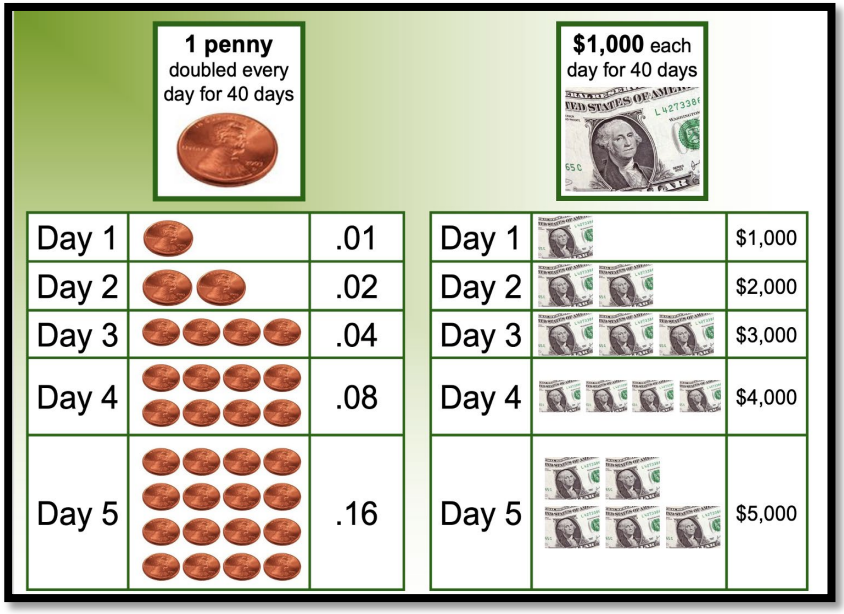
32

Which Would You Rather Have?

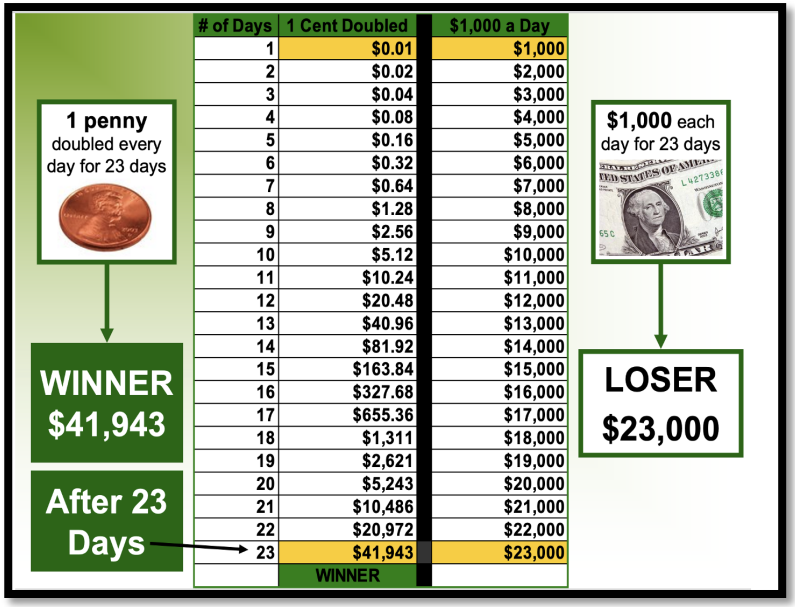
$1,000 A Day Each Day for 40 Days

Or

A Penny A Doubled Each Day for 40 Days?



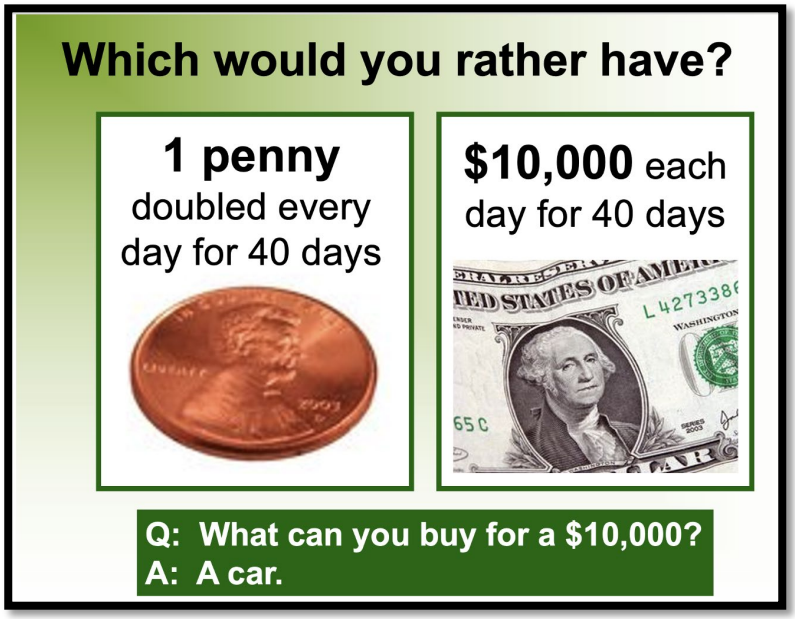
Penny Wins



# 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

1 penny doubled every day for 26 days



WINNER $335,544

After 26 Days

# 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	

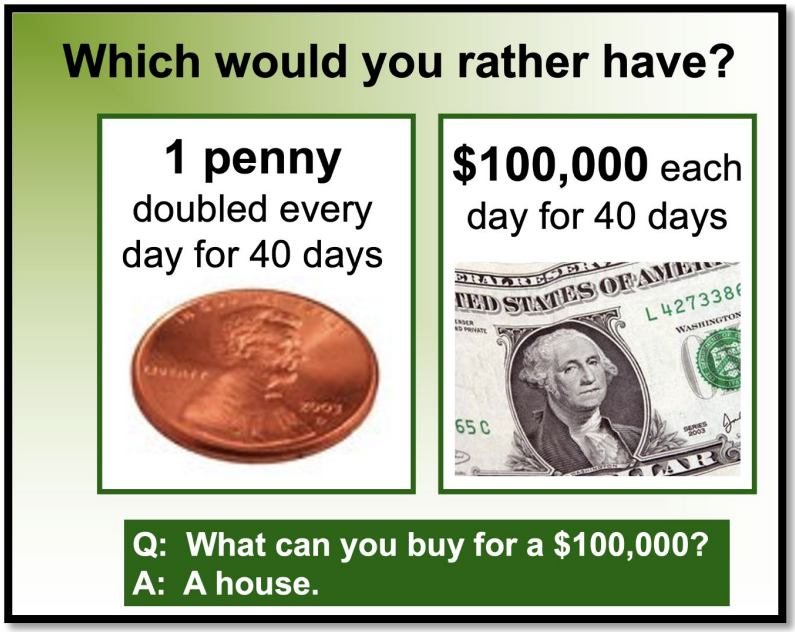
$10,000 each day for 26 days



LOSER $260,000

Which Would You Rather Have?

