

Question

*Would You Read This Book
And
Complete Online Courses*

If I Gave You

*Cash, Prizes, And Stock?
(Like Tesla, Apple, Nvidia)*

*See
SuccessAndMoneyFoundation.org/100*

For Details And Eligibility

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

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

The Foundation Has Donated

\$1,594,578

To Hundreds of Organizations

Mission #2

To Help You

By Providing Financial Rewards

When You Attend
Online Classes
and
Share With Others

Our Students Have Earned
\$196,745

These Financial Rewards
Are
To Be 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 Teams

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 **27,653** Students
From **127** Countries

They Have Attended Over
179,214 Hours
Of Online Classes

Our Students Have Earned
\$196,745
In Cash, Prizes, Tesla, Apple
And
Warren Buffet Stock To Students

The Painter Family and Foundation Has Donated
\$1,594,578
To Individuals, Families, Schools, Churches,
Charities And Non-Profit Groups

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

- 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”

For A FREE Membership

Go To:

SuccessAndMoneyFoundation.org



Please Email Us

Tom@SuccessAndMoneyFoundation.org

Non-Profit Pricing

250 (Color) Illustrations 183 Pages

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60% Off

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[Amazon.com](#)

Buy Books in Bulk For Your Organization

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50 Books 70% Off = \$7.49

100 Books 75% Off = \$6.29

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Greg Warnock \$25,000

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



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RandRBBQ.com

PandaExpress.com

Traeger.com

Domo.com

UCCU.com

Yoli.com

This Book Is Dedicated To My Family



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

My Wife
LaDawn, The Love Of My Life

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

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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

Question

*Would You Read This Book
And
Complete Online Courses*

If I Gave You

*Cash, Prizes, And Stock?
(Like Tesla, Apple, Nvidia)*

*See
SuccessAndMoneyFoundation.org/100*

For Details And Eligibility

How YOU and YOUR Group Earn Stock, Cash and Prizes

Go To SuccessAndMoneyFoundation.org

Get a FREE Membership, Then Go to 2. Courses

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 One Piece of Paper

2.5 (Earn \$25) - Complete The 7 Habits For A Wealthy Life Course

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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1

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, and 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 for anyone anywhere, So far, we have over 27,000 students from all over the world that have attended over 179,000 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

You do this by sharing your personal link with, So family and friends can have access to these wonderful classes.

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

2

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.

3

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.

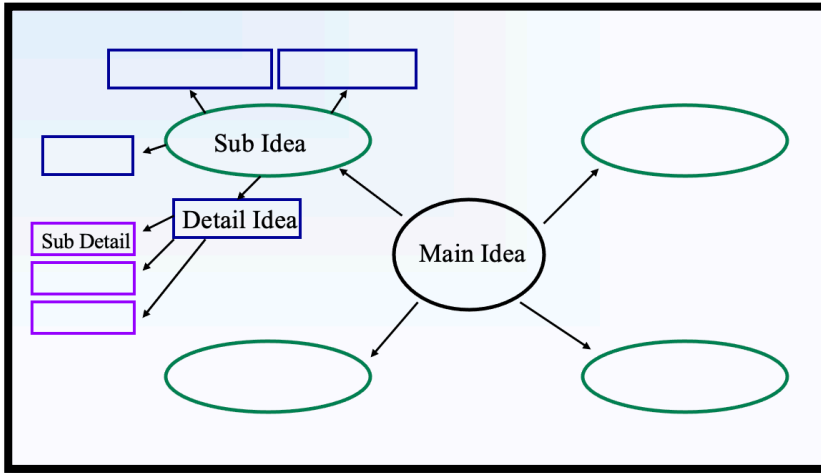
You start with a center circle, which is the Main Idea.

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 your 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?

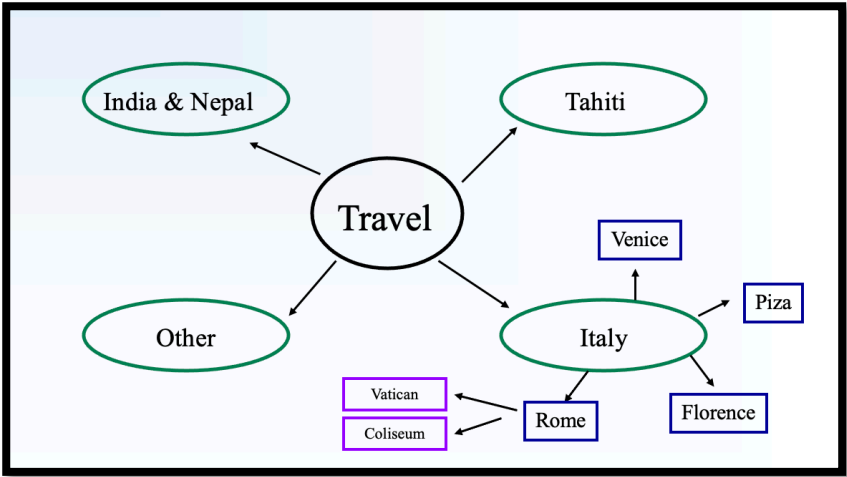
What do you want your children to grow into?

“Good parents give their children good memories bad parents give their children bad memories” Robert Allen

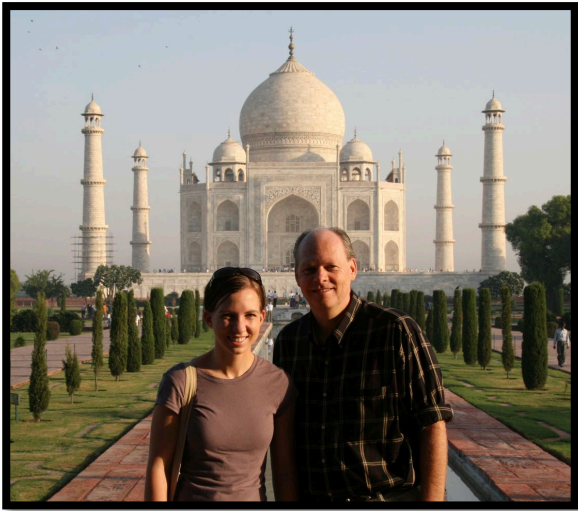
“The only way to get what you want out of life is to help others get what they want out of life” Zig Ziglar

Now, 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.



Taj Mahal, India



Mt. Everest by helicopter



Tahiti



Cruise



Rome, Coliseum and the Vatican



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 that you can use it for all kinds of things.

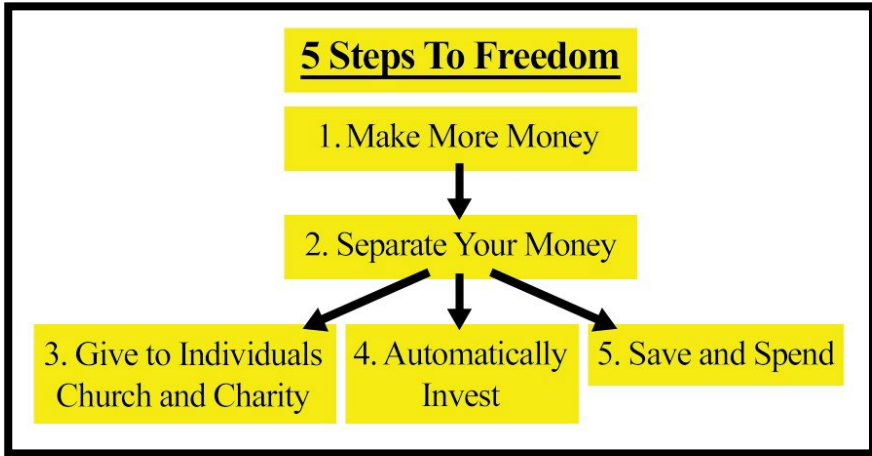
I use in the mornings to determine all things I'd like to get done.

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

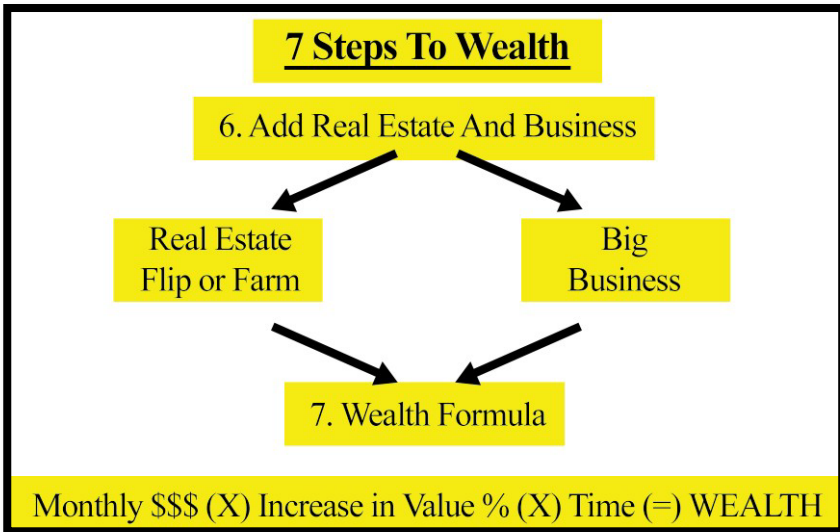
I attack 1's and 2's and delegate the 3's, 4's and 5's

#4

5 Steps To Financial Freedom



7 Steps To Wealth



5

Make More Money With Your Job

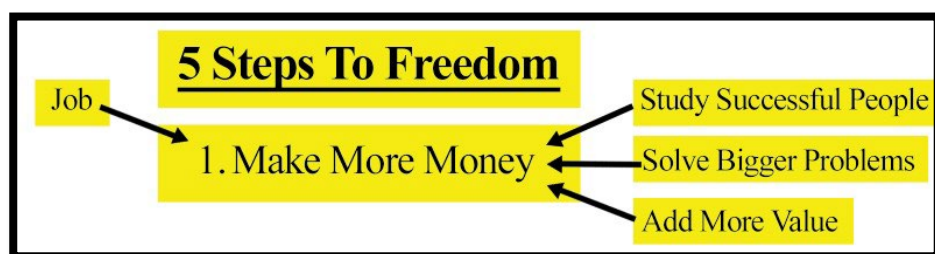
I have some good news, each of you will make, manage and spend

Between \$1 million and \$10 million dollars.

