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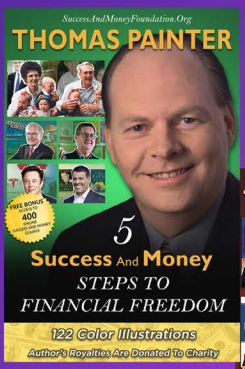

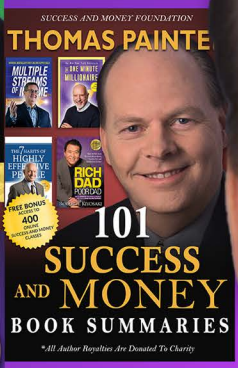

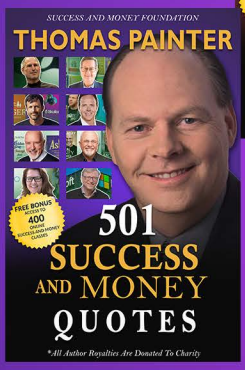

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You Are a Miracle

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Is To Help

YOU And YOUR

Family & Friends

Live A Better Life

INTRODUCTION

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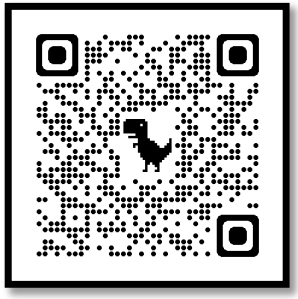

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Is To Help You And Your Family Have A Better Life

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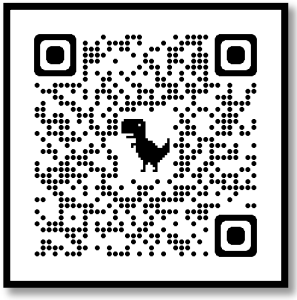

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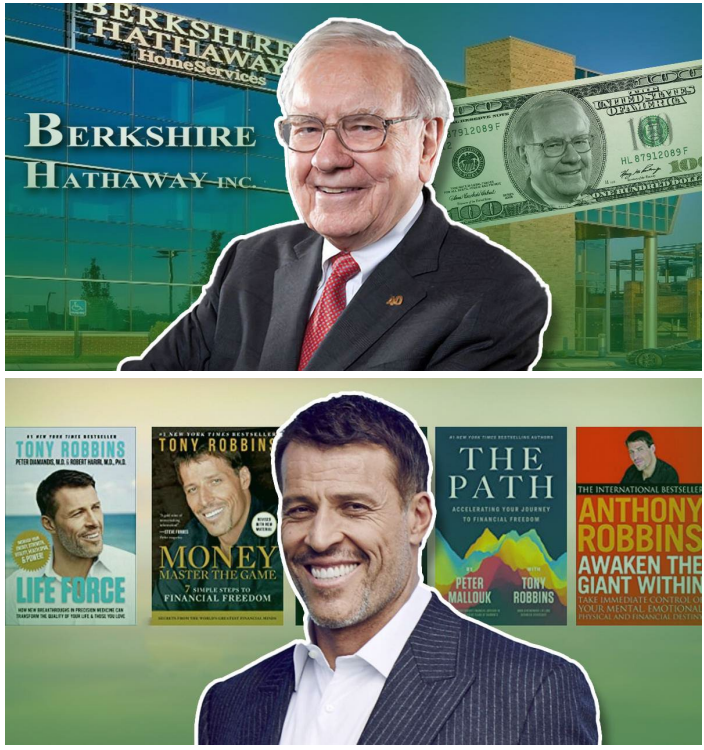

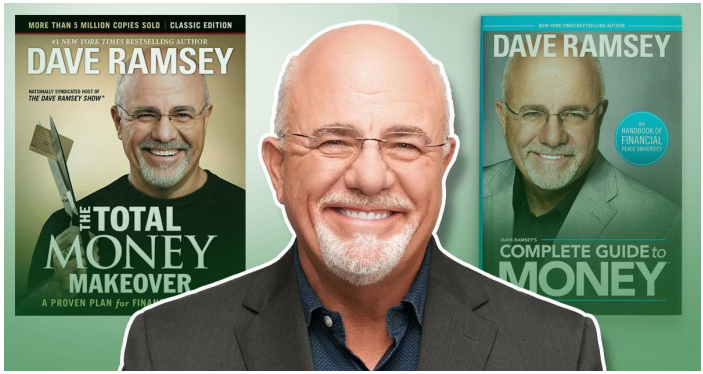

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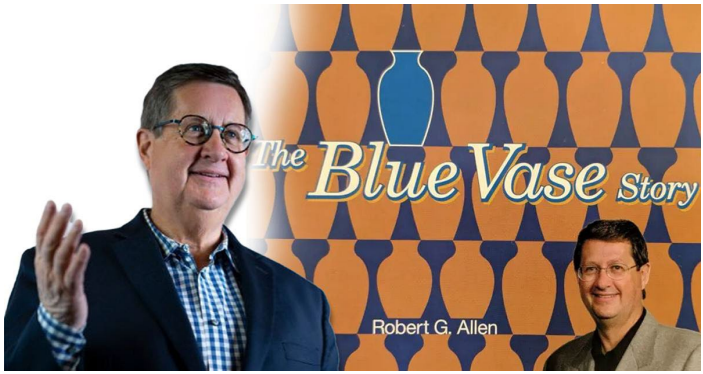

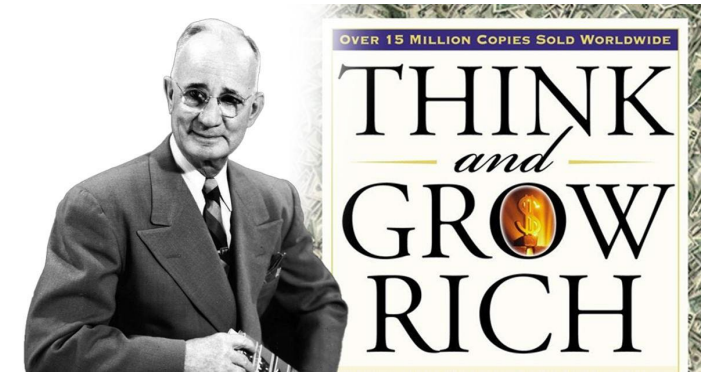

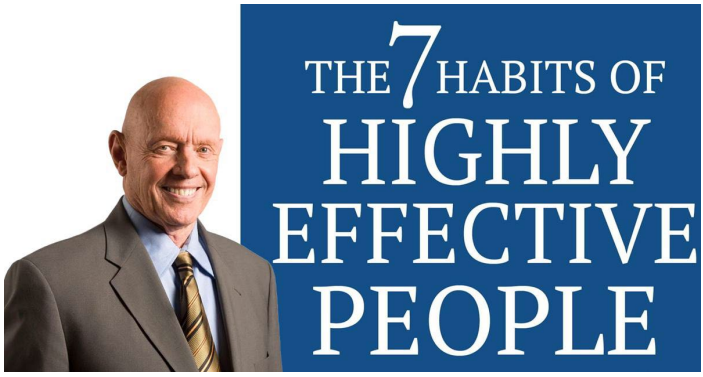

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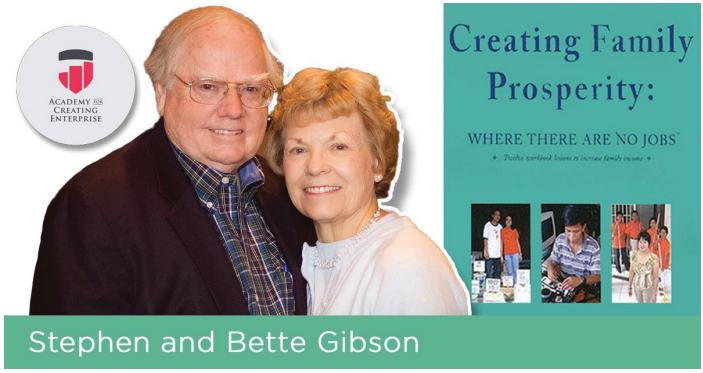

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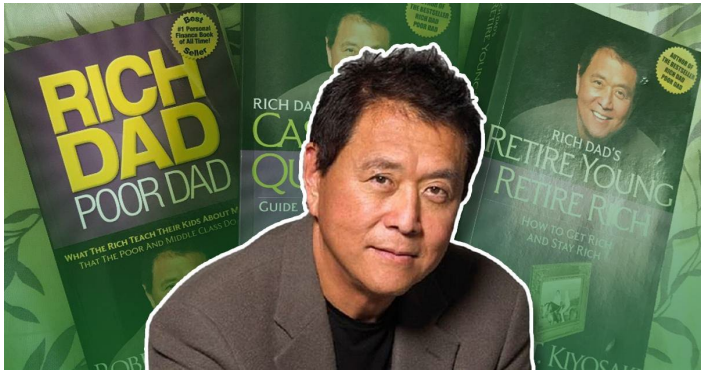

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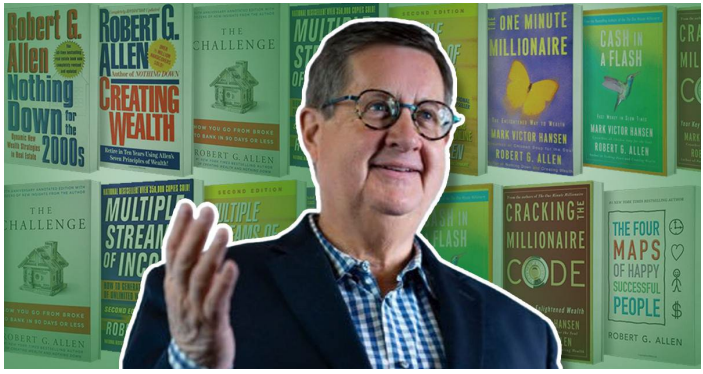

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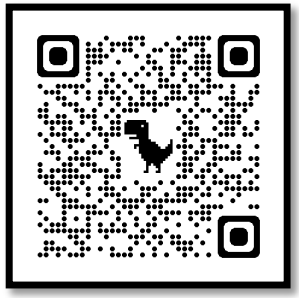

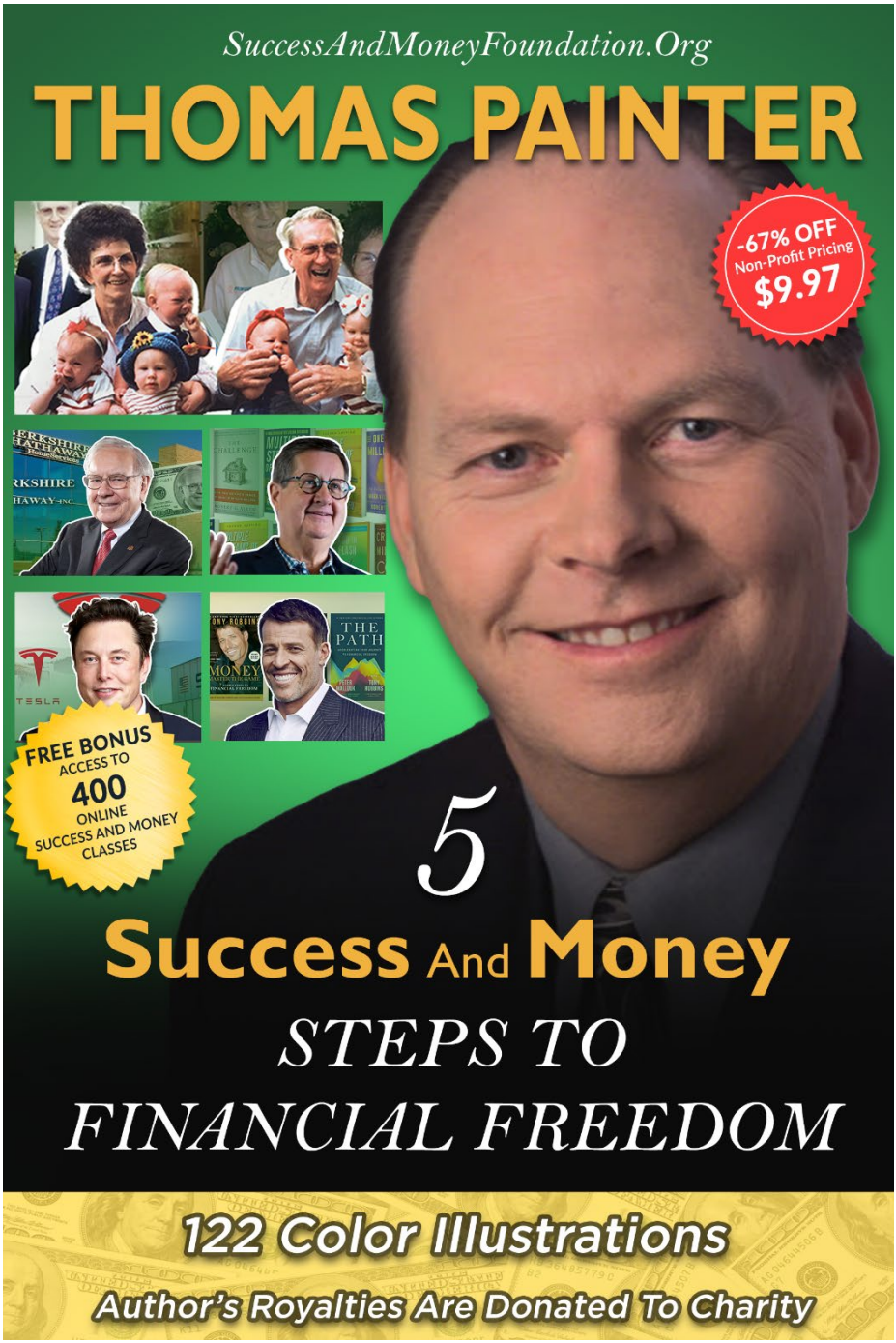
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Take The Pre-Quiz Then Read The Book Then Take The Post Quiz At The End Of The Book

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

10 Pre-Quiz Answers

1	**How much would you have if you put a $1 a day under your mattress for 66 years?** $24,090
2	**How much would you have if you invested a dollar a day at 3% for 66 years?** $75,736
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10	**Berkshire Hathaway is a stock that is managed by Warren Buffett's team, over time, does it make more money that the S&P Stock index?** True
	How Many Questions Did You Get Right?

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1

The Day I Discovered

My Purpose

Was

The Day I Almost Died

My life changed in the summer of 1994

At the age of 34, I had a heart attack

As they were wheeling me into the operating room

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

and

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

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

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

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

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

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

We just didn't have the money

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

Wonderful advice from the famous author, Robert Allen

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

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

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

Flash forward to today

Our special needs children are taken care of

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

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

$3,000,000

of our real estate and Berkshire Hathaway stock

The Foundations Purpose is

To help you and your family have a better life

By

Providing

FREE

Success and Money Classes

To anyone anywhere

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

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

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

In addition

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

As the founders of the Success And Money Foundation

We invite you to join us and

Share the Wealth of FREE Success and Money Classes

By sharing the website

SuccessAndMoneyFoundation.org

And

After you have signed up for your own FREE Membership

Share you personal link with others

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

2

Five Steps To Financial Freedom

3

Step One

Make More Money



4

Step Two

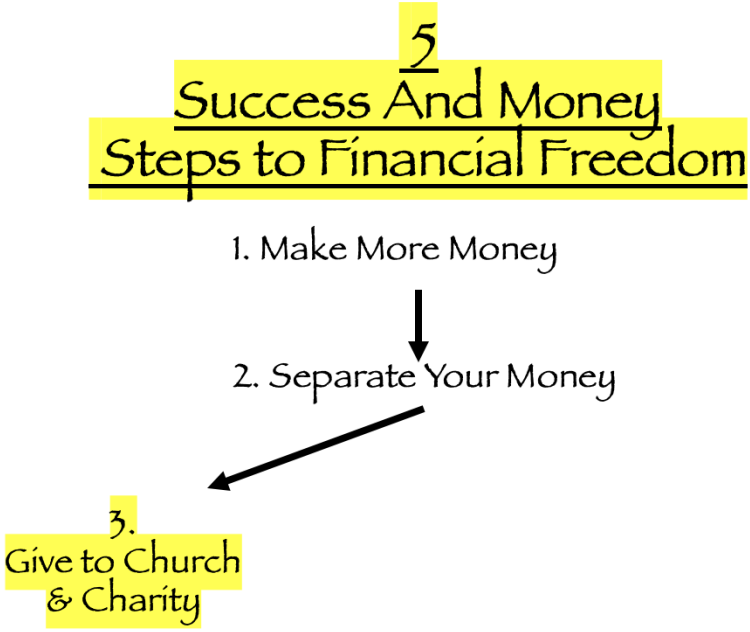
Separate Your Money Into 3 Groups



5

Step Three

Give to Individuals Churches and Charity



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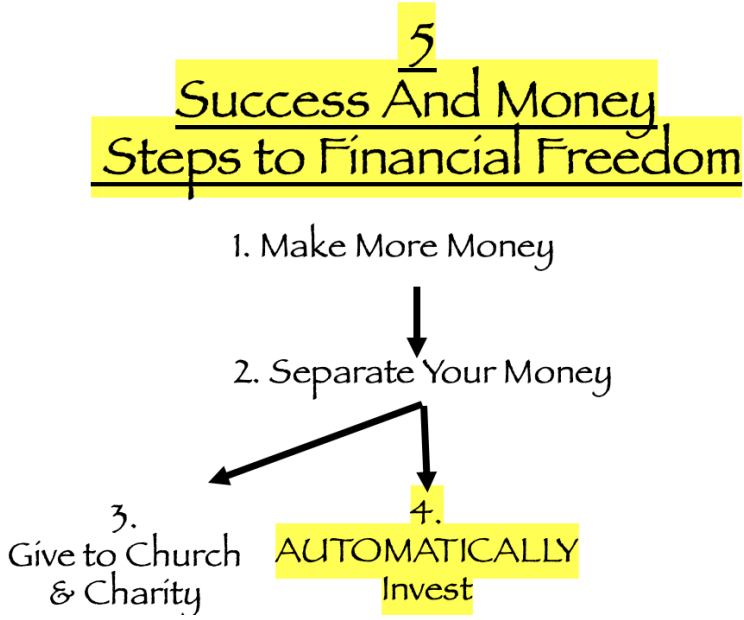
Step Four

Automatically Invest



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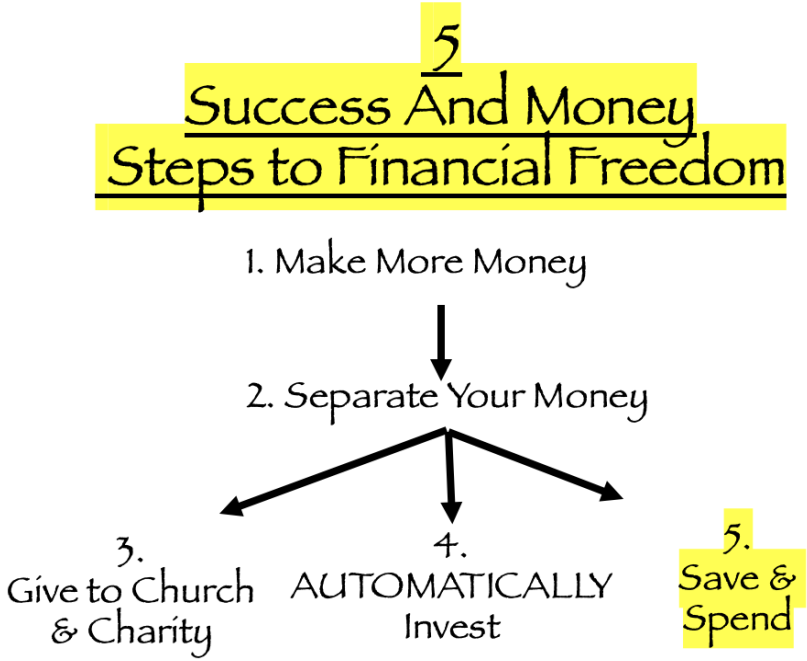
Step Five

Save And Spend



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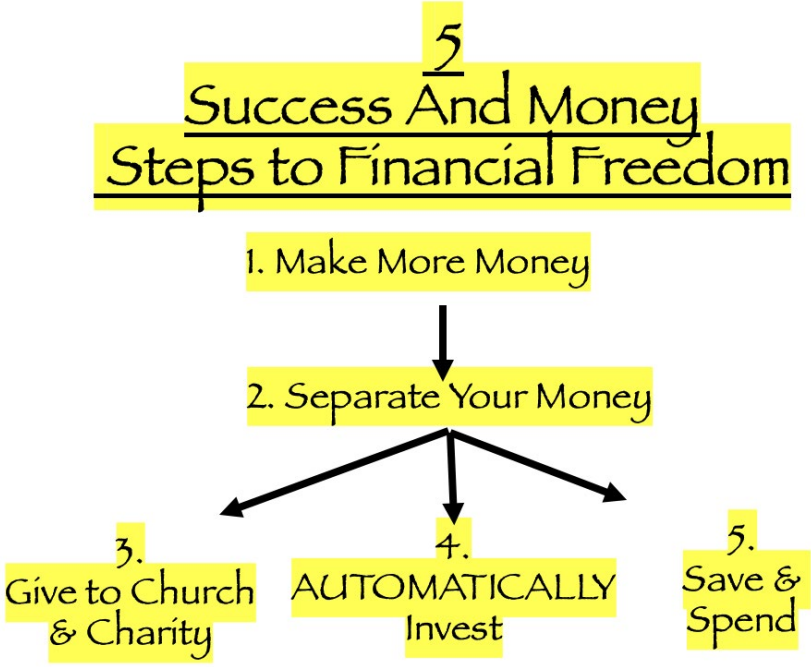
5

Steps To

Financial Freedom



9

Make More Money With Your Job

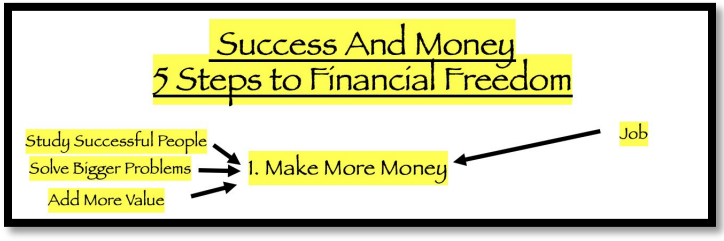
I have some good news, each of you will make, manage and spend

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





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10

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"

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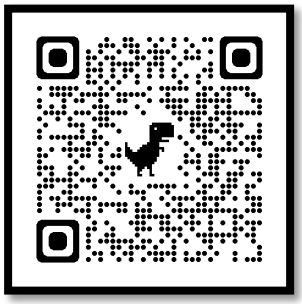
Jay Abraham - Money Making Secrets Of A Marketing Genius
Stephen Gibson - Creating Family Prosperity
Brandon Barnum - Making Money With Referrals
Robert Kiyosaki - Make Money With Direct Selling And MLM
Darren Falter - How To Pick A Network Marketing Company

Additional Free Classes
SuccessAndMoneyFoundation.Org/Courses



11

Start A Small Business And Give Yourself A Tax Cut

Give yourself a tax cut by starting a small business

How much did you pay in taxes last year?

Would you like to give yourself a tax cut?

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

There are 2 reasons to start a small business

Cut taxes and to earn extra income

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

Small businesses owners

Get to take hundreds of legitimate deductions

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

Instead of hobbies

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

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

Step 4. Automatically invest

Another strategy

Is to hire your children

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

This lowers our tax bracket and gets them money to invest

My parents started investment accounts for 70 grand and great grandchildren

That’s leaving a legacy

12

3 Ways To Grow Your Business

-Get More Customers

-To Buy More

-To Buy More Often--

13

25

Ways To Make More Money With Your Small Business

A special thanks to Stephen and Bette Gibson

Who are the founders of

Academy for Creating Enterprise

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

For more information on the academy
Go to

The-academy.com

25 Ways To Make More Money With Your Business

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

14

How To Make Money With The Internet

The internet has changed the world

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

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

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

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

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

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

They joined up with me to create a team

I have information and life experience that I want to share

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

The 80/20 principle is crucial,

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

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

He works from home, providing services to clients worldwide

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

He can charge a premium price while living inexpensively

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

Only a few fit the criteria

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

We have multiple free class and books on Amazon and eBay

SuccessAndMoneyFoundation.Org/Courses
SuccessAndMoneyFoundation.org/Downloads

15

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

16

The 5 F's of Real Estate

Find It

Fund It

Fix It

Farm It

Flip It

17

Fix And Flip Properties

Before and After























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

Find ways to get the sellers to call you

Until you understand value, everything is worthless

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

Write offers

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

18

Buying Real Estate With Little Or Nothing Down

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

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

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

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

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

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

And so I went to work doing just that

There are 5 things you need to work on

When you are looking at real estate,

You need to find good deals

You need to figure out the funding

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

Or

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

And

Then what's wrong with it

How can I fix this property?

Or

Fix the situation that the seller is in

Are they a don’t wanter

Meaning

They don’t want the property

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

Are we going to farm it by renting it out

Or

Flip it for some quick cash

Here are some of our early deals

We were starting out just like many of you

We didn't have any money or credit

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

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

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

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

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

Find it
Fund it
Fix it

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

The real key is the percentage of things

Depending on where you live

You can add zeros to the price

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

So the price isn't a big deal

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

It's the percentages between things

This little property I found in 1982

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

Now, how did I know what the value was?

Because I looked at a lot of properties

I understood what they were worth

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

Until you understand value

Everything is worthless

The purchase price that I negotiated was $60,000

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

It doesn't matter

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

I thought that the property was worth $80,000

This gentleman had bought it years before

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

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

It's the strategy I want you to understand

But he had bought it for a much lower price

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

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

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

Or

I can do what we call seller finance

Historically

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

So

They would do owner financing

And

Make payments to the seller

We agreed on the price of $60,000

With a $5,000 down payment

That means I still owe him $55,000

I asked him why he

Why was he selling

And
What was he going to do with the money?

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

He lived next door and he also managed it

Which he didn't like

He was tired of the management

What he wanted was the monthly payment

Plus,

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

So I made him a deal to buy it for

$60,000 with $5,000 down

Then make monthly payments

Of

$591.03 a month

For 15 years at 10%

4 units were rented at $200 each

So,

We were bringing in $800 a month in rent

Again, just add zero’s

It's the percentages that count

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

Why did he agree to this deal?

Because

All he wanted was the monthly payments

Plus,

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

Over the years, with interest

I paid him over $100,000

Which I got from the renters

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

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

The price was $490,000

My small down payment of less than $5,000

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

Basically, 100x my initial investment

19

Nothing Down
Just Add Zero's

This is the same technique

I just added a bunch of zero's

I used this technique many times

I found an owner that had 7 four unit buildings

For a total of 28 units

They were mismanaged

I bought them with nothing down

And

Made payments to the seller

Just like the earlier example

A year later

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

I asked for a large discount

And

Got it

Since I owned them,

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

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

We owned them for 27 years

And sold them for

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

Over the 27 years we owned them

Tenants paid us rent and we paid the mortgage

When we sold them to invest in other properties

They were all free and clear

Netting us $3,500,000 on nothing down

We used that technique multiple time

Eventually we bought 20

Four unit buildings

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

We later sold them to invest in other real estate projects

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

When we started the foundation

We donated 3 of the four unit buildings and 2 houses

Plus

Some Warren Buffett stock

A total of

$3,000,000 to fund the foundation

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

20

50

Nothing Down Techniques

Robert Allen is the author of the book

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

I highly recommend you read his book

Robert is also a friend and supporter of the foundation

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

Here are his 50 nothing down techniques

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

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

Free Course You Can Take On Real Estate

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

SuccessAndMoneyFoundation.Org/Courses

Free Books You Can Download On Real Estate

Mark Haroldsen - Wake Up The Financial Genius Inside You

SuccessAndMoneyFoundation.Org /Books

Free Downloads On Real Estate

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

SuccessAndMoneyFoundation.Org /Downloads

21

Making Money With Real Estate

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

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

It brings in income

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

This is our legacy project

I suggest you start with 2 books

Mark Haroldsen “how to wake up the financial genius inside you”

And Robert Allen books

The Road to Wealth/The Challenge
Nothing down

Creating wealth

Multiple streams of income

Real estate launch classes

50 Nothing Down Techniques Program

For free books and downloads go to

Successandmoneyfoundation.org /books



Successandmoneyfoundation.org/downloads



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

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

Number 10

Supply the seller with what he needs

A seller is selling a property for some reason

Why are they selling it?

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

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

He didn't want to be the manager

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

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

Many times people have a loan on the property

They want to walk away and be done with it

And then we take over those payments

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

Number 12 is using talents, not money

Do you have something they need, you can exchange for

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

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

They used their talents as builders to finish up some jobs

Number 20 is rent

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

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

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

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

That reduced my down payment

Number 22

Splitting off the furniture or other items

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

I'd sell them to recoup my cash

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

Number 27

Home improvement loans and line of credit

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

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

Number 34

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

And get back all the capital we put in

Number 35

Is to use discounts from mortgage holders

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

On one set of buildings, we did

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

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

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

Number 40

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

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

Number 42

Borrow partner's money for down payment

This is interesting

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

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

You put up the cash, I put up the expertise

Number 47

Options

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

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

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

That happens all day long

Everywhere you go

Walmart, for example

They don't own the products

They just sell them

Amazon is the same way

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

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

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

Robert Allen

22
Is Debt Good
Or
Bad

Is debt good or bad?

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

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

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

Debt

It's a double-edged sword

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

The renters make payments and pay off the debt

That's good debt

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

That’s bad debt

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

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

Mathematically,

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

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

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

If you go to school and major in humanities or music

Will you make you money?