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



Penny Wins

1 penny doubled every day for 30 days



WINNER
$5,368,709

After 30 Days

# 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	

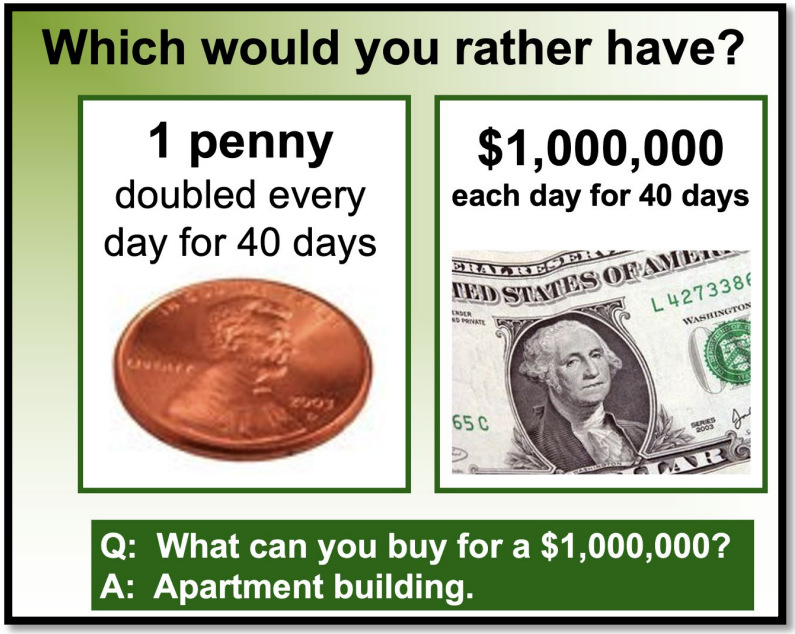
$100,000 each day for 30 days



LOSER
$3,000,000

Which Would You Rather Have?

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



Penny Wins

1 penny
doubled every
day for 40 days



WINNER
$5,497,558,139

That's more
than
$5 Billion!

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
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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	

$1,000,000
each day for 40 days



LOSER
$40,000,000

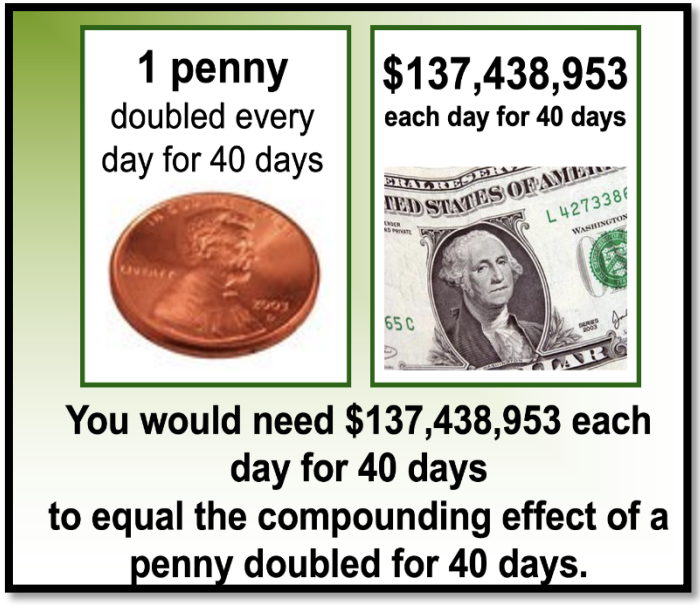
You Would Need

$137,438,953

A Day For 40 Days

To Equal

A Penny Doubled



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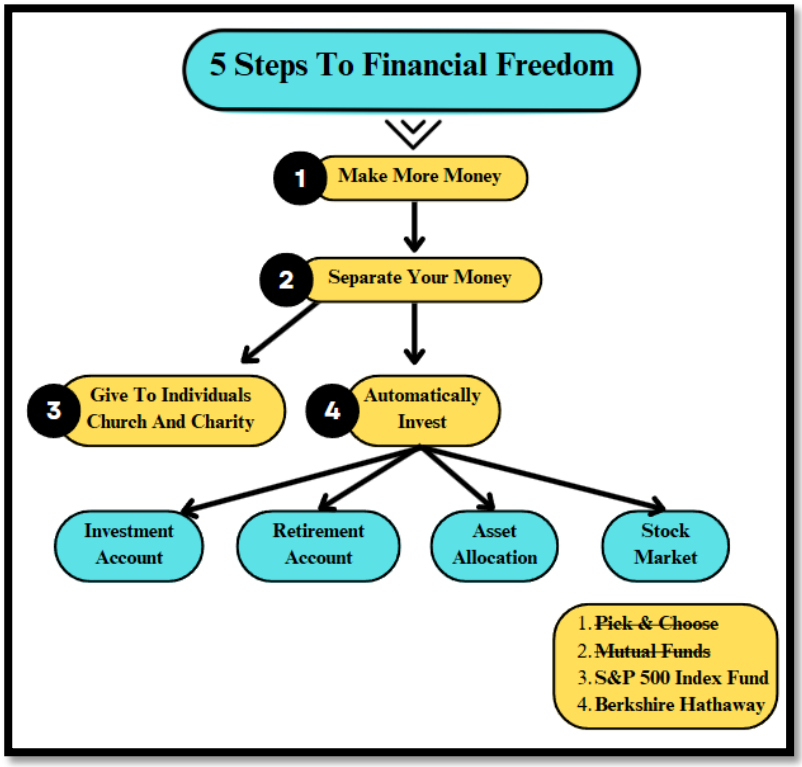
4 Ways

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 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 to spend our time making more money and then 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 all over the world
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%

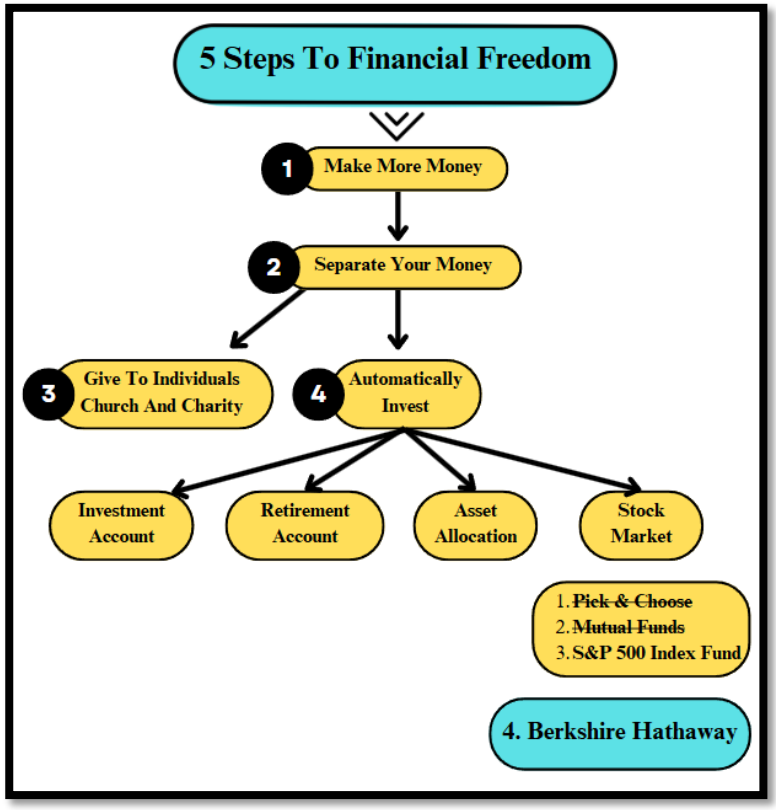
You get to keep all 6%, Because its a stock, Over time