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

The way you become financially independent is to...

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





FREE Classes, SuccessAndMoneyFoundation.org/Courses

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

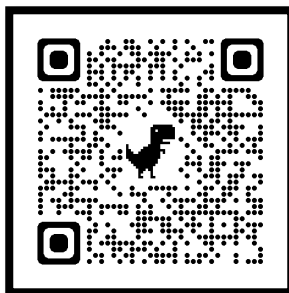
How To Find A Job

How To Find A Better Paying Job

Take A Harder Job To Make More Money

Additional Free Courses

SuccessAndMoneyFoundation.Org/Courses



6

Make More Money With Your Small Business



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

That They Don’t Have A Job, All They Do Is Manage Their Assets”

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

[FREE Classes, SuccessAndMoneyFoundation.org/Courses](http://SuccessAndMoneyFoundation.org/Courses)

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

7

Start A Small Business And Give Yourself A Tax Cut

Give yourself a tax cut by starting a small business.

How much did you pay in taxes last year?

Would you like to give yourself a tax cut?

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

There are 2 reasons to start a small business...

Cut taxes and to earn extra income.

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

Small businesses owners...

Get to take hundreds of legitimate deductions.

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

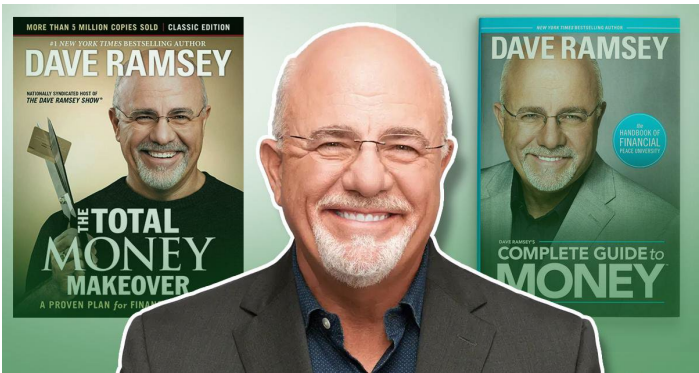
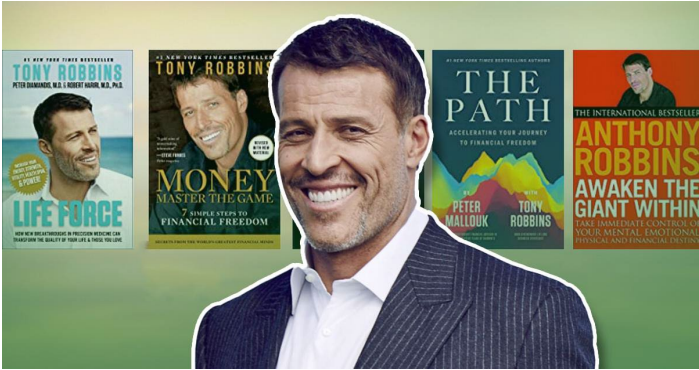
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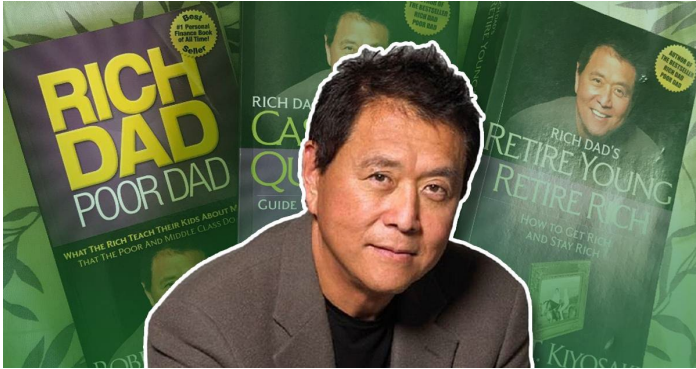
Study Successful People, Solve Bigger Problems and Add More Value

FREE Classes, SuccessAndMoneyFoundation.org/Courses

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







FREE Classes, [SuccessAndMoneyFoundation.org/Courses](https://www.SuccessAndMoneyFoundation.org/Courses)

Study, Steve Jobs, Denzel Washington, Admiral McRaven, Arnold Schwarzenegger, Jim Carrey, Matthew McConaughey, Warren Buffett and Bill Gates

Plus, The Greatest Motivational Speeches.



FREE Classes, SuccessAndMoneyFoundation.org/Courses

Bob Circosta, Bob Teller, Cindy Cashman, Dave Anderson, Ed McMahon, Hellen Davis, Janet Switzer, Joe Polish, Larry Pino, Larry Williams, Lorrie Morgan, Michael Gerber, The E Myth Paul Hartunian, Peter Thomas, Raymond Aaron, Tom Antion, Tom Hopkins, Vic Conant and Wyland,

Case Studies With Casey Baugh

Todd Pederson, Chelsea Baugh, Kalani Sitaki, Blake Modersitzki, Jeff Burningham, Jeff Danley, Kristin Andrus, Astrid Tuminez, Gail Miller, Jesse Itzler, Steve Young, Lance Bullen, Case Lawrence And Jeremy Andrus

FREE Classes, SuccessAndMoneyFoundation.org/Courses

Millionaire Psychology

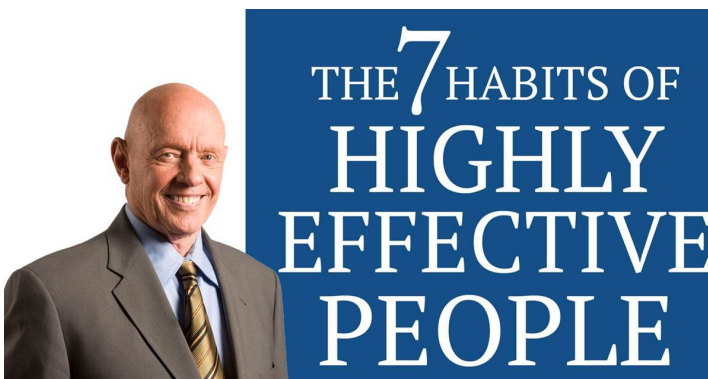
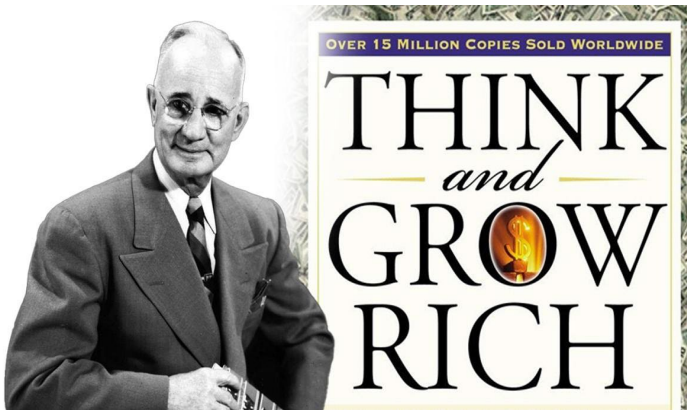
Empower Yourself

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



9

Step Two

Separate Your Money

Manage Your Money

On

On Your Phone

and

1 Piece Of Paper

5 Steps To Freedom

1. Make More Money



2. Separate Your Money

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 can 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

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

The first tab is the Mobile Money Manager which is ideal for your phone. The second tab is Manage Your Money on 1 Piece of Paper.

It is ideal to print and put on your mirror or fold it up and put into your pocket.

The system is designed for you, your spouse and your family.

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 and didn't give you a destination and said, Lets meet later today.

What are the odds of you meeting in the same place and at the same 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 then 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, and any other income.

Money In - Money Out	0
----------------------	---

This takes all your money that is coming in minus the money that is going 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 open and put money it into a ROTH IRA investment account.

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

5B. Fixed expenses are things you pay 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 others.

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. It will tell you if you are on spending your 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 spending your money to fast, It will turn red.

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. As you make more money or reduce our spending. You are going to add more money to the smallest loan and get it paid off.

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

For example, if you add an additional \$300 to debt 1, you will have it paid off in 2 months, saving you \$687.