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

My 2 techno-wizards that work with me

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

They make a lot of money programming

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

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

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

Debt can be good, and debt can be bad

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

On the debt

When you borrow money, you should ask yourself

Can I get a rate of return on this?

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

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

23

Step Two
Separate Your Money

Manage Your Money
On
1 Piece Of Paper

Step number 1 is to make more money

Step number 2 is to separate your money into 3 groups

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

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

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

I want to introduce you to the cash flow tracker

This cash flow tracker is free

You can go to

Successandmoneyfoundation.org/downloads



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

Dave Ramsey has a really good one called every dollar

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

That's the key to the cash flow tracker

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

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

There are 5 steps to financial freedom

Number 1 is to make more money

Number 2 is to separate it into 3 groups

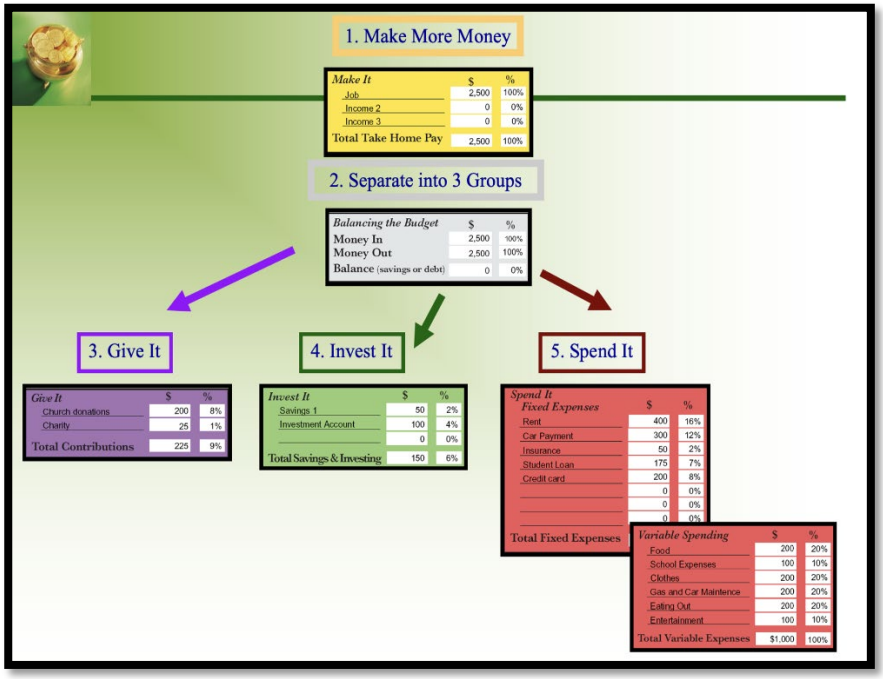
Number 3 is to give to individuals, church and charity

Number 4 is to automatically invest,

Number 5 is to save and spend

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

The tracker takes these first 5 areas



And puts them on one piece of paper

Month _____

Money Made Easy Spending Tracker

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

Give It	$	%
Charity Unitus Fund	500	8%

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

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

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

Balancing the Budget

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

MONEY MADE EASY

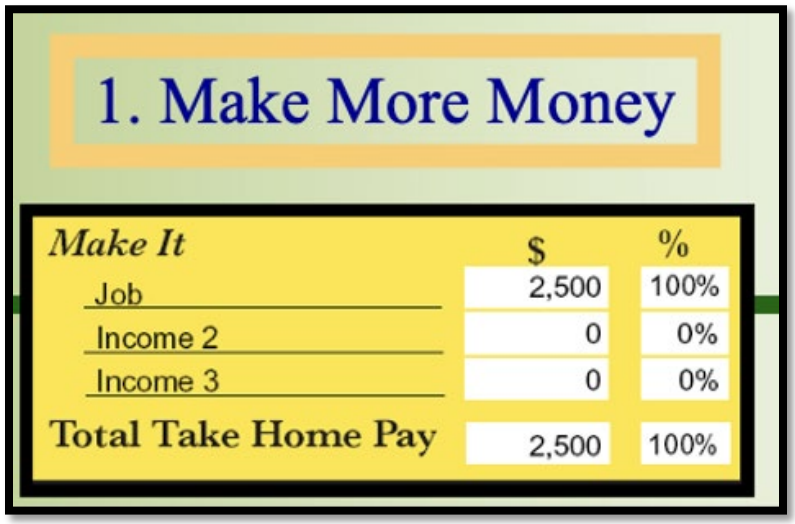
www.moneymadeeasy.com

Variable Spending Categories

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

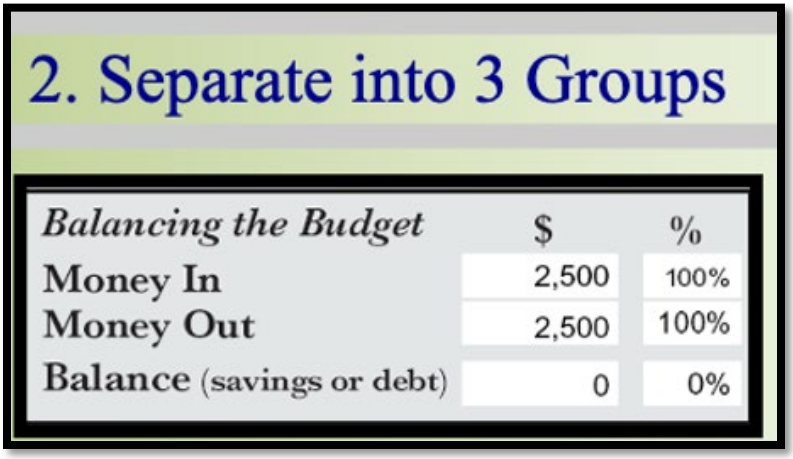
As you're filling out this form is

Number 1. Make more money



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

Number 2 is to separate it



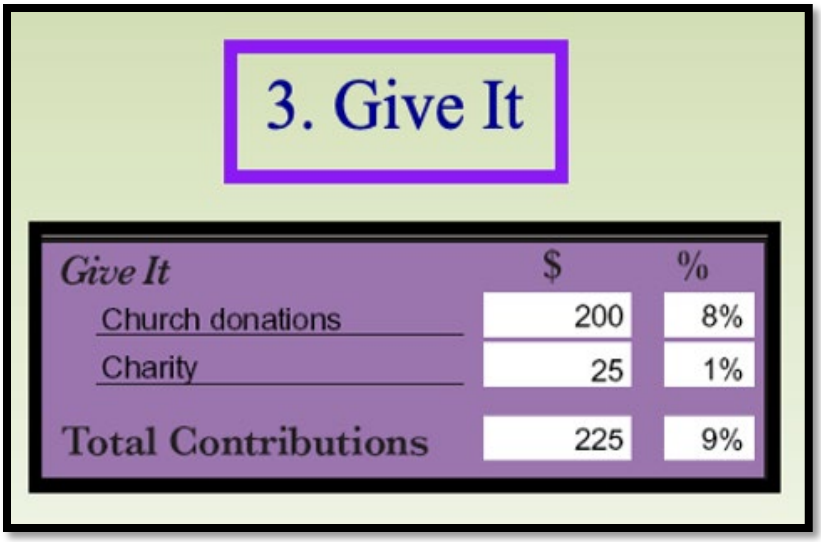
This is where we see money coming in and money going out

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

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

You're going to allocate it into 3 areas

Number 3 is to give to individuals, churches and charities



Number 4 is to automatically invest,



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

I highly recommend that you put it into a ROTH IRA

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

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

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

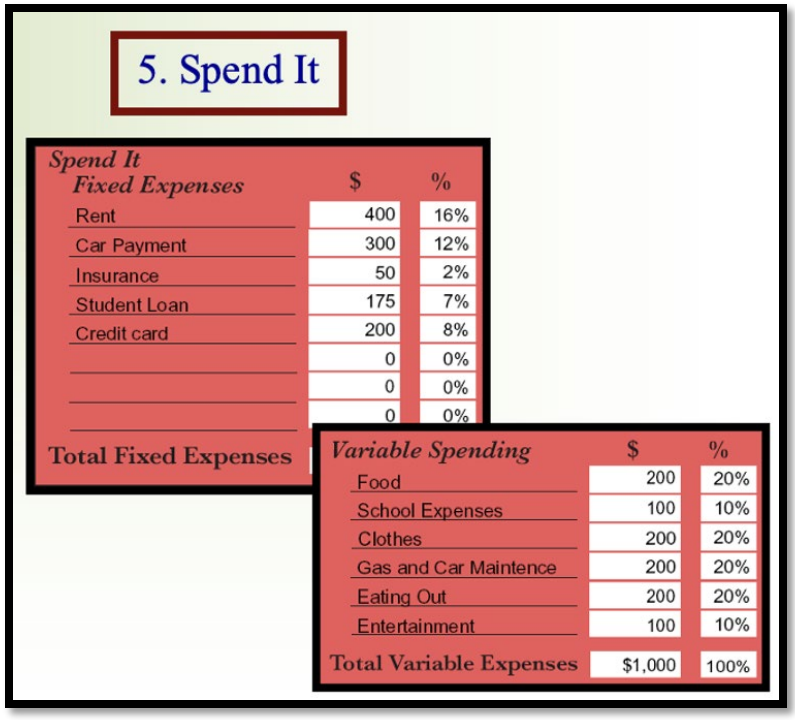
Any of it

Number 5 is to spend

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

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

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



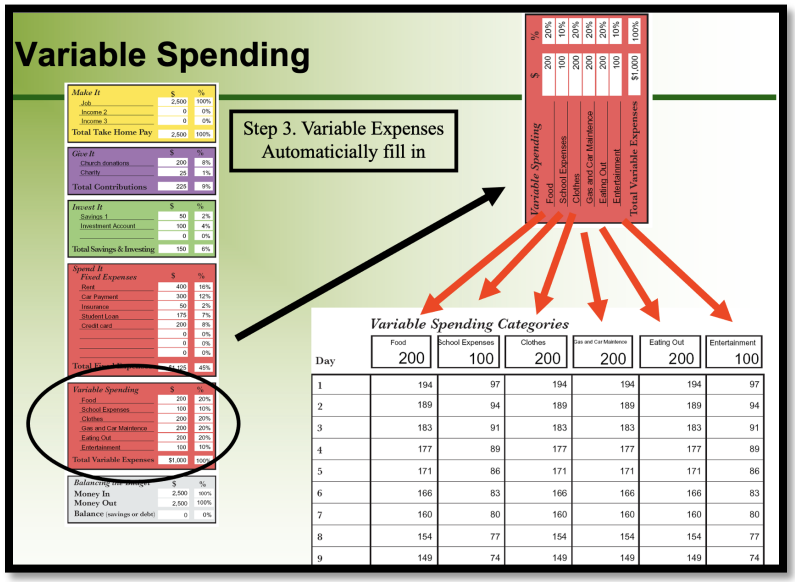
As you fill out the variable expenses

It will fill in the cash flow thermometers

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

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

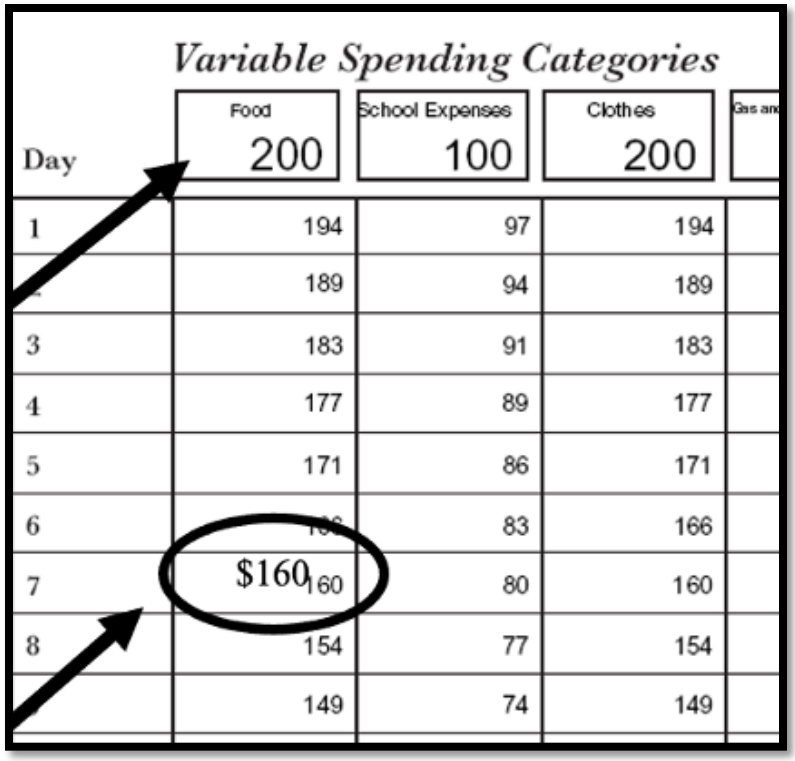
This is a simple and effective way to manage your cash flow and work towards financial freedom



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

As you spend the variable money

You simply subtract that amount from your column



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

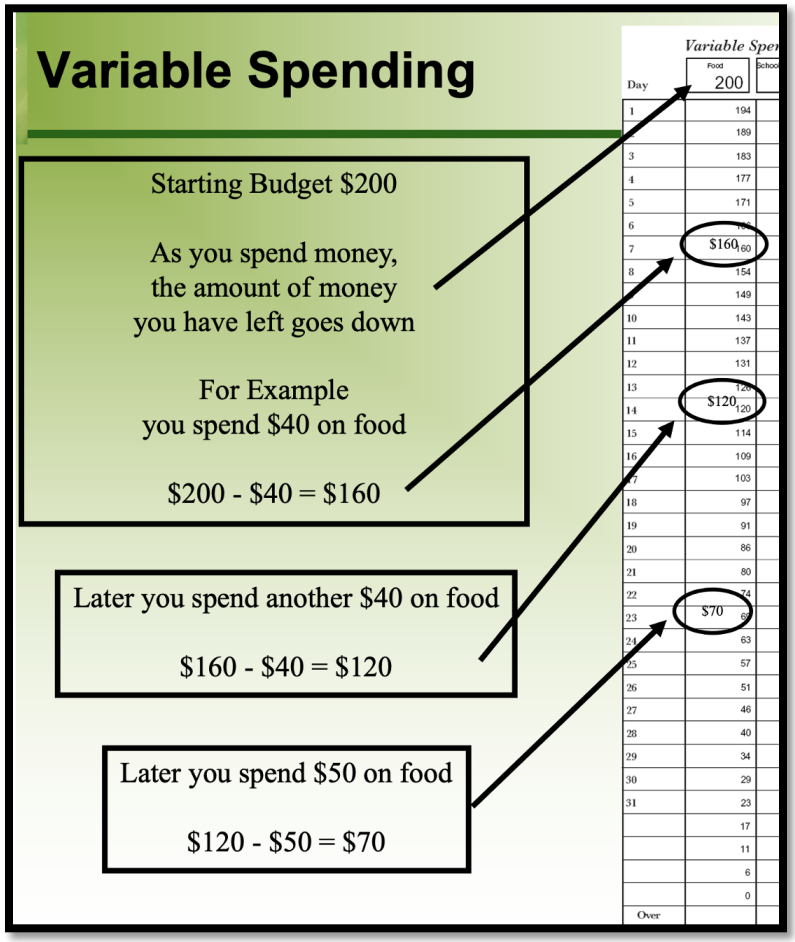
You now have $160 left

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

You are spending your food budget faster than the month

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

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



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

With that extra money, put it into your investment account

24

Cash Flow Statement

(+) Income

(-) Charity, Investments And Expenses

(=) Net Cash Flow

25

Income Statement

(+) Income

(-) Charity & Expenses

(=) Net Income

26

Net Worth Statement

(+) Assets
(Anything Of Value)

(-) Loans

(=) Net Worth

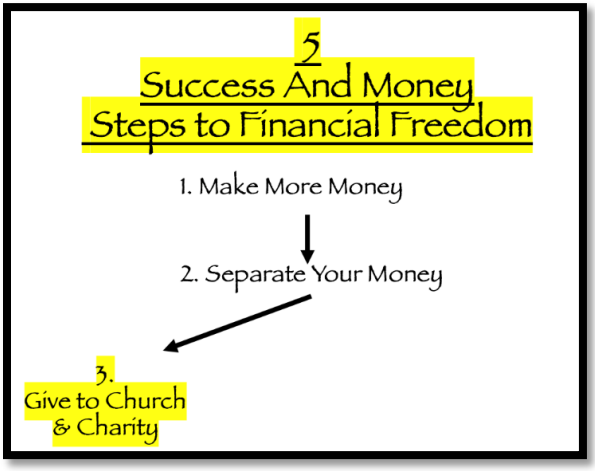
27

Give To Individuals,

Churches

&

Charities



Giving is a spiritual law and a business law

Zig Ziglar said

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

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

Mark Victor Hansen,
Author of "Chicken Soup for the Soul"

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

Paul Newman

Has donated over $500 million dollars

From the profits of Newman's own food products

Warren Buffett

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

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

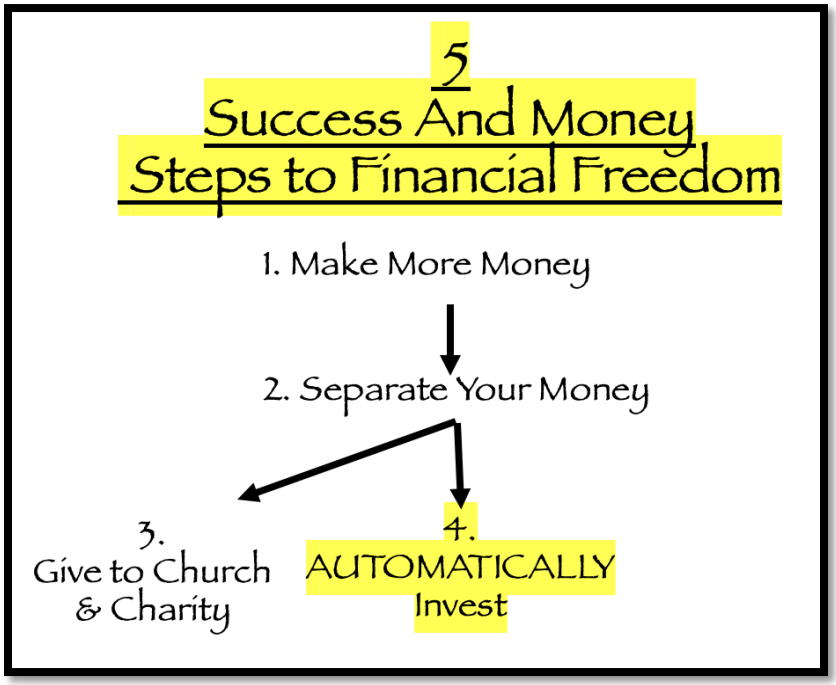
"The Secret To Living Is Giving"
Tony Robbins

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



28

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

29

Does Money Grow On Trees?

Does money grow on trees?



Would you like to grow your own money tree?

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

You'd need a penny



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

You need to water your tree with dollars



Watch your money tree grow



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

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



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

A money tree does the same thing,

Very successful people have a lot of money trees

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

This is what it would look like



Well, it doesn't quite look like that,

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

You need to water your tree

How many dollars do you water your tree with?

It all depends on your age

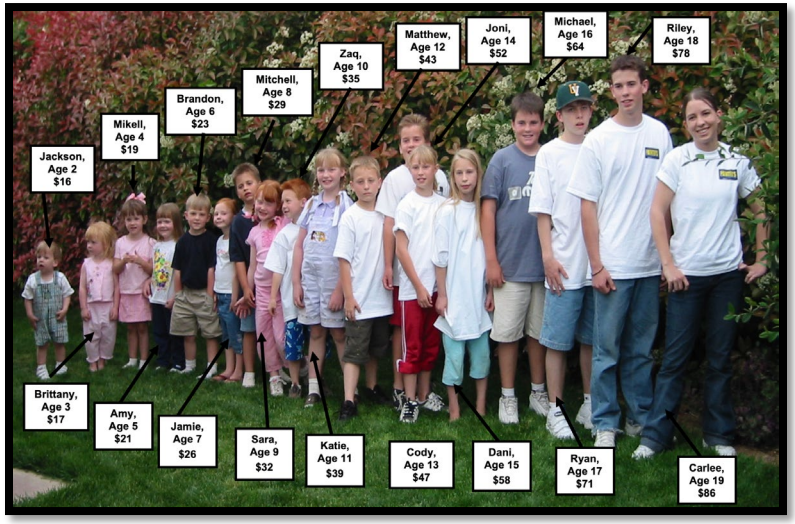
So how old are you?

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

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

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

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



Why?

Because they have a longer timeframe

So if you find your age on this chart,

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

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

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

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

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

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

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

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

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

They only need $14 a month,

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

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

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

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

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

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

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

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

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

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

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

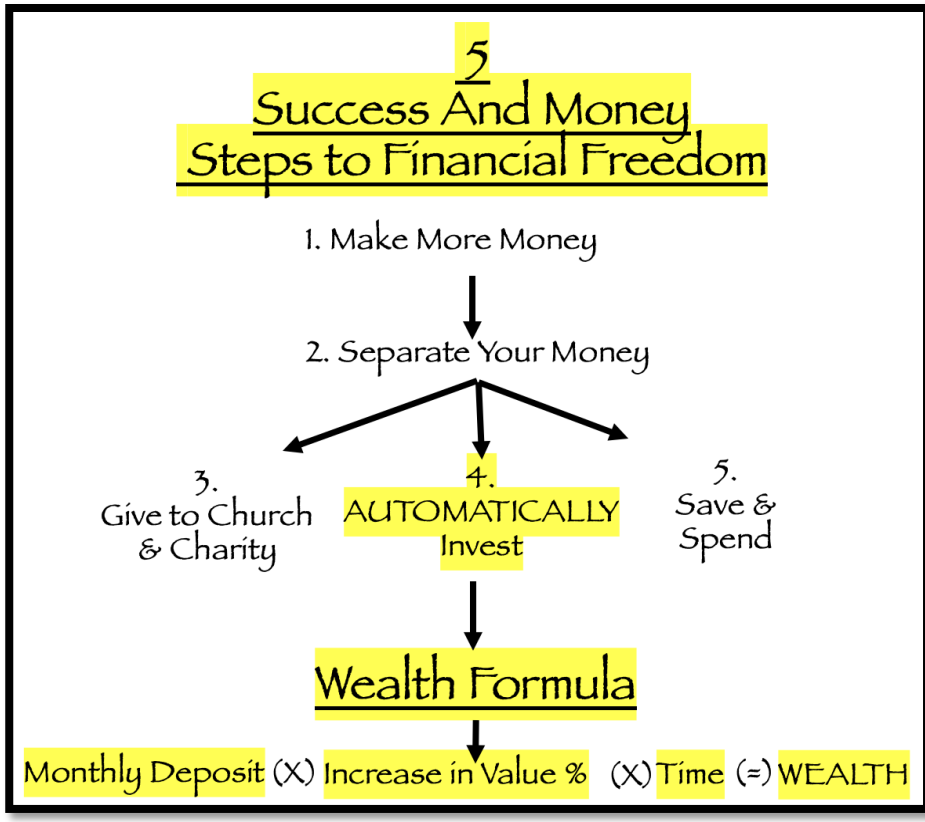
They wish they would have started investing and putting money away and having that money work for them

So these are the steps to growing your own money tree

30

Wealth Formula

Monthly Investment
(X)
Increase In Value
(X)
Length Of Time
(=)
Wealth


5
Success And Money
Steps to Financial Freedom
1. Make More Money
2. Separate Your Money
3.
Give to Church
& Charity
4.
AUTOMATICALLY
Invest
5.
Save &
Spend
Wealth Formula
Monthly Deposit (X) Increase in Value % (X) Time (=) WEALTH

31

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

Interest Rate (X) Time (=)72

6% Interest Takes 12 Years

6 x 12 = 72

Or

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

6% Interest Rate Takes 12 Years

72 / 6 = 12

32

How Much Would You Have ?

If You Put A Dollar A Day In The Bank

For 66 Years And Receive 0% Interest?

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

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

How much would you have?

The Correct Answer Is $24,090

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

33

How Much Would You?

If You Put A Dollar A Day In The Bank

For 66 Years And Receive 3% Interest?

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

You're getting a 3% rate of return

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

And then the next year you'll have $103

The Correct Answer On This One Is $75,736

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

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

34

How Much Would You Have?

If You Put A Dollar A Day In The Stock Market

With 10% Appreciation

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

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

Here's an example of the stock market:

McDonald’s is owned by thousands of people

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

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

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

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

35

How Much Would You Owe

If You Spent A Dollar A Day On A Credit Card

21% Interest Rate

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

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

Now, instead of investing in McDonald's,

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

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

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

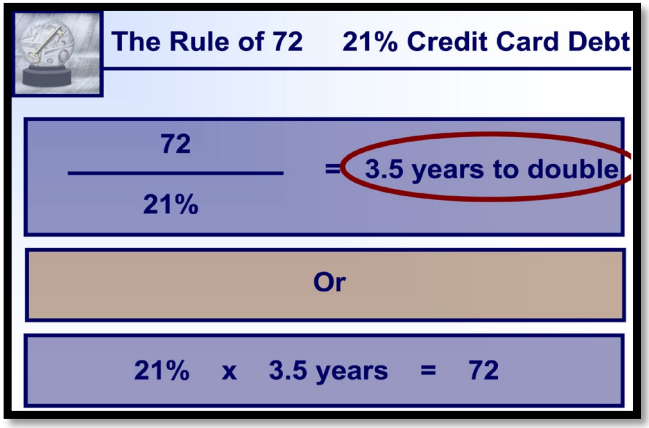
The Correct Answer Is $1.6 Billion Dollars

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

36

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





37

Which Would You Rather Have?

$1,000 A Day Each Day for 40 Days

Or

A Penny A Doubled Each Day for 40 Days?

Which would you rather have?

1 penny
doubled every
day for 40 days



$1,000 each
day for 40 days



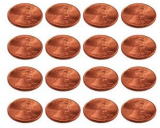
Q: What can you buy for a $1,000?
A: A computer or a stereo.

1 penny
doubled every
day for 40 days



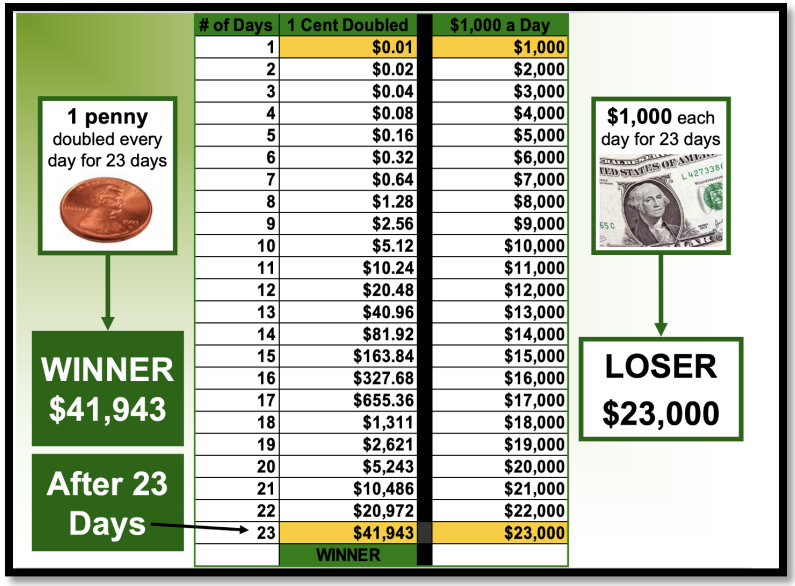
$1,000 each
day for 40 days



Day 1		.01
Day 2		.02
Day 3		.04
Day 4		.08
Day 5		.16

Day 1		$1,000
Day 2		$2,000
Day 3		$3,000
Day 4		$4,000
Day 5		$5,000

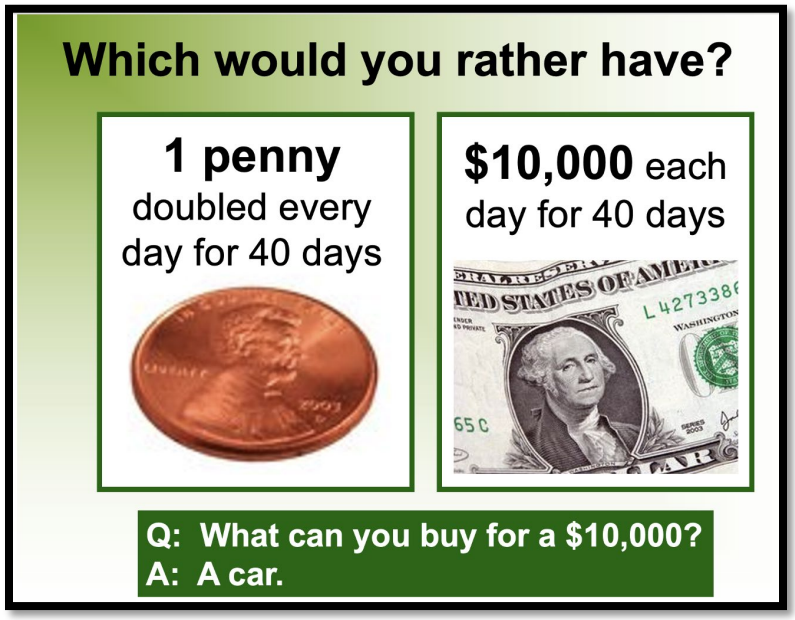
Penny Wins



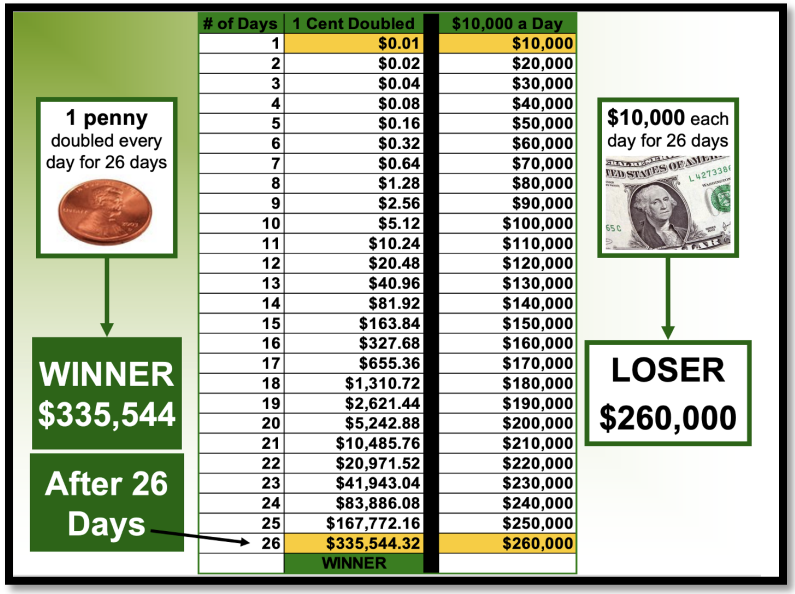
# of Days	1 Cent Doubled	$1,000 a Day
1	$0.01	$1,000
2	$0.02	$2,000
3	$0.04	$3,000
4	$0.08	$4,000
5	$0.16	$5,000
6	$0.32	$6,000
7	$0.64	$7,000
8	$1.28	$8,000
9	$2.56	$9,000
10	$5.12	$10,000
11	$10.24	$11,000
12	$20.48	$12,000
13	$40.96	$13,000
14	$81.92	$14,000
15	$163.84	$15,000
16	$327.68	$16,000
17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

Which Would You Rather Have?