Berkshire Hathaway has outperformed

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

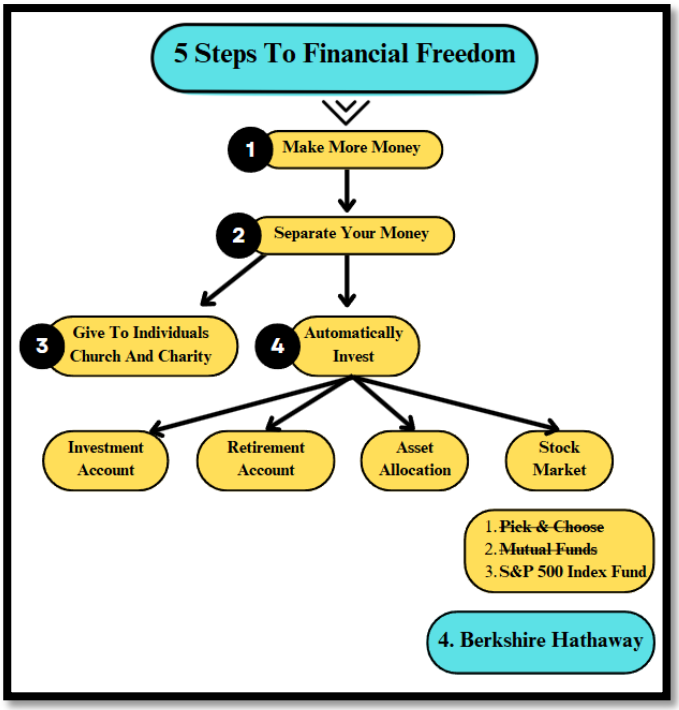
That's why it's done so well



34

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

Because it's a stock, There's no taxes on this until you sell it, So you can make it very easy to hand down from generation to generation, It's very easy for you to gift or to give away as an estate

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

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

There's no tax return until you sell it

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

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

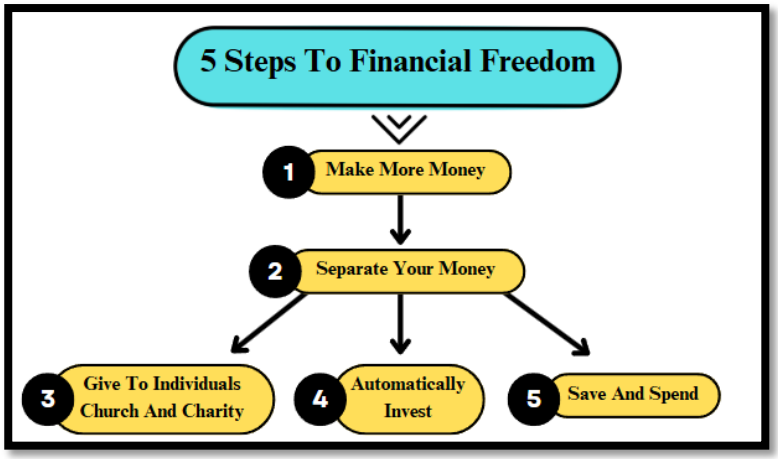
FREE Classes, SuccessAndMoneyFoundation.org/Courses

SuccessAndMoneyFoundation.Org/Books
SuccessAndMoneyFoundation.Org/Courses

35

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

36

Getting Out Of Debt Summary

1. Make More Money
2. Don't Get Into Personal Debt
3. Switch to cash vrs a debit card or credit card
4. Fill out the Mobile Money Manager
5. List your debts and loans smallest to largest

List Smallest - Biggest Debts		Interest	Monthly	# Of	Total
Debt (Loans)	Balance	Rate	Payment	Months	Int Paid
CC #1	500	21.0%	10	120	699
CC #2	1,000	21.0%	20	120	1,397
School Loan	5,000	8.0%	50	165	3,267
Personal Loan	20,000	6.0%	200	139	7,795
Mortgage	400,000	6.0%	2,500	323	406,729
5D. Total Debt	426,500		2,780		419,887

6. Attack the smallest loan amount with additional payments

List Smallest - Biggest Debts		Interest	Monthly	# Of	Total	Add'l	**New**	#	Total	Total
Debt (Loans)	Balance	Rate	Payment	Months	Int Paid	Pmt	**Pmt**	Months	Interest	Saved
CC #1	500	21.0%	10	120	699	300	310	2	12	687

7. Pay off the first loan, then the 2nd, then 3rd

List Smallest - Biggest Debts		Interest	Monthly	# Of	Total	Add'l	**New**	#	Total	Total
Debt (Loans)	Balance	Rate	Payment	Months	Int Paid	Pmt	**Pmt**	Months	Interest	Saved
CC #1 (PAID)	0	0.0%	0	*0	*0	0	0	*0	*0	*0
CC #2	1,000	21.0%	20	120	1,397	310	330	3	36	1,361

List Smallest - Biggest Debts		Interest	Monthly	# Of	Total	Add'l	**New**	#	Total	Total
Debt (Loans)	Balance	Rate	Payment	Months	Int Paid	Pmt	**Pmt**	Months	Interest	Saved
CC #1 (PAID)	0	0.0%	0	*0	*0	0	0	*0	*0	*0
CC #2	0	21.0%	0	*0	*0	0	0	*0	*0	*0
School Loan	5,000	8.0%	50	165	3,267	330	380	14	250	3,017

37

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



38

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.

39

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

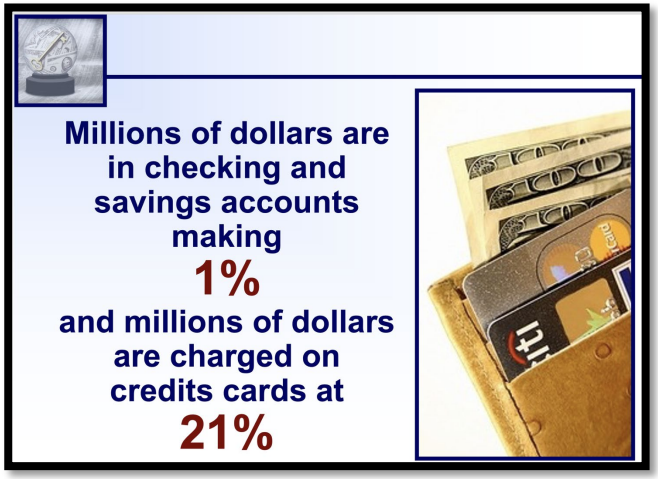
Loan Balance	%	Term Years	Payment	Total Interest	Grand Total	Difference
$ 10,000	21%	15.00	$ 183.06	$ 22,951	$ 32,951	
$ 10,000	21%	9.99	$ 200.00	$ 13,972	$ 23,972	$ 8,979
$ 10,000	21%	5.78	$ 250.00	$ 7,350	$ 17,350	$ 15,601
$ 10,000	21%	4.21	$ 300.00	$ 5,139	$ 15,139	$ 17,812
$ 10,000	21%	3.33	$ 350.00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

40

How The Banks Are Making 21%

And

Paying You Nothing



41

How To Save Money On A Car



Cut your Car Expenses by 20% to 50%

- Sticker Price — **$20,000**
- Hidden Costs
  - Paint/fabric protector
  - Undercoating
  - Dealer prep
  - Extended warranties
  - Credit life
  - Sales tax
  - Licensing fees
  - $6,500 in finance charges
- A $20,000 car becomes a **$30,000** decision





Strategy: Buy a Late Model Used Car

- The day you buy a new car and drive it off the lot, it becomes a used car even before you get home
- Everyone drives a used car, but some people pay for a new one
- Buy a pre-owned vehicle
- A pre-owned is half the sticker price
- After finance charges, you save $15,000



42

How To Save Money On Insurance

-Insurance Review
-Eliminate Overlapping Insurance

Do An Insurance Review



43

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)