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

Then in month 3, the first loan will be paid off and you will 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	Total	Add'l	New	Total
Debt (Loans)	Balance	Rate	Payment	Int Paid	Pmt	Pmt	Saved
CC #1 (PAID)	0	0.0%	0	*0	0	0	*0
CC #2	1,000	21.0%	20	1,397	310	330	1,361

Then 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	Total	Add'l	New	Total
Debt (Loans)	Balance	Rate	Payment	Int Paid	Pmt	Pmt	Saved
CC #1 (PAID)	0	0.0%	0	*0	0	0	*0
CC #2	0	21.0%	0	*0	0	0	*0
School Loan	5,000	8.0%	50	3,267	330	380	3,017

In order to get out of personal debt faster, you 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 your personal debts.

We do that with the 5 F's, Find It, Fund It, Fix It then Flip or Farm It.

7. 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 you are going to determine if they are going up in value or down in value.

Then you will add the number of years and it will tell you what the asset will be worth in the future.

For example, your computer and car lose value verses Investments and Real Estate that go up in value.

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 Networkth		721,553

When you use the Mobile Money Manager and the 1 Page Money Manager, it will make a big difference in your financial journey.

It is your road map and GPSs all in one.

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

10

Income Statement

(+) Income

(-) Charity And Expenses

(=) Net Income

11

Cash Flow Statement

(+) Income

*(-) Charity, Investments And
Expenses*

(=) Net Cash Flow

12

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)

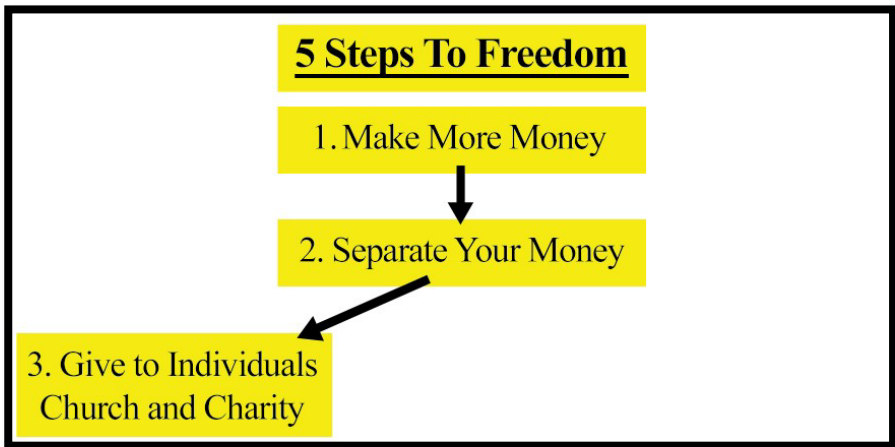
(-) Loans

(=) Net Worth

13

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 \$600 million dollars from the profits of Newman’s own food products.

Warren Buffett is giving away 99% of his net worth to charity

Bill Gates not only donated money, he also was gives his time and energy to solve a lot of the problems around the world.

“The Secret To Living Is Giving”
Tony Robbins

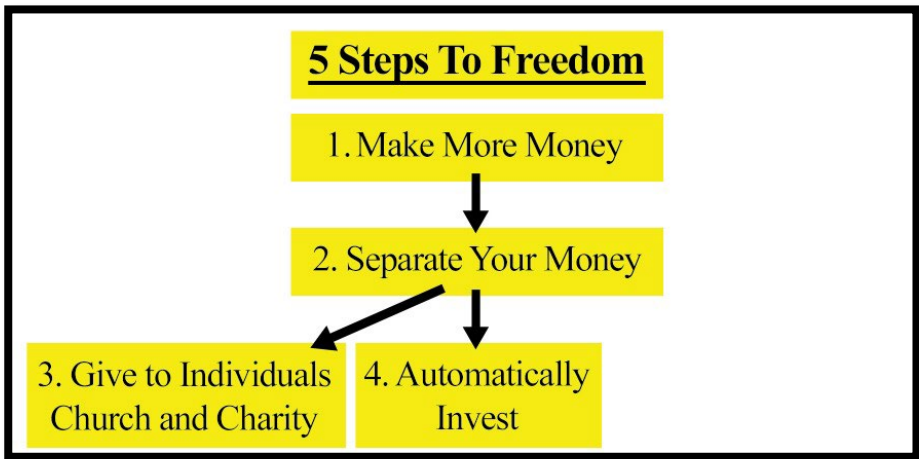
“Make A Difference, Make It Happen, Every Life Is Precious”
Thomas Painter



14

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.

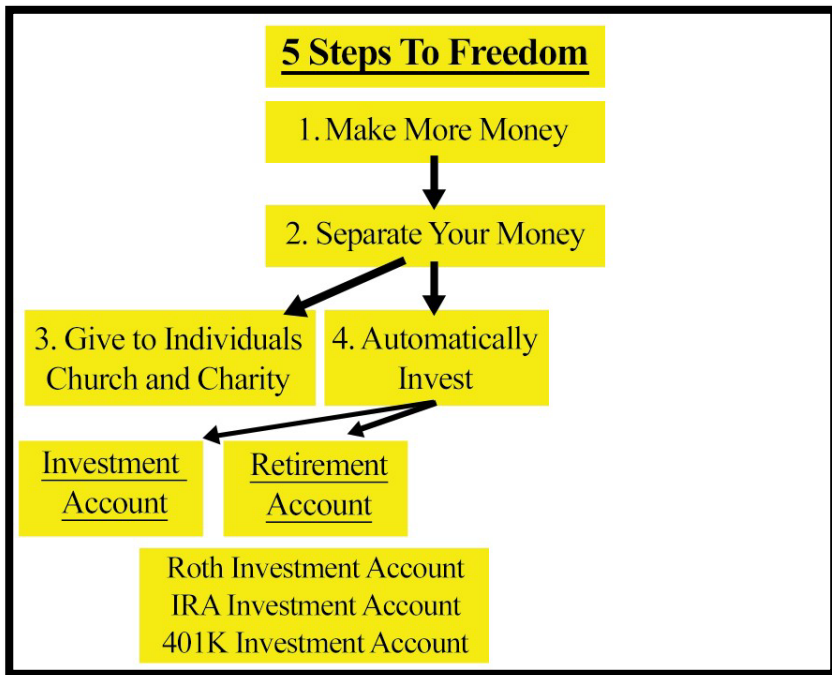
15

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...

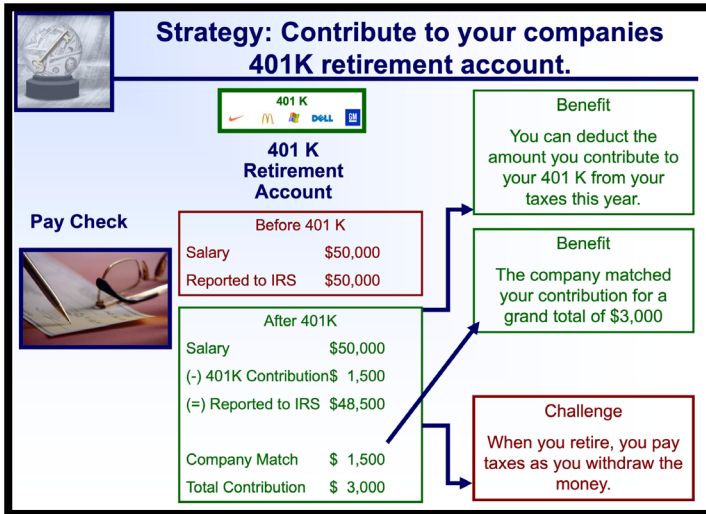
#1. 401k

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.

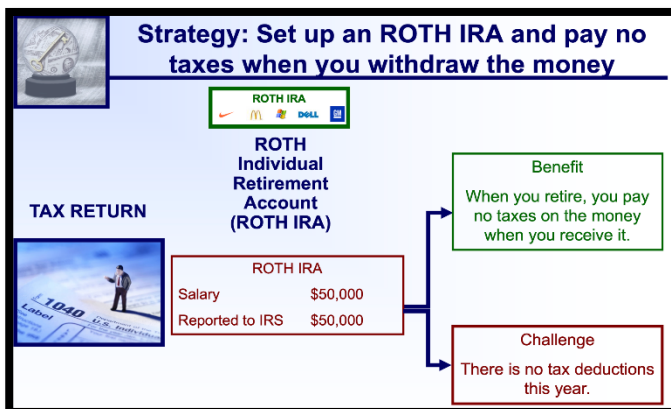
Most employers match between 3%-6% of what the employee puts into their account. The advantage is with your employer matches, your doubling your money.

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 invested \$300 a month in each of the different options.

