

Success And Money

Simple Habits



Simple Habits For A Successful And Wealthy Life

Thomas Painter, Founder
SuccessAndMoneyFoundation.org
58 Color Illustrations - \$4.97

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 Created
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

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

\$1,596,320

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
\$198,564

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 **28,078** Students
From **127** Countries

They Have Attended Over
180,424 Hours
Of Online Classes

Our Students Have Earned
\$198,564
In Cash, Prizes, Tesla, Apple
And
Warren Buffet Stock To Students

The Painter Family and Foundation Has Donated
\$1,596,320
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

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Greg Warnock \$25,000

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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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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

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1

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.

2

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.

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

Taj Mahal, India



Mt. Everest by helicopter



Rome, Coliseum and the Vatican



Helping women start small business



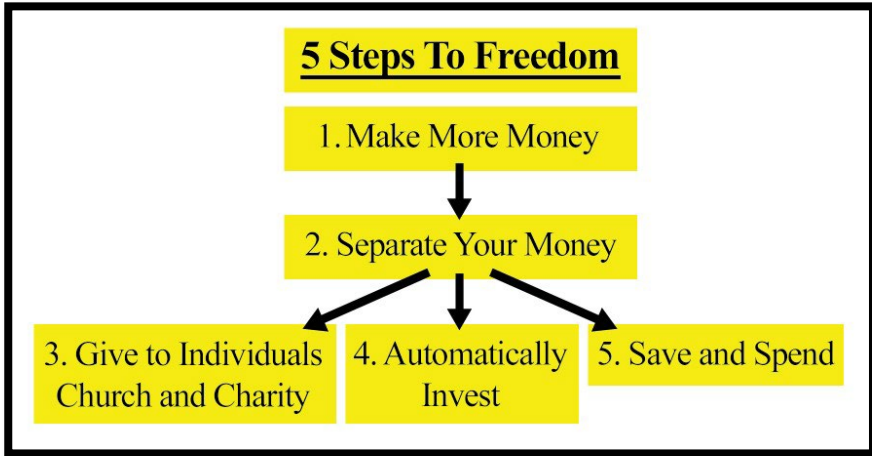


Taking a group of special needs kids to Disneyland.