44

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

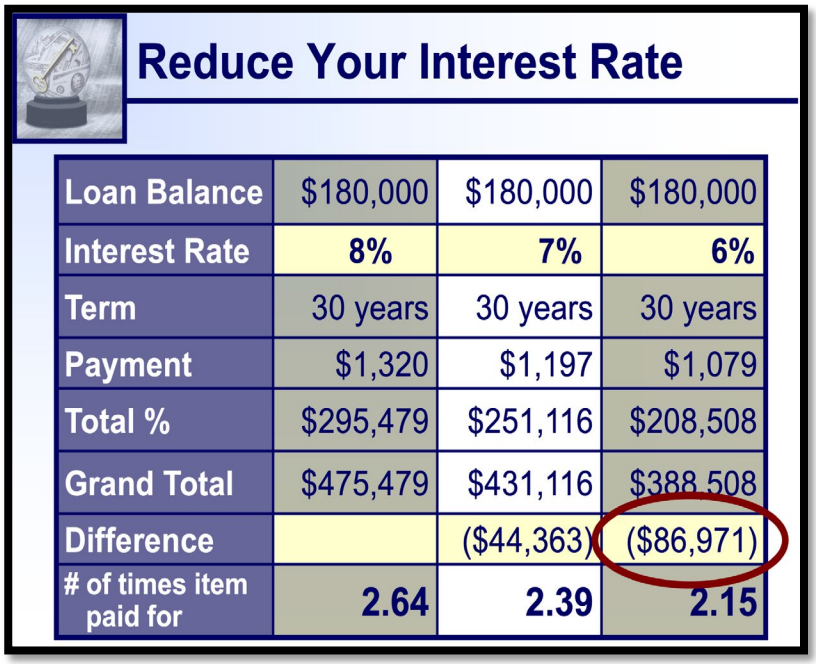
On this $200,000 house you would save $52,830, a $500,000 house would be $52,830 x 2.5 = $132,075)



45

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)

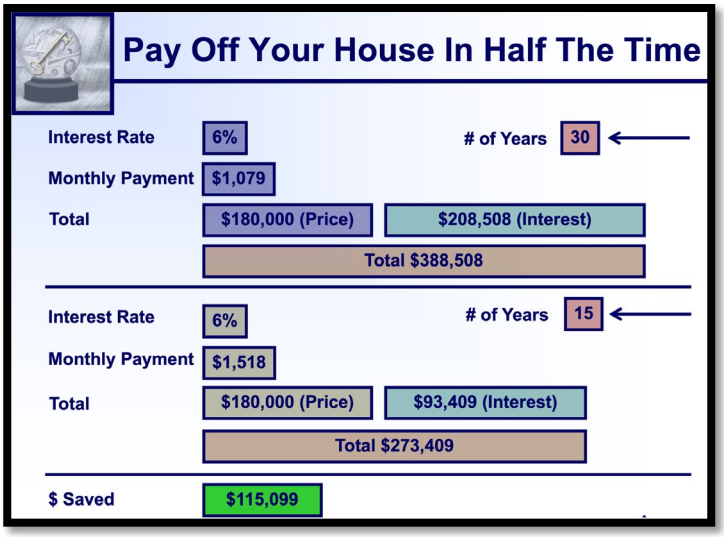
46

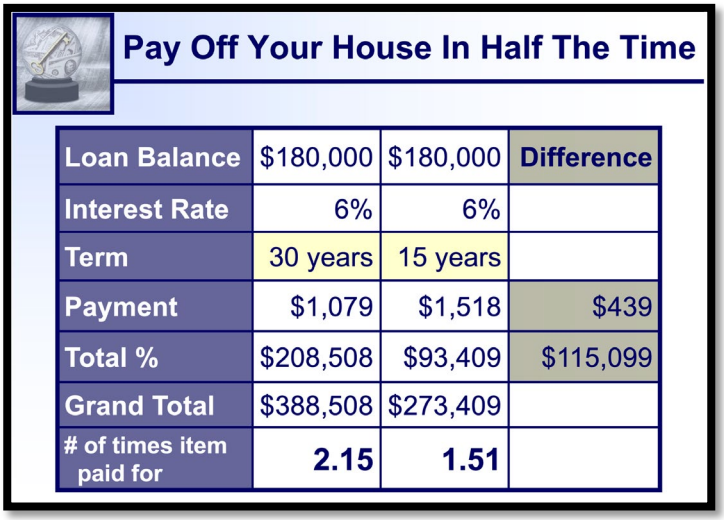
Increase Your Monthly Payment And Pay Your House Off In Half The Time



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**	

47

Do All Three And Save Hundreds Of Thousands Of Dollars

-Lower Price

-Lower Interest

-Higher Payment

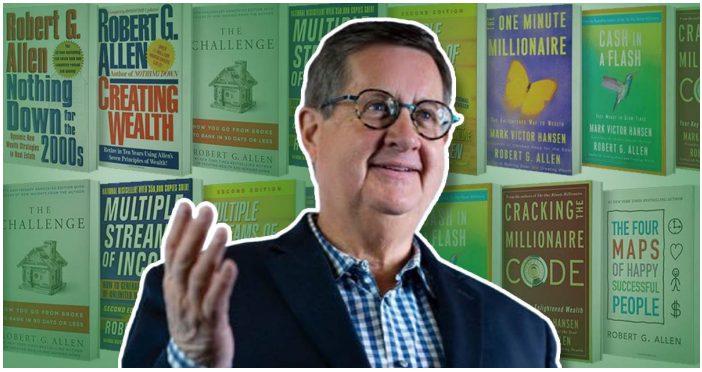


On a $500,000 property you'll save $637,250
($254,900 x 2.5 = $637,250)

48

Step Six

Add Real Estate and Business



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How To Wake Up The Financial Genius Inside You
Nothing Down Strategies
Credit and Home Buying
Wholesaling

49

The 5 F's of Real Estate

Find It
Fund It
Fix It

Then

Flip It
Or
Farm It

The 5 F's of Real Estate

Find It (Find A Good Deal)
Fund It (Find A Partner/Option)
Fix It (Fix The Problem)

Then

Flip It (Sell It)
Or
Farm It (Long Term Rental)

50

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 more 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

51

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

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

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

53

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

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, In total we donated $3 Million Dollars to the Foundation in Real Estate and Stock

This little property I found in 1982, I'm going to use real figures, the value is $80,000, I bought it for 25% below market

The purchase price that I negotiated was $60,000

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 and percentages I want you to understand

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 was he selling and What was he going to do with the money?

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, 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 value 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