Investment Account 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

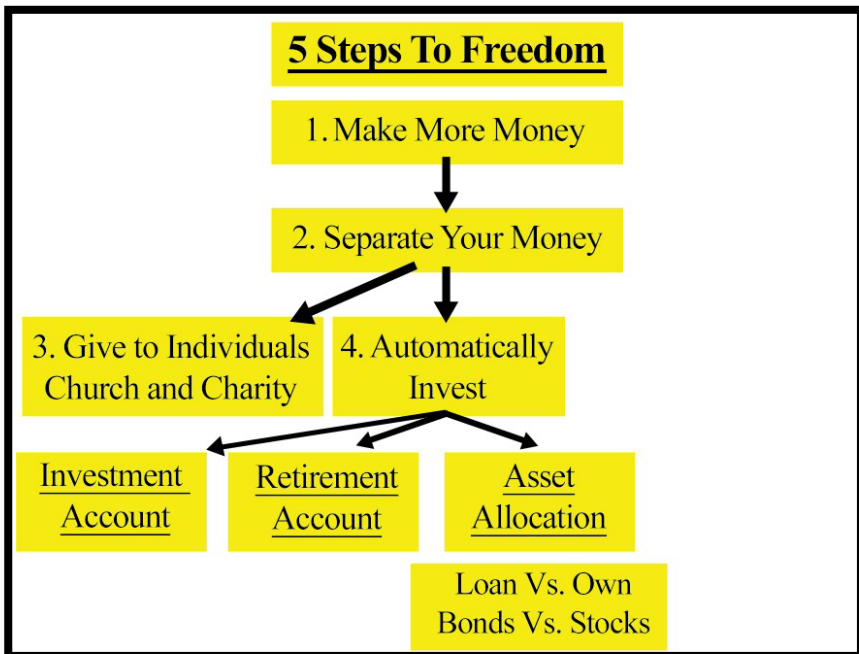
Which program is best for you?
Would you rather pay taxes on the
Seed (Investment Account, Roth IRA) or on the
Harvest (IRA, 401K)

16

Loan Vs Own

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

Own: Stock and Real Estate



17

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...

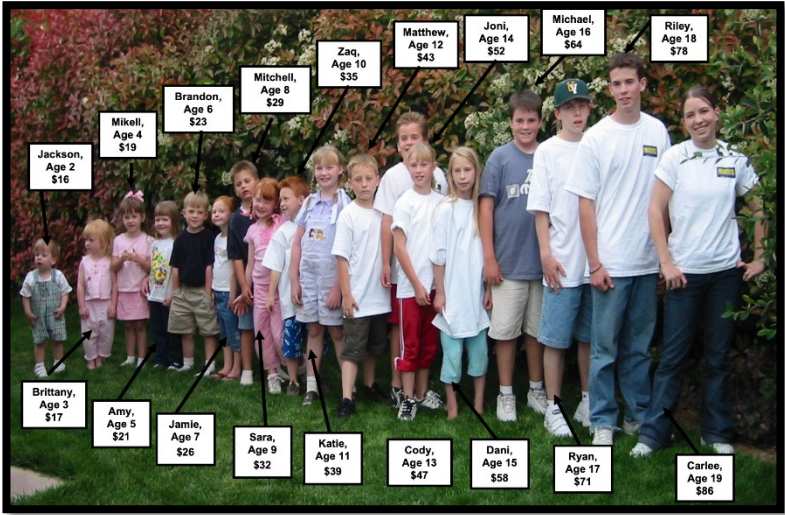


Well, it doesn't quite look like that, it is kind of a fun way to look at it. You need to water your tree.

How many dollars do you water your tree with? It all depends on your age and 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. Carlee, who is 19 and needs \$86 a month.



Why? Because they have a longer timeframe.

This is how many dollars you need to invest on a monthly basis. To have a million dollars.

This assumes that you get a 10% rate of return. 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	Monthly savings required to reach \$1 Million by age 65 (10% rate)	
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		

You can see that if someone started at age one in the top left-hand corner, they only need \$14 a month. 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, a 16-year-old only needs \$64. Look how it changes for a 31-year-old it's \$292,

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

The one thing every adult agrees with me is that they wished they would have started investing at an earlier age. Get Started!

18

*What Items Go Down
In Value?*

*Cars, Electronics and
Computers*

19

*What Items Go Up
In Value?*

*Stocks, Real Estate and
Business*

20

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

21

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

	How long does it take for your checking or savings account to double in value? 72 YEARS	
	How long does it take for your credit card to double in cost? 3.5 YEARS	

	The Rule of 72 21% Credit Card Debt	
	$\frac{72}{21\%} = 3.5 \text{ years to double}$	
	Or	
	$21\% \times 3.5 \text{ years} = 72$	

22

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 from the day you were born until you turned 66 years of age?

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

23

How Much Would You Have?

*If You Put A Dollar A Day In
The Bank*

*For 66 Years And Receive 3%
Interest?*

If you invested in a bond, cd or treasury bill and they paid you a 3% rate of return

For every \$100 you put in there, you'll make \$3 worth of interest.

At the next year you'll have \$103

How much would you have?

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

24

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, you average 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 there stock.

How much would you have if you went to McDonald's instead of buying a drink, you bought a small part of their 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

25

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?

The credit card company is charging you 21% interest for 66 years.

Now, instead of investing in McDonald's, you 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?

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

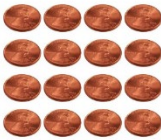
26

Which Would You Rather Have?

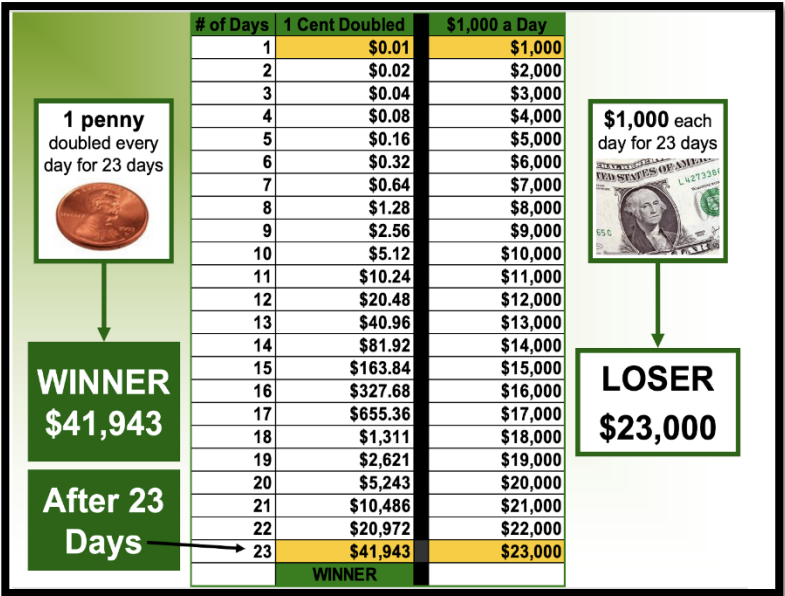
\$1,000 A Day Each Day for 40 Days

Or

A Penny A Doubled Each Day for 40 Days?

1 penny doubled every day for 40 days 			\$1,000 each day for 40 days 		
Day 1		.01	Day 1		\$1,000
Day 2		.02	Day 2		\$2,000
Day 3		.04	Day 3		\$3,000
Day 4		.08	Day 4		\$4,000
Day 5		.16	Day 5		\$5,000

Penny Wins



Which Would You Rather Have?

A Penny A Day Doubled Each Day for 40 Days

Or

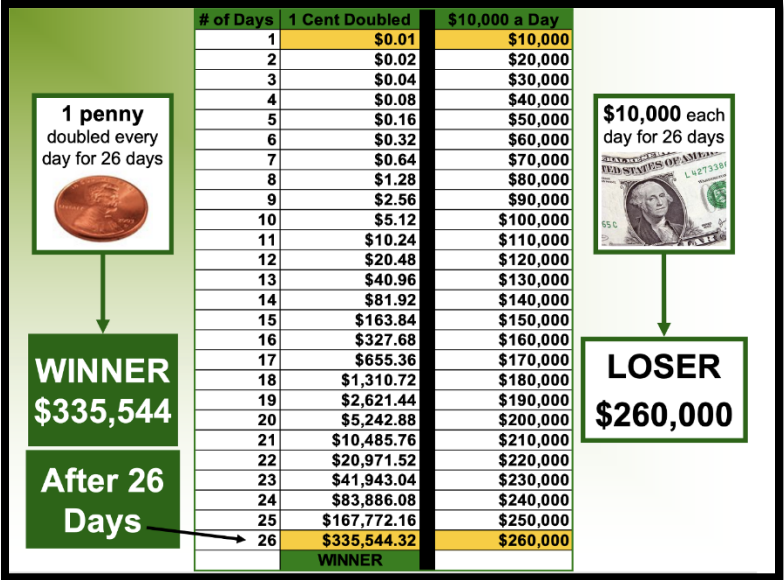
\$10,000 Each Day For 40 Days

Which would you rather have?

1 penny doubled every day for 40 days 	\$10,000 each day for 40 days 
--	--

Q: What can you buy for a \$10,000?
A: A car.

Penny Wins



Which Would You Rather Have?

A Penny A Day Doubled

Or

\$100,000 Each Day For 40 Days

Which would you rather have?