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



Penny Wins

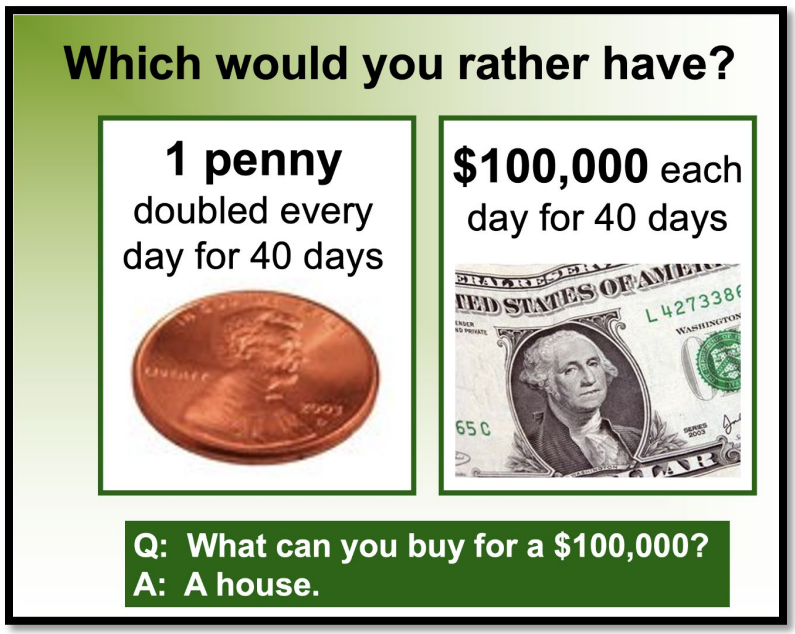


# of Days	1 Cent Doubled	$10,000 a Day
1	$0.01	$10,000
2	$0.02	$20,000
3	$0.04	$30,000
4	$0.08	$40,000
5	$0.16	$50,000
6	$0.32	$60,000
7	$0.64	$70,000
8	$1.28	$80,000
9	$2.56	$90,000
10	$5.12	$100,000
11	$10.24	$110,000
12	$20.48	$120,000
13	$40.96	$130,000
14	$81.92	$140,000
15	$163.84	$150,000
16	$327.68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

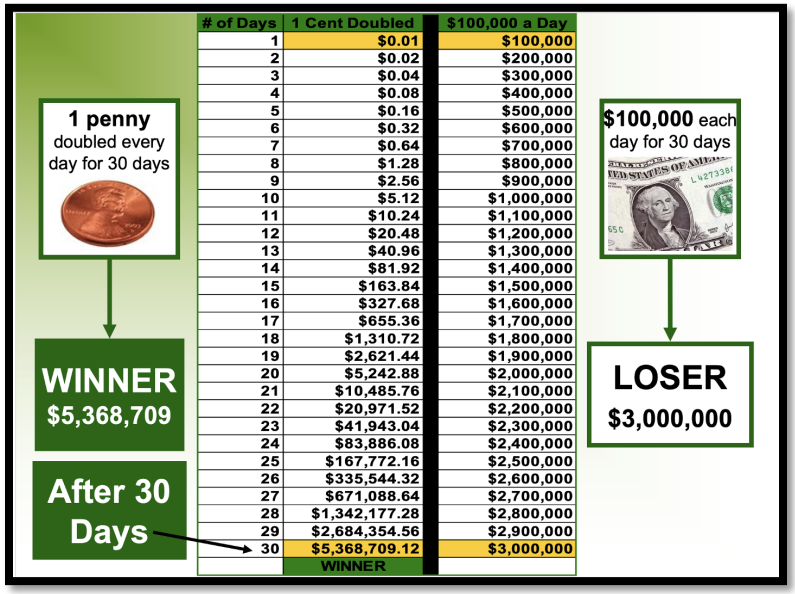
Which Would You Rather Have?

A Penny A Day Doubled

Or
$100,000 Each Day For 40 Days



Penny Wins



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

Which Would You Rather Have?

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

Which would you rather have?

1 penny
doubled every
day for 40 days

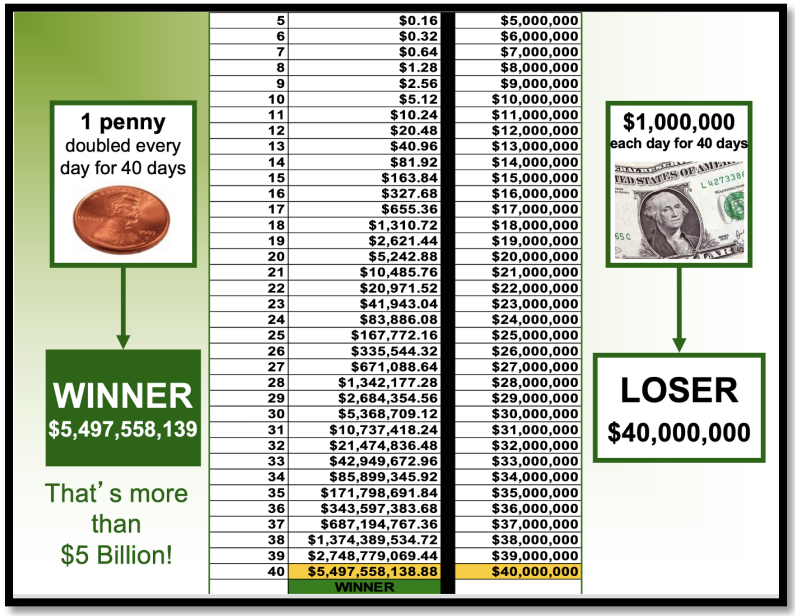


$1,000,000
each day for 40 days



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

Penny Wins



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

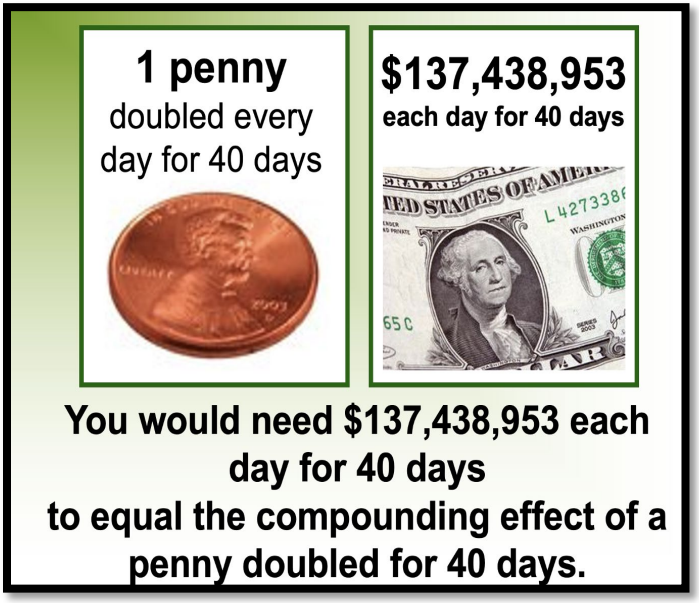
You Would Need

$137,438,953

A Day For 40 Days

To Equal

A Penny Doubled



38

What Items Go Down In Value?

Cars

Electronics

Computers

39

What Items Go Up
In Value?

Stocks
Real Estate
Business

40

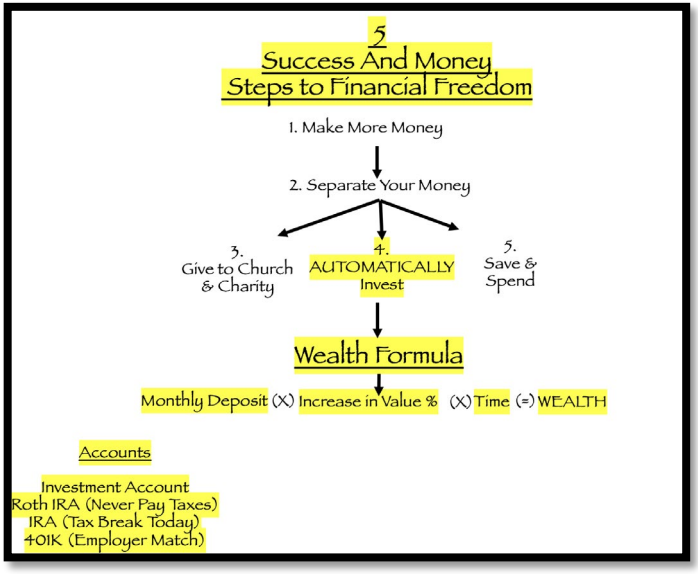
What Kind Of Accounts Do You Use?

Bank Account

Saving Account

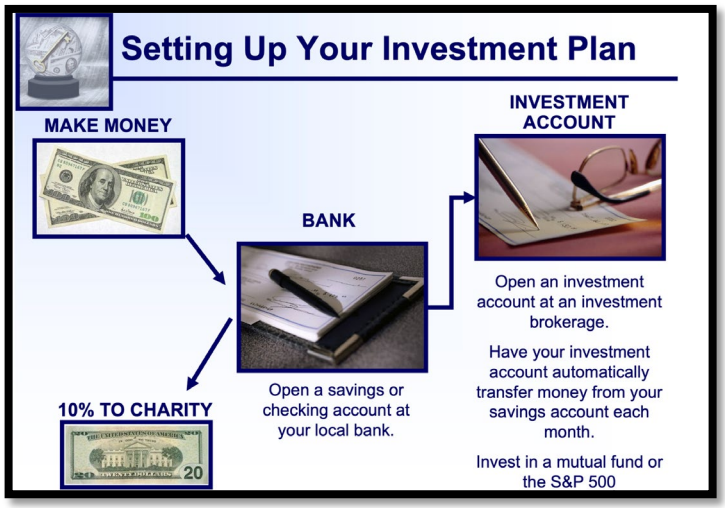
Investment Account

Retirement Account



Investment Account

Open an investment account and automatically invest each month



Retirement Accounts

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

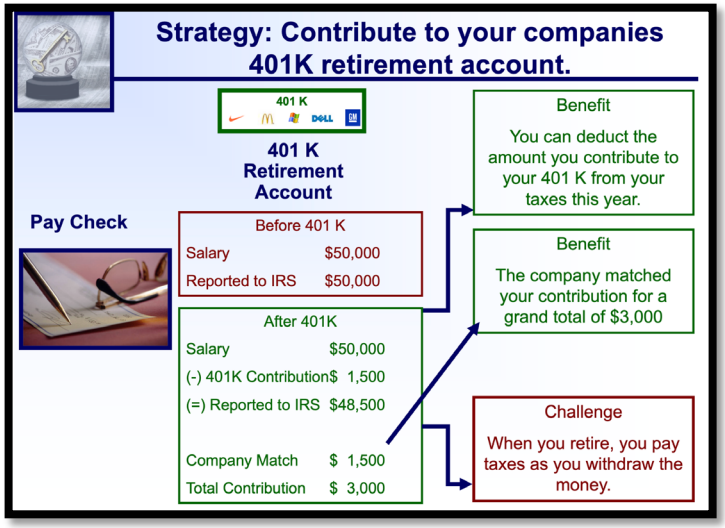
#1. 401k

Some employers offer a 401k retirement account for their employees

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

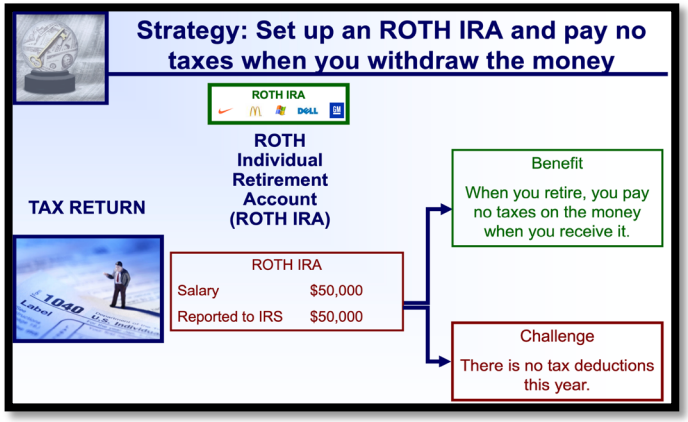
Most match between 3%-6% of what the employee puts into their account
The advantage is your employer matches, your doubling your money

Strategy: Put in as much as your employer will match



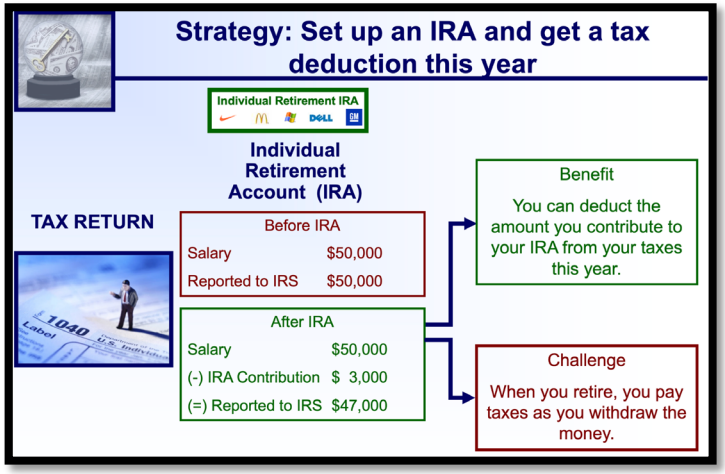
#2. Roth IRA

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

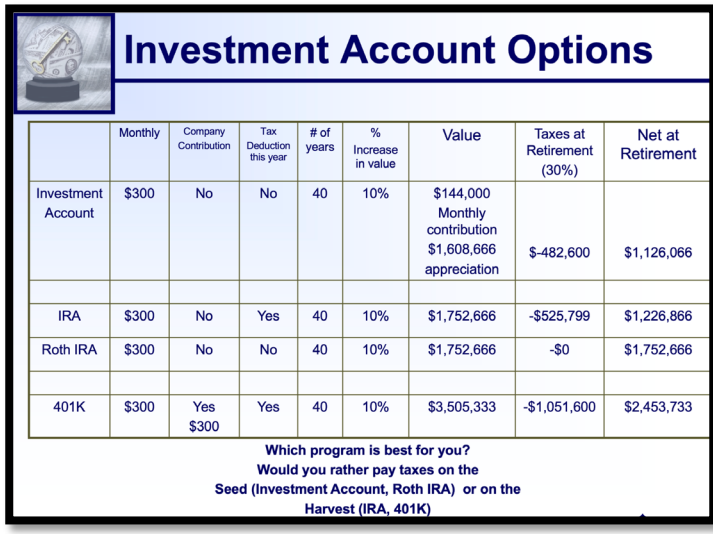


#3. IRA (Individual Retirement Account)

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



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



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

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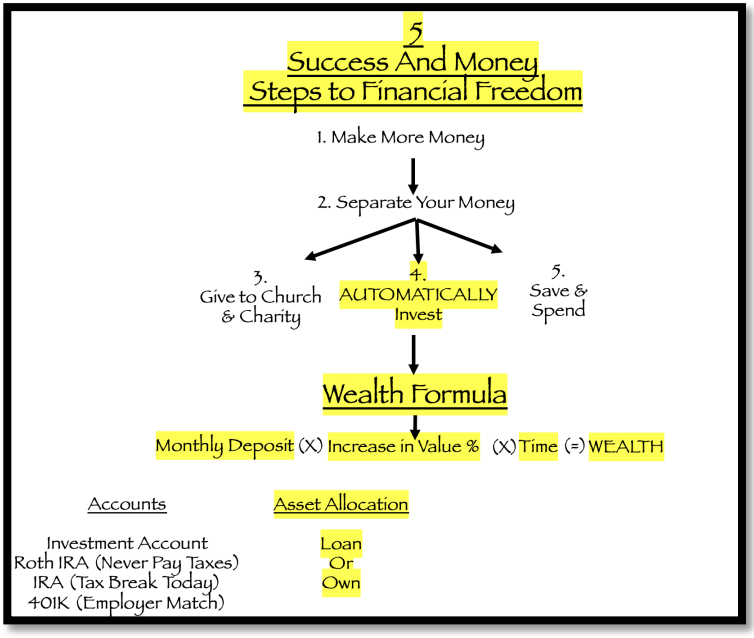
Loan Vs Own

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

Own: Stock and Real Estate



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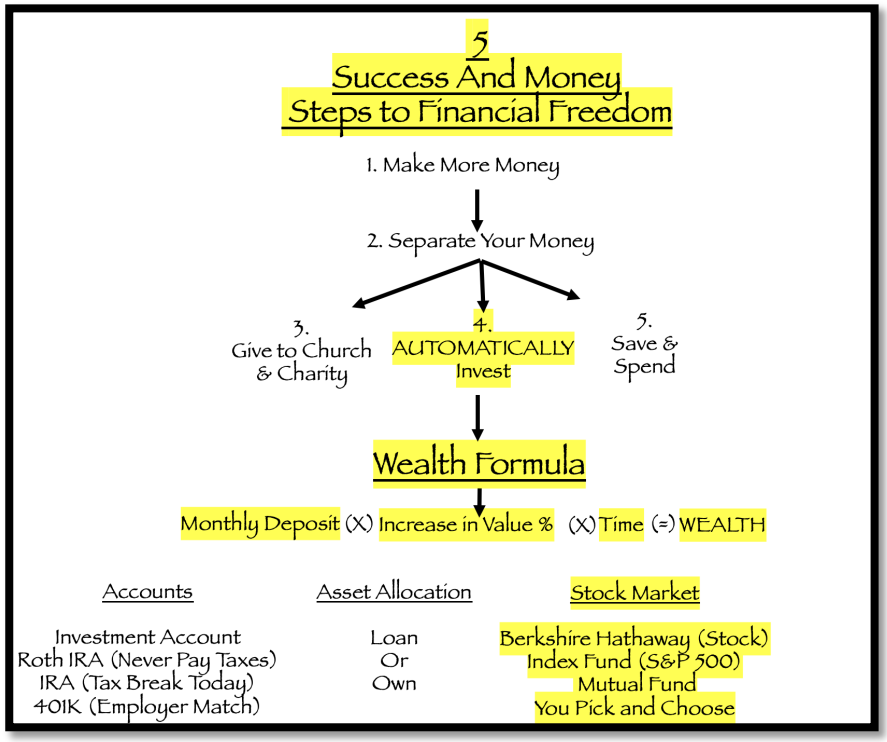
4 Ways To Invest In The Stock Market



There are 4 ways to invest in the stock market

You can pick and choose

Invest in a mutual fund

Invest in an index fund

Or my favorite is Berkshire Hathaway

What does each of these mean?

Picking and choosing

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

Mutual fund

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

Index fund

Is when an investment company invests in a group of stock

Like

The S&P 500

Which is the 500 largest companies in America

That do business worldwide

Or

Dow 30

This is a group of 30 companies

1 from each industry

For example

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

Or

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

Berkshire Hathaway is a company that Warren Buffett controls

Its roots are in insurance, business and investments

The difference is that it is a stock

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

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

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

Is the stock going to go up?

Is it going down?

When is it going up or down?

Which way is it going?
The reality is, nobody knows

Our goal is not to spend our time doing that

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

And then have the profits automatically invested

The second way is to choose a mutual fund

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

The third is an index fund

An index fund is like the S&P 500

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

Nobody's picking and choosing
It's just the 500 largest companies

S&P stands for Standard and Poors

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

That companies name was Standard and Poors

The fourth is my favorite

Berkshire Hathaway

Berkshire Hathaway is a stock

It's Warren Buffett's company,

It has its beginnings as a textile mill

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

Mainly

Insurance

Its most well-known company is GEICO

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

For the vast majority of people

You should spend your time in step 1.

Making more money

Invest the profits into Berkshire Hathaway or S&P 500

Over a long period of time

Berkshire Hathaway has done better than the S&P 500

Mutual funds

And

Picking and choosing

One of the biggest reasons is the fees

Here are the plus and minuses of each

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

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

The problem with pick and choose

Is that most people lose

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

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

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

It's in the small print

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

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

The S&P 500

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

The fees are ½ of 1%

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

And then the last one is Berkshire Hathaway
If you have that same 6% rate of return

The fees are about $5 in commission when you invest

If your stock made 6%

You get to keep all 6%

Because its a stock

Over time

Berkshire Hathaway has out performed

The S&P 500
Mutual funds
Picking and choosing

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

Those companies have gone up in value

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

That's why it's done so well

Mission #1 of the foundation

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

These rewards are to be added to their investment account

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

That is why we giving away our Berkshire Hathaway stock

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

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

To get a financial reward from the foundation go to

SuccessAndMoneyFoundation.Org

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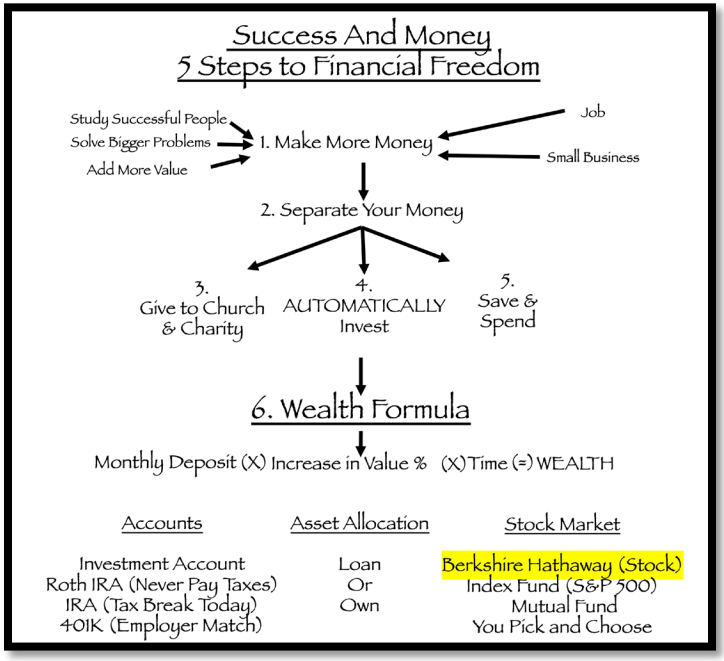
Warren Buffett
Berkshire Hathaway Stock



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

Other mutual funds over a long period of time

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

There is a wonderful owner's manual

Warren Buffett wants you to think like he does

Which is an owner of a business

It has a unique annual meeting

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

There's no dividend

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

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

There's no taxes on this until you sell it

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

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

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

It has a unique charity program

It is a wonderful way to learn

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

Loyal shareholders

They're long-term holders

It's owner-managed

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

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

They reduced a lot of the investment mistakes

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

Because it's a stock,

It's a smaller shareholder group

Business ownership

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

Ownership

They focus on mergers and acquisitions

They like to write a check and buy things

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

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

Equal opportunity investment,

Joining a winner,

Billionaire maker

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

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

Which has outperformed mutual funds, which underperform

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

Lower institutional ownership

It's included in the S&P

There's no tax return until you sell it

Small shareholders are welcome

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

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

It's not flashy

They're investing in things that are solid

They have great businesses that make money

A great way to allocate your assets

There is a large nonprofit foundation

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

You think differently

You think like an owner, not like a speculator

You can give these gifts to the next generations, and it's very tax-efficient

Wonderful investment model and simplicity

So those are some great ideas of why we like Berkshire Hathaway

There are some great classes and interviews on Warren Buffett and Berkshire Hathaway

FREE Books and Classes

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SuccessAndMoneyFoundation.Org/Courses



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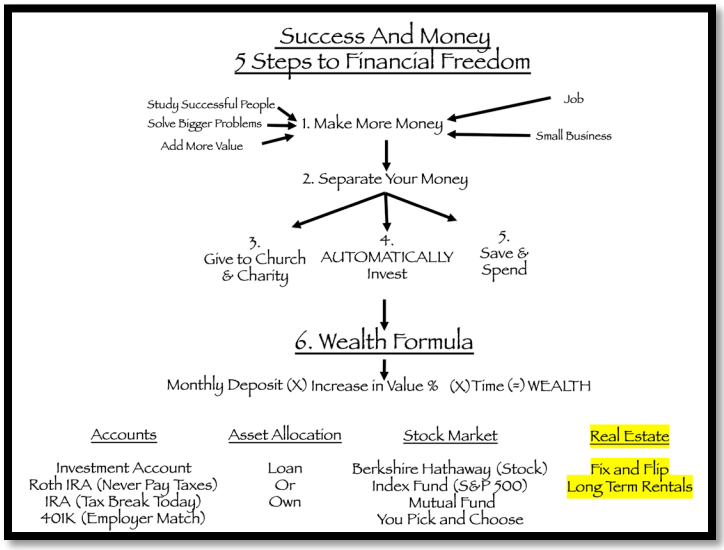
Real Estate
Fix And Flip
And
Long Term Rentals



(Review Real Estate #s 16-21)

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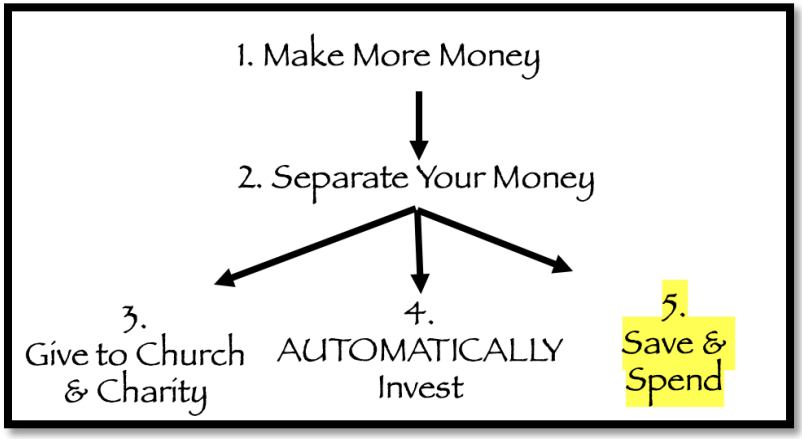
Save And Spend





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

This is how you reduce your expenses by 20% and invest the savings

Are there expenses that should or could go without?
Over a 40 year period with a 10% growth rate

$60 a month would grow to $350,000

$100 a month is $584,222

$400 a month is $2,336,888

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

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

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



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

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



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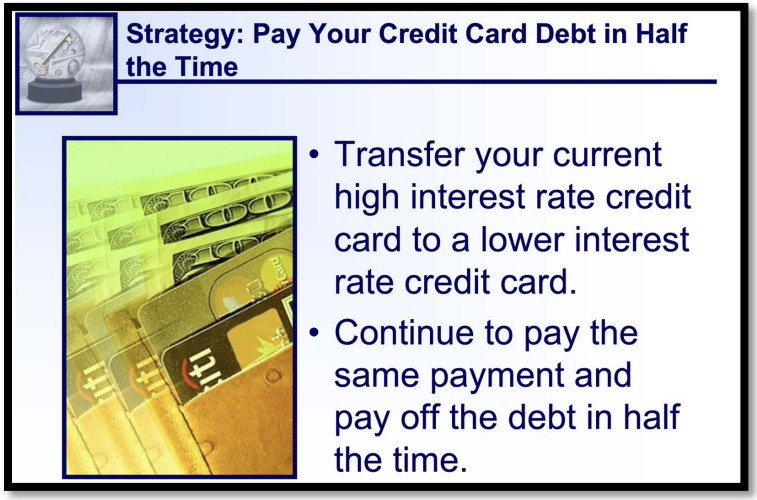
Save by Switching Cards