54

Nothing Down Just Add Zero's

This is the same technique

I just added a bunch of zero's

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

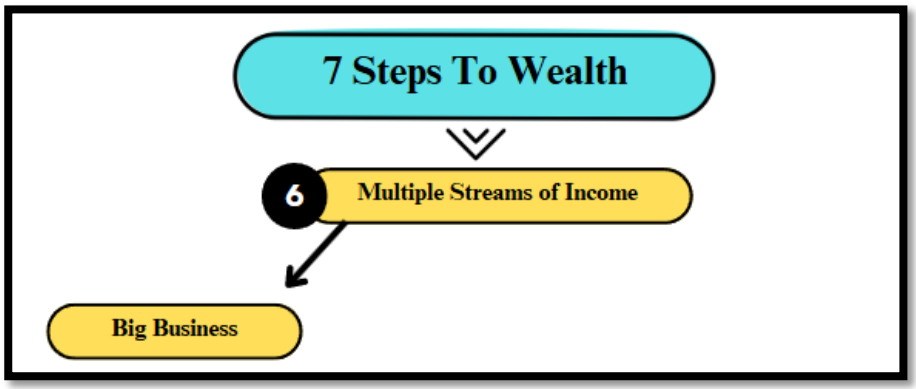
A total of

$3,000,000 to fund the foundation

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

55

Step Six
Turn Your Small Business Into A Large Business



FREE Classes, SuccessAndMoneyFoundation.org/Courses

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

56

3 Ways To Grow Your Business

-Get More Customers

-To Buy More

-To Buy More Often-

57

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

58

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

59

Direct Selling

&

Multi-Level Marketing

-Qualify People If They Want to Start a Small Business

-Demonstrate the Compensation Plan

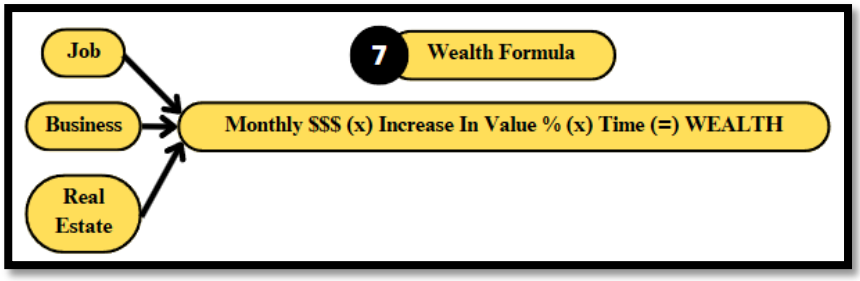
-Enroll 100-200 People

-Help Them Make Money

60

Step Seven

Wealth Formula and Net Worth



Job, Business and Real Estate

Income

(X)

Monthly Deposits

(X)

Increase In Value

(X)

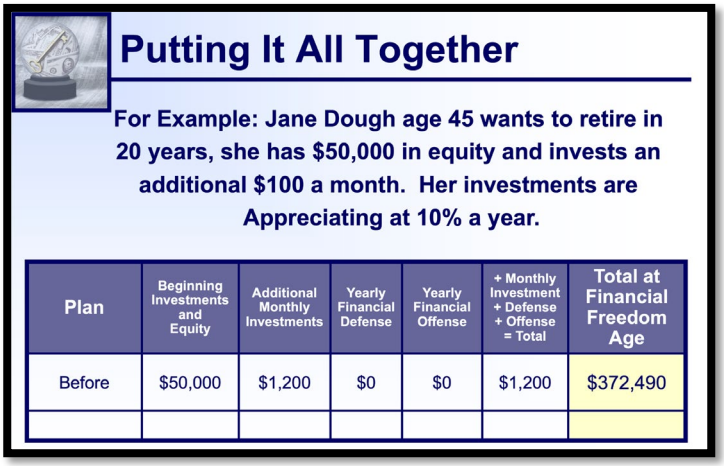
Length Of Time

(=) Wealth

61

Putting It All Together

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



Putting It All Together

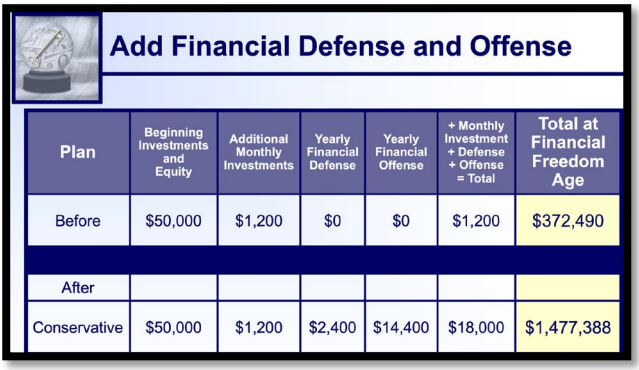
For Example: Jane Dough age 45 wants to retire in 20 years, she has $50,000 in equity and invests an additional $100 a month. Her investments are Appreciating at 10% a year.