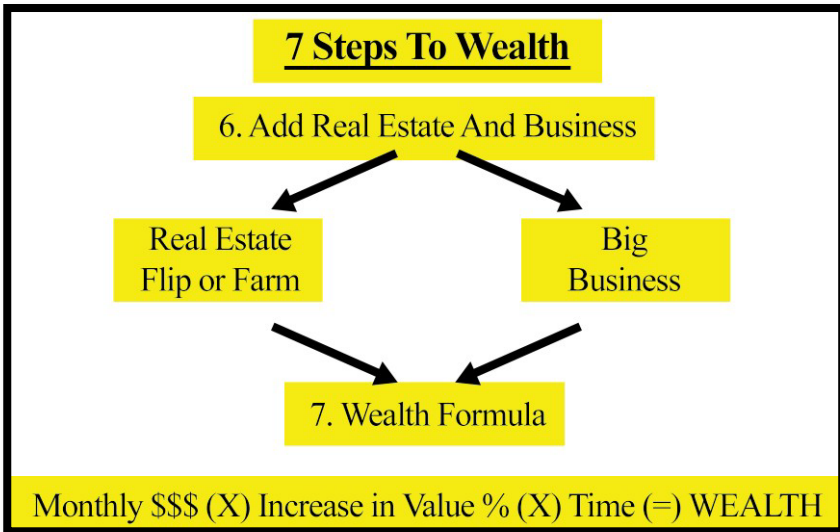


#3

5 Steps To Financial Freedom



7 Steps To Wealth



4

Make More Money With Your Job

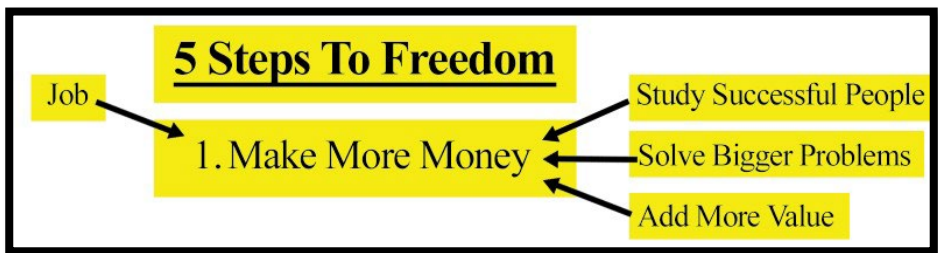
I have some good news, each of you will make, manage and spend

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

Get Your FREE Membership By Scanning This QR Code



5

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

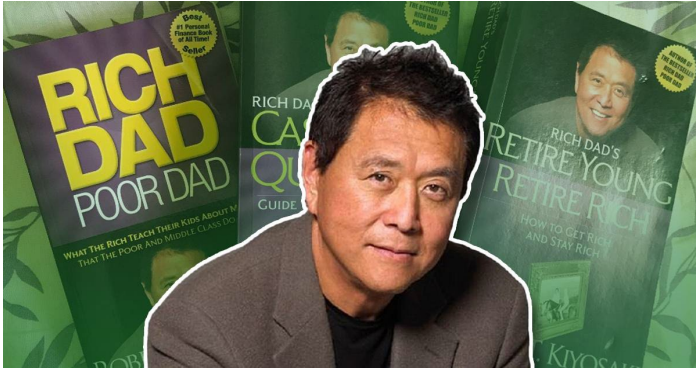
6

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

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

7

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

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.

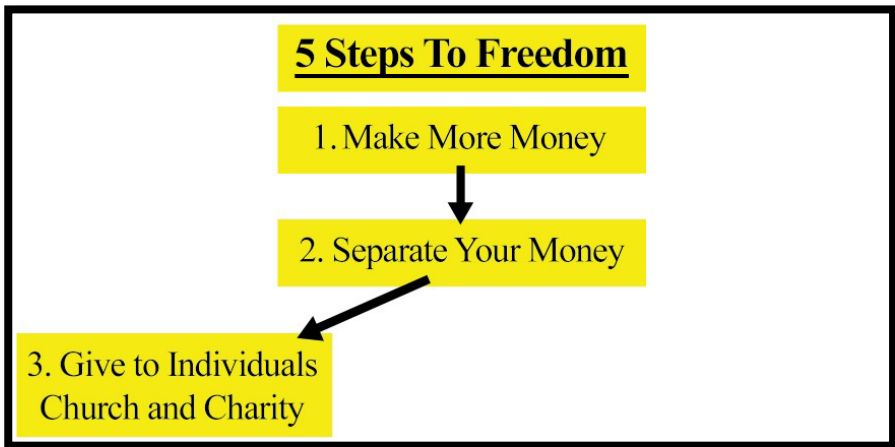
It is your road map and GPSs all in one.

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

8

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

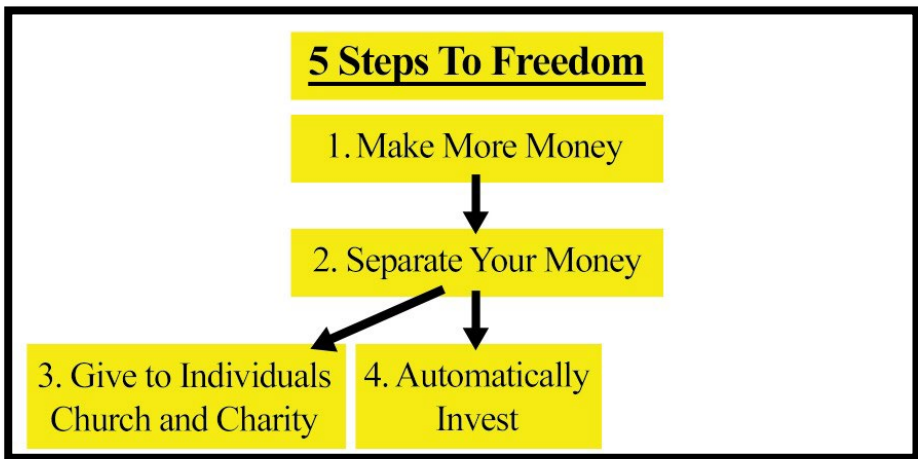
“Make A Difference, Make It Happen, Every Life Is Precious”
Thomas Painter



9

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.