1 penny
doubled every
day for 40 days



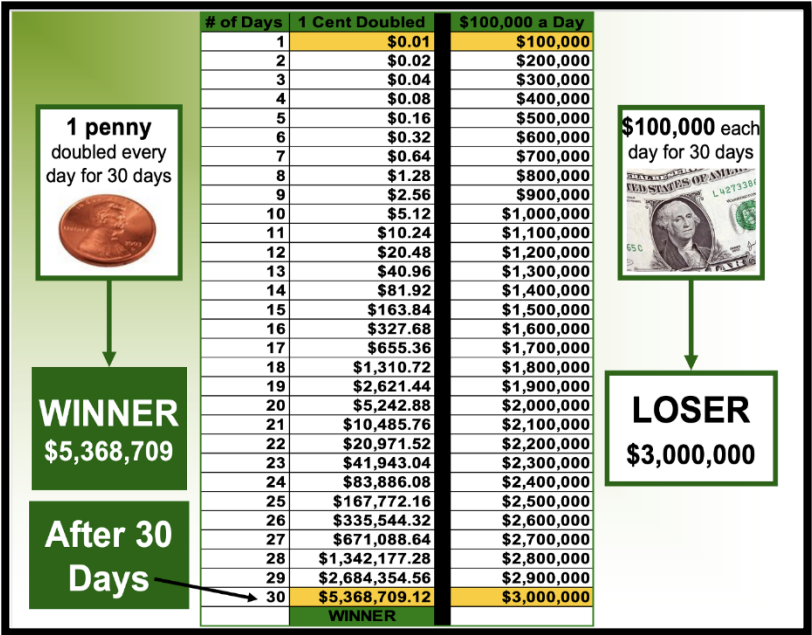
\$100,000 each
day for 40 days



Q: What can you buy for a \$100,000?

A: A house.

Penny Wins



Which Would You Rather Have?

A Penny A Day Doubled

Or

\$1,000,000 Each Day For 40 Days

Which would you rather have?

1 penny
doubled every
day for 40 days

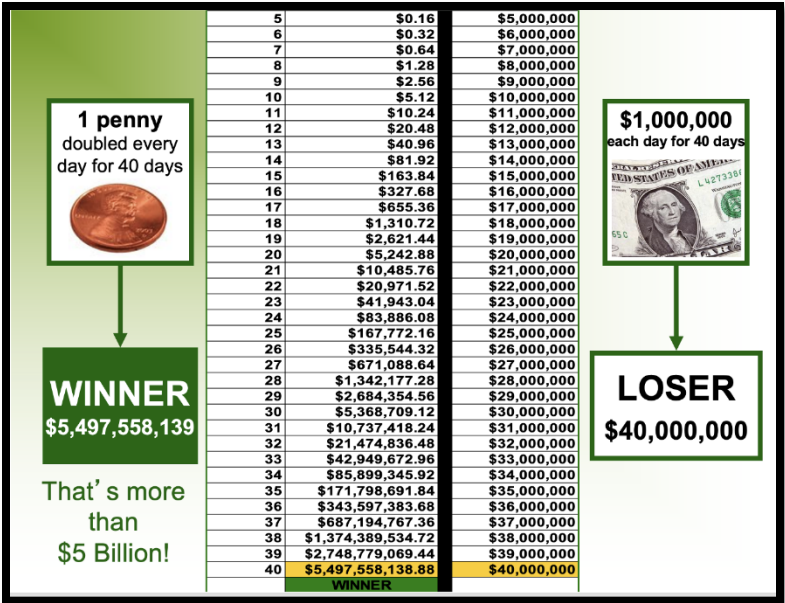


\$1,000,000
each day for 40 days



Q: What can you buy for a \$1,000,000?
A: Apartment building.

Penny Wins



You Would Need

\$137,438,953

A Day For 40 Days

To Equal

A Penny Doubled

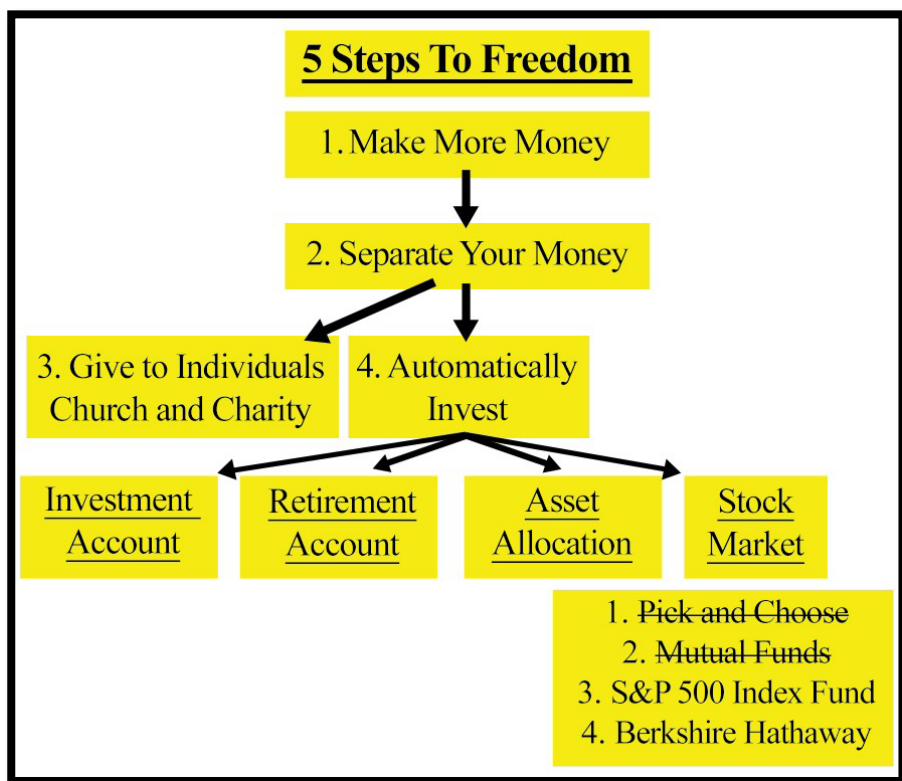
1 penny doubled every day for 40 days 	\$137,438,953 each day for 40 days 
---	--

**You would need \$137,438,953 each
day for 40 days
to equal the compounding effect of a
penny doubled for 40 days.**

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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.

Let's start with picking and choosing. Picking and choosing is when you pick and choose the stocks you want to buy and sell.

A mutual fund, is when you hire a professional manager to pick and choose the stocks.

An index fund, is when an investment company invests in a group of stock.

The S&P 500, Is the 500 largest companies in America. That do business worldwide. The Dow 30 is a group of 30 companies. One from each industry. For example, there is a computer company, software company, automobile manufacture, food company etc.

The one I like is Berkshire Hathaway.

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 I like this so much is that they have hundreds 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? Which way is it going?

The reality is, nobody knows. The goal is to spend your time making more money and then automatically invest it.

The second way is to choose a mutual fund and pay a professional to pick them.

The third is an index fund, 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. When you invest in the S&P you own a little of all 500 companies.

S&P stands for Standard and Poors. It's a publishing company that started tracking the 500 largest companies and the name stuck.

The fourth is my favorite, Berkshire Hathaway

Berkshire Hathaway is a stock. It's Warren Buffett's company. It was a textile mill, The textile mill was not doing well so Warren sold the assets and started investing them in other companies.

Its first big investment was in insurance. Its most well-known company is GEICO insurance.

They take the premiums and profits from the insurance companies and invest in other companies. They buy companies or stock in companies.

The vast majority of people should spend their time in step 1. Making more money and investing their 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 and energy. Instead of making more money. When you pick and choose, you lose.

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

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 reason we like the S&P 500 is that the fees are low. The fees are $\frac{1}{2}$ of 1%.

If it made a 6% rate of return minus the fees you would have 5.5%.

The last one is Berkshire Hathaway.

If you have that same 6% rate of return.

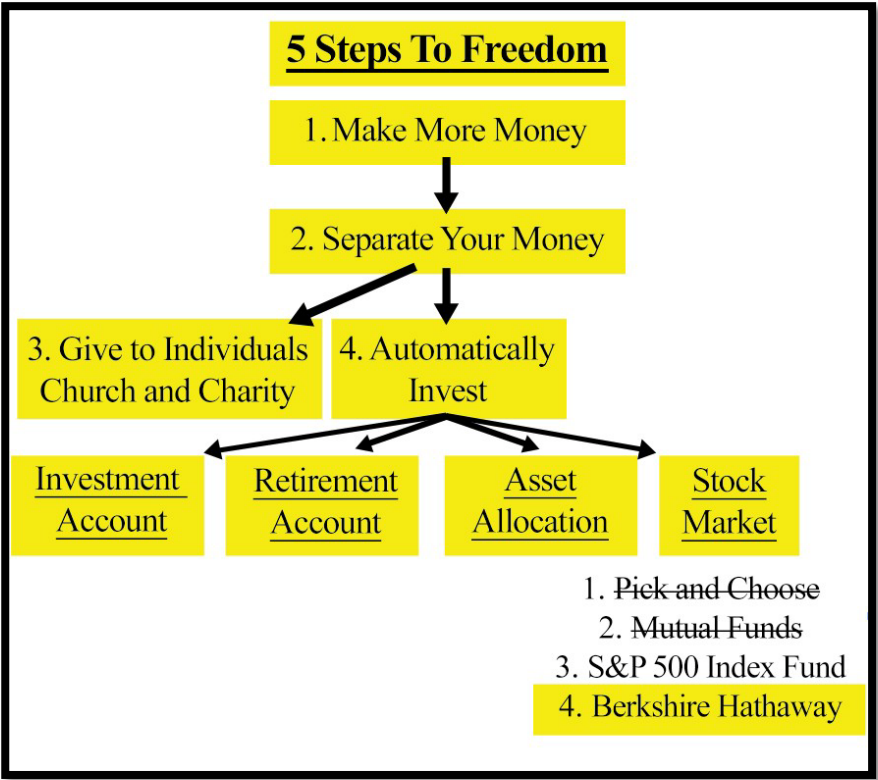
The fees are about \$5 in commission when you invest.