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

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



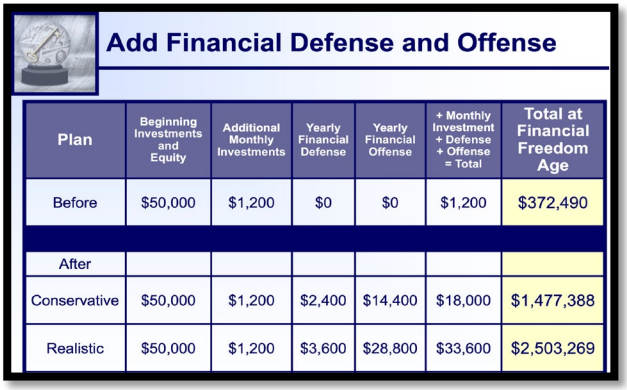
Add Financial Defense and Offense

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



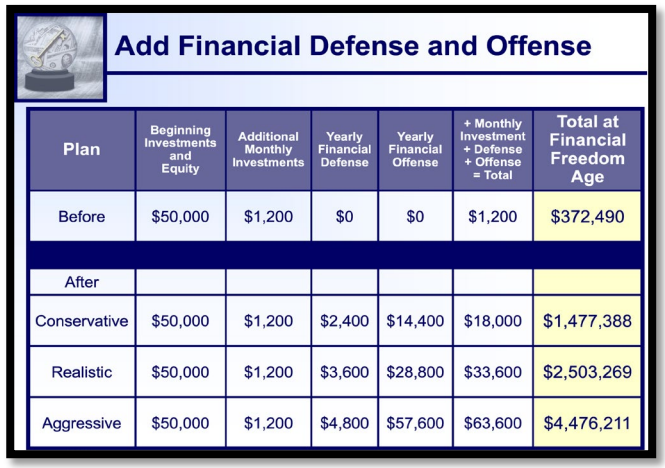
Add Financial Defense and Offense

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

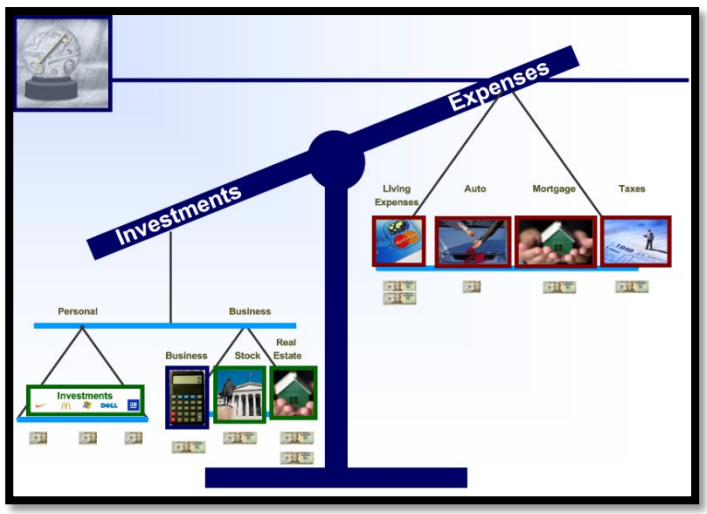
Our new total is $4,476,211



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



62

"Make A Difference

Make It Happen

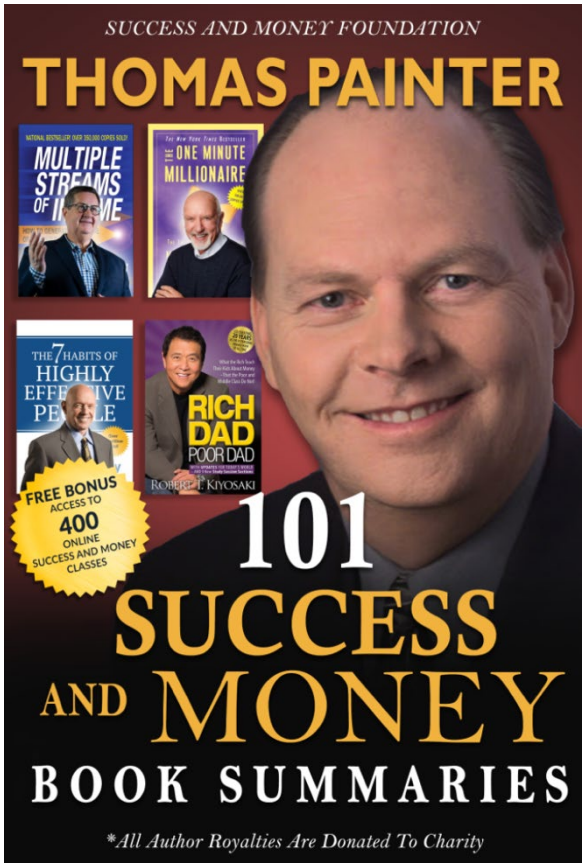
Every Life Is Precious"

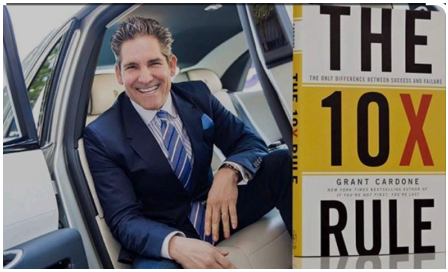
Thomas Painter



25 Book Summaries From The Book

101 Success And Money Book Summaries

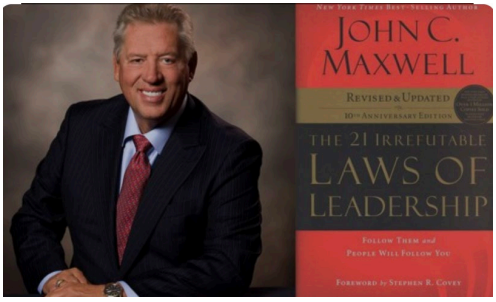




"The 10X Rule" by Grant Cardone

- **Embrace the 10X mindset**
- **Take massive action**
- **Overcome fear and embrace failure**

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

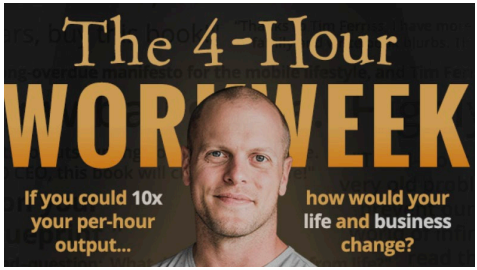


"The 21 Irrefutable Laws of Leadership"

by John Maxwell

- **Leadership is learnable**
- **Lead with integrity**
- **Influence through relationships**

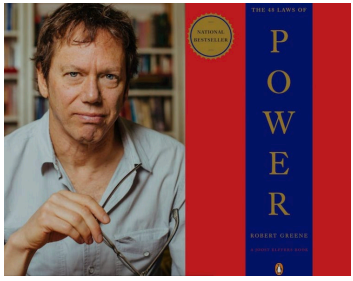
"Leadership develops daily, not in a day."



"The 4-Hour Workweek" By Timothy Ferriss

- **Redesign Your Life**
- **Focus on Results, Not Busyness**
- **Outsource and Automate**

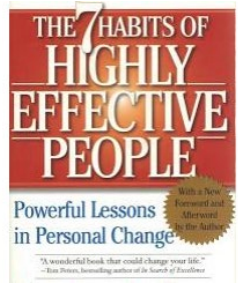
"Someday is a disease that will take your dreams to the grave with you."



"The 48 Laws of Power" by Robert Greene

- **Understanding Human Behavior**
- **Self-Awareness**

"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."

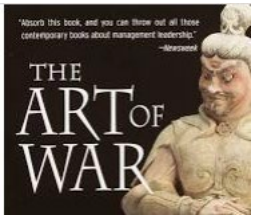


"The 7 Habits of Highly Effective People"

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.

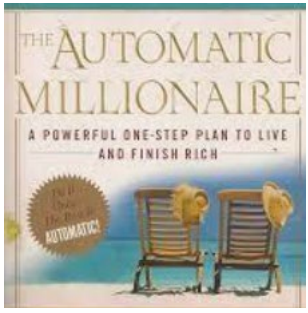
"The key to greatness is to look for the extraordinary in the ordinary."



"The Art of War" by Sun Tzu

- **Strategy and Tactics**
- **Know Yourself and Your Enemy**
- **Adaptability and Flexibility**

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



"The Automatic Millionaire" by David Bach

- **Simple One-Step Plan**
- **Pay Yourself First**
- **The Power of Compound Interest**

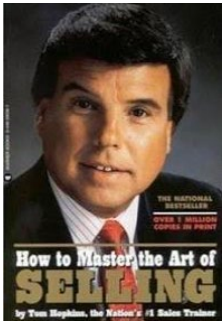
"To finish rich, it's not enough to make money. You have to use that money to build wealth so you can have financial security, independence, and a comfortable retirement."



"Awaken the Giant Within" by Tony Robbins

- **Take Control of Your Life**
- **The Power of Beliefs**
- **Emotional Mastery**

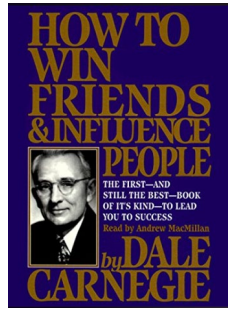
"It's not what we do once in a while that shapes our lives, but what we do consistently."



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

- **Comprehensive Sales Guide**
- **Building Rapport and Overcoming Objections**
- **Understanding Customer Needs**

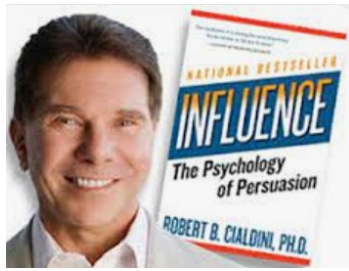
"You can not teach a man anything, you can only help him discover it for himself “



"How To Win Friends And Influence People"Carnegie

- **The Power of Positive Communication**
- **Active Listening**
- **Showing Appreciation**

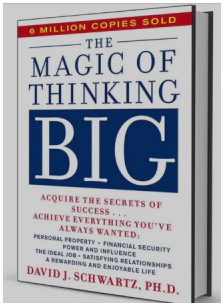
"When you choose to be unapologetically yourself, the world benefits."



"Influence: The Psychology of Persuasion" Cialdini

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

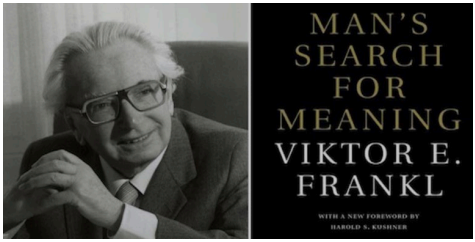
"The best persuaders become the best through pre-suasion—the process of arranging for recipients to be receptive to a message before they encounter it."



"The Magic of Thinking Big"by David J. Schwartz

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

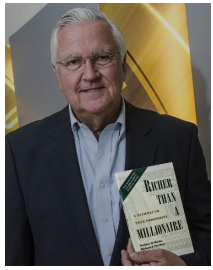
"Believe it can be done."