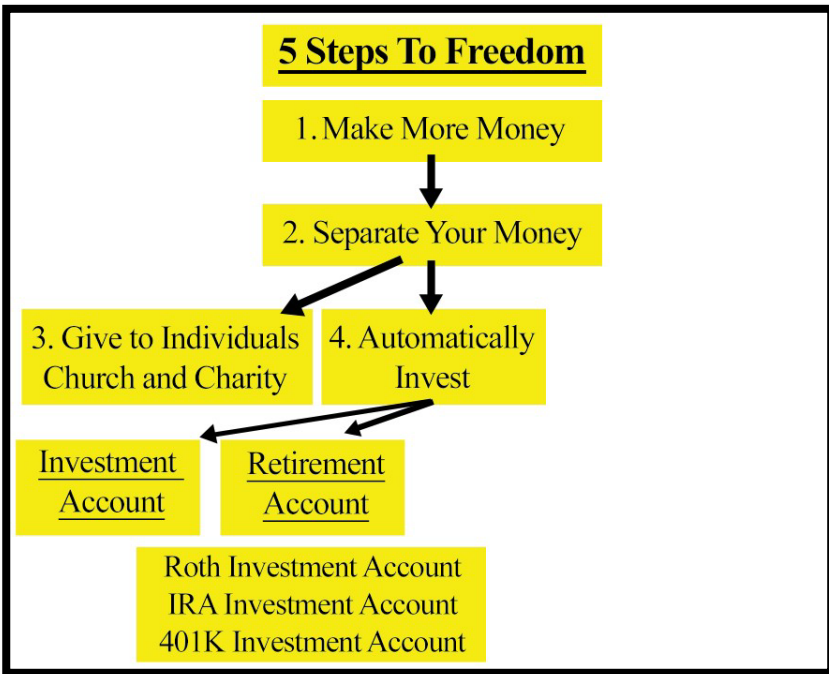
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What Kind Of Accounts Could You Use?