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Increase Your Payments And Save



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

Increase your Credit Card Payments and Save

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

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

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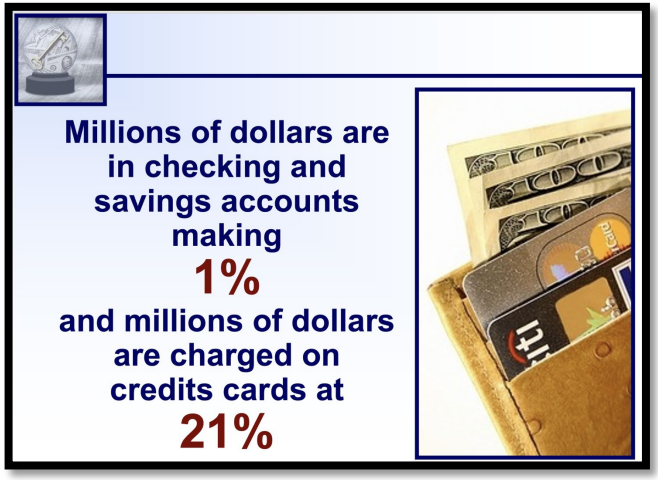
How The Banks Are Making 21%

And

Paying You Nothing



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Getting Out Of Debt Summary

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

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How To Save Money On A Car





52

How To Save Money On Insurance

-Insurance Review
-Eliminate Overlapping Insurance

Do An Insurance Review



53
Save 20%-30% On Your Home

Save 20 to 30% on your own home

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

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

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

The goal is to understand the concept and then multiply it

But a $200,000 house for 30 years

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

Plus $200,000 for the property

For a total of $528,000

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

54

Buy Your Home For Less Money

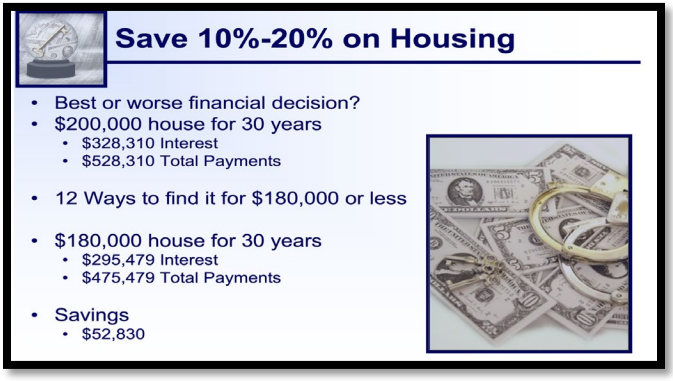
-Write Offers

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

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

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

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



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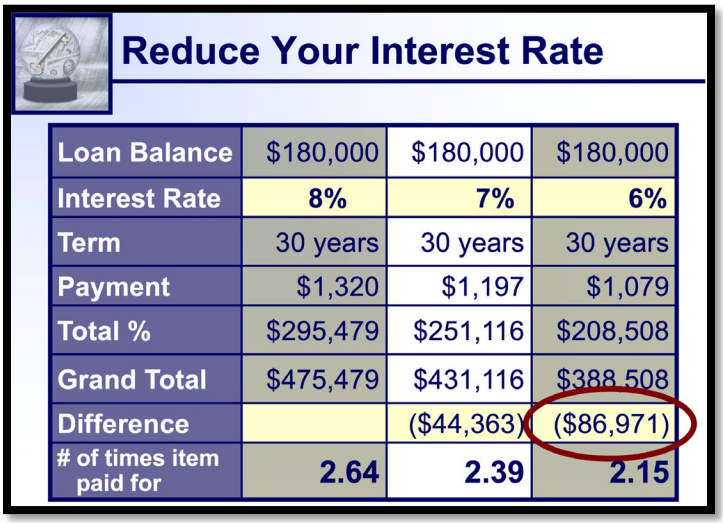
With Good Credit, You Can Reduce Your Interest Rate

-Pay Less Interest



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

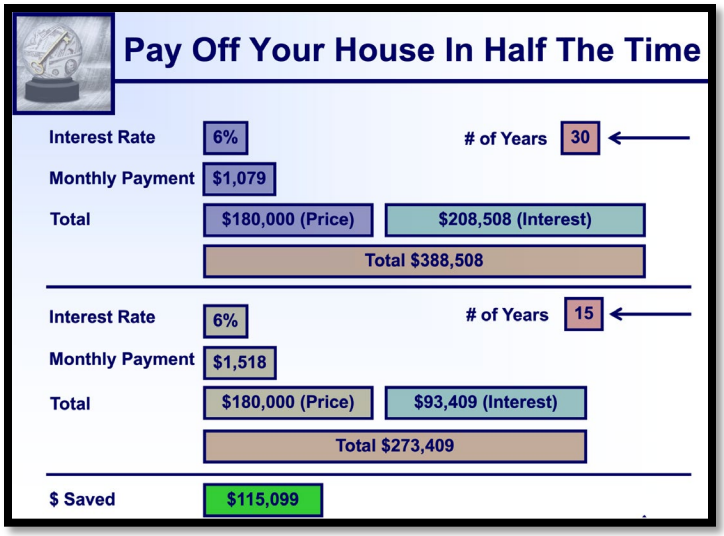
56

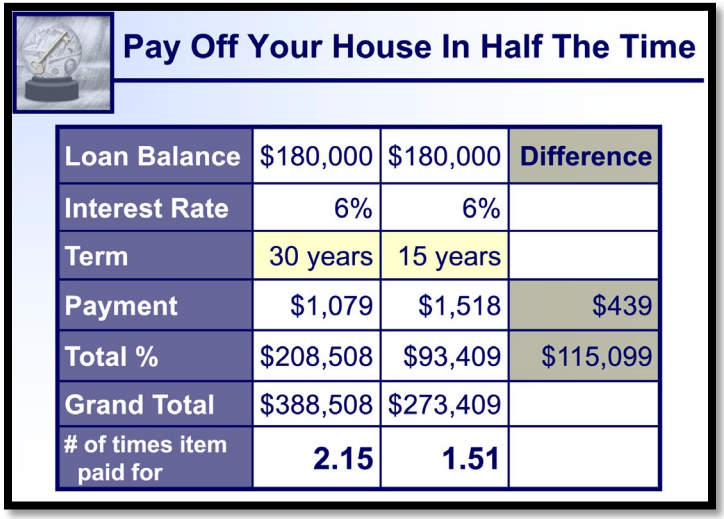
Increase Your Monthly Payment And Pay Your House Off In Half The Time



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

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





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

57

Do All Three And Save Hundreds Of Thousands Of Dollars

-Lower Price

-Lower Interest

-Higher Payment



Total saved $500,000 ($254,900 x 2.5 = $637,250)

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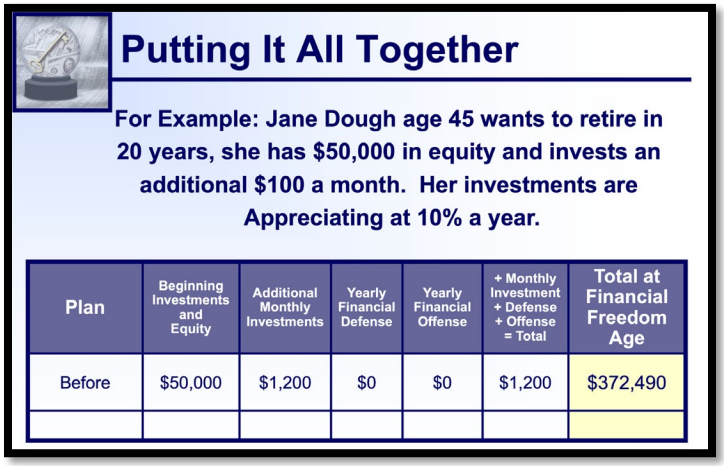
Putting It All Together

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



Conservative Plan

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

Our new total is $1,477,388



Realistic Plan

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

Our new total is $2,503,269



Add Financial Defense and Offense

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

Aggressive Plan

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

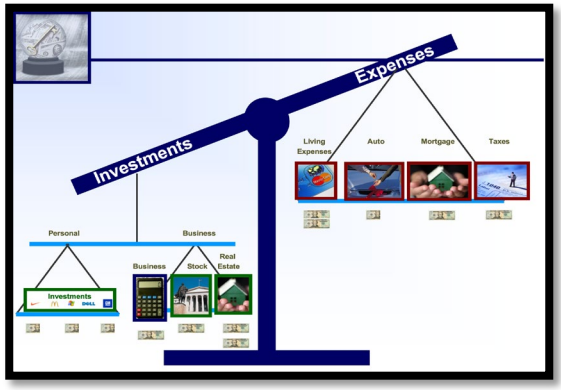
Our new total is $4,476,211



Add Financial Defense and Offense

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

This is what your balance sheet looks like



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"Make A Difference

Make It Happen

Every Life Is Precious"

Thomas Painter

10 Post-Quiz Questions

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

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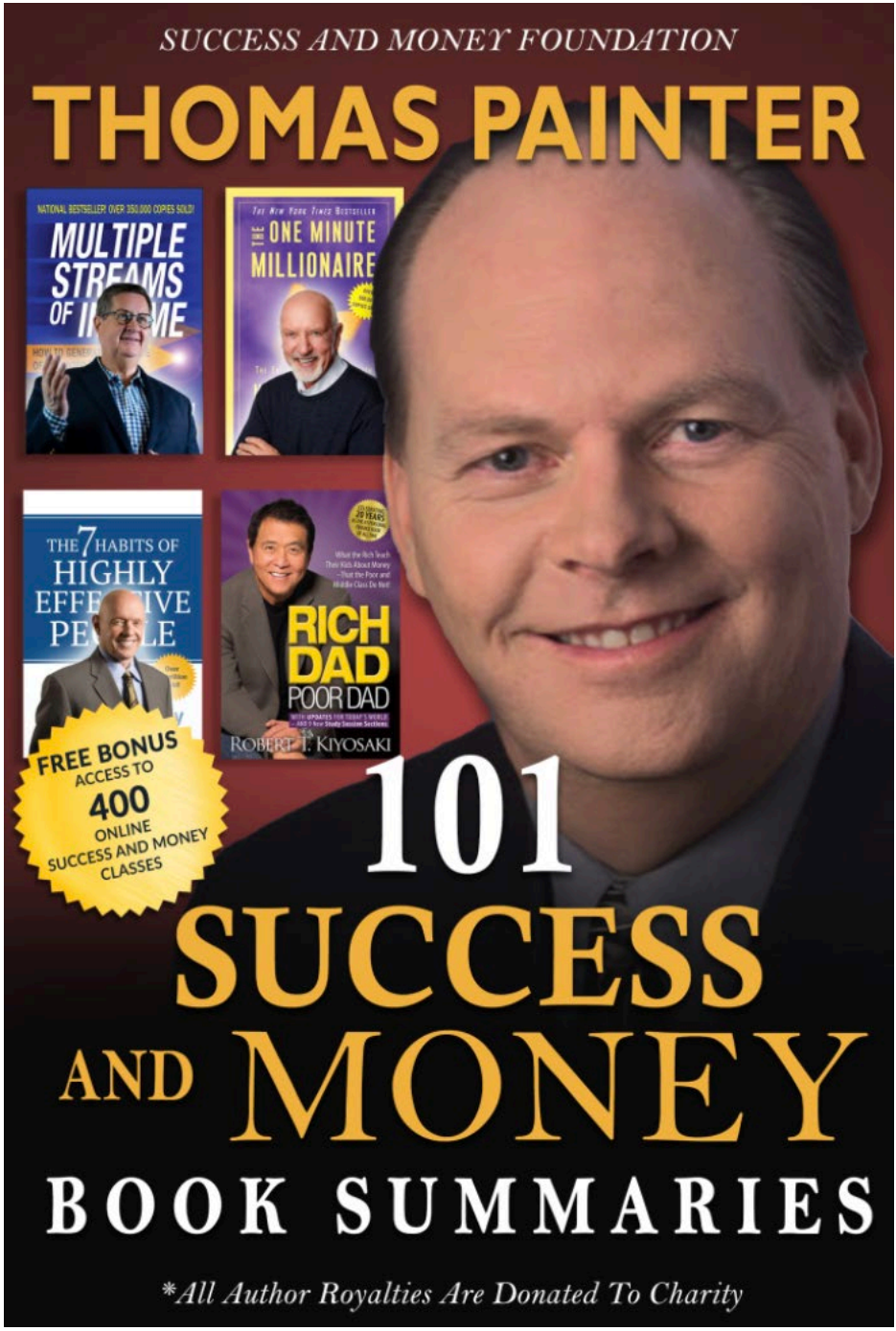
10	**Berkshire Hathaway is a stock that is managed by Warren Buffett's team, over time, does it make more money that the S&P Stock index?** True
	How Many Questions Did You Get Right? Did You Do Better Than The Pre-Quiz?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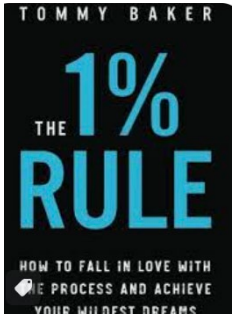


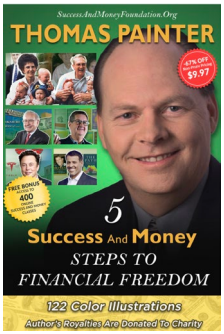
"The 1% Rule" by Tommy Baker

- Tommy Baker introduces the concept of continuous improvement by focusing on making incremental 1% progress daily.
- The book encourages readers to set clear goals and take consistent, small actions towards their dreams

Key Takeaways:

- **Embrace the Journey**
- **Continuous Improvement**
- **Clear Goals and Consistent Actions**
- **Self-Awareness and Perseverance**
- **Adopting a Growth Mindset**

"The act of showing up is enough, the consistency you bring to this one singular act will change the trajectory of your life."



"The 5 Steps to Financial Freedom"

by Thomas Painter

- The good news is that everyone of you will make, manage and spend between $1 Million and $10 Million Dollars in your lifetime
- The bad news is that the vast majority of people will die broke and in debt

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

Key Takeaways:

- **#1. Make More Money**
- **#2. Separate Your Money**
- **#3. Give to Individuals, Churches and Charities**
- **#4. Automatically Invest**
- **#5. Save and Spend**

"Give A Man A Fish, You Feed Him for A Day, Teach Him How to Fish, You Feed Him For A Lifetime, Teach Him How to Teach and You'll Feed A Whole Generation"



"The 10 Pillars of Wealth" by Alex Becker

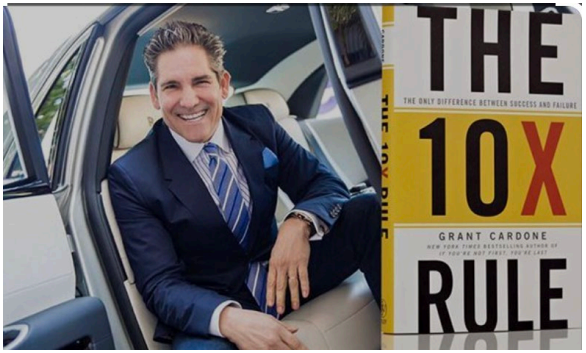
- "The 10 Pillars of Wealth" by Alex Becker explores the mindsets and strategies employed by the world's wealthiest individuals to accumulate and maintain their wealth.
- The book emphasizes the importance of adopting an entrepreneurial mindset and taking calculated risks.

How easily we will cave into something we don't want to do as long as it provides us with a comfort zone."

Key Takeaways:

- **Adopt an entrepreneurial mindset**
- **Set clear and ambitious goals**
- **Cultivate a strong work ethic**
- **Leverage resources and opportunities**
- **Continuously educate yourself**

"Good risks are risks that you can control with foresight and proper planning."



"The 10X Rule" by Grant Cardone

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

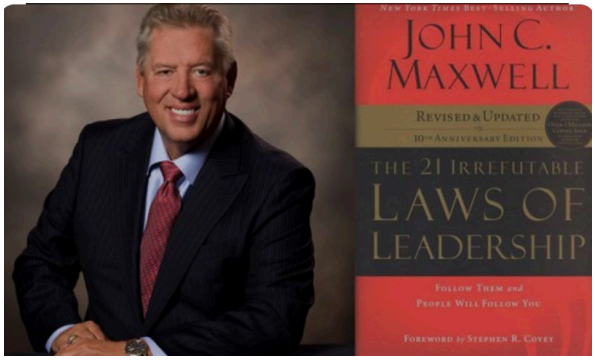
    - The core concept of the book is that individuals must set goals and take actions that are ten times greater than they initially believe necessary.

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

Key Takeaways:

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

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



"The 21 Irrefutable Laws of Leadership"

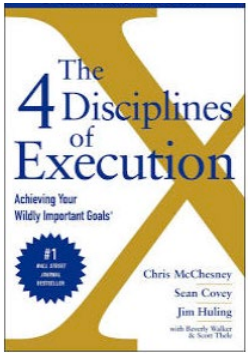
by John Maxwell

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

Key Takeaways:

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

"Leadership develops daily, not in a day."



"The 4 Disciplines of Execution"

by Chris McChesney, Sean Covey, Jim Huling

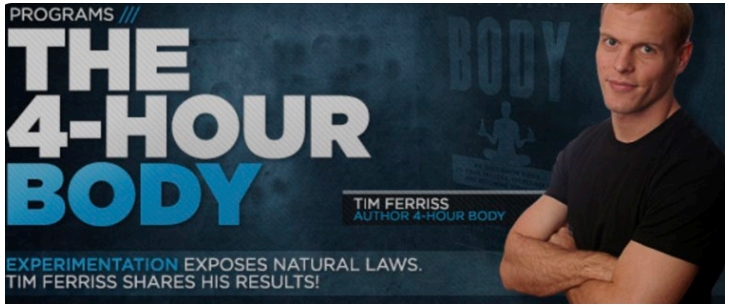
- The book introduces four key disciplines: (1) Focus on the Wildly Important, (2) Act on Lead Measures, (3) Keep a Compelling Scoreboard, and (4) Create a Cadence of Accountability.

"No matter how brilliant your plan or how important your goal, nothing will happen until you follow through with consistent action."

Key Takeaways:

- **Focus on Prioritization**
- **Actionable Lead Measures**
- **Visible Scoreboards for Motivation**
- **Cadence of Accountability**
- **Cultivating a Culture of Discipline**

"The more you try to do, the less you actually accomplish."



"The 4-Hour Body" By Timothy Ferriss

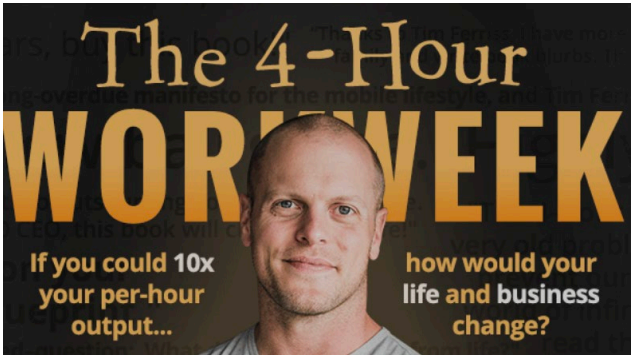
- The book offers unconventional methods for achieving rapid fat loss through the "Slow Carb Diet" and the use of "PAGG Stack" supplementation.
- It provides insights and practical tips on improving sexual performance and intimacy, including the exploration of "Tantric Sex" techniques.

"Doing the unrealistic is easier than doing the realistic."

Key Takeaways:

- **Efficient Fat Loss**
- **Supplementation for Weight Loss**
- **Minimalistic Muscle Gain**
- **Sleep and Recovery Optimization**

"A person's success in life can usually be measured by the number of uncomfortable conversations he or she is willing to have."



"The 4-Hour Workweek" By Timothy Ferriss

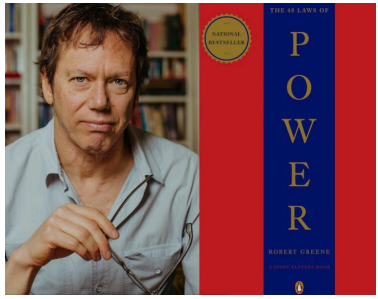
- The New Rich (NR) Lifestyle: The book challenges the conventional idea of working long hours for delayed retirement and introduces the concept of the "New Rich" lifestyle, emphasizing time and location freedom.
- Timothy Ferriss advocates outsourcing tasks and automating processes to create more time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

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

Key Takeaways:

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

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



"The 48 Laws of Power" by Robert Greene

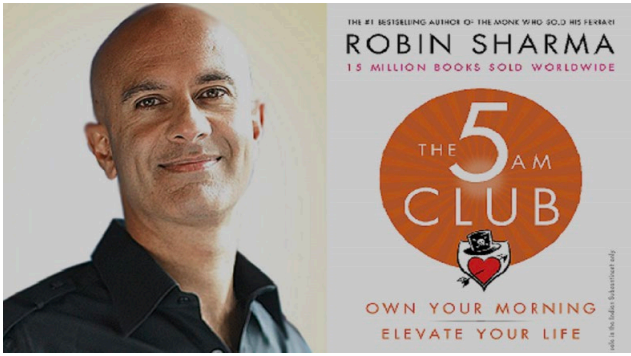
- The book explores 48 practical and manipulative
- The laws include principles like "Never Outshine the Master," "Conceal Your Intentions," "Get Others to Do the Work for You, but Always Take the Credit," and more.

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

Key Takeaways:

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

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



"The 5 AM Club" by Robin Sharma

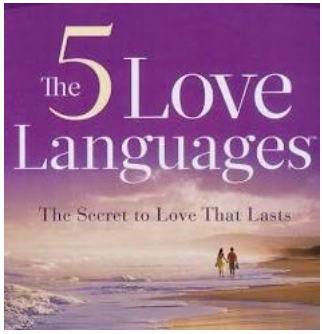
- The book advocates waking up at 5 AM and following a morning routine to take control of your life and set a positive tone for the day.
- The 5 AM Club's morning routine consists of three key activities: 20 minutes of intense exercise, 20 minutes of reflection and meditation, and 20 minutes of skill development through reading or learning.

"Own your morning. Elevate your life."

"Key Takeaways:

- **Morning Routine for Success**
- **Three 20-Minute Cycles**
- **The Four Interior Empires**
- **Twin Cycle of Elite Performance**

"Victims recite problems. Leaders deliver solutions."



"The 5 Love Languages" by Gary Chapman

- "The 5 Love Languages" explores how people give and receive love in different ways.
- Gary Chapman identifies five love languages: Words of Affirmation, Acts of Service, Receiving Gifts, Quality Time, and Physical Touch.

"Love is something you do for someone else, not something you do for yourself."

Key Takeaways:

- **Words of Affirmation**
- **Acts of Service**
- **Receiving Gifts**
- **Quality Time**
- **Physical Touch**

"The single greatest need people have is for love. It is our emotional need for love that motivates us."



"The 5 Second Rule" by Mel Robbins

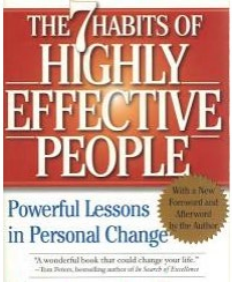
- The book "5 Second Rule" by Mel Robbins introduces a simple yet powerful technique where you count backward from five to one to take immediate action in any situation.
- Mel Robbins explains how hesitation and self-doubt often hinder people from making positive changes in their lives, and the 5 Second Rule helps overcome this by bypassing the brain's natural resistance.

"Your life comes down to your decisions. If you change your decisions, you will change everything."

Key Takeaways:

- **Act on instinct**
- **Break the habit of hesitation**
- **Overcome fear and self-doubt**
- **Build momentum**
- **Develop discipline**

"The moment you have an instinct to act on a goal, you must 5-4-3-2-1 and physically move or your brain will stop you."

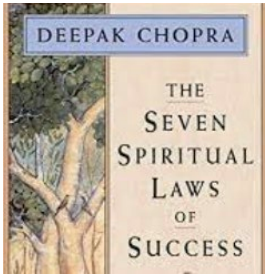


"The 7 Habits of Highly Effective People"

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 7 Spiritual Laws of Success" by Deepak Chopra

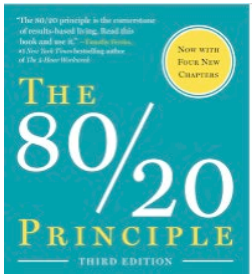
- The Law of Pure Potentiality emphasizes connecting with the infinite intelligence of the universe and realizing our own boundless potential.

"The universe operates through dynamic exchange... Giving and receiving are different aspects of the flow of energy in the universe.

Key Takeaways:

- **The Law of Pure Potentiality**
- **The Law of Giving**
- **The Law of "Karma" or Cause and Effect**
- **The Law of Least Effort**
- **The Law of Intention and Desire**
- **The Law of Detachment**
- **The Law of Dharma**

"Every time you are tempted to react in the same old way, ask if you want to be a prisoner of the past or a pioneer of the future."



"The 80/20 Principle" by Richard Koch

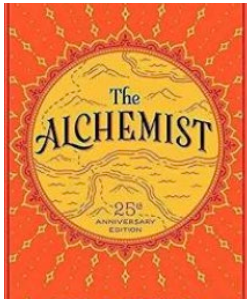
- The book "80/20 Principle" reveals the concept of the Pareto Principle, where 80% of results come from 20% of efforts.
- It emphasizes identifying the vital few (20%) that contribute the most to outcomes and focusing on them.

"The 80/20 Principle asserts that a minority of causes, inputs, or effort usually lead to a majority of the results, outputs, or rewards. Taken literally, this means that, for example, 80 percent of what you achieve in your job comes from 20 percent of the time spent."

Key Takeaways:

- **The Principle of Imbalance**
- **The Vital Few and Trivial Many**
- **Focus on High-Impact Activities**
- **Efficiency vs. Effectiveness**
- **Time Management**
- **Business and Economics**

"Less is more. Doing more with less is the supreme and ultimate art."



"The Alchemist" by Paulo Coelho

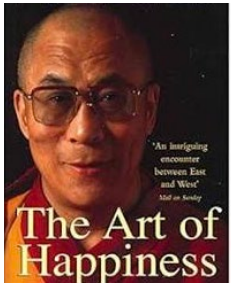
- Santiago, a young shepherd boy from Andalusia, dreams of finding a hidden treasure at the Egyptian pyramids after a recurring dream.
- He meets an old king who introduces him to the concept of a "Personal Legend" and encourages him to follow his dreams and pursue his destiny.

"And, when you want something, all the universe conspires in helping you to achieve it."

Key Takeaways:

- **Listen to your heart**
- **Embrace the journey**
- **Trust the universe**
- **Overcome fear**
- **Persistence and resilience**

"When we strive to become better than we are, everything around us becomes better too."



"The Art of Happiness" by Dalai Lama

- The Art of Happiness" explores the Dalai Lama's wisdom on finding true and lasting happiness.

"If you want others to be happy, practice compassion. If you want to be happy, practice compassion."

• Key Takeaways:

- **Happiness as a Skill**
- **The Role of Compassion**
- **Managing Negative Emotions**
- **Detachment from Suffering**
- **The Power of Mindfulness**
- **Overcoming Anxiety and Fear**
- **Authentic Happiness**

"Happiness is not something ready-made. It comes from your own actions."



"The Art of Learning" by Josh Waitzkin

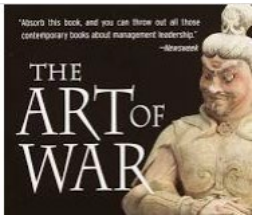
- "The Art of Learning" chronicles Josh Waitzkin's journey from chess prodigy to martial arts champion.
- The book explores his unique approach to mastering skills and achieving high performance.

"In the end, growth comes down to a practice of humility, a process of being repeatedly broken down and humbled until our natural inclination of ego is confronted and we emerge stronger, more flexible, and more resilient."

Key Takeaways:

- **The Growth Mindset**
- **Deep Practice**
- **Embrace Failure and Adaptation**
- **The Importance of Presence**
- **Stress as Fuel**
- **Learning from Diverse Disciplines**
- **Intuition and Creativity**

" Usually, growth comes at the expense of previous comfort or safety."



"The Art of War" by Sun Tzu

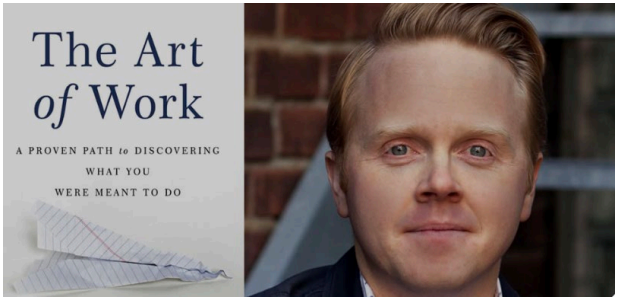
- "The Art of War" is an ancient Chinese military treatise attributed to Sun Tzu.
- The book provides strategic insights on warfare and tactics.
- Sun Tzu emphasizes the importance of careful planning, preparation, and understanding one's enemy.

"Opportunities multiply as they are seized."

Key Takeaways:

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

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



"The Art of Work"

by Jeff Goins

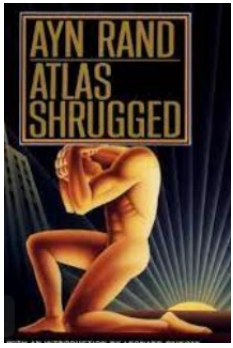
- "The Art of Work" explores the journey of finding and pursuing one's true calling and vocation.
- The book encourages readers to identify their passions, skills, and experiences to uncover their life's purpose.