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

- **Choosing One's Attitude**
- **Finding Meaning in Life**
- **Hold Onto Hope**

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



"The Millionaire Next Door" By Thomas J. Stanley

- **Frugal Living**
- **Long-Term Investing**
- **Disciplined Financial Habits**

"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

- **Diversify Income Sources**
- **Explore Different Income Streams**
- **Passive Income**

"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

- **Real Estate Investment Strategies**
- **Lease Options**
- **Owner Financing**

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

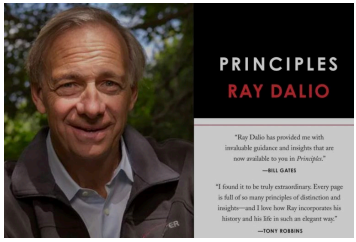


"One Minute Millionaire"

by Mark Victor Hansen & Robert Allen

- **Two Paths to Wealth**
- **Millionaire Mindset**
- **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

- **Radical Transparency and Open-Mindedness**
- **Embrace Conflict**
- **Principles Framework**

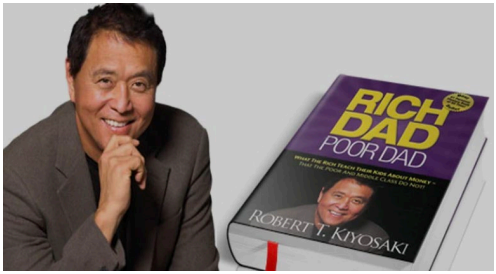
“Embrace reality and deal with it, don't just wish for what you *want."*



"The Purpose Driven Life" by Rick Warren

- **Discovering Life's Purpose**
- **Five Foundational Purposes**
- **God-Centered Focus**

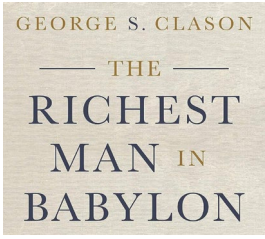
“The purpose of your life is far greater than your own personal fulfillment, your peace of mind, or your happiness."



"Rich Dad Poor Dad" by Robert Kiyosaki

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

"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

- **Save a Portion of Your Income**
- **Invest Wisely**
- **Live Within Your Means**

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



"The Secret" by Rhonda Byrne

Key Takeaways:

- **Law of Attraction**
- **Power of Positive Thinking**
- **Visualization**

"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

- **Find Your Why**
- **The Golden Circle**
- **Importance of Why**

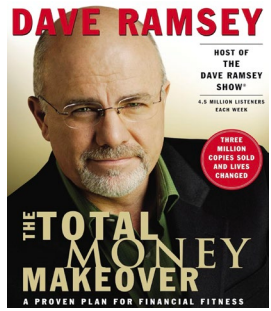
"Working hard for something we don't care about is called stress. Working hard for something we love is called passion."



"Think and Grow Rich" By Napoleon Hill

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

"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

- **Proven Plan for Financial Fitness**
- **The Baby Steps**
- **Living Debt-Free**

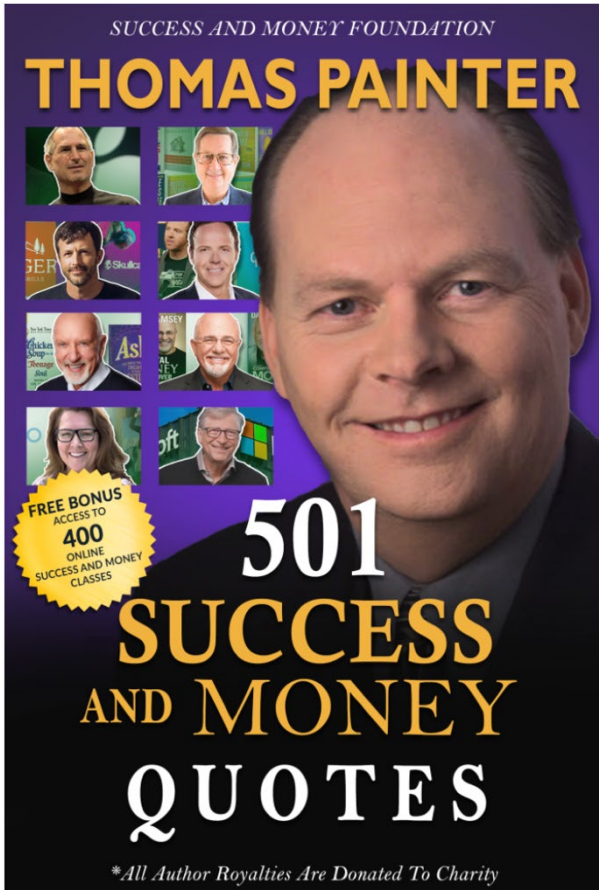
"If you live like no one else, later you can live like no one else."

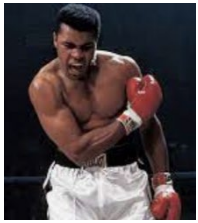
101 Quotes

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."



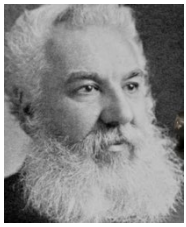
Susan B. Anthony

"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."



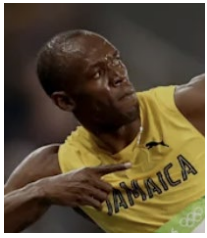
Alexander Graham Bell

"When one door closes, another opens”



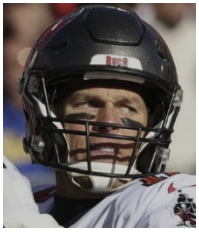
Jeff Bezos

"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."



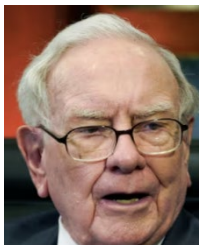
Tom Brady

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



Richard Branson

"Screw it, let's do it!"



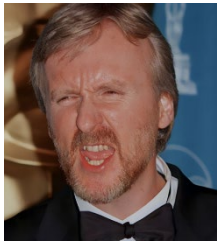
Warren Buffett

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



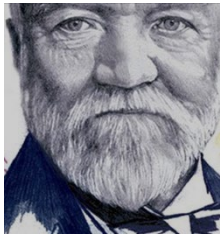
Augustus Caesar

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



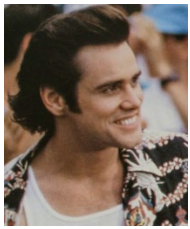
James Cameron

"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."



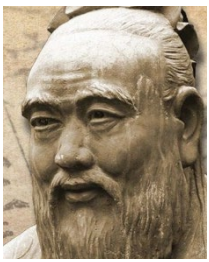
Winston Churchill

“Never Give In, Never Give Up”



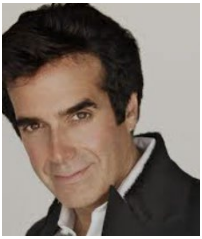
Christopher Columbus

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



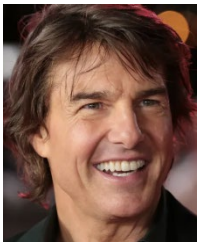
Confucius

"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."



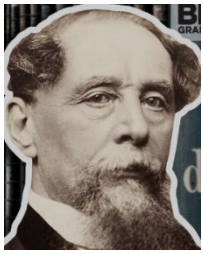
Johnny Depp

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



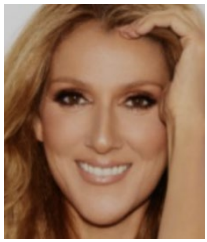
Princess Diana

"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."