If your stock made 6%

You get to keep all 6%. Because it is a stock.

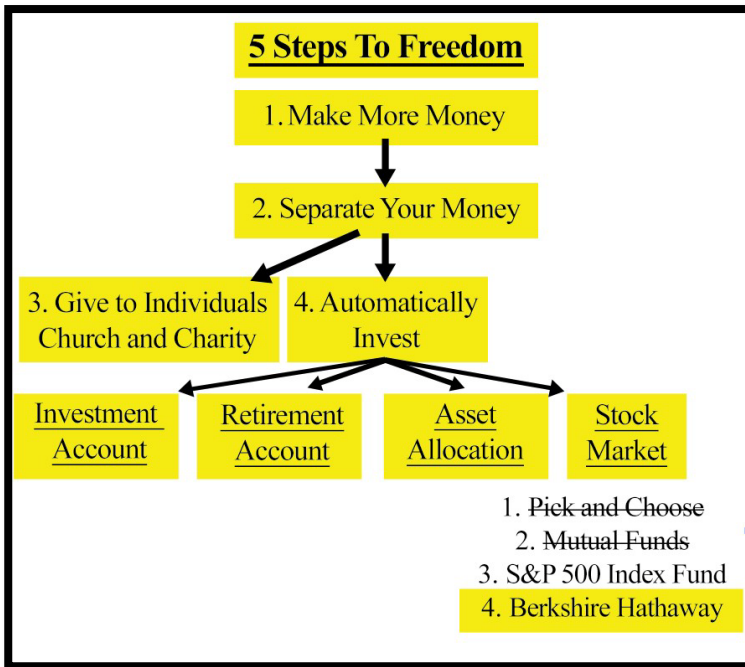
Over a long period of time, Berkshire Hathaway has outperformed.

The S&P 500, mutual funds and picking and choosing



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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.

It's a stock. There's no taxes on this until you sell it. It's it easy to hand down from generation to generation, It's very easy for you to gift or to give away to your estate.

Investors have the ability to buy the stock with small amount of money.

It's outperformed the S&P 500 over a long period of time. Which has outperformed mutual funds. Which outperforms picking and choosing.

There's no tax return until you sell it.

You're buying a stock, but getting a lot of companies, similar to 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 Buffett.

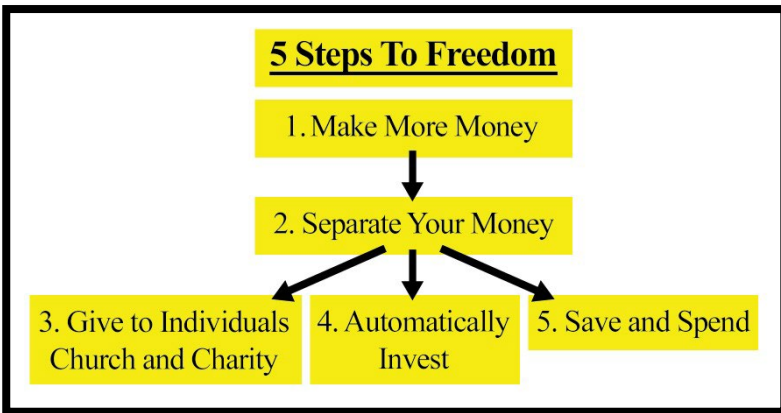
[FREE Classes, SuccessAndMoneyFoundation.org/Courses](http://SuccessAndMoneyFoundation.org/Courses)

SuccessAndMoneyFoundation.Org/Books
SuccessAndMoneyFoundation.Org/Courses

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Step Five

Save And Spend



Where does all your money go?

- Auto, insurance, food, entertainment, credit cards, communication, medical, apparel
- Housing
- Taxes



The fastest way save money is to use cash. Its painful to pull cash out of your wallet.

See step 2 to manage your money on your phone and on 1 piece of paper.

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 your spending money on that you shouldn't? Take the savings and invest it.

 What do things really cost?				
Are you spending money on things You could/should go without?				
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

30

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. Use 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

31

Save 20%

When You Use Cash

Verses

A Debit Or Credit Card



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

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



32

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.

33

Increase Your Payments And Save



Credit Card Debt

- **\$10,000** in credit card purchases
- Monthly payments of \$183
- At that rate, it will take you 15 years to pay off the card
- You will have spent **\$32,951**



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

34

*How The Banks Are
Making 21%*

And

*Paying
You Nothing*



Millions of dollars are
in checking and
savings accounts
making
1%
and millions of dollars
are charged on
credits cards at
21%



35

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



36

How To Save Money On Insurance

-Insurance Review -Eliminate Overlapping Insurance

Do An Insurance Review



Strategy: Do an Insurance review

- 13 Ways to reduce your insurance expenses by 20%
 - Eliminate overlapping coverage
 - Raise deductible
 - Buy term
 - Increase co-insurance amounts
 - Avoid some insurances completely



37

Save 20%-30%

On Your 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)

38

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 $\$52,830 \times 2.5 = \$132,075$)



Save 10%-20% on Housing

- Best or worse financial decision?
- \$200,000 house for 30 years
 - \$328,310 Interest
 - \$528,310 Total Payments
- 12 Ways to find it for \$180,000 or less
- \$180,000 house for 30 years
 - \$295,479 Interest
 - \$475,479 Total Payments
- Savings
 - \$52,830



39

*With Good Credit, You Can
Reduce Your Interest Rate*

-Pay Less Interest

 Reduce Your Interest Rate			
Loan Balance	\$180,000	\$180,000	\$180,000
Interest Rate	8%	7%	6%
Term	30 years	30 years	30 years
Payment	\$1,320	\$1,197	\$1,079
Total %	\$295,479	\$251,116	\$208,508
Grand Total	\$475,479	\$431,116	\$388,508
Difference		(\$44,363)	(\$86,971)
# of times item paid for	2.64	2.39	2.15

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

40

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

**How? By increasing
your monthly
payment from \$1,079
to \$1,518**



By increasing your 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 ($115,099 \times 2.5 = \$287,747$).



Pay Off Your House In Half The Time

Interest Rate	6%	# of Years	30	←
Monthly Payment	\$1,079			
Total	\$180,000 (Price)	\$208,508 (Interest)		
	Total \$388,508			
Interest Rate	6%	# of Years	15	←
Monthly Payment	\$1,518			
Total	\$180,000 (Price)	\$93,409 (Interest)		
	Total \$273,409			
\$ Saved	\$115,099			



Pay Off Your House In Half The Time

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	

41

Do All Three And Save Hundreds Of Thousands Of Dollars

-Lower Price

-Lower Interest

-Higher Payment



Save 10%-20% on Housing

- BEFORE
 - \$200,000 house for 30 years
 - \$328,310 Interest
 - \$528,310 Total Payments
- AFTER
 - Buy it for 180,000
 - Reduce the Interest Rate
 - Pay off the house in ½ the time
- Total Saved \$254,900

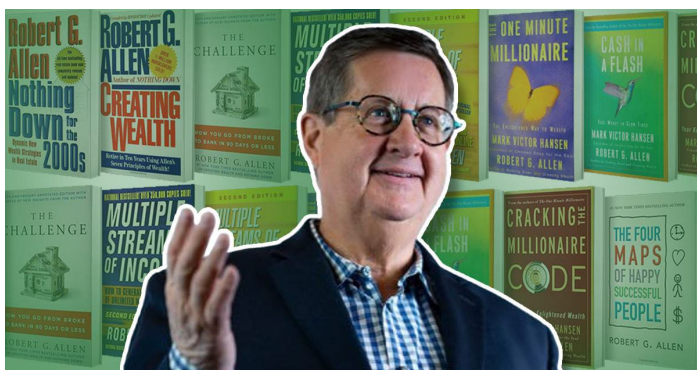


On a \$500,000 property you'll save \$637,250
($\$254,900 \times 2.5 = \$637,250$)

42

Step Six

Add Real Estate and Business



FREE Classes, SuccessAndMoneyFoundation.org/Courses

Multiple Streams of Income
The One Minute Millionaire
Cracking The Millionaire Code

FREE Classes, SuccessAndMoneyFoundation.org/Courses

The Road To Wealth
The Real Estate Launch
How To Wake Up The Financial Genius Inside You
Nothing Down Strategies
Credit and Home Buying
Wholesaling

43

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)

44

Is Debt Good Or Bad

Is debt good or bad? 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 borrowing the 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 information out about the foundation and share it with the world.

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.

45
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, you're not getting a good deal.

46

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*Nothing Down
Techniques*

Robert Allen is the author of the book

Nothing Down

“How to buy real estate with little or nothing down”

I highly recommend you read his book

Robert is also a friend and supporter of the foundation

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

Here are his 50 nothing down techniques

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

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

FREE Classes, SuccessAndMoneyFoundation.org/Courses

Free Course You Can Take On Real Estate

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

SuccessAndMoneyFoundation.Org/Courses

Free Books You Can Download On Real Estate

Mark Haroldsen - Wake Up The Financial Genius Inside You

SuccessAndMoneyFoundation.Org /Books

Free Downloads On Real Estate

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

47

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. I was in college and didn't know much about 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. He bought it for \$30,000

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 income, 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%. Four, 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?

All he wanted was the monthly income, 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

48

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 $\$250,000 \times 7 = \$1,750,000$.