"A calling is a sense of purpose that transcends your work, a vision for something bigger than yourself that drives you forward."

Key Takeaways:

- **Embrace Your Calling**
- **Listen to Your Life**
- **Overcome Resistance**
- **Apprenticeship and Skill Development**
- **Learn from Adversity**

"The most important thing you can do with your life is to find not what you want from it, but what life wants from you."



"Atlas Shrugged" by Any Rand

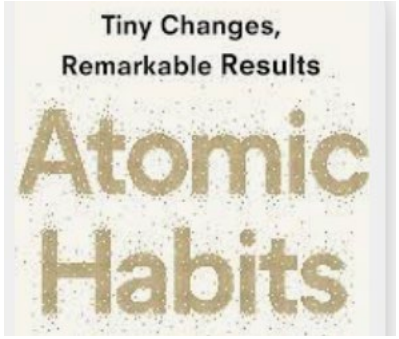
- The book is set in a dystopian future where society is in decline due to government interference and collectivism.
- Rand presents a cast of characters, including industrialists and thinkers, who begin to disappear from society in response to increasing government control.

"I swear by my life and my love of it that I will never live for the sake of another man, nor ask another man to live for mine."

Key Takeaways:

- **Philosophy of Objectivism**
- **Dystopian Future**
- **The Disappearing Producers**

"Contradictions do not exist. Whenever you think that you are facing a contradiction, check your premises. You will find that one of them is wrong."



"Atomic Habits" by James Clear

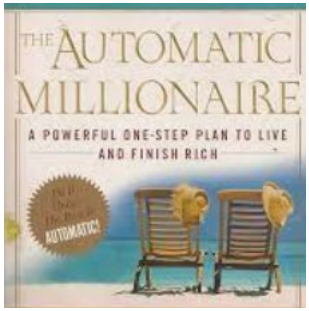
- "Atomic Habits" offers a comprehensive guide to building and breaking habits for personal development.
- The concept of "atomic habits," which are small, incremental changes with significant long-term impact.
- The book explains the habit loop: cue, craving, response, and reward, and how to use it to create positive habits.

"Habits are the compound interest of self-improvement. The same way that money multiplies through compound interest, the effects of your habits multiply as you repeat them."

Key Takeaways:

- **Small Changes, Big Results**
- **The Power of Habits**
- **Cue, Craving, Response, Reward**
- **Make Habits Obvious**
- **Make Habits Attractive**

"You do not rise to the level of your goals. You fall to the level of your systems."



“The Automatic Millionaire” by David Bach

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

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

Key Takeaways:

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

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



"Awaken the Giant Within" by Tony Robbins

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

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

Key Takeaways:

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

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



“The Big Short” by Michael Lewis

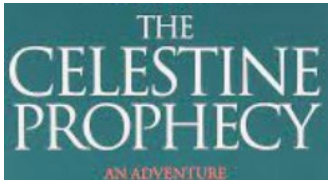
- "The Big Short" delves into the events leading up to the 2008 financial crisis and the individuals who predicted and profited from the housing market collapse.
- Michael Lewis highlights the financial instruments and practices that contributed to the housing bubble and subsequent crash.

"To preserve their status in the existing hierarchy, [people] must follow the rules of that hierarchy, and those rules are the enemy of change."

Key Takeaways:

- **2008 Financial Crisis**
- **Financial Instruments and Practices**
- **The Outsiders and Predictors**
- **Complexities of Mortgage-Backed Securities**
- **Ethical Implications**

"People want an authority to tell them how to value things, but they choose this authority not based on facts or results. They choose it because it feels authoritative and familiar."



"The Celestine Prophecy" by James Redfield

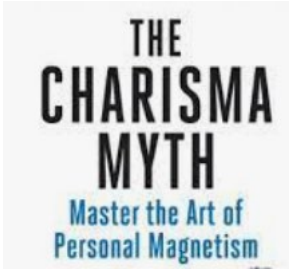
- "The Celestine Prophecy" is an adventure novel and spiritual guide written by James Redfield.
- The book follows the journey of a man seeking spiritual awakening and enlightenment.
- He embarks on a quest to find an ancient manuscript that contains nine insights on life and human existence.

"The universe is dynamic. Everything is constantly changing and nothing stays the same."

Key Takeaways:

- **Power of Synchronicity**
- **Energy Interactions**
- **Insights through Intuition**
- **Embrace the Journey**
- **Connection to Nature**
- **Explore Personal Beliefs**
- **Shift to a Higher Consciousness**

"Where attention goes, energy flows; where intention goes, energy flows!"



"The Charisma Myth" by Olivia Fox Cabane

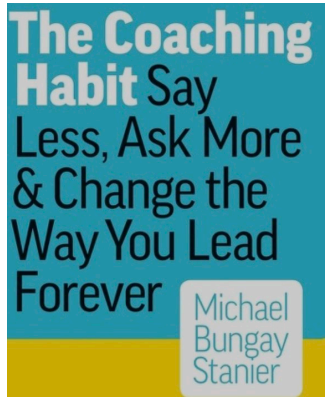
- "The Charisma Myth" explores the concept of charisma and how anyone can develop it.
- Olivia Fox Cabane breaks down charisma into three components: presence, power, and warmth.
- The book provides practical techniques to enhance body language, voice, and other non-verbal cues.

"Charisma is about improving the quality of your connections with others, not about turning yourself into someone you're not."

Key Takeaways:

- **Presence:** Cultivate a strong presence by being fully engaged and present in interactions.
- **Power of Mindfulness:** Practice mindfulness to stay centered and reduce nervousness or anxiety.
- **Warmth and Empathy:** Show genuine warmth and empathy towards others to build stronger connections.

"Charisma is not so much getting people to like you as getting people to like themselves when you're around."



"The Coaching Habit" by Michael Bungay Stanier

- "The Coaching Habit" provides practical advice for becoming a more effective coach and leader.
- Michael Bungay Stanier introduces seven essential coaching questions to initiate meaningful conversations.

"Giving advice is not that helpful, and yet it's our default mode"

Key Takeaways:

- **The Kickstart Question:** Start conversations with a powerful question to create meaningful interactions.
- **The AWE Question:** Ask "And What Else?" to delve deeper and explore more possibilities.
- **The Focus Question:** Use the "Focus Question" to uncover the real challenge and guide the conversation.

"Be lazy, be curious, be often."



"The Code Of The Extraordinary Mind"

by Vishen Lakhiani

- "Code of the Extraordinary Mind" challenges traditional beliefs and offers a new perspective on success and personal growth.
- Vishen Lakhiani presents ten unconventional laws to redefine life and achieve success on one's own terms.
- The book advocates for adopting a growth mindset, focusing on experiences over possessions, and embracing discomfort for growth.

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

Key Takeaways:

- **The Brules**
- **Consciousness Engineering**
- **State of "Awesomeness**
- **3 Questions:** 3 pivotal questions for personal growth and fulfillment.

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



"The Compound Effect" by Darren Hardy

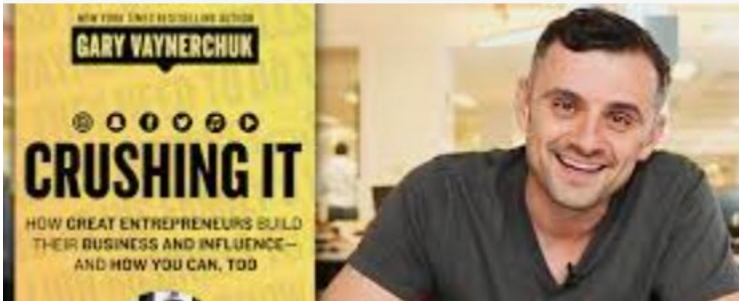
- "The Compound Effect" explores the power of small, consistent actions to create significant results over time.
- Darren Hardy introduces the concept of compounding, where small improvements made consistently lead to exponential growth.

"You will never change your life until you change something you do daily. The secret of your success is found in your daily routine."

Key Takeaways:

- **Small Daily Choices**
- **The Compound Effect in Action**
- **Momentum**
- **Breaking Negative Cycles**
- **Tracking and Accountability**
- **Building Habits**

"Small, Smart Choices + Consistency + Time = Radical Difference."



"Crushing It!" by Gary Vaynerchuk

- The book emphasizes the power of personal branding and leveraging social media platforms to build a successful and authentic online presence.
- The importance of creating valuable content and engaging with the audience to foster genuine connections and build a loyal community is highlighted.
- "Crushing It!" encourages readers to be consistent, patient, and persistent in their online efforts, as success often takes time and dedication.

"The only way to win is to care."

Key Takeaways:

- **Leverage Personal Branding**
- **Utilize Social Media**
- **Be Authentic and Transparent**
- **Create Valuable Content**

"Skills are cheap. Passion is priceless."



"Daring Greatly" by Brené Brown

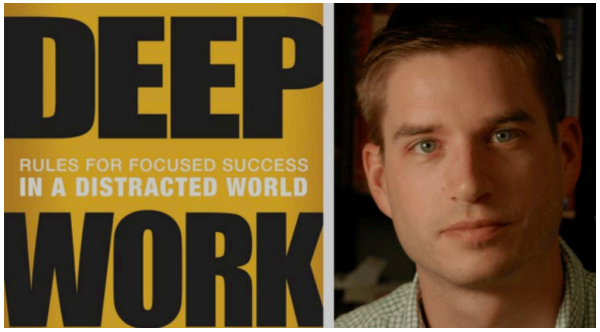
- The book explores the concept of vulnerability as a source of courage and strength, challenging the notion that vulnerability is a sign of weakness.
- Ultimately, "Daring Greatly" serves as a powerful guide to overcoming the barriers to vulnerability, building resilience, and living a more authentic, connected, and courageous life.

"We are wired for connection. But the key is that, in any given moment of it, you have to be vulnerable to achieve it."

Key Takeaways:

- **Embrace Vulnerability:** Vulnerability is not a weakness but a source of strength. Embracing vulnerability allows us to connect with others on a deeper level.
- **Challenge Shame and Fear:** Shame and fear of judgment often hold us back from being vulnerable. Recognize and challenge these emotions to break free from their constraints.

"Owning our story can be hard, but not nearly as difficult as spending our lives running from it."



"Deep Work" by Cal Newport

- "Deep Work" explores the importance of focused and undistracted work in a world filled with constant distractions.
- "Deep Work" emphasizes the need to prioritize meaningful work and minimize distractions to achieve peak performance.

"The ability to perform deep work is becoming increasingly rare at exactly the same time it is becoming increasingly valuable in our economy."

Key Takeaways:

- **Importance of Deep Work:** Explore the significance of focused and undistracted work in a world full of distractions.
- **Concept of Deep Work:** Introduce the concept of deep work, involving intense concentration and cognitive effort.
- **Benefits of Deep Work:** Highlight the benefits of deep work for productivity, creativity, and professional success.

"The true product of a business is the business itself."



"The Effective Executive" by Peter F. Drucker

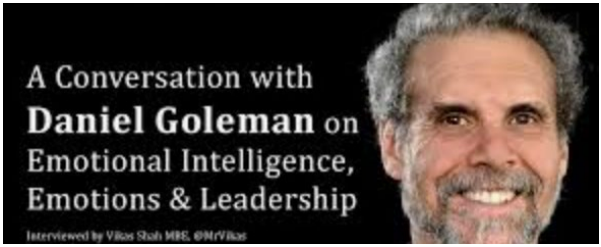
- The book emphasizes that effective executives focus on contributing to the organization's mission and goals rather than getting bogged down in busywork or mundane tasks.
- Effective executives prioritize their time and energy on a few high-impact tasks, rather than spreading themselves thin across multiple activities.
- Effective executives focus on developing and leveraging the strengths of their team members, fostering a culture of excellence and innovation.

"The first rule of decision-making is that one does not make a decision unless there is a disagreement."

Key Takeaways:

- **Focus on Contribution**
- **Prioritize High-Impact Tasks**
- **Set Clear Goals and Objectives**
- **Make Informed Decisions**
- **Develop People**

"Effective executives do not make a great many decisions. They concentrate on the important ones."



"Emotional Intelligence" by Daniel Goleman

- Emotional intelligence (EI) is the ability to recognize, understand, and manage our own emotions effectively, as well as understand and influence the emotions of others.
- The book highlights five key components of emotional intelligence: self-awareness, self-regulation, motivation, empathy, and social skills.

"Self-awareness is the ability to monitor our inner world—our thoughts and feelings—as they arise."

Takeaways:

- **Definition of Emotional Intelligence: (EI)**
- **Impact on Success:**
- **The Five Components of EI:**
- **Learning and Development**
- **Emotional Resilience**

"People do better with emotional intelligence; it is a better predictor of success."



"The Energy Bus" by Jon Gordon

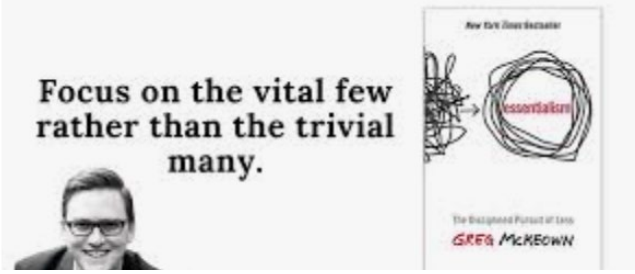
- The book encourages readers to develop a "positive energy" toolbox filled with strategies for managing stress, staying optimistic, and cultivating gratitude.

"How easily we will cave into something we don't want to do as long as it provides us with a comfort zone."

Key Takeaways:

- **Positive Energy Matters:** The book emphasizes the significance of positive energy in fueling personal and professional success, as well as in creating a positive impact on others.
- **Choose Your Attitude:** Just like the protagonist George in the story, we have the power to choose our attitudes, either being "positive" or "negative" energy givers.
- **Vision and Purpose:** Creating a compelling vision and purpose in life provides direction and motivation to overcome challenges and stay focused on achieving goals.

"Good risks are risks that you can control with foresight and proper planning. On the flip side, bad risks are risks that you allow other people to control for you."



"Essentialism" by Greg McKeown

- "Essentialism" is about focusing on what truly matters by identifying and prioritizing the most essential tasks, projects, and relationships.
- McKeown emphasizes the importance of doing fewer things but doing them exceptionally well, fostering a deeper sense of purpose and fulfillment.

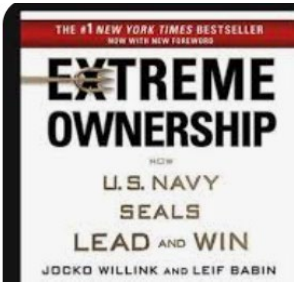
"The way of the Essentialist means living by design, not by default."

Key Takeaways:

- **Focus on What Matters:** Identify and prioritize essential tasks, projects, and relationships.
- **Say "No" to Non-Essentials:** Create space by declining non-essential activities and distractions.
- **Set Clear Boundaries:** Learn to let go of non-essential commitments to focus on what aligns with your values and goals.

"Only once you give yourself permission to stop trying to do it all, to stop saying yes to everyone, can you make your highest contribution towards the things that really matter."





"Extreme Ownership" by Jocko Willink

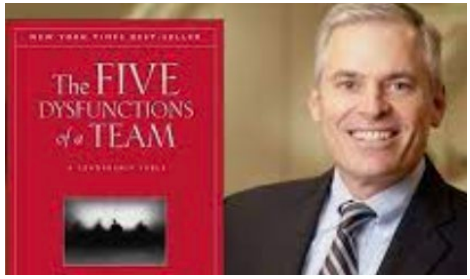
- "Extreme Ownership" by Jocko Willink and Leif Babin is a book that imparts valuable leadership lessons based on their experiences as Navy SEALs in combat.
- The book highlights the significance of clear communication, decentralized command, and adaptability in dynamic environments.

"The leader must own everything in his or her world. There is no one else to blame."

Key Takeaways:

- **Take Full Ownership:** Leaders must take complete ownership of their actions and the outcomes of their teams.
- **No Excuses, No Blame:** Avoid making excuses or blaming others for failures; instead, focus on finding solutions.
- **Leading Up and Down:** Good leadership involves supporting superiors while also leading and empowering subordinates.

"Leadership is not just one person leading a team. It is a collective effort. If leaders do not understand and believe in the mission, then the team's performance will suffer."



"Five Dysfunctions of a Team" by Patrick Lencioni

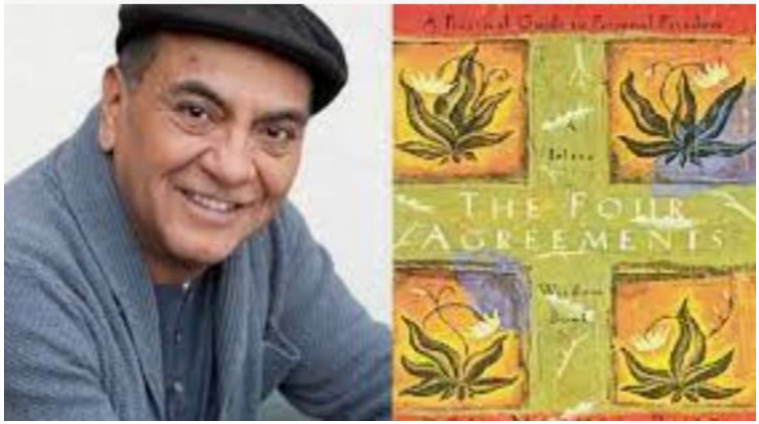
- Build Trust: Establishing trust among team members is fundamental for effective communication and collaboration.
- Embrace Conflict: Encourage healthy conflict resolution to address challenges and reach better team decisions.
- Accountability Matters: Holding team members accountable fosters a culture of responsibility and high performance.

"Remember, teamwork begins by building trust. And the only way to do that is to overcome our need for invulnerability."

Key Takeaways:

- **Trust:** The foundation of a successful team is built on trust among team members, allowing for open communication and vulnerability.
- **Conflict:** Healthy and productive conflict is essential for teams to address and resolve issues, leading to better decision-making.

"Trust is knowing that when a team member does push you, they're doing it because they care about the team."



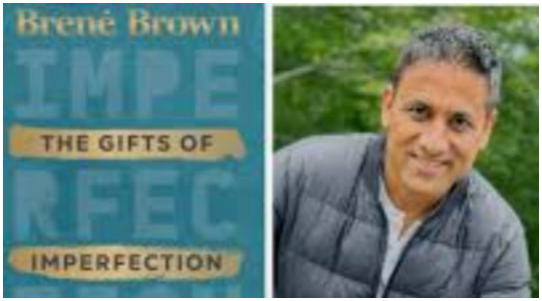
"The Four Agreements" by Don Miguel Ruiz

- "The Four Agreements" presents ancient Toltec wisdom
- The 1st agreement is "Be Impeccable with Your Word,"
- The 2nd agreement is "Don't Take Anything Personally,"
- The 3rd agreement is "Don't Make Assumptions,"
- The 4th agreement is "Always Do Your Best,"

"Don't take anything personally. Nothing others do is because of you. What others say and do is a projection of their own reality, their own dream."

Key Takeaways:

- **Practical Wisdom:** "The Four Agreements" presents ancient Toltec wisdom, offering a practical guide to personal freedom and transformation.
- **Be Impeccable with Your Word:** Use words thoughtfully, avoid gossip, and speak with integrity.



"Gifts of Imperfection" by Brené Brown

- "Gifts of Imperfection" explores embracing vulnerability, cultivating courage, and living wholeheartedly to embrace our true selves.
- "Gifts of Imperfection" offers insights into living a more authentic, joyful, and fulfilling life by embracing imperfections and cultivating self-love.

"Authenticity is the daily practice of letting go of who we think we're supposed to be and embracing who we are."

Key Takeaways:

- **Embrace Vulnerability:** Cultivate the courage to embrace vulnerability as a path to authenticity and connection with others.
- **Let Go of Perfectionism:** Release the need for perfection and recognize that imperfections are gifts that lead to growth and meaningful relationships.

"Owning our story and loving ourselves through that process is the bravest thing that we'll ever do."



"Grit: The Power of Passion and Perseverance"

by Angela Duckworth

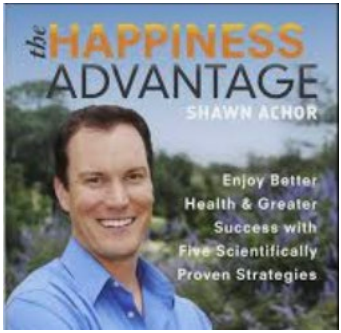
- "Grit" by Angela Duckworth explores the concept of grit as a key factor in achieving success.
- Readers learn about the growth mindset and how cultivating resilience can lead to continuous improvement.
- The book highlights the role of deliberate practice and effort in developing grit and mastering skills.

"Enthusiasm is common. Endurance is rare."

Key Takeaways:

- **Passion and Purpose:** Cultivate a deep passion and sense of purpose in your pursuits.
- **Growth Mindset:** Embrace a growth mindset, believing that effort and practice lead to improvement and mastery.

"Grit is sticking with your future, day in, day out, not just for the week, not just for the month, but for years, and working really hard to make that future a reality."



"The Happiness Advantage" by Shawn Achor

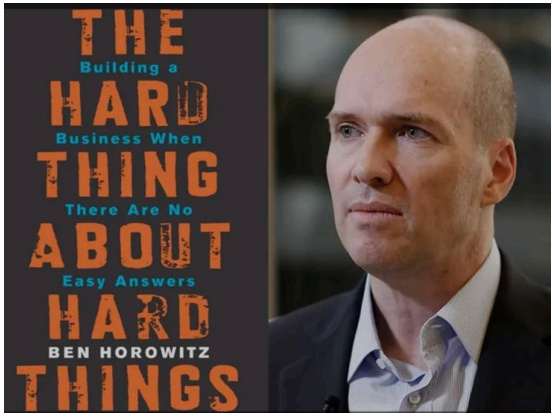
- "The Happiness Advantage" explores the link between happiness and success, arguing that happiness is the precursor to achievement.
- The book offers valuable insights for individuals seeking to enhance their well-being and achieve higher levels of success.

"It's not necessarily the reality that shapes us, but the lens through which your brain views the world that shapes your reality."

Key Takeaways:

- **Happiness and Success:** Explore the link between happiness and success, where happiness precedes achievement.
- **Positive Brains and Productivity:** Present research on how positive brains are more creative, resilient, and productive.

"Happiness is not the belief that we don't need to change; it is the realization that we can."



"The Hard Thing About Hard Things"

by Ben Horowitz

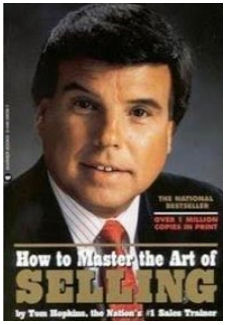
- "Hard Thing About Hard Things" by Ben Horowitz is a management and leadership book based on his experiences as a successful entrepreneur and investor.

"As a startup CEO, I slept like a baby. I woke up every 2 hours and cried."

Key Takeaways:

- **Leadership Challenges**
- **Management Lessons**
- **Startups and Scaling**
- **Handling Crisis**

"There are no shortcuts to knowledge, especially knowledge gained from personal experience. Following conventional wisdom and relying on shortcuts can be worse than knowing nothing at all."



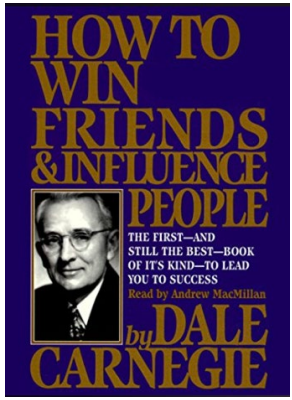
"How to Master the Art of Selling" By Tom Hopkins

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

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

Key Takeaways:

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



"How To Win Friends And Influence People"

by Dale Carnegie

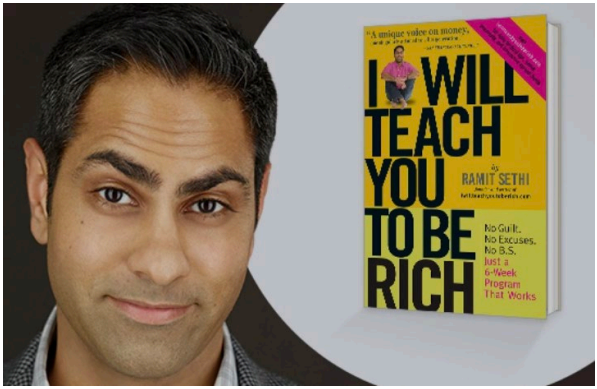
- "How to Win Friends and Influence People" by Dale Carnegie is a classic self-help book on improving social skills and interpersonal relationships.
- The book offers practical advice and techniques to build strong connections and influence others positively.

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

Key Takeaways:

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

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



"I Will Teach You To Be Rich" by Ramit Sethi

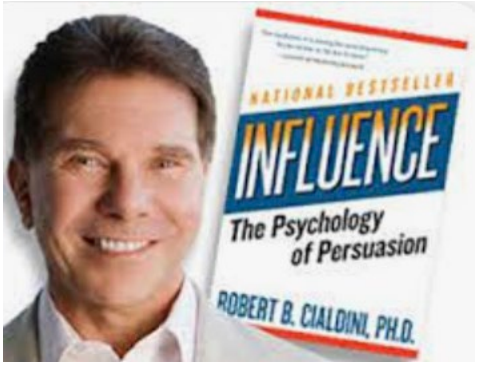
- "I Will Teach You To Be Rich" offers a practical and no-nonsense approach to personal finance and building wealth.
- Ramit Sethi provides step-by-step guidance on managing money, saving, and investing.
- Sethi advocates for long-term investing in low-cost index funds and setting up retirement accounts.

"To master money, you need to systematize it."

Key Takeaways:

- **Practical Approach to Personal Finance**
- **Step-by-Step Guidance**
- **Automate Finances and Optimize Credit Cards**
- **Create a Budget Aligned with Goals**

"There are only a few things you really need to get right in order to get your finances straight."



"Influence: The Psychology of Persuasion"

by Robert B. Cialdini

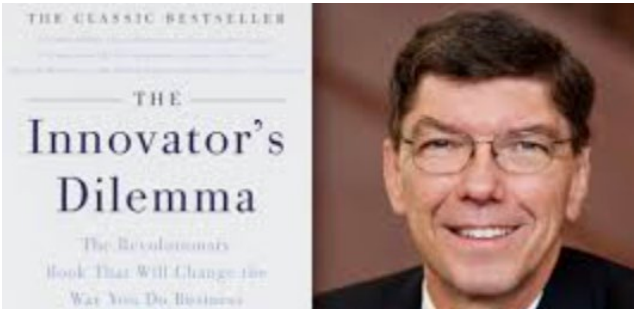
- "Influence: The Psychology of Persuasion" by Robert B. Cialdini is a groundbreaking book that explores the principles of persuasion and human behavior.

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

Key Takeaways:

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

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



"The Innovator's Dilemma"

by Clayton M. Christensen

- "The Innovator's Dilemma" by Clayton M. Christensen is a seminal book on disruptive innovation and its impact on established companies.
- "The Innovator's Dilemma" is a thought-provoking book that sheds light on the challenges of innovation and the importance of adaptability in a rapidly changing business landscape.

"The reason why successful companies fail is they focus on maximizing profits, not maximizing opportunities for innovation."

Key Takeaways:

- **Disruptive Innovation**
- **Sustaining vs. Disruptive Technologies**
- **Incumbents' Challenge**

"Disruptive technologies are not breakthrough technologies. They do not offer better products or become the basis for new markets; instead, they disrupt and fundamentally change the way business is done."



"Leaders Eat Last" by Simon Sinek

- The book's title is based on the idea that great leaders prioritize the needs of their team members before their own.
- "Leaders Eat Last" is a compelling read that offers valuable insights into the qualities of exceptional leaders and how they inspire others to achieve greatness.

"A team is not a group of people that work together. A team is a group of people that trust each other."

Key Takeaways:

- **Disruptive Innovation**
- **Sustaining vs. Disruptive Technologies**
- **Incumbents' Challenge**
- **Startups and Disruption**
- **Managing Disruption**

"Leadership is about taking care of those in your charge."



"Lean Startup" by Eric Ries

- "Lean Startup" by Eric Ries is a popular book that introduces the lean startup methodology for building and launching successful businesses.
- Readers learn how to develop a Minimum Viable Product
- "Lean Startup" is a practical guide for entrepreneurs and innovators looking to reduce risk, increase efficiency, and build products that customers truly want.

"Build-Measure-Learn feedback loop is at the core of the Lean Startup model."

Key Takeaways:

- **Build-Measure-Learn**
- **Minimum Viable Product (MVP)**
- **Validated Learning**
- **Continuous Innovation**

"The goal of a startup is to figure out the right thing to build—the thing customers want and will pay for—as quickly as possible."



"The Life-Changing Magic of Tidying Up"

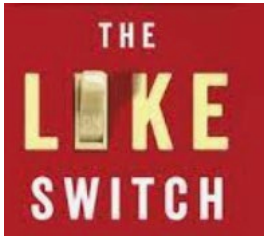
by Marie Kondo

- "The Life-Changing Magic of Tidying Up" by Marie Kondo is a bestselling book that offers a unique and transformative approach to decluttering and organizing.
- Readers learn how to declutter their homes by category (e.g., clothes, books, papers) instead of room by room.
- Kondo emphasizes the importance of thanking items that are being discarded and showing gratitude for their service.

"Keep only those things that speak to your heart. Then take the plunge and discard all the rest."