Bank Account

Investment Account

Retirement Account

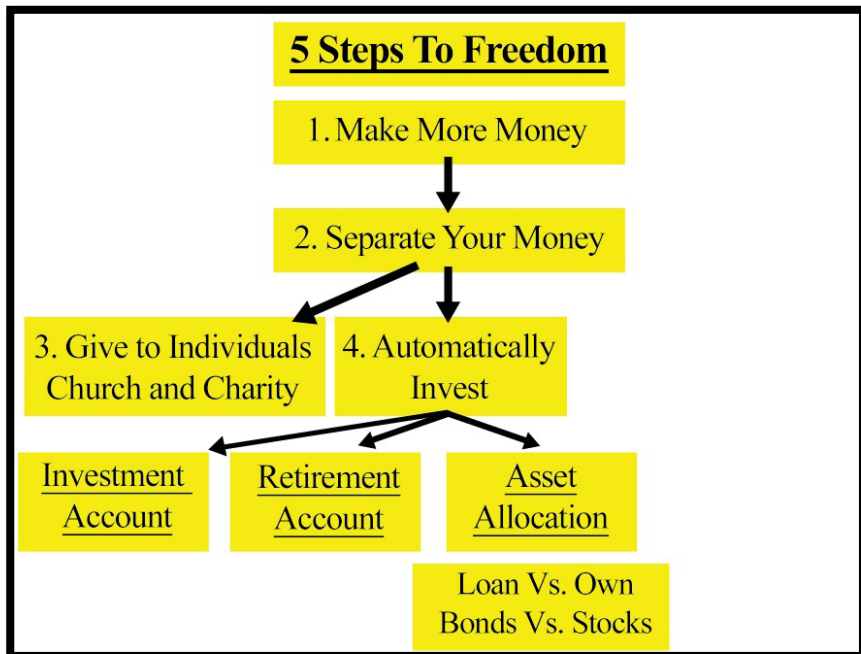


11

Loan Vs Own

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

Own: Stock and Real Estate

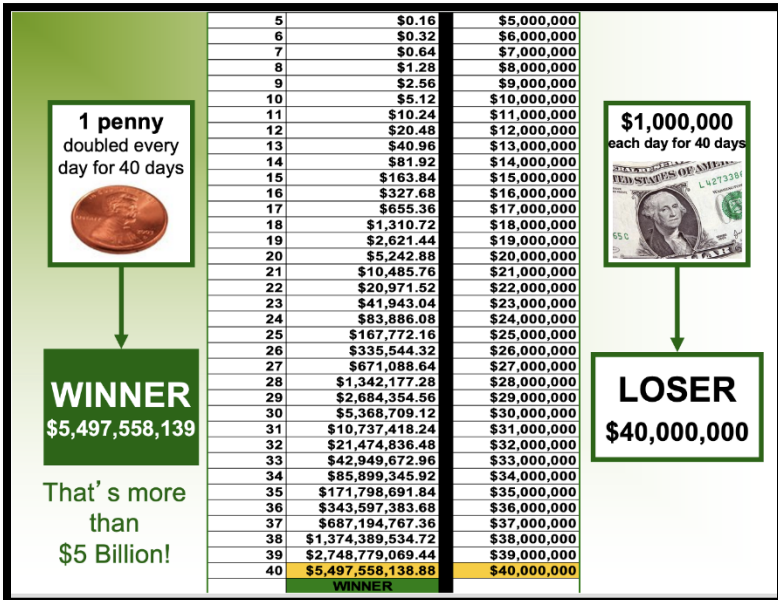


12

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



13

How Much Would You Have ?

If You Invested A Dollar A Day

For 66 Years And Receive

0% Interest?