We owned them for 27 years.

And sold them for.

$\$500,000 \times 7 = \$3,500,000$.

Over the 27 years we owned them, tenants paid us rent and we paid the mortgage down to zero.

When we sold them to invest in other properties.

They were all free and clear, Netting us \$3,500,000 with 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.

For a total of \$3,000,000 to fund the foundation.

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

49

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

50

3 Ways To Grow Your Business

-Get More Customers

-To Buy More

-To Buy More Often-

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25

*Ways To Make More Money
With Your Small Business*

A special thanks to Stephen and Bette Gibson.

Who are the founders of The 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.

52

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 inexpensivel.y

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

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Direct Selling

&

Multi-Level Marketing

*-Qualify People If They Want to
Start a Small Business*

*-Demonstrate the Compensation
Plan*

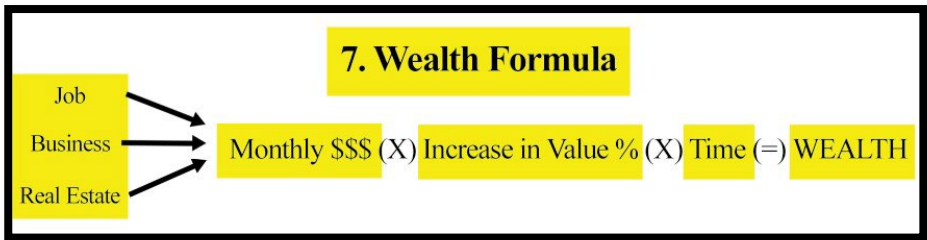
-Enroll 100-200 People

-Help Them Make Money

54

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

55

Putting It All Together

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

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.

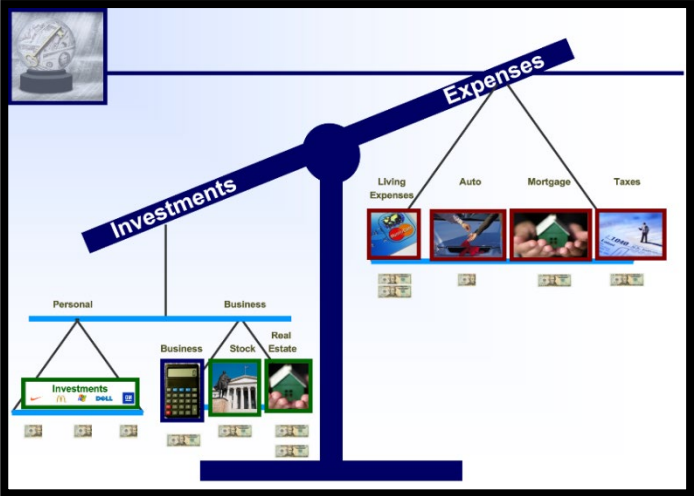
Lets increase our saving from \$200 to \$400 a month and increase business profits from \$1,200 to \$3,600 a month.

Our new total is \$4,476,211.



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

This is what your balance sheet looks like.



56

“Make A Difference

Make It Happen

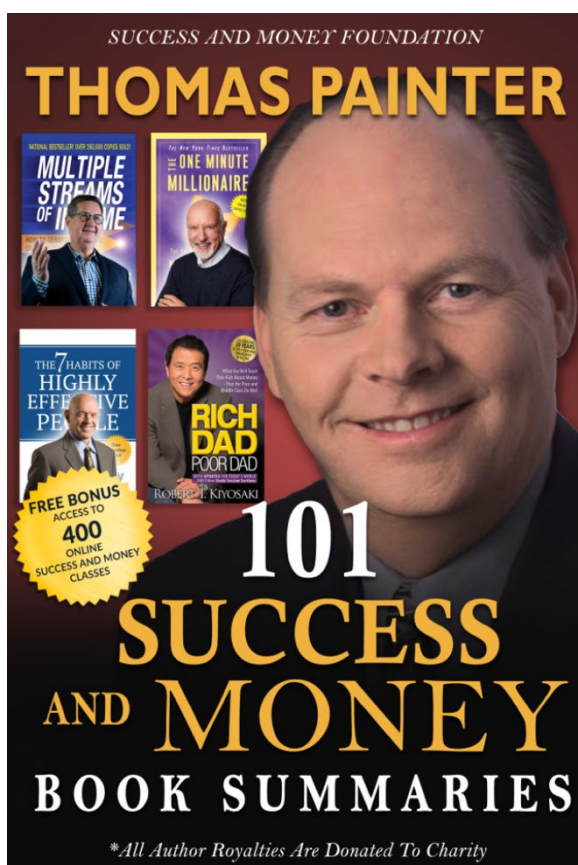
Every Life Is Precious”

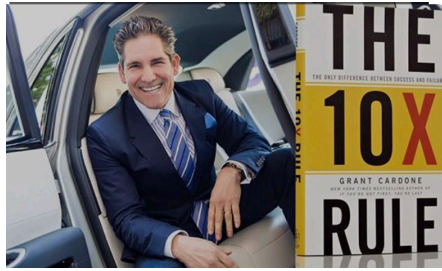
Thomas Painter



25 Book Summaries From The Book

101 Success And Money Book Summaries

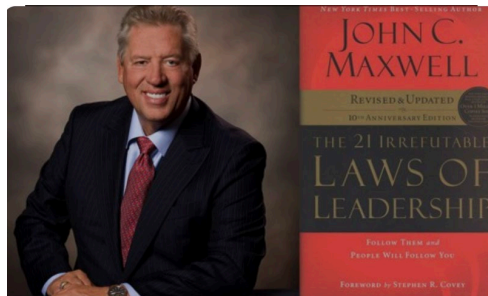




"The 10X Rule" by Grant Cardone

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

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

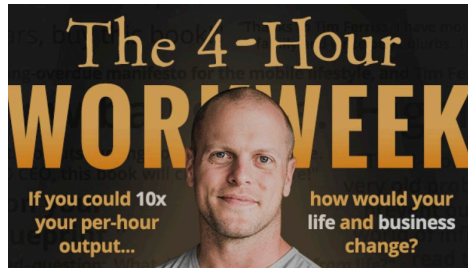


"The 21 Irrefutable Laws of Leadership"

by John Maxwell

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

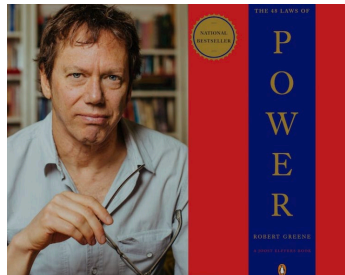
"Leadership develops daily, not in a day."



"The 4-Hour Workweek" By Timothy Ferriss

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

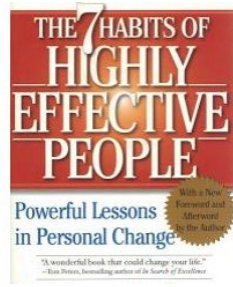
"Someday is a disease that will take your dreams to the grave with you."



"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."

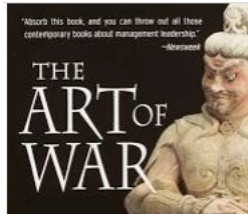


"The 7 Habits of Highly Effective People"

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.

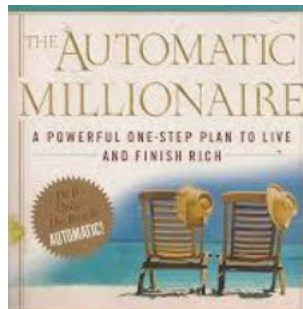
"The key to greatness is to look for the extraordinary in the ordinary."



"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.**

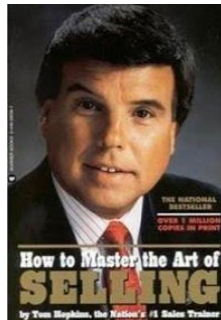
"To finish rich, it's not enough to make money. You have to use that money to build wealth so you can have financial security, independence, and a comfortable retirement."



"Awaken the Giant Within" by Tony Robbins

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

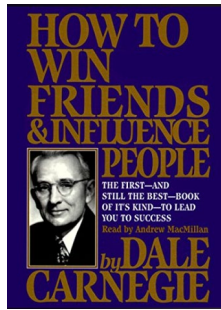
"It's not what we do once in a while that shapes our lives, but what we do consistently."



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

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

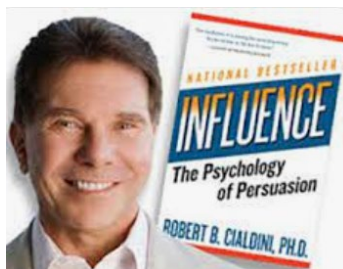
"You can not teach a man anything, you can only help him discover it for himself"



"How To Win Friends And Influence People" Carnegie

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

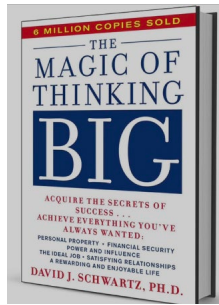
"When you choose to be unapologetically yourself, the world benefits."



"Influence: The Psychology of Persuasion" Cialdini

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

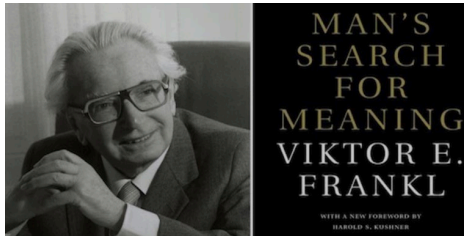
"The best persuaders become the best through pre-suasion—the process of arranging for recipients to be receptive to a message before they encounter it."