Key Takeaways:

- **Declutter by Category:** Tidy up by category (e.g., clothes, books, papers) instead of room by room.
- **Keep What Sparks Joy:** Keep items that truly spark joy and let go of things that no longer serve you.
- **Gratitude for Possessions:** Express gratitude for your belongings before discarding them.



"Like Switch"

by Jack Schafer and Marvin Karlins

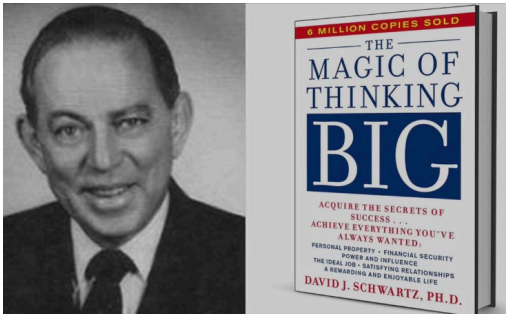
- "Like Switch" by Jack Schafer and Marvin Karlins is a book that delves into the art of building rapport and establishing positive connections with others.
- The book offers insights and techniques used by law enforcement and intelligence officers to gain trust and cooperation.

"To be liked, you must be able to listen effectively and make the other person feel important."

Key Takeaways:

- **The Friendship Formula:** Learn the friendship formula to increase likability in social interactions.
- **The Golden Rule of Friendship:** Apply the golden rule of friendship to build trust and rapport with others.
- **The Friendship Pyramid:** Understand the friendship pyramid and its levels of disclosure in conversations.

"Getting people to like you is merely the other side of liking them."



"The Magic of Thinking Big"

by David J. Schwartz

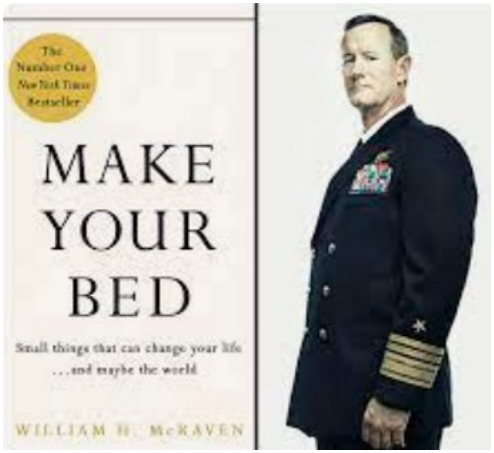
- **Positive Thinking:** Cultivate a positive mindset and self-belief to achieve success and overcome obstacles**.**
- **Overcome Fear:** Confront and conquer fears and excuses that hinder personal growth and progress.

"Believe it can be done."

Key Takeaways:

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

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



"Make Your Bed" by William H. McRaven

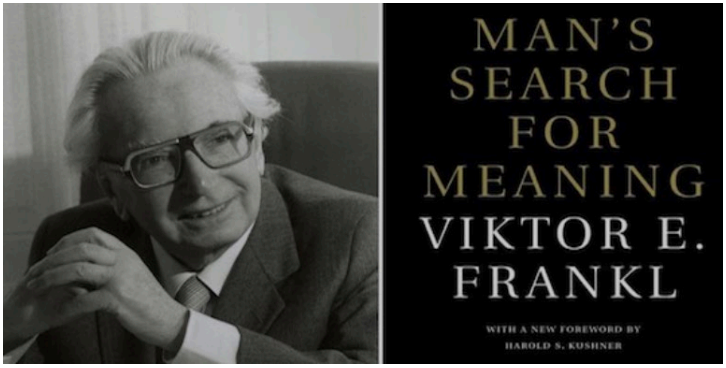
- The book highlights the importance of discipline, responsibility, and attention to detail in achieving success.
- McRaven shares life lessons from Navy SEAL training, emphasizing teamwork and resilience.

"Life is filled with circuses. You will fail. You will likely fail often. It will be painful. It will be discouraging. At times it will test you to your very core."

Key Takeaways:

- **Commencement Speech Inspiration**
- **Importance of Discipline and Responsibility**
- **Life Lessons from Navy SEAL Training**
- **Metaphor of Making Your Bed**

"The great [Navy] SEAL hope is that you will spend the rest of your life in the middle of a never-ending training evolution."



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

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

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

Key Takeaways:

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

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



"Mastery" by Robert Greene

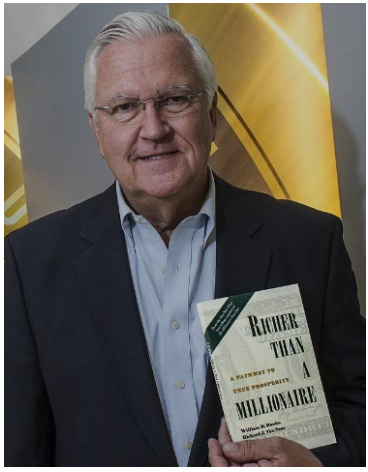
- "Mastery" delves into the principles of achieving mastery in any field, drawing from the stories of historical and contemporary masters.
- The book emphasizes the importance of following your passion and pursuing a lifelong journey of learning and skill development.

"Masters are not experts because they take a subject to its conceptual end. They are masters because they realize that there isn't one."

Key Takeaways:

- **Pursue Passion**
- **Apprenticeship Phase**
- **Embrace Failure**
- **Seek Mentors**

"The greatest impediment to creativity is your impatience, the almost inevitable desire to hurry up the process, express something, and make a splash."



"The Millionaire Next Door" By Thomas J. Stanley

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

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

Key Takeaways:

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

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



Changing the way you think to
fulfil your potential

"Mindset: The New Psychology of Success"

By Carol S. Dweck

- "Mindset" explores the concept of fixed mindset versus growth mindset and how they impact achievement and personal development.
- The book reveals that individuals with a fixed mindset believe their qualities are innate and avoid challenges to protect their self-image.

"Why waste time proving over and over how great you are when you could be getting better?"

Key Takeaways:

- **Growth Mindset:** Believing abilities can be developed through dedication and effort fosters a growth mindset.
- **Fixed Mindset:** Individuals with a fixed mindset believe their qualities are innate and avoid challenges to protect their self-image.

"Becoming is better than being."



"The Miracle Morning for Entrepreneurs"

by Hal Elrod and Cameron Herold

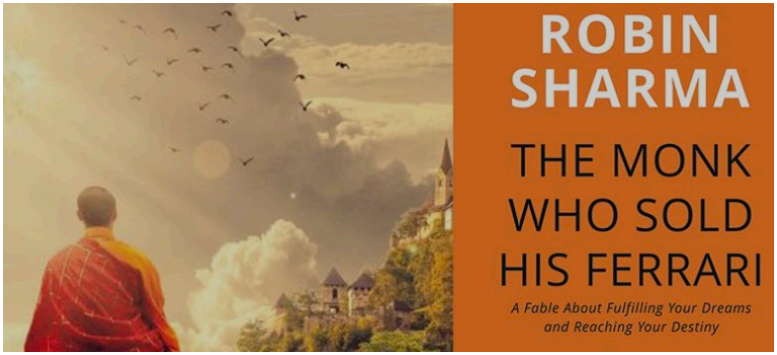
- "The Miracle Morning for Entrepreneurs" adapts the "Miracle Morning" routine for entrepreneurs to achieve peak performance and success.
- The book introduces the "SAVERS" routine: Silence, Affirmations, Visualization, Exercise, Reading, and Scribing, to start the day productively.

"The moment you accept responsibility for EVERYTHING in your life is the moment you can change ANYTHING in your life."

Key Takeaways:

- **Miracle Morning Routine:** Adapt the "SAVERS" routine - Silence, Affirmations, Visualization, Exercise, Reading, and Scribing, for peak performance.
- **Success Habits:** Learn success habits and strategies used by top entrepreneurs to boost productivity and mindset.

"Your level of success will seldom exceed your level of personal development, because success is something you attract by the person you become."



"The Monk Who Sold His Ferrari" by Robin Sharma

- "The Monk Who Sold His Ferrari" is a captivating fable that imparts life lessons on finding purpose, happiness, and fulfillment.
- The book follows the journey of a successful lawyer who embarks on a spiritual quest after selling his lavish possessions.

"What lies behind us and what lies before us are tiny matters compared to what lies within us."

Key Takeaways:

- **Fable on Fulfillment**
- **Spiritual Quest**
- **Time Management**
- **Enlightened Learning**
- **Mindfulness and Self-Awareness**

"Your 'I CAN' is more important than your IQ."



"Motivation Manifesto" by Brendon Burchard

- "The Motivation Manifesto" is a self-help book that inspires readers to reclaim their personal power and live life with passion and purpose.
- The book emphasizes the importance of taking control of one's life, embracing personal responsibility, and overcoming fears.

"The power plant doesn't have energy; it generates energy. You must decide to release the life inside you, so that you can live your dreams."

Key Takeaways:

- **Claim Your Personal Power**
- **Freedom from Fear**
- **Defeat Dominance of Doubt**

"We must reclaim our lives from modern trivialities and distractions so we can live for our own ideals, free and devoted."



"Multiple Streams of Income" by Robert G. Allen

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

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

Key Takeaways:

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

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



"Nothing Down" by Robert G. Allen

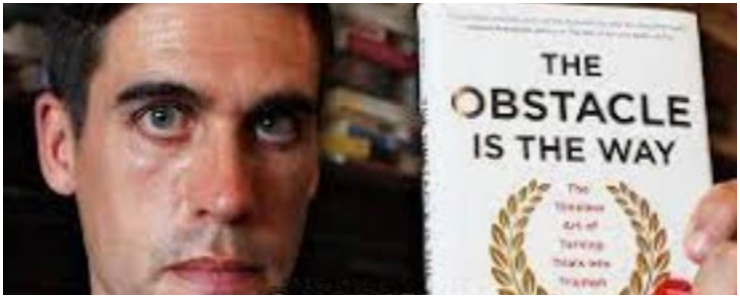
- "Nothing Down" by Robert G. Allen is a real estate investment book that presents creative strategies for acquiring properties with little or no money down.
- Robert G. Allen shares various techniques, such as seller financing, lease options, and partnerships, to purchase properties without using personal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

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

Key Takeaways:

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

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



"Obstacle Is the Way" by Ryan Holiday

- The book presents the philosophy of perceiving obstacles as opportunities for growth and transformation.
- "Obstacle Is the Way" is a thought-provoking and motivational read that encourages readers to embrace challenges as a path to personal growth and achievement.

"What stands in the way becomes the way."

Key Takeaways:

- **Perception and Action**
- **Practice Persistence**
- **Focus on What's Within Your Control**
- **Use Adversity as Fuel**
- **Turn Weaknesses into Strengths**
- **Adopt Stoic Principles**
- **Inner Will**

"The impediment to action advances action. What stands in the way becomes the way."



"One Minute Millionaire"

by Mark Victor Hansen & Robert Allen

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

"The starting point of all achievement is desire."

Key Takeaways:

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

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



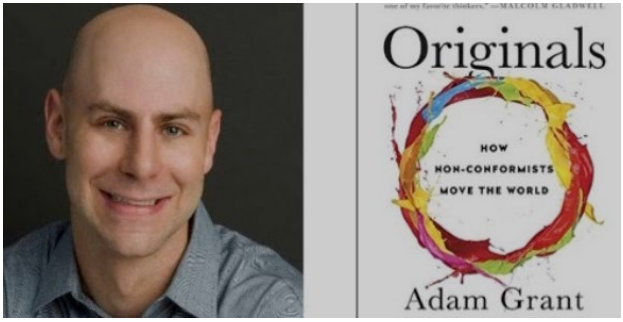
"One Thing" by Gary Keller and Jay Papasan

- "One Thing" by Gary Keller and Jay Papasan is a book that advocates for focusing on one essential thing to achieve extraordinary results.
- The book argues that success comes from identifying and prioritizing the most critical task or goal in any endeavor.
- Gary Keller and Jay Papasan emphasize the power of focus and the importance of eliminating distractions.
- Readers learn how to develop a "success habit" by consistently taking action on their one thing.

"Success is about doing the right thing, not about doing everything right."

Key Takeaways:

- **Focus on One Thing:** Identify the one most important thing that will make the biggest impact on your goals.
- **Priority and Productivity:** Make your one thing the top priority and focus on it with maximum productivity.
- **Time Blocking:** Block dedicated time for your one thing to avoid distractions and stay focused.



"Originals: How Non-Conformists Move the World"

by Adam Grant

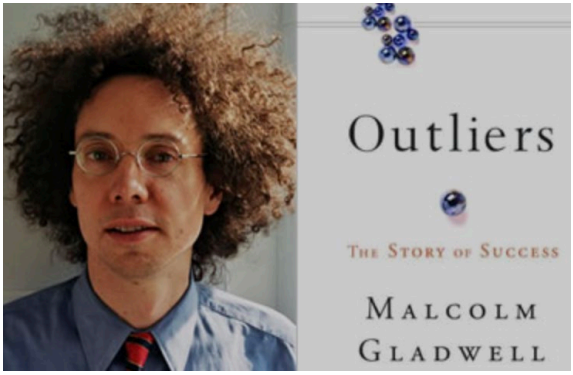
- "Originals: How Non-Conformists Move the World" by Adam Grant is a book that explores the characteristics and behaviors of innovative and creative individuals.
- The book challenges conventional wisdom and celebrates those who dare to think differently and challenge the status quo.

"The hallmark of originality is rejecting the default and exploring whether a better option exists."

Key Takeaways:

- **Challenging the Status Quo:** Originals challenge the status quo and question conventional wisdom.
- **Managing Doubt and Fear:** Originals embrace doubt and fear, and use them as motivation for innovation.

"The most important thing that an original can do is pick something to champion. When we choose a problem to solve, a business to run, a work of art to finish — we are casting a vote for a desired outcome."



"Outliers: The Story of Success" by Malcolm Gladwell

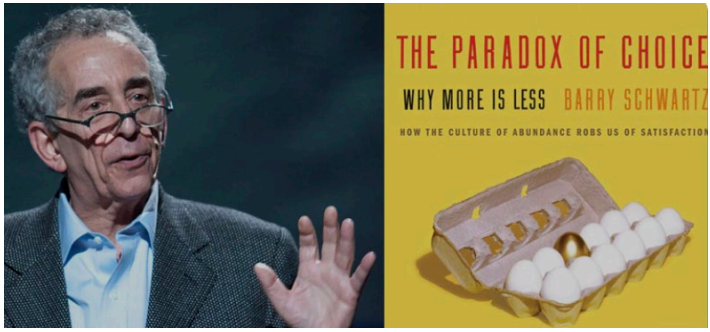
- Malcolm Gladwell examines the role of cultural background, family, environment, and timing in shaping successful individuals.
- Readers learn about the "10,000-hour rule," suggesting that extraordinary expertise is achieved through extensive practice.

"Success is not a random act. It arises out of a predictable and powerful set of circumstances and opportunities."

Key Takeaways:

- **10,000-Hour Rule**
- **Opportunities and Timing**
- **Cultural Legacy**
- **Importance of Hard Work**
- **Support Network**

"No one who can rise before dawn three hundred sixty days a year fails to make his family rich."



"The Paradox of Choice: Why More Is Less"

by Barry Schwartz

- "Paradox of Choice: Why More Is Less" by Barry Schwartz is a book that examines the impact of an abundance of choices on our decision-making and overall well-being.
- The book argues that while having more choices may seem desirable, it can lead to decision paralysis, dissatisfaction, and regret.

"Choice overload leads to decision-making paralysis."

Key Takeaways:

- **Too Many Choices:** An abundance of choices can lead to decision paralysis and dissatisfaction.
- **Maximizers vs. Satisficers:** People have different decision-making styles, with maximizers seeking the best option and satisficers opting for a "good enough" choice.

"As the number of choices grows, the negatives escalate, and choice no longer liberates but debilitates."



"The Personal MBA: Master the Art of Business"

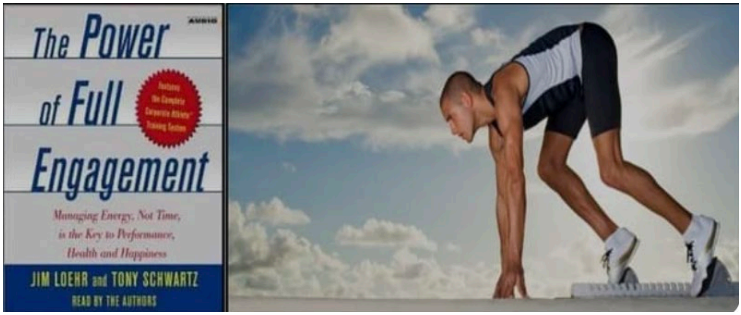
by Josh Kaufman

- "Personal MBA: Master the Art of Business" by Josh Kaufman is a comprehensive guide to key business principles and concepts.
- Josh Kaufman covers a wide range of topics, including marketing, finance, strategy, and entrepreneurship.
- "Personal MBA" empowers readers with the knowledge and tools to make informed business decisions and achieve success in their ventures.

"The purpose of a business is to create and keep a customer."

Key Takeaways:

- **Business Fundamentals:** Master essential business principles and concepts.
- **Value Creation:** Focus on creating value for customers to build a successful business.
- **Marketing and Sales:** Understand marketing and sales strategies to attract and retain customers.



"The Power of Full Engagement"

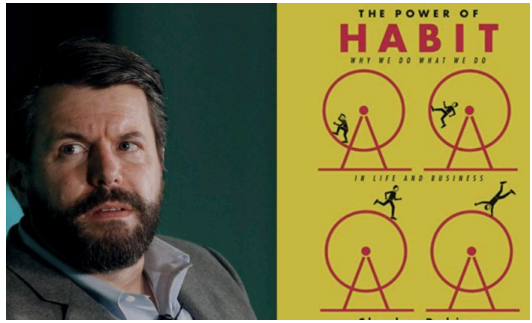
by Jim Loehr and Tony Schwartz

- "Power of Full Engagement" by Jim Loehr and Tony Schwartz is a book that explores the concept of managing and maximizing energy to achieve peak performance and personal fulfillment.
- The book emphasizes that time management is not enough, and managing energy is the key to sustained high performance.
- Readers learn about the importance of balancing stress and recovery to maintain optimal performance.

"Energy, not time, is the fundamental currency of high performance."

Key Takeaways:

- **Manage Energy, Not Time:** Focus on managing and renewing your energy to maximize productivity and performance.
- **Balance Stress and Recovery:** Alternate periods of intense effort with adequate rest and recovery to prevent burnout.



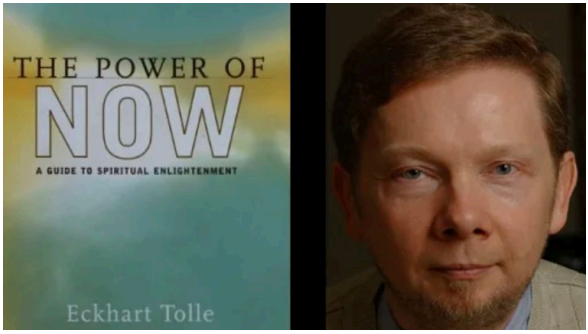
"The Power of Habit" by Charles Duhigg

- "The Power of Habit" explores the science of habit formation and how habits shape individual and organizational behavior.
- Charles Duhigg explains the Habit Loop: Cue, Routine, Reward, and how understanding this loop can lead to habit change.
- "The Power of Habit" provides valuable insights into how habits influence individual success and organizational productivity.

"Habits are powerful, but delicate. They can emerge outside our consciousness or can be deliberately designed."

Key Takeaways:

- **Science of Habit Formation:** The book explores the science of habit formation and how habits shape behavior.
- **Habit Loop:** Understand the Habit Loop: Cue, Routine, Reward, to make effective habit changes.
- **Keystone Habits:** Keystone habits have a significant impact on transforming other areas of life or organizations.



"The Power of Now" by Eckhart Tolle

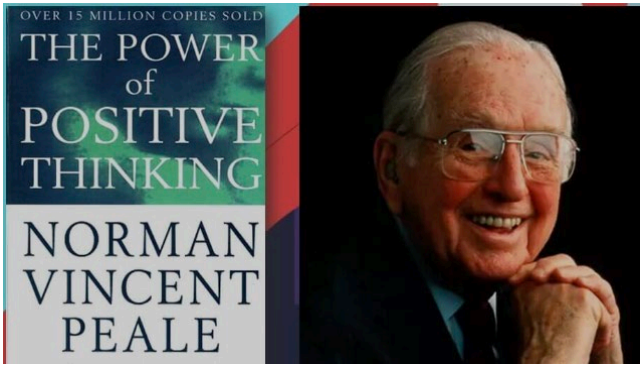
- "The Power of Now" explores the concept of living in the present moment and embracing the essence of true consciousness.
- Eckhart Tolle emphasizes the importance of letting go of the past and not worrying about the future to experience inner peace.
- Tolle introduces the practice of mindfulness and meditation to connect with the present moment and cultivate awareness.

"The more you are focused on time—past and future—the more you miss the Now, the most precious thing there is."

Key Takeaways:

- **Living in the Present**
- **Let Go of the Past and Future**
- **Transcend the Ego**
- **Mindfulness and Meditation**
- **Observe Thoughts and Emotions**

"The past has no power over the present moment."



"The Power of Positive Thinking"

by Norman Vincent Peale

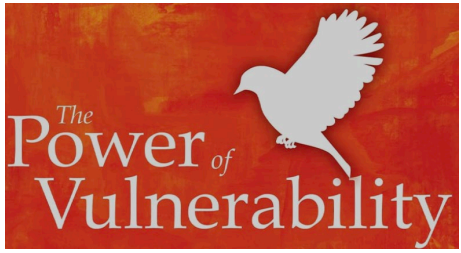
- Norman Vincent Peale advocates for the power of belief and faith in overcoming challenges and achieving success.
- The book offers practical techniques to counteract negative thoughts and replace them with positive affirmations.
- "The Power of Positive Thinking" provides strategies to develop resilience and maintain a hopeful outlook on life.

"Change your thoughts and you change your world."

Key Takeaways:

- **Transformative Mindset**
- **Power of Belief and Faith**
- **Counteract Negative Thoughts**
- **Self-Confidence and Perseverance**

"The way to happiness: Keep your heart free from hate, your mind from worry. Live simply, expect little, give much. Scatter sunshine, forget self, think of others."



"The Power of Vulnerability" By Brené Brown

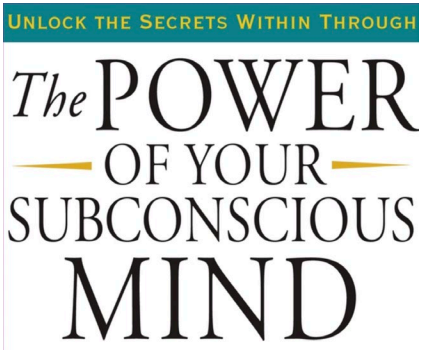
- Brené Brown explores the concept of vulnerability and its profound impact on human connections and personal growth.
- The course delves into shame resilience, self-compassion, and the power of empathy in cultivating strong connections.
- "The Power of Vulnerability" provides valuable insights for individuals seeking to live wholeheartedly and cultivate courage in their lives

"You are imperfect, you are wired for struggle, but you are worthy of love and belonging."

Key Takeaways:

- **Embracing Vulnerability**
- **Courage to Show Up**
- **Shame Resilience**
- **The Power of Empathy**
- **Practical Tools**

"Authenticity is a collection of choices that we have to make every day. It's about the choice to show up and be real. The choice to be honest. The choice to let our true selves be seen."



"The Power of Your Subconscious Mind"

By Joseph Murphy

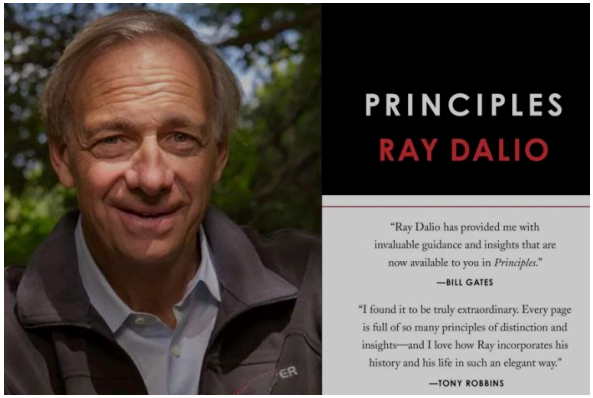
- "The Power of Your Subconscious Mind" explores the immense potential of the subconscious mind in shaping one's reality.
- "The Power of Your Subconscious Mind" offers practical guidance to tap into the subconscious mind's abilities and lead a fulfilling life.

"All you have to do is unite mentally and emotionally with the good you wish to embody, and the creative powers of your subconscious will respond accordingly."

Key Takeaways:

- **Subconscious Mind's Potential**
- **Conscious and Subconscious Thinking**

"You can bring into your life more power, more wealth, more health, more happiness, and more joy by learning to contact and release the hidden power of your subconscious mind."



"Principles: Life and Work" by Ray Dalio

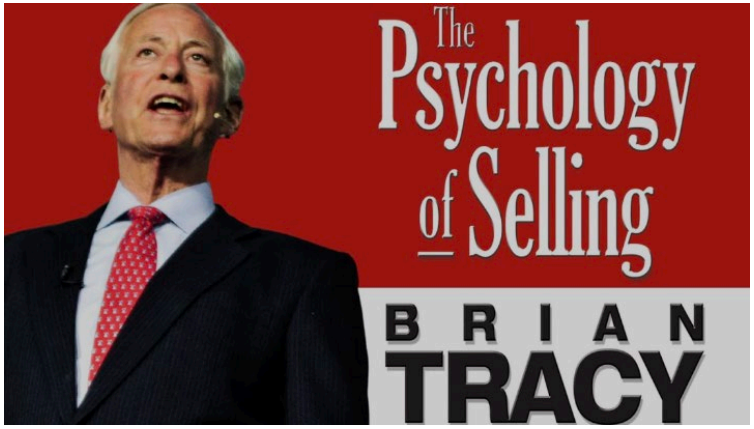
- The book introduces the concept of "radical truth" and "radical transparency" in building a successful and innovative organization.
- Rather than avoiding conflicts, Dalio encourages embracing them and using them as opportunities for growth and learning.

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

Key Takeaways:

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

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



"The Psychology of Selling" by Brian Tracy

- "The Psychology of Selling" explores the psychology behind successful selling and building long-lasting customer relationships.
- Readers learn how to overcome objections, handle rejections, and maintain a positive attitude throughout the selling process.

"Your ability to negotiate, communicate, influence, and persuade others to do things is absolutely indispensable to everything you accomplish in life."

"Key Takeaways:

- **Understanding Customer Needs**
- **Power of Persuasion**
- **Handling Objections and Rejections**

"Approach each customer with the idea of helping him or her to solve a problem or achieve a goal, not of selling a product or service."



"The Purpose Driven Life" by Rick Warren

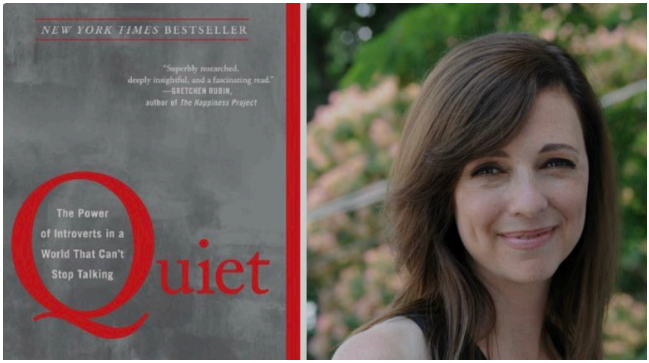
- Rick Warren presents five foundational purposes: worship, ministry, evangelism, fellowship, and discipleship.
- The book encourages individuals to focus on God's purpose for their lives, rather than self-centered pursuits.
- Readers learn the importance of surrendering to God's plan, finding fulfillment,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

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

Key Takeaways:

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

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



"Quiet" by Susan Cain

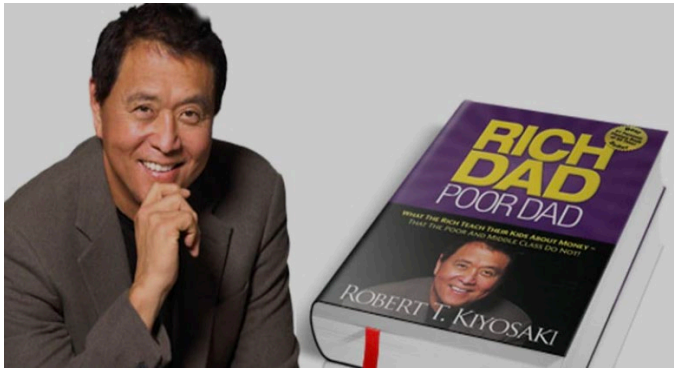
- "Quiet" explores the power of introverts in a world that often values extroverted traits.
- The book highlights the unique strengths of introverts, such as deep thinking, empathy, and creativity.
- Readers gain insights into how introverts can thrive in various areas of life, from work to relationships.

"Introverts, in contrast, may have strong social skills and enjoy parties and business meetings, but after a while, wish they were home in their pajamas."

Key Takeaways:

- **Power of Introverts**
- **The Science of Introversion**
- **Celebrating Introverts**
- **Challenging Misconceptions**

"The secret to life is to put yourself in the right lighting.
For some, it's a Broadway spotlight; for others,
a lamplit desk."