3% Interest

10% Interest

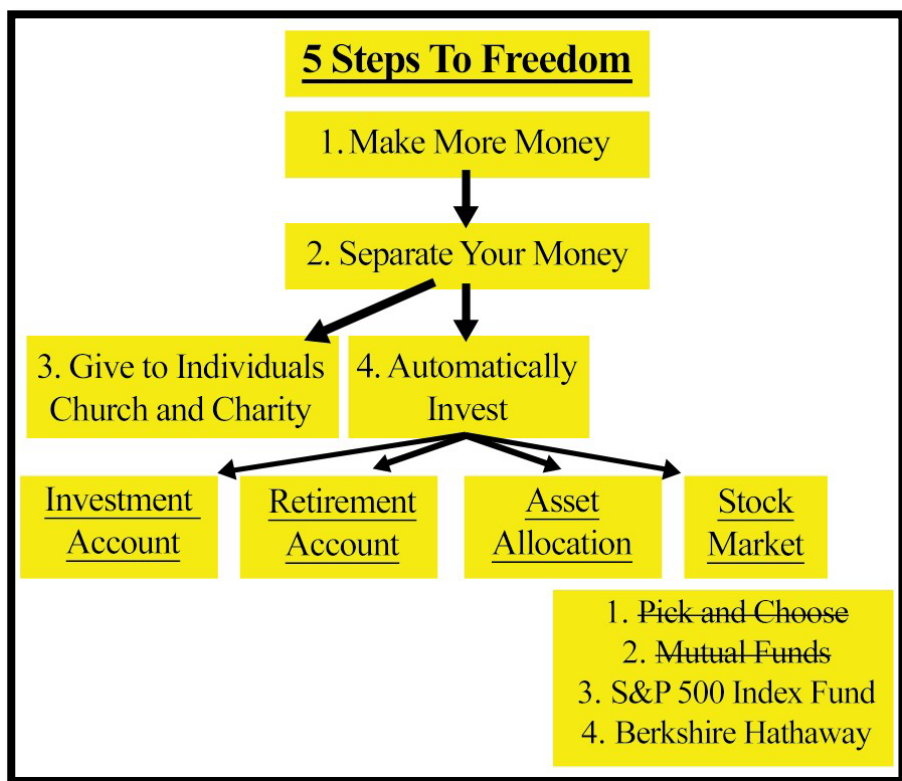
21% Interest

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

14

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.

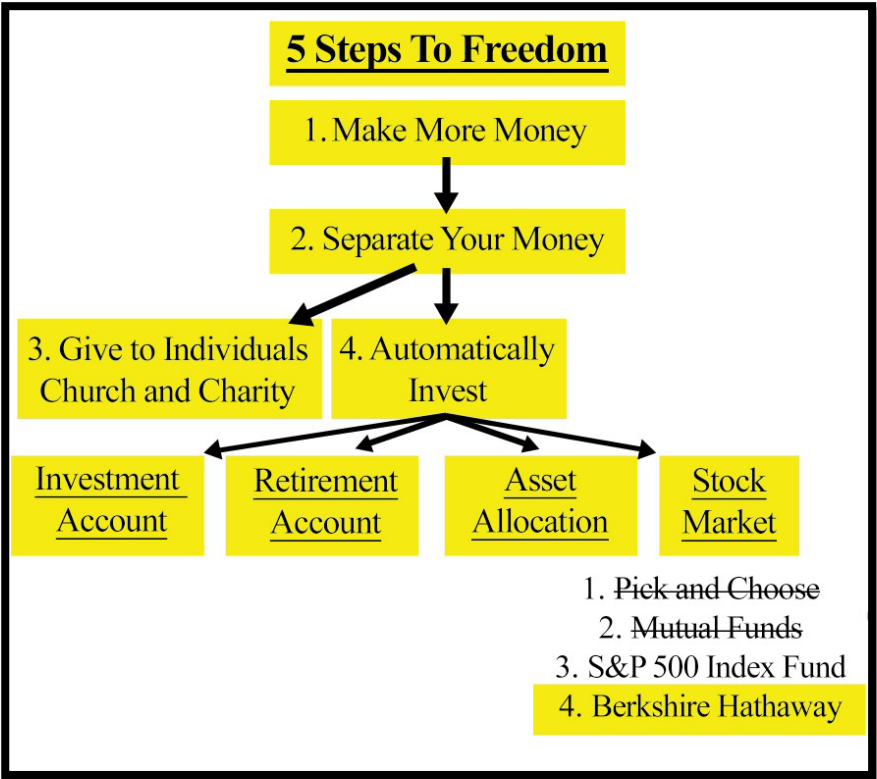
The fees are about \$5 in commission when you invest.

If your stock made 6%

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

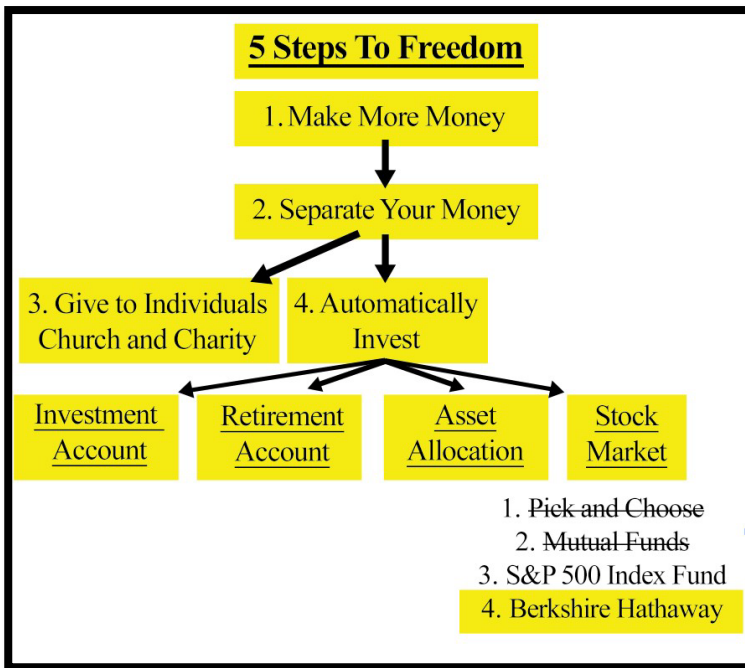
Over a long period of time, Berkshire Hathaway has outperformed.