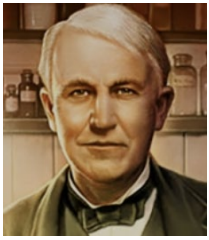
Celine Dion

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



Walt Disney

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



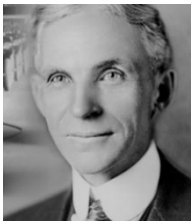
Thomas Edison

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



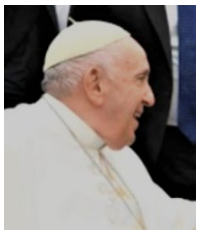
Queen Elizabeth II

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



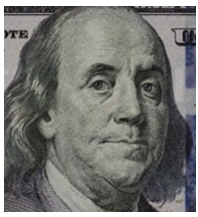
Henry Ford

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



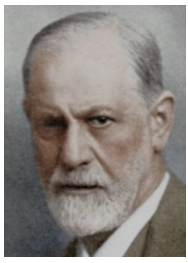
Pope Francis

"True power is service."



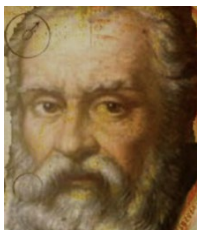
Benjamin Franklin

"An investment in knowledge pays the best interest."



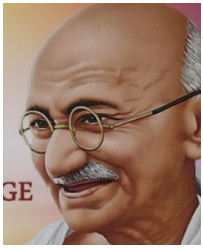
Sigmund Freud

"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."



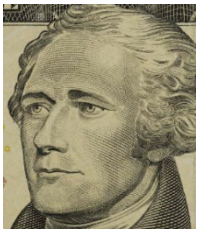
Mahatma Gandhi

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



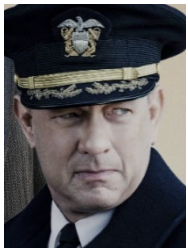
Bill Gates

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



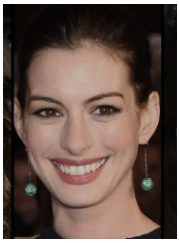
Alexander Hamilton

"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."



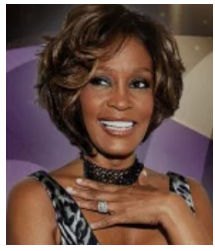
Stephen Hawking

"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."



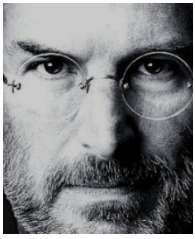
Billie Jean King

"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."



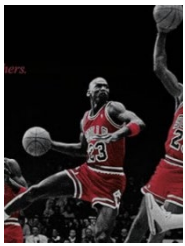
Dwayne Johnson

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



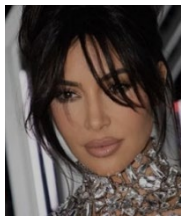
Magic Johnson

"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."



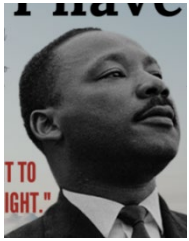
John F. Kennedy

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



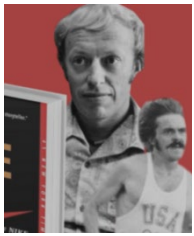
Robert Kiyosaki

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



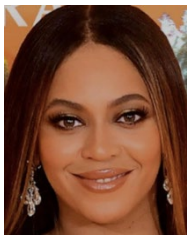
Martin Luther King Jr.

"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."



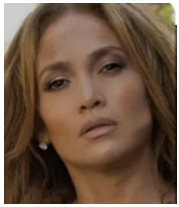
Dalai Lama

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



Abraham Lincoln

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



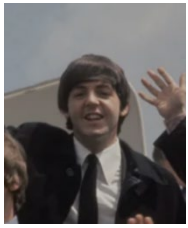
Jennifer Lopez

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



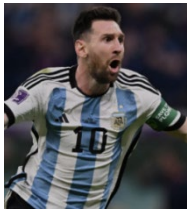
Martin Luther

"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."



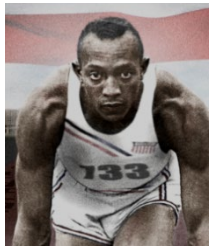
Wolfgang Mozart

"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."



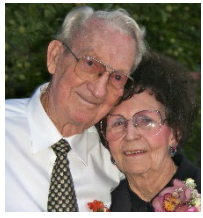
Jesse Owens

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



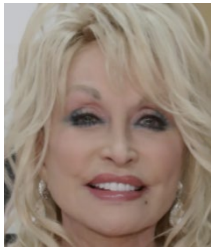
Thomas Painter

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



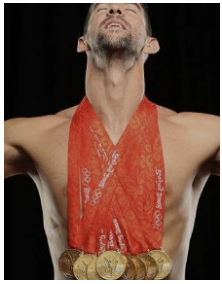
Jim Painter

“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."



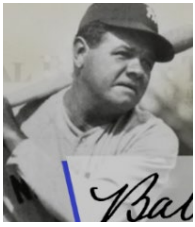
John D. Rockefeller

"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."



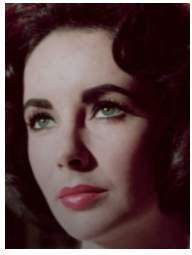
Sylvester Stallone

"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."



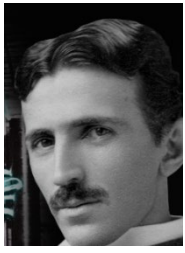
Elizabeth Taylor

"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."



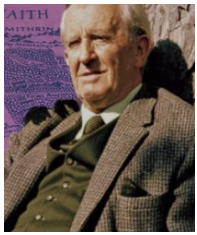
Nikola Tesla

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



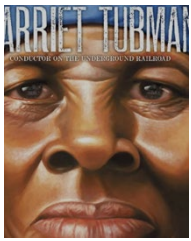
Margaret Thatcher

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



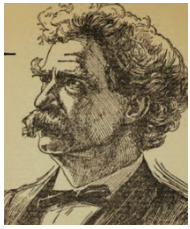
J.R.R. Tolkien

"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."



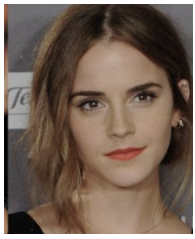
Vera Wang

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



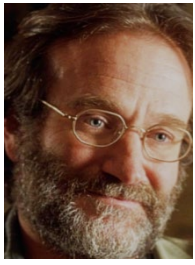
George Washington

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



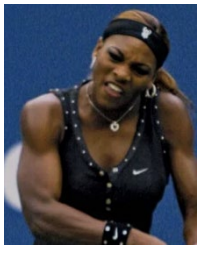
Emma Watson

"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."



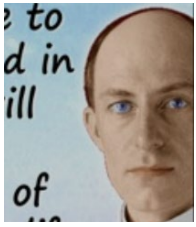
Oprah Winfrey

"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."



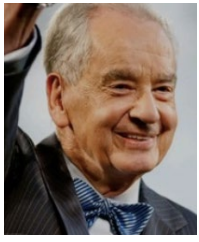
Wilbur Wright

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



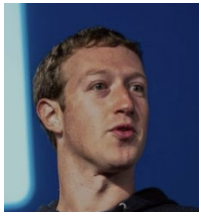
Muhammad Yunus

"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

“Make A Difference

Make It Happen

Every Life Is Precious”

Thomas Painter

Please Email Me Tom@SuccessAndMoneyFoundation.Org

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