"Rich Dad Poor Dad" by Robert Kiyosaki

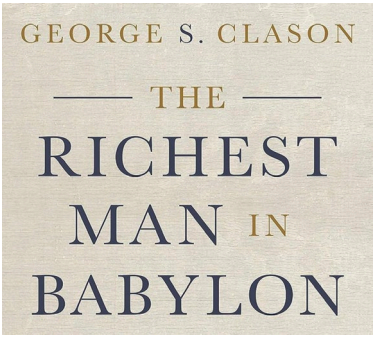
- Rich Dad Poor Dad Contrasts the money mindset of the author's "rich dad" and "poor dad" (his biological father).
- Introduces the concept of the Cash Flow Quadrant, classifying people as Employees, Self-Employed, Business Owners, or Investors, and explains how to move from one quadrant to another.

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

Key Takeaways:

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

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



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

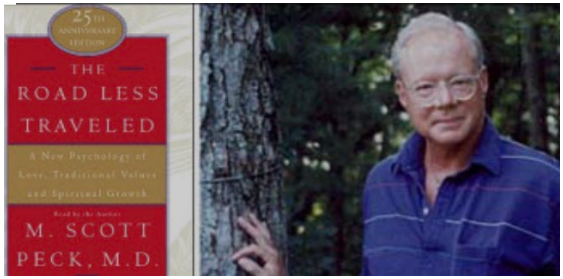
- Teaches fundamental principles of personal finance through a collection of parables set in ancient Babylon.
- Emphasizes the importance of saving a portion of income (at least 10%) to build wealth gradually.
- Advocates for wise investments and making money work for you to generate passive income.

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

Key Takeaways:

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

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



"The Road Less Traveled" by M. Scott Peck

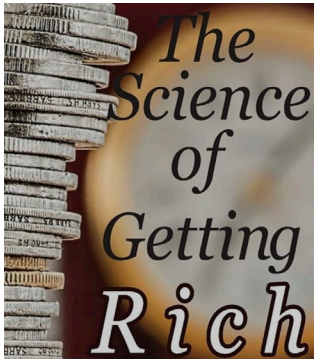
- The book begins with the powerful statement that "Life is difficult," and emphasizes the importance of accepting and confronting life's challenges.
- "The Road Less Traveled" offers practical insights and psychological wisdom to help readers navigate the journey towards a more fulfilled and authentic life.

"Life is difficult. This is a great truth, one of the greatest truths."

Key Takeaways:

- **Discipline and Delayed Gratification**
- **Acceptance of Responsibility**
- **Embrace Challenges**
- **Love as an Action**
- **Mental Health and Spiritual Growth**

"The truth is that our finest moments are most likely to occur when we are feeling deeply uncomfortable, unhappy, or unfulfilled. For it is only in such moments, propelled by our discomfort, that we are likely to step out of our ruts and start searching for different ways or truer answers."



"The Science of Getting Rich" by Wallace D. Wattles

- The book emphasizes the power of positive thinking and the role of our thoughts in shaping our reality.
- Readers learn that becoming rich is not about luck but following certain principles and taking specific actions.

"The very best thing you can do for the whole world is to make the most of yourself."

Key Takeaways:

- **Thoughts and Beliefs**
- **The Law of Attraction**
- **Gratitude and Visualization**
- **Take Action**
- **Focus on Value Creation**

"You must get rid of the last vestige of the old idea that there is a Deity whose will it is that you should be poor or whose purposes may be served by keeping you in poverty."



"The Secret" by Rhonda Byrne

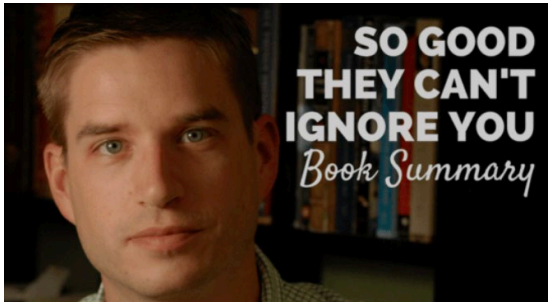
- "The Secret" by Rhonda Byrne is a self-help book that explores the Law of Attraction and its impact on our lives.
- The book reveals that thoughts have a powerful magnetic force that attracts similar energies into our experiences.
- Readers learn the principle of gratitude and its role in attracting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

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

Key Takeaways:

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

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



"So Good They Can't Ignore You" by Cal Newport

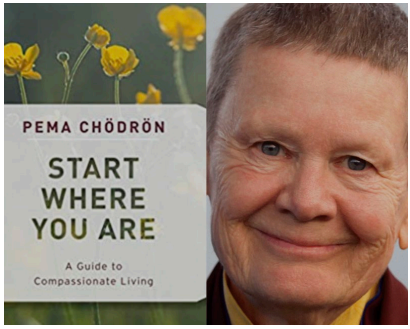
- Readers learn the importance of deliberate practice and continuous improvement to become exceptionally good at what they do.
- "So Good They Can't Ignore You" is a practical guide to finding meaningful work by becoming excellent at what you do and creating a fulfilling career through dedication and skill acquisition.

"Passion comes after you put in the hard work to become excellent at something valuable, not before."

Key Takeaways:

- **Career Capital**
- **Craftsman Mindset**
- **Deliberate Practice**
- **Control and Autonomy**
- **Mission and Purpose**
- **Marketability and Rare Skills**

"Working right trumps finding the right work."



"Start Where You Are" by Pema Chödrön

- The book encourages readers to embrace their present circumstances and start the journey of self-discovery and growth from where they are right now.
- "Start Where You Are" is a compassionate and transformative guide, helping readers foster a deeper connection with themselves and others while living a more meaningful and fulfilling life.

"The most fundamental harm we can do to ourselves is to remain ignorant."

Key Takeaways:

- **Awareness of the Present Moment**
- **Compassion for Yourself**
- **Embracing Impermanence**
- **Working with Emotions**
- **Letting Go of Attachments**
- **Cultivating Loving-Kindness**

"We already have everything we need."



"Start with Why" by Simon Sinek

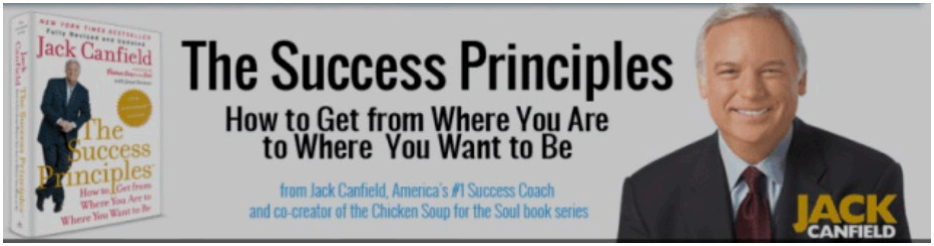
- The book introduces the concept of the "Golden Circle," consisting of three layers: "Why," "How," and "What," and argues that starting with "Why" is crucial for inspiring others.
- "Start with Why" offers a profound understanding of human motivation and provides a blueprint for inspiring positive change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

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

Key Takeaways:

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

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



"The Success Principles" by Jack Canfield

- "The Success Principles" inspires readers to take action, persevere through challenges, and create a life of purpose, abundance, and fulfillment
- The book covers various areas of life, including finances, relationships, career, and personal development.

"You only have control over three things in your life - the thoughts you think, the images you visualize, and the actions you take."

Key Takeaways:

- **Comprehensive Success Guide**
- **Powerful Principles and Strategies**
- **Take Full Responsibility**
- **Believe in Yourself**
- **Positive Mindset and Continuous Learning**
- **Success in Various Areas of Life**
- **Take Action and Persevere**

"Everything you want is out there waiting for you to ask. Everything you want also wants you. But you have to take action to get it."



"Talent Code" By Daniel Coyle

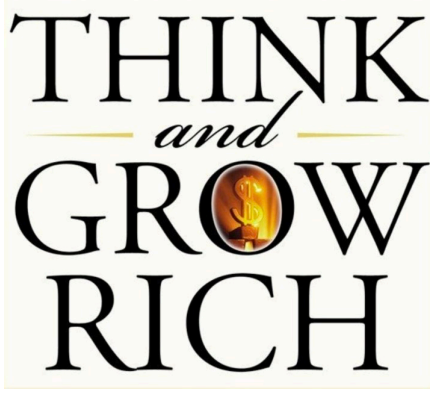
- The book highlights the importance of ignition, or deep passion, that sparks the desire to excel in a particular field.
- Readers learn about the three key elements of talent development: deep practice, ignition, and master coaching.

"The best way to activate the greatness inside of you is to fall in love with whatever you're practicing, to really embrace the challenge and the pain of deep practice."

Key Takeaways:

- **Science of Skill Development**
- **The Role of Myelin**
- **Importance of Ignition**

"Every skill is created by chains of nerve fibers carrying a tiny electrical impulse - basically, a signal traveling through a circuit. Myelin is the insulation that wraps these nerve fibers and increases signal strength, speed, and accuracy."



"Think and Grow Rich" By Napoleon Hill

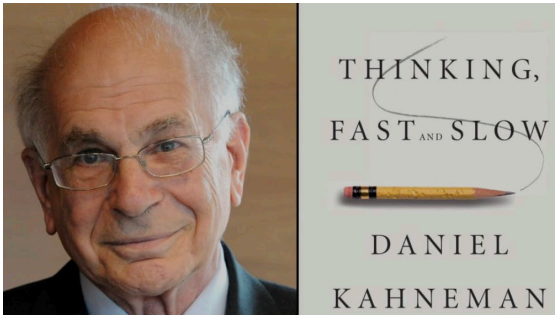
- Napoleon Hill outlines the importance of having a burning desire, a definite purpose, and unwavering faith in achieving one's goals.
- The book inspires readers to cultivate a positive mental attitude and develop a mindset geared toward achieving greatness.

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

Key Takeaways:

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

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



"Thinking, Fast and Slow" by Daniel Kahneman

- "Thinking, Fast and Slow" explores the two systems of thinking that govern human decision-making: System 1 and System 2.
- "Thinking, Fast and Slow" provides insights into the psychology of judgment and decision-making and their implications for various fields.

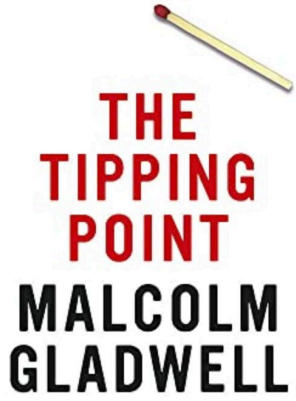
"Intuition is nothing more and nothing less than recognition."

"Thinking, Fast and Slow"

Key Takeaways:

- **Two Systems of Thinking**
- **Biases and Heuristics**
- **Intuitive vs. Deliberate Thinking**
- **Prospect Theory and Loss Aversion**

"The confidence that individuals have in their beliefs depends mostly on the quality of the story they can tell about what they see, even if they see little."



"The Tipping Point" by Malcolm Gladwell

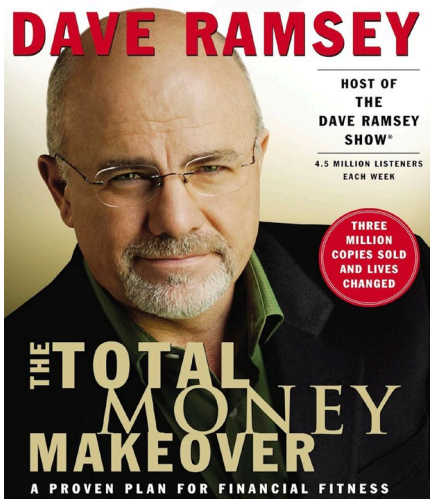
- Gladwell examines the contagiousness of behaviors, information, and products and how they become viral.
- "The Tipping Point" offers insights into how individuals and organizations can create positive change by understanding tipping points.

"The success of any kind of social epidemic is heavily dependent on the involvement of people with a particular and rare set of social gifts."

"Key Takeaways:

- **Small Changes, Big Differences**
- **The Tipping Point Concept**
- **Connectors, Mavens, and Salesmen**
- **Contagious Behaviors and Products**

"The tipping point is that magic moment when an idea, trend, or social behavior crosses a threshold, tips, and spreads like wildfire."



"The Total Money Makeover" by Dave Ramsey

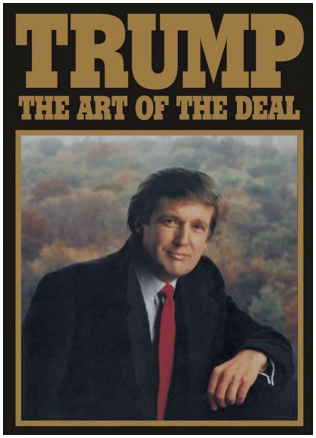
- Dave Ramsey introduces the Baby Steps, a seven-step approach to getting out of debt, building wealth, and securing financial freedom.

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

Key Takeaways:

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

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



"Trump, The Art of the Deal" By Donald Trump

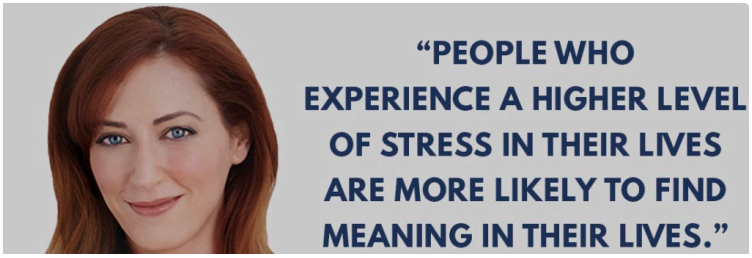
- The book emphasizes the importance of perseverance, self-promotion, and branding in building a successful business empire.
- Donald Trump shares his principles for negotiation, deal structuring, and risk-taking in various business scenarios.

"The final key to the way I promote is bravado. I play to people's fantasies. People may not always think big themselves, but they can still get very excited by those who do."

Key Takeaways:

- **Memoir and Business Advice**
- **Early Career and Real Estate Ventures**
- **Perseverance and Self-Promotion**
- **Principles for Negotiation**

"I try to learn from the past, but I plan for the future by focusing exclusively on the present. That's where the fun is."



"Upside of Stress" by Kelly McGonigal

- "The Upside of Stress" challenges the conventional view of stress and presents a new perspective on its benefits.
- The book highlights the concept of stress mindset and how changing one's perception of stress can lead to positive outcomes.
- "The Upside of Stress" inspires individuals to harness stress as a tool for personal growth and improved well-being.

"When you choose to view your stress response as helpful, you create the biology of courage."

Key Takeaways:

- **Challenging Conventional View of Stress:** Explore a new perspective on stress and its benefits.
- **Stress as Catalyst for Growth:** Discover how stress can serve as a catalyst for growth, resilience, and improved performance.
- **Importance of Stress Mindset:** Understand the concept of stress mindset and its influence on stress outcomes.

"The biology of courage will give you access to your heart's most courageous choices."



"War of Art" by Steven Pressfield

- The book discusses the importance of recognizing and overcoming Resistance to unlock one's creative abilities.
- Readers learn about the role of discipline, consistency, and professionalism in overcoming creative blocks.
- "The War of Art" offers practical strategies for breaking through resistance and nurturing a creative practice.

"The most important thing about art is to work. Nothing else matters except sitting down every day and trying."

Key Takeaways:

- **Internal Obstacles to Creativity:** Explore the internal obstacles that prevent creative individuals from reaching their potential.
- **The Concept of Resistance:** Introduce the concept of Resistance, an invisible force that hinders creativity and personal growth.



"You Are a Badass" by Jen Sincero

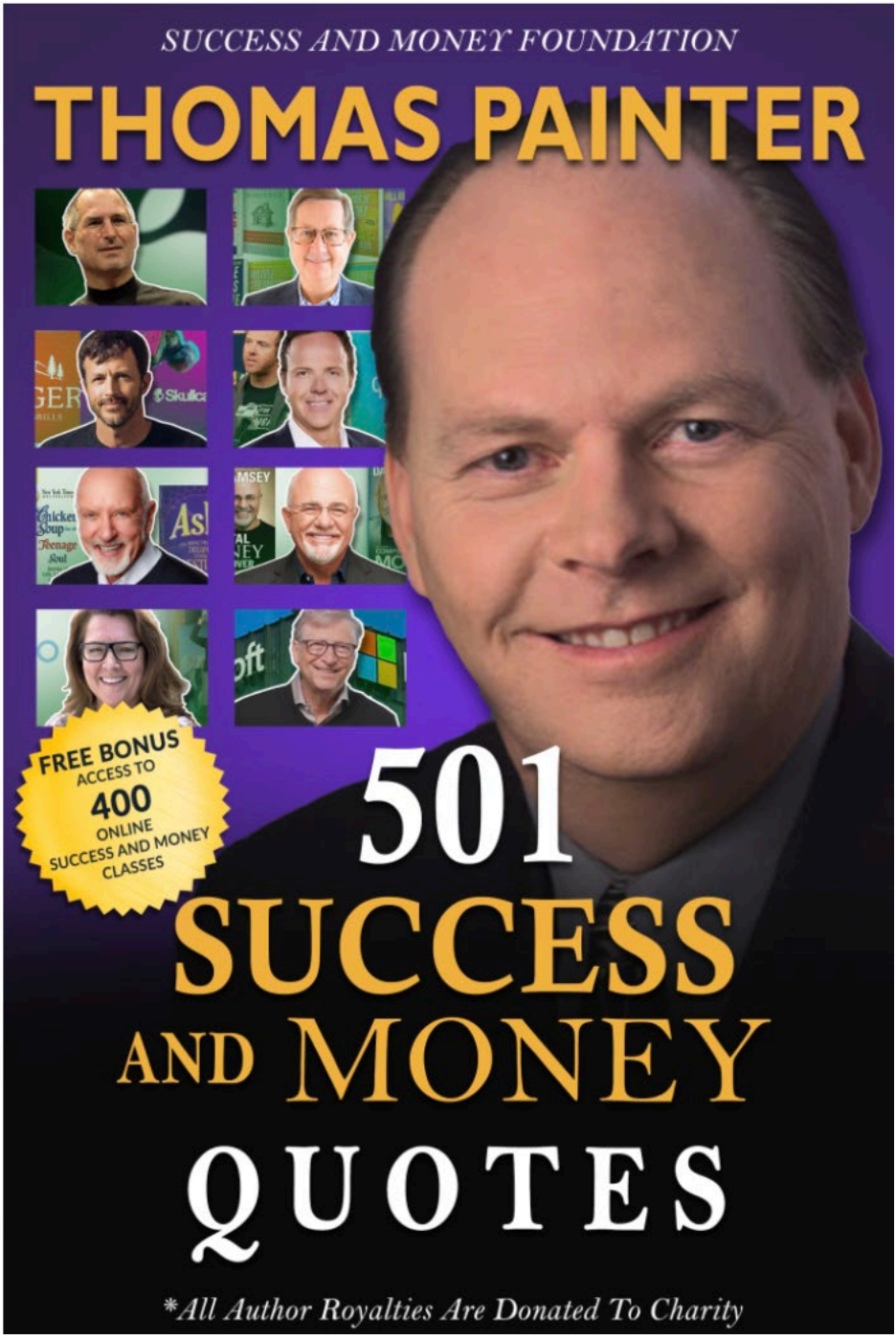
- The book challenges readers to overcome self-doubt, fear, and limiting beliefs that hold them back from reaching their potential.
- "You Are a Badass" provides practical exercises and tools to help readers create a mindset for success and personal growth.

"Our fantasies are our realities in an excuse-free world."

Key Takeaways:

- **Embrace Your Inner Power**
- **Self-Love and Positive Thinking**
- **Overcome Self-Doubt and Fear**
- **Take Responsibility and Set Intentions**
- **Practical Exercises for Success**
- **Engaging Writing Style**
- **Create a Life You Love**

"You are loved. Massively. Ferociously. Unconditionally. The Universe is totally freaking out about how awesome you are."


SUCCESS AND MONEY FOUNDATION
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*All Author Royalties Are Donated To Charity

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Quotes Submitted

By Success And Money Students

"If you fail to plan, you plan to fail"

- Benjamin Franklin

Submitted By: Daryl Mesina

"You must make your dreams bigger than your fears."

- Robert Allen

Submitted By: Oliver Estor

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

- Muhammed Ali

Submitted By: Johnson Etor

"No man becomes rich unless he enriches others. "

- Andrew Carnegie

Submitted By: Joffrey Nool

"Probably the biggest single cause of why most people don't reach their own dreams and goals is because they don't have strong enough reasons, strong enough purpose. "

- Mark Haroldsen

Submitted By: Grace Gray

"Patience, persistence and perspiration make an unbeatable combination for success."

- Napoleon Hill

Submitted By: Elgem Orongan

"Saying “I can’t afford it” shuts down your brain - it’s a dead end."

- Robert Kiyosaki

Submitted By: Gerome Ubas

"You Become What You Believe"

- Oprah Winfrey

Submitted By: Jennifer Pepito

"Don't wait for opportunities to knock on your door. Build the door and open it yourself."

- Milton Berle

Submitted By: Nelle Perez

"Success is not final, failure is not fatal: It is the courage to continue that counts."

- Winston Churchill

Submitted By: Alfred Joseph Zulueta

"Two essential rules of investing: Rule #1. Never lose money. Rule #2. Never forget rule #1."

- Warren Buffett

Submitted By: Allyson Carter

"My economic well-being is too important to be left in the hands of anyone other than myself.!"

Submitted And Written By: Choix Melchoir

"No work is insignificant. All labor that uplifts humanity has dignity and importance and should be undertaken with painstaking excellence."

- Martin Luther King Jr.

Submitted By: Melody Ledesma

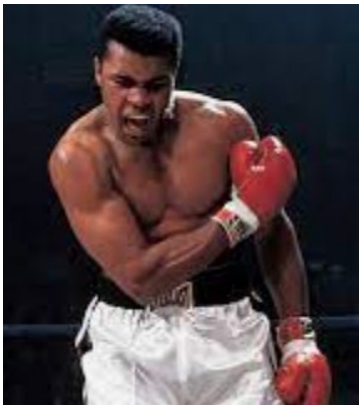
"Make a difference, make it happen, every life is precious"

Submitted And Written By: Thomas Painter

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

- Aristotle

Submitted By: Josh & Audrea Ledesma



Muhammad Ali

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

"Float like a butterfly, sting like a bee."

"It's not bragging if you can back it up."

"I don't count my sit-ups; I only start counting when it starts hurting because they're the only ones that count."

"Service to others is the rent you pay for your room here on earth."



Marie Antoinette

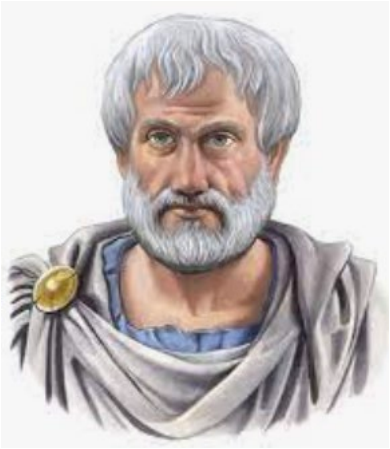
"There is nothing new except what has been forgotten."

"I was a queen, and you took away my crown; a wife, and you killed my husband; a mother, and you deprived me of my children. My blood alone remains: take it, but do not make me suffer long."

"Courage! I have shown it for years; think you I shall lose it at the moment when my sufferings are to end?"

"I have seen all, I have heard all, I have forgotten all."

"Let them eat cake."



Aristotle

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

"The roots of education are bitter, but the fruit is sweet."

"The whole is greater than the sum of its parts."

"Knowing yourself is the beginning of all wisdom."

"It is the mark of an educated mind to be able to entertain a thought without accepting it."



Neil Armstrong

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

"Mystery creates wonder, and wonder is the basis for man's desire to understand."

"Research is creating new knowledge."

"I believe every human has a finite number of heartbeats. I don't intend to waste any of mine."

"Houston, Tranquility Base here. The Eagle has landed."



Susan B. Anthony

"I declare to you that a woman must not depend upon the protection of man, but must be taught to protect herself, and there I take my stand."

"I do not demand equal pay for any women save those who do equal work in value. Scorn to be coddled by your employers; make them understand that you are in their service as workers, not as women."

"Cautious, careful people, always casting about to preserve their reputation and social standing, never can bring about a reform. Those who are really in earnest must be willing to be anything or nothing in the world's estimation."

"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"

"Suffrage is the pivotal right."



Ludwig Van Beethoven

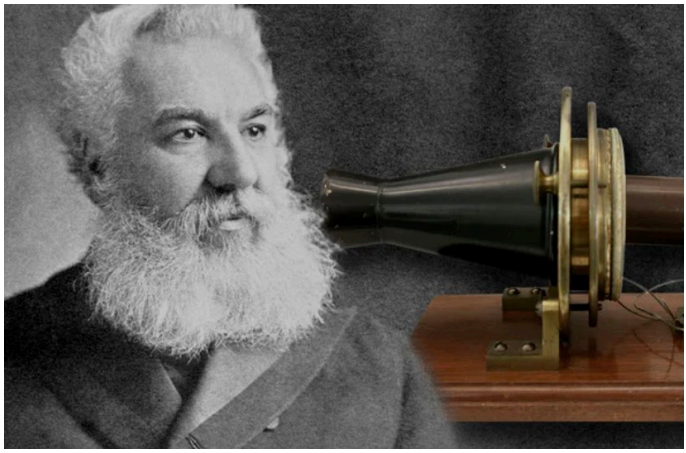
"Music is a higher revelation than all wisdom and philosophy."

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

"To play a wrong note is insignificant; to play without passion is inexcusable."

"Music is the mediator between the spiritual and the sensual life."

"Don't only practice your art but force your way into its secrets."



Alexander Graham Bell

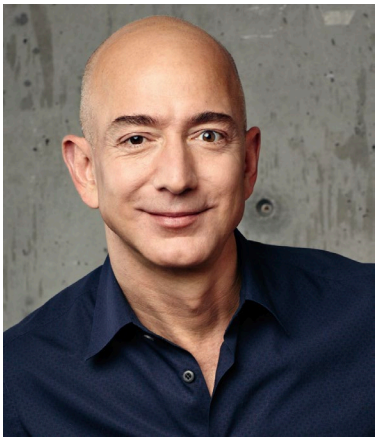
"Before anything else, preparation is the key to success."

"The day will come when the man at the telephone will be able to see the distant person to whom he is speaking."

"Leave the beaten track behind occasionally and dive into the woods. Every time you do, you will be certain to find something you have never seen before."

"When one door closes, another opens

"Concentrate all your thoughts upon the work at hand. The sun's rays do not burn until brought to a focus."



Jeff Bezos

"Your brand is what people say about you when you're not in the room."

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

"We see our customers as invited guests to a party, and we are the hosts.

"If you double the number of experiments you do per year, you're going to double your inventiveness."

"What's dangerous is not to evolve."



Usain Bolt

"I work hard, and I do good, and I'm going to enjoy myself. I'm not going to let you restrict me."

"Worrying gets you nowhere. If you turn up worrying about how you're going to perform, you've already lost.

"Manners maketh man. You don't know what storm I've asked her to walk through. Respect!"

"I told you all I was going to be No. 1, and I did just that."

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



Tom Brady

"I didn't come this far to only come this far."

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

"You push your body to the limit, but you have to train your mind to push further.

"The only thing I ever wanted to be was a professional football player."

"If you don't believe in yourself, why is anyone else going to believe in you?"



Richard Branson

"Business opportunities are like buses; there's always another one coming."

"Screw it, let's do it!"

"Research is creating new knowledge."

"If somebody offers you an amazing opportunity but you are not sure you can do it, say yes – then learn how to do it

"My definition of success? The more you're actively and practically engaged, the more successful you will feel."



Warren Buffett

"Rule No.1: Never lose money. Rule No.2: Never forget rule No.1."

"The stock market is a device for transferring money from the impatient to the patient."

"Price is what you pay. Value is what you get."

"It takes 20 years to build a reputation and five minutes to ruin it. If you think about that, you'll do things differently."

"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."

"Practice, the master of all things."

"I am beholden to no prince or potentate, and yet I have more subjects than all of them together."

"I undertook the government, not for the sake of increasing power and riches, but for the sake of giving liberty to the Roman people."

"I'd always thought the world was a wish-granting factory."



James Cameron

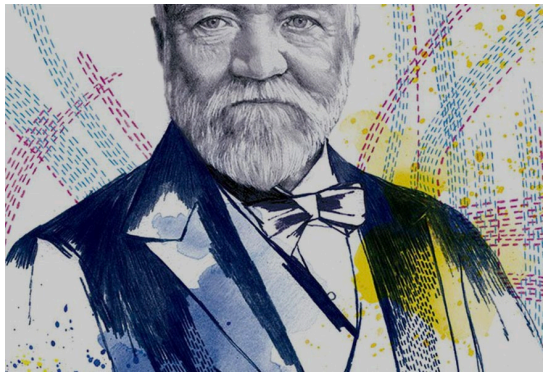
"If you set your goals ridiculously high and it's a failure, you will fail above everyone else's success."

"The technology available for film-making now is incredible, but I am a big believer that it's all in the story."

"Curiosity is the most powerful thing you own."

"I'm interested in the future because I'm going to spend the rest of my life there."

"The question is not whether there's intelligent life out there; the question is, whether there's intelligent life down here."



Andrew Carnegie

"No man becomes rich unless he enriches others."

"The first man gets the oyster, the second man gets the shell."

"Do not look for approval except for the consciousness of doing your best."

"People who are unable to motivate themselves must be content with mediocrity, no matter how impressive their other talents."

"The average person puts only 25% of his energy and ability into his work. The world takes off its hat to those who put in more than 50% of their capacity, and stands on its head for those few and far between souls who devote 100%."