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

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

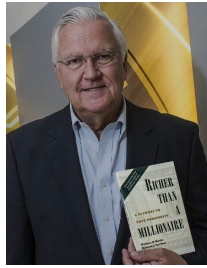
"Believe it can be done."



"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."

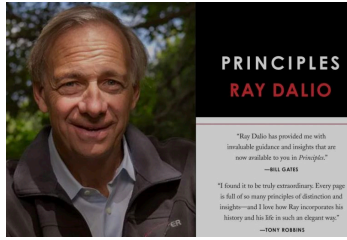


"One Minute Millionaire"

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.**

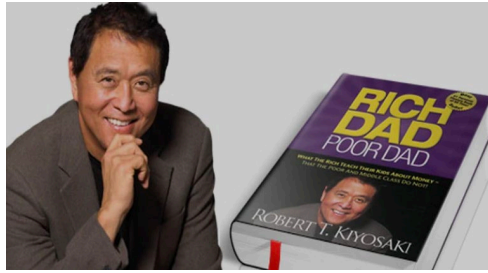
“Embrace reality and deal with it, don't just wish for what you *want.*”



"The Purpose Driven Life" by Rick Warren

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

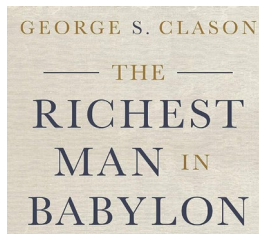
“The purpose of your life is far greater than your own personal fulfillment, your peace of mind, or your happiness.”



"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.**

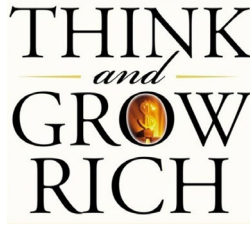
"The law of attraction is the law of creation. Quantum physicists tell us that the entire Universe emerged from thought!"



"Start with Why" by Simon Sinek

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

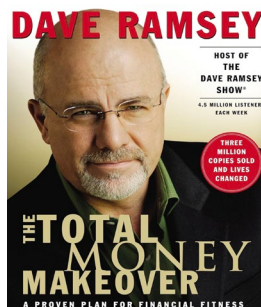
"Working hard for something we don't care about is called stress.
Working hard for something we love is called passion."



"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.**

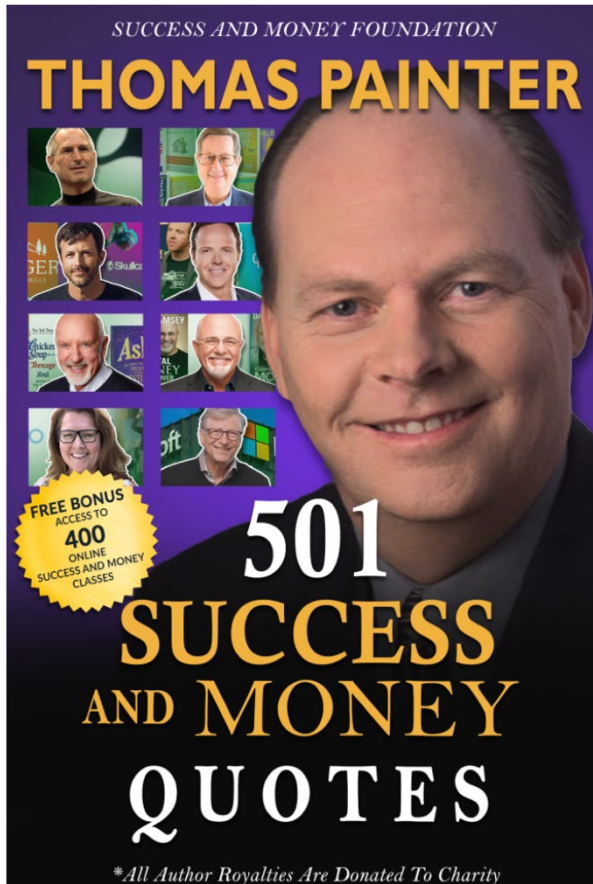
"If you live like no one else, later you can live like no one else."

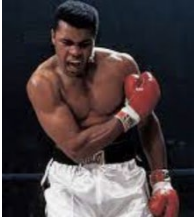
101 Quotes

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."



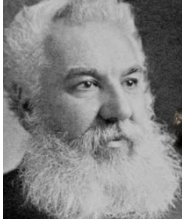
Susan B. Anthony

"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"



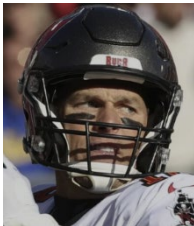
Jeff Bezos

"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."



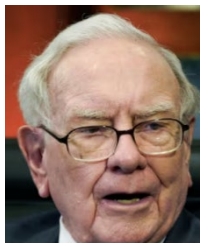
Tom Brady

"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."



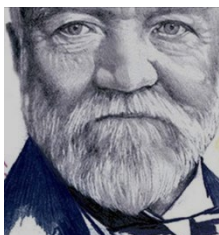
Augustus Caesar

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



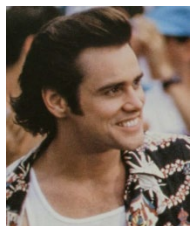
James Cameron

"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."



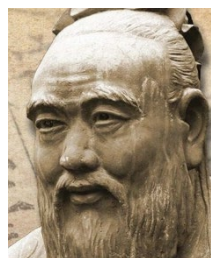
Winston Churchill

"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."



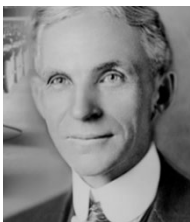
Thomas Edison

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



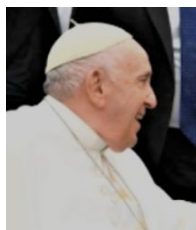
Queen Elizabeth II

"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."



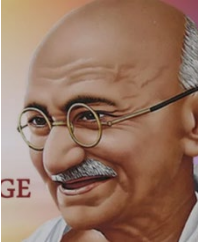
Sigmund Freud

"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."



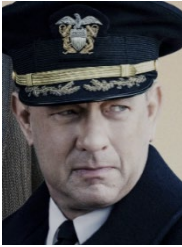
Bill Gates

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



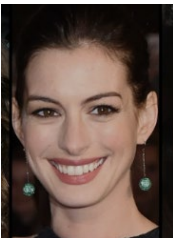
Alexander Hamilton

"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."



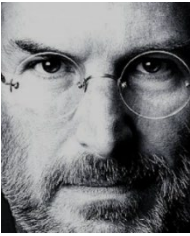
Billie Jean King

"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."



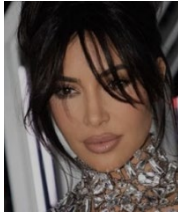
Magic Johnson

"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."



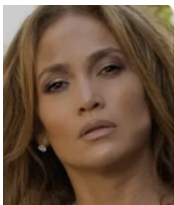
Dalai Lama

"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."



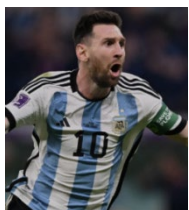
Martin Luther

"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"



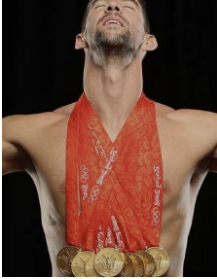
Jim Painter

"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."



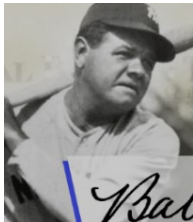
John D. Rockefeller

"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."



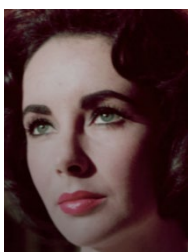
Sylvester Stallone

"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."



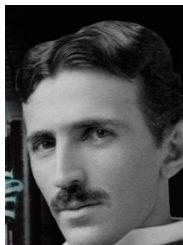
Elizabeth Taylor

"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."



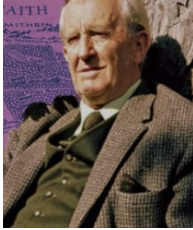
Nikola Tesla

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



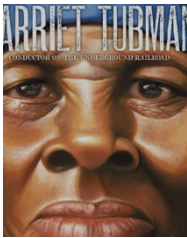
Margaret Thatcher

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



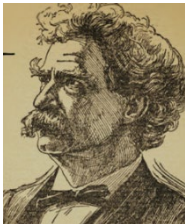
J.R.R. Tolkien

"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."



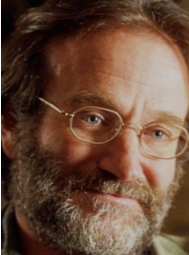
George Washington

"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."



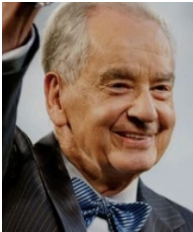
Wilbur Wright

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



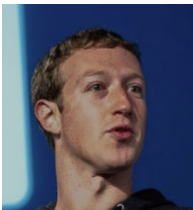
Muhammad Yunus

"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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