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.

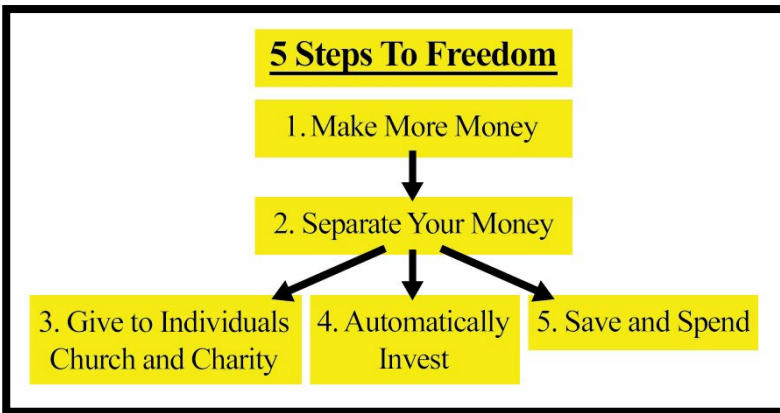
FREE Classes, SuccessAndMoneyFoundation.org/Courses

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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.

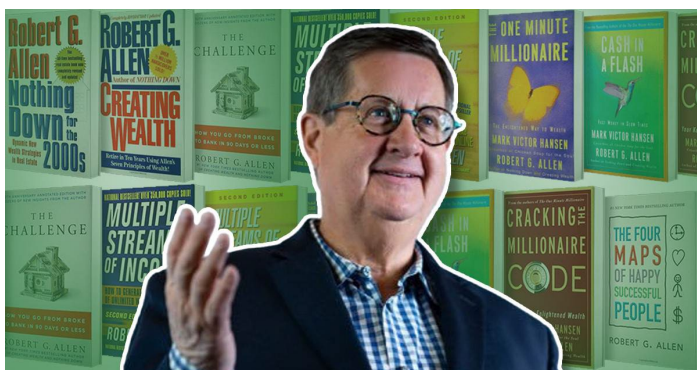
What are some other things that your spending money on that you shouldn't? Take the savings and invest it.

 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

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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

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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)

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Fix And Flip Properties Before and After





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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.

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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

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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

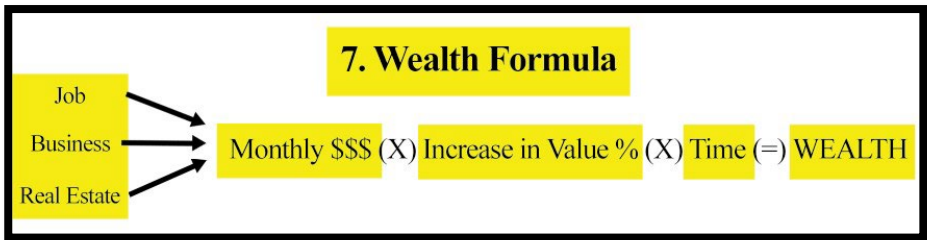
25 Ways To Make More Money With Your Business

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.

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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

*“Make A Difference
Make It Happen
Every Life Is Precious”*

Thomas Painter

Please Email Me Tom@SuccessAndMoneyFoundation.Org

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