Jim Carrey

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

"I think everybody should get rich and famous and do everything they ever dreamed of so they can see that it's not the answer."

"Your need for acceptance can make you invisible in this world."

"I wake up some mornings and sit and have my coffee and look out at my beautiful garden, and I go, 'Remember how good this is. Because you can lose it.'"

"Life opens up opportunities to you, and you either take them or you stay afraid of taking them."



Charlie Chaplin

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

"We all want to help one another. Human beings are like that. We want to live by each other's happiness, not by each other's misery."

"A day without laughter is a day wasted."

"You'll find that life is still worthwhile, if you just smile."

"We think too much and feel too little."



Winston Churchill

"Success is not final, failure is not fatal: It is the courage to continue that counts."

"If you're going through hell, keep going."

"History will be kind to me for I intend to write it."

"The best argument against democracy is a five-minute conversation with the average voter."

"We make a living by what we get, but we make a life by what we give."



Christopher Columbus

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

"Gold is the most precious of all commodities; gold constitutes treasure, and he who possesses it has all he needs in the world, as also the means of rescuing souls from purgatory and restoring them to the enjoyment of paradise."

"Following the light of the sun, we left the Old World."

"I should not proceed by land to the East, as is customary, but by a Westerly route, in which direction we have hitherto no certain evidence that any one has gone."

"For the execution of the voyage to the Indies, I did not make use of intelligence, mathematics or maps."



Confucius

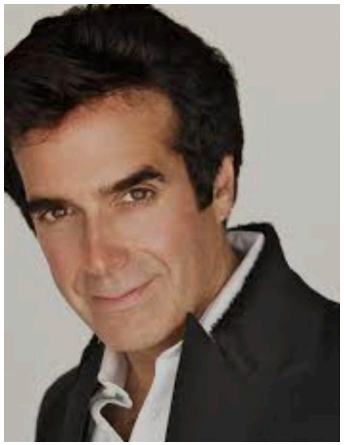
"The will to win, the desire to succeed, the urge to reach your full potential... these are the keys that will unlock the door to personal excellence."

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

"The more man meditates upon good thoughts, the better will be his world and the world at large."

"It does not matter how slowly you go, as long as you do not stop."

"To see what is right and not to do it is want of courage."



David Copperfield

"Magic is not about having power over others; it's about empowering others."

"The real secret of magic lies in the performance, not just the trick."

"Magic is an art of deception that brings wonder and joy to people's lives."

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

"The best magicians are not just skilled with their hands, but also with their ability to captivate hearts and minds."



Tom Cruise

"I feel that luck is preparation meeting opportunity."

"I love what I do. I take great pride in what I do. And I can't do something halfway, three-quarters, nine-tenths. If I'm going to do something, I go all the way."

"I've learned over the years that the first step to success is often showing up, and the second step is showing up consistently."

"I have respect for what other people believe.

"The thing about filmmaking is, it's always a team effort. It's like an orchestra."



Leonardo da Vinci

"Simplicity is the ultimate sophistication."

"Learning never exhausts the mind."

"The noblest pleasure is the joy of understanding."

"Art is never finished, only abandoned."

"Where the spirit does not work with the hand, there is no art."



Johnny Depp

"My body is my journal, and my tattoos are my story."

"People cry, not because they're weak. It's because they've been strong for too long."

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

"I think everybody's weird. We should all celebrate our individuality and not be embarrassed or ashamed of it."

"The only creatures that are evolved enough to convey pure love are dogs and infants."



Princess Diana

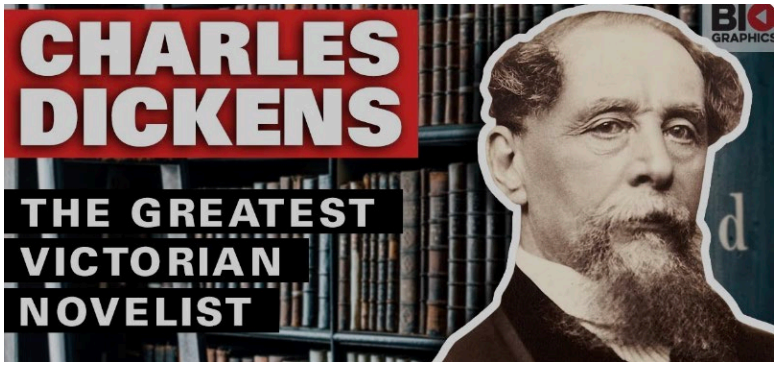
"Carry out a random act of kindness, with no expectation of reward, safe in the knowledge that one day someone might do the same for you."

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

"Hugs can do great amounts of good, especially for children."

"I want my boys to have an understanding of people's emotions, their insecurities, distress, and their hopes."

"Everyone of us needs to show how much we care for each other and, in the process, care for ourselves."



Charles Dickens

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

"There is nothing in the world so irresistibly contagious as laughter and good humor."

"No one is useless in this world who lightens the burdens of another."

"A loving heart is the truest wisdom."

"Have a heart that never hardens, a temper that never tires, and a touch that never hurts."



Celine Dion

"Music has healing power. It has the ability to take people out of themselves for a few hours."

"I'm not in competition with anybody but myself. My goal is to beat my last performance."

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

"I don't know what the future holds, but I do know that I'm going to be positive and not wake up feeling desperate."

"Life imposes things on you that you can't control, but you still have the choice of how you're going to live through this."



Walt Disney

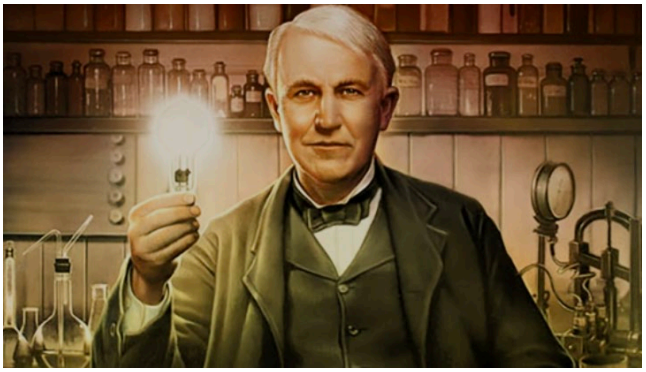
"All our dreams can come true if we have the courage to pursue them."

"The way to get started is to quit talking and begin doing."

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

"The more you like yourself, the less you are like anyone else, which makes you unique."

"First, think. Second, dream. Third, believe. And finally, dare."



Thomas Edison

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

"I have not failed. I've just found 10,000 ways that won't work."

"Opportunity is missed by most people because it is dressed in overalls and looks like work."

"Many of life's failures are people who did not realize how close they were to success when they gave up."

"The three great essentials to achieve anything worthwhile are: hard work, stick-to-itiveness, and common sense."



Queen Elizabeth II

"I know of no single formula for success.."

"I have to be seen to be believed."

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

"Grief is the price we pay for love."

"I cannot lead you into battle. I do not give you laws or administer justice but I can do something else - I can give my heart and my devotion to these old islands and to all the peoples of our brotherhood of nations."



Henry Ford

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

"Coming together is a beginning; keeping together is progress; working together is success."

"Failure is simply the opportunity to begin again, this time more intelligently."

"Quality means doing it right when no one is looking."

"If everyone is moving forward together, then success takes care of itself."



Pope Francis

"The future starts today, not tomorrow."

"We need to encounter the poor and learn how to share so that it becomes a way of life."

"True power is service."

"A little bit of mercy makes the world less cold and more just."

"Let us be protectors of creation, protectors of God's plan inscribed in nature, protectors of one another and of the environment."



Benjamin Franklin

"An investment in knowledge pays the best interest."

"Tell me and I forget, teach me and I may remember, involve me and I learn."

"Well done is better than well said."

"In this world, nothing can be said to be certain, except death and taxes."

"Do not anticipate trouble, or worry about what may never happen. Keep in the sunlight."



Sigmund Freud

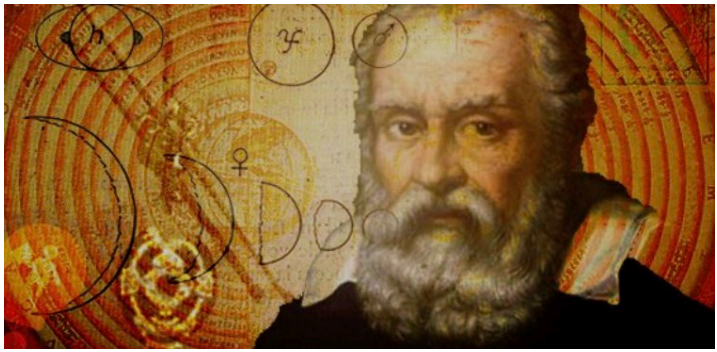
"The mind is like an iceberg, it floats with one-seventh of its bulk above water."

"Dreams are the royal road to the unconscious."

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

"Where id was, there ego shall be."

"The interpretation of dreams is the royal road to a knowledge of the unconscious activities of the mind."



Galileo Galilei

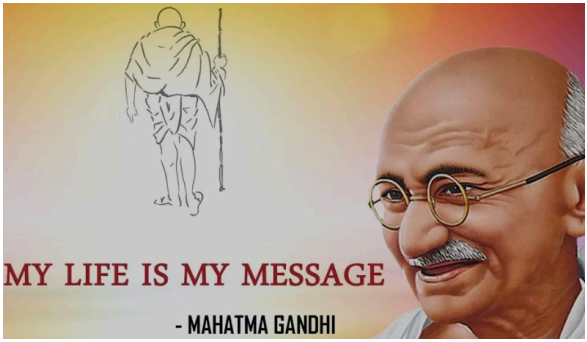
"I have never met a man so ignorant that I couldn't learn something from him."

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

"In questions of science, the authority of a thousand is not worth the humble reasoning of a single individual."

"I do not feel obliged to believe that the same God who has endowed us with senses, reason, and intellect has intended us to forgo their use."

"I have never made but one prayer to God, a very short one: 'O Lord, make my enemies ridiculous.' And God granted it."



Mahatma Gandhi

"Be the change that you wish to see in the world."

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

"An eye for an eye only ends up making the whole world blind."

"You must not lose faith in humanity. Humanity is an ocean; if a few drops of the ocean are dirty, the ocean does not become dirty."

"In a gentle way, you can shake the world."



Bill Gates

"Success is a lousy teacher. It seduces smart people into thinking they can't lose."

"We all need people who will give us feedback. That's how we improve."

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

"Your most unhappy customers are your greatest source of learning."

"I choose a lazy person to do a hard job because a lazy person will find an easy way to do it."



Alexander Hamilton

"A well-adjusted person is one who makes the same mistake twice without getting nervous."

"Men often oppose a thing merely because they have had no agency in planning it, or because it may have been planned by those whom they dislike."

"A promise must never be broken."

"Those who stand for nothing fall for anything."

"Give all the power to the many, they will oppress the few. Give all the power to the few, they will oppress the many."



Tom Hanks

"The only way you can truly control how you are seen is by taking a good look at yourself."

"I think it's better to feel good than to look good."

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

"I love what I do for a living, it's the greatest job in the world."

"My job has always been to hold a mirror up to nature."



Anne Hathaway

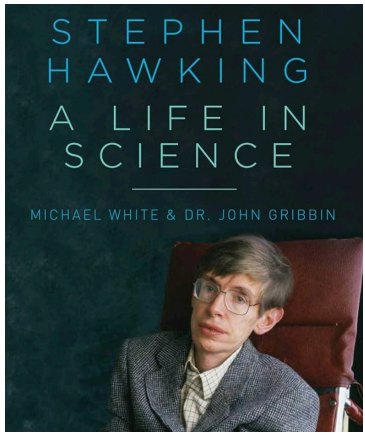
"The thing that you always have to remember is that you might not know the full story."

"In true love, anyone becomes a poet or a singer. Everyone can reach out and touch it."

"I'm not someone who likes to have my picture taken, let alone see it plastered all over the place."

"The greatest thing about where my life is right now is it's very relaxed and chill. I'm just hanging out, being myself and doing my work."

"The kind of beauty I want most is the hard-to-get kind that comes from within: strength, courage, dignity."



Stephen Hawking

"Intelligence is the ability to adapt to change."

"The greatest enemy of knowledge is not ignorance, it is the illusion of knowledge."

"However difficult life may seem, there is always something you can do and succeed at."

"People won't have time for you if you are always angry or complaining."

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



Audrey Hepburn

"The beauty of a woman is not in the clothes she wears, the figure that she carries, or the way she combs her hair. The beauty of a woman is seen in her eyes because that is the doorway to her heart, the place where love resides."

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

"The best thing to hold onto in life is each other."

"I believe in pink. I believe that laughing is the best calorie burner. I believe in kissing, kissing a lot. I believe in being strong when everything seems to be going wrong. I believe that happy girls are the prettiest girls. I believe that tomorrow is another day and I believe in miracles."

"As you grow older, you will discover that you have two hands, one for helping yourself, the other for helping others."



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."

"The biggest devil is me. I'm either my best friend or my worst enemy."

"I believe that children are our future. Teach them well and let them lead the way."

"I finally faced the fact that it isn't a crime not having friends. Being alone means you have fewer problems."

"I like being a woman, even in a man's world. After all, men can't wear dresses, but we can wear the pants."



Michael Jackson

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

"I'm a visionary and a creative person. God blessed me with certain talents. I hate to use an analogy, but Walt Disney was creative but not a businessman. The two together can be a dangerous thing, but it's also a blessing."

"Let us dream of tomorrow where we can truly love from the soul, and know love as the ultimate truth at the heart of all creation."

"The greatest education in the world is watching the masters at work."

"Hope is such a beautiful word, but it often seems very fragile. Life is still being needlessly hurt and destroyed."



LeBron James

"I like criticism. It makes you strong."

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

"I'm going to use all my tools, my God-given ability, and make the best life I can with it."

"Commitment is a big part of what I am and what I believe. How committed are you to winning? How committed are you to being a good friend? To being trustworthy? To being successful?"

"I'm just a kid from Akron, Ohio. I'm not even supposed to be here. That's enough. Every night I walk into the locker room, I see a No. 6 with 'James' on the back, I'm blessed."



Billie Jean King

"Champions keep playing until they get it right."

"Pressure is a privilege."

"A champion is afraid of losing. Everyone else is afraid of winning."

"Be bold. If you're going to make an error, make a doozy, and don't be afraid to hit the ball."

"The main thing is to care. Care very hard, even if it is only a game you are playing."



Thomas Jefferson

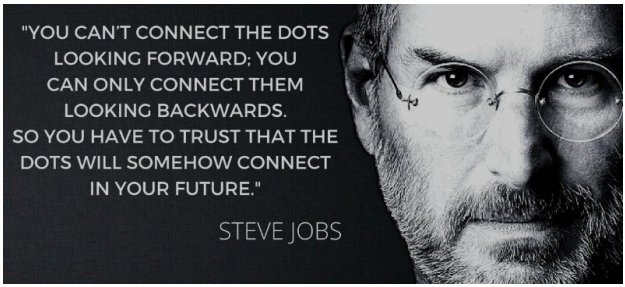
"I cannot live without books."

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

"Honesty is the first chapter in the book of wisdom."

"I like the dreams of the future better than the history of the past."

"I have sworn upon the altar of God eternal hostility against every form of tyranny over the mind of man."



Steve Jobs

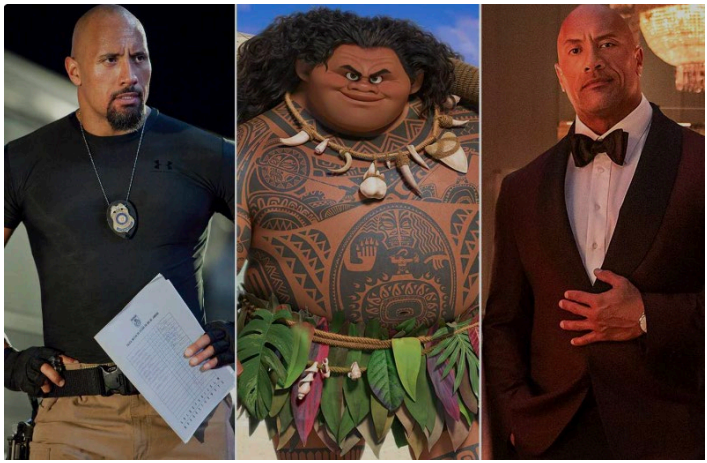
"Stay hungry, stay foolish."

"Your work is going to fill a large part of your life, and the only way to be truly satisfied is to do what you believe is great work. And the only way to do great work is to love what you do."

"Innovation distinguishes between a leader and a follower."

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

"Remembering that you are going to die is the best way I know to avoid the trap of thinking you have something to lose. You are already naked. There is no reason not to follow your heart."



Dwayne Johnson

"Success at anything will always come down to this: focus and effort, and we control both."

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

"When life puts you in tough situations, don't say 'Why me?' Say 'Try me!"

"It's nice to be important, but it's more important to be nice."

"Success isn't always about greatness. It's about consistency. Consistent hard work leads to success. Greatness will come."



Magic Johnson

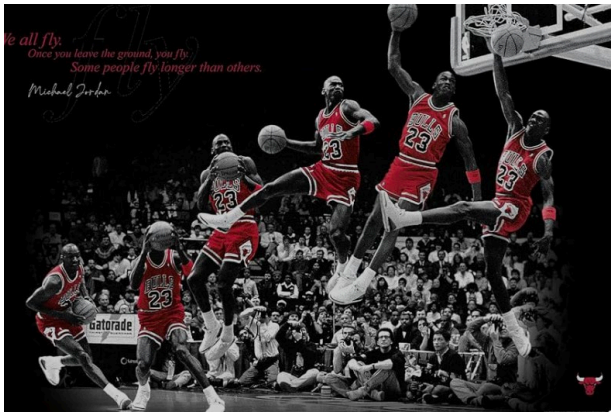
"I tell kids to pursue their basketball dreams, but I tell them not to let that be their only dream."

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

"All kids need is a little help, a little hope, and someone who believes in them."

"I learned that if you work hard and creatively, you can have just about anything you want, but not everything you want."

"When you face a crisis, you know who your true friends are."



Michael Jordan

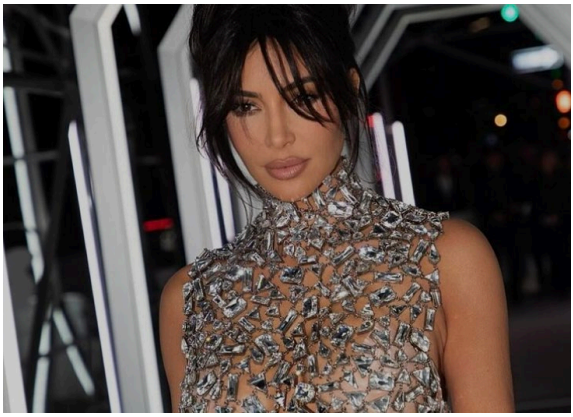
"I've missed more than 9000 shots in my career. I've lost almost 300 games. 26 times, I've been trusted to take the game-winning shot and missed. I've failed over and over and over again in my life. And that is why I succeed."

"Talent wins games, but teamwork and intelligence win championships."

"My attitude is that if you push me towards something that you think is a weakness, then I will turn that perceived weakness into a strength."

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

"Obstacles don't have to stop you.



Kim Kardashian

"I work really hard and I'm really proud of my accomplishments."

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

"I think that's why my career has been so successful. I'm not super-competitive with other people.

"It's fun to have a partner who understands your life and lets you be you."

"You make mistakes, but I don't have any regrets. I'm the kind of person who takes responsibility for it and deals with it."



Helen Keller

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

"Keep your face to the sunshine and you cannot see a shadow."

"Alone we can do so little; together we can do so much."

"Optimism is the faith that leads to achievement. Nothing can be done without hope and confidence."

"Although the world is full of suffering, it is also full of the overcoming of it."



John F. Kennedy

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

"Change is the law of life. And those who look only to the past or present are certain to miss the future."

"Efforts and courage are not enough without purpose and direction."

"Let us never negotiate out of fear, but let us never fear to negotiate."

"Conformity is the jailer of freedom and the enemy of growth."



Martin Luther King Jr.

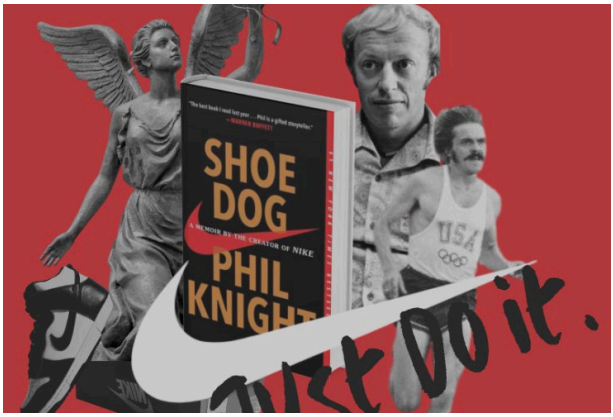
"Darkness cannot drive out darkness; only light can do that. Hate cannot drive out hate; only love can do that."

"Injustice anywhere is a threat to justice everywhere."

"The time is always right to do what is right."

"I have a dream that my four little children will one day live in a nation where they will not be judged by the color of their skin but by the content of their character."

"The ultimate measure of a man is not where he stands in moments of comfort and convenience, but where he stands at times of challenge and controversy."



Phil Knight

"Play by the rules, but be ferocious."

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

"The cowards never started, and the weak died along the way. That leaves us."

"The trouble in America is not that we are making too many mistakes, but that we are making too few."

"There is an immutable conflict at work in life and in business, a constant battle between peace and chaos."



Beyoncé Knowles

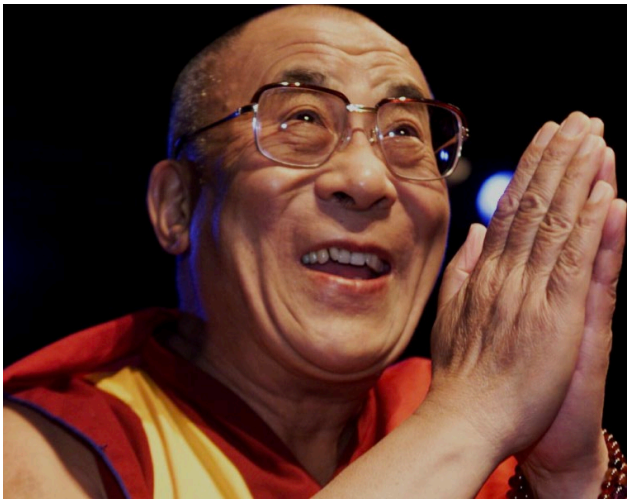
"Power is not given to you. You have to take it."

"We all have our purpose, we all have our strengths."

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

"Your self-worth is determined by you. You don't have to depend on someone telling you who you are."

"The most alluring thing a woman can have is confidence."



Dalai Lama

"Happiness is not something ready-made. It comes from your own actions."

"Our prime purpose in this life is to help others. And if you can't help them, at least don't hurt them."

"In the practice of tolerance, one's enemy is the best teacher."

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

"Love and compassion are necessities, not luxuries. Without them, humanity cannot survive."



Abraham Lincoln

"In the end, it's not the years in your life that count. It's the life in your years."

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

"Whatever you are, be a good one."

"I am a firm believer in the people. If given the truth, they can be depended upon to meet any national crisis. The great point is to bring them the real facts."

"I do the very best I know how, the very best I can, and I mean to keep on doing so until the end."



Jennifer Lopez

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

"I'm a hopeless romantic and I believe in love."

"Doubt is a killer. You just have to know who you are and what you stand for."

"Beauty is only skin deep. I think what's really important is finding a balance of mind, body, and spirit."

"You have to remember the value of your individuality. Believe in yourself. Follow your dreams. And don't be afraid to be yourself."



Martin Luther

"Faith is a living, daring confidence in God's grace, so sure and certain that a man could stake his life on it a thousand times."

"The Bible is the cradle wherein Christ is laid."

"Peace if possible, truth at all costs."

"God writes the Gospel not in the Bible alone, but also on trees, and in the flowers and clouds and stars."

"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 make."

"I think people who create and write, it actually does flow- just flows from into their head, into their hand, and they write it down. It's simple."

" John and I literally used to sit down and say, 'Now, let's write a swimming pool.'"

"The thing is, I never really liked the idea of being labeled. It's like tagging a bird - you know, 'that's the robin.' I don't need tags."

"If slaughterhouses had glass walls, everyone would be vegetarian."



Lionel Messi

"You have to fight to reach your dream. You have to sacrifice and work hard for it."

"The best decisions aren't made with your mind, but with your instinct."

"There are more important things in life than winning or losing a game."

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

"I always thought I wanted to play professionally, and I always knew that to do that I'd have to make a lot of sacrifices."



Marilyn Monroe

"Imperfection is beauty, madness is genius, and it's better to be absolutely ridiculous than absolutely boring."

"A smile is the best makeup any girl can wear."

"I'm selfish, impatient, and a little insecure. I make mistakes, I'm out of control, and at times hard to handle. But if you can't handle me at my worst, then you sure as hell don't deserve me at my best."

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

"I don't mind living in a man's world, as long as I can be a woman in it."



Wolfgang Mozart

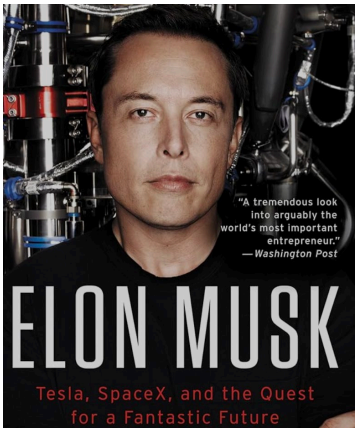
"The music is not in the notes, but in the silence between."

"Neither a lofty degree of intelligence nor imagination nor both together go to the making of genius. Love, love, love, that is the soul of genius."

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

"Music is my life and my life is music. Anyone who does not understand this is not worthy of god."

"I can tell a good musician by the way he plays the rests."



Elon Musk

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

"Persistence is very important. You should not give up unless you are forced to give up."

"I think that's the single best piece of advice: constantly think about how you could be doing things better."

"The first step is to establish that something is possible; then probability will occur."

" I spend my time solving engineering and manufacturing problems."



Jesse Owens

"We all have dreams. But in order to make dreams come into reality, it takes an awful lot of determination, dedication, self-discipline, and effort."

"The battles that count aren't the ones for gold medals. The struggles within yourself—the invisible, inevitable battles inside all of us—that's where it's at."

"The only bond worth anything between human beings is their humanness."

"We all have problems. The way we solve them is what makes us different."

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



Dolly Parton

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

"Find out who you are and do it on purpose."

"If you don't like the road you're walking, start paving another one."

"Storms make trees take deeper roots."

"You'll never do a whole lot unless you're brave enough to try."



Michael Phelps

"You can't put a limit on anything. The more you dream, the farther you get."

"I think that everything is possible as long as you put your mind to it and you put the work and time into it."

"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."

"I think goals should never be easy, they should force you to work, even if they are uncomfortable at the time."

"You have to have a dream so you can get up in the morning."



Elvis Presley

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

"I sing all kinds of music because I love all kinds of music."

"The image is one thing and the human being is another. It's very hard to live up to an image."

"I don't know anything about music. In my line, you don't have to."

"I'm not trying to be sexy. It's just my way of expressing myself when I move around."



Julia Roberts

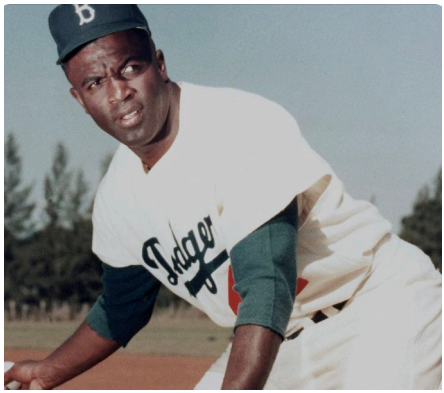
"True love doesn't come to you, it has to be inside you."

"I believe that two people are connected at the heart, and it doesn't matter what you do, or who you are or where you live; there are no boundaries or barriers if two people are destined to be together."

"You know, you could be a model if you weren't so short. Well, I guess if you were taller and not so shy, you could be a model and if you weren't an actress."

"You can be true to the character all you want but you've got to go home with yourself."

"I'm just an ordinary person who has an extraordinary job."



Jackie Robinson

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

"I'm not concerned with your liking or disliking me... All I ask is that you respect me as a human being."

"The right of every American to first-class citizenship is the most important issue of our time."

"I'm not concerned with being liked. I'm concerned with doing what's right."

"Life is not a spectator sport. If you're going to spend your whole life in the grandstand just watching what goes on, in my opinion you're wasting your life."



John D. Rockefeller

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

"The most important thing for a young man is to establish credit - a reputation and character."

"I have ways of making money that you know nothing of."

"The secret to success is to do the common things uncommonly well."

"Charity is injurious unless it helps the recipient to become independent of it."



J.K. Rowling

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

"Rock bottom became the solid foundation on which I rebuilt my life."

"Happiness can be found, even in the darkest of times, if one only remembers to turn on the light."

"I do believe something very magical can happen when you read a good book."

"We do not need magic to transform our world. We carry all the power we need inside ourselves already."



Babe Ruth

"Every strike brings me closer to the next home run."

"Yesterday's home runs don't win today's games."

"Never let the fear of striking out get in your way."

"The way a team plays as a whole determines its success. You may have the greatest bunch of individual stars in the world, but if they don't play together, the club won't be worth a dime."

"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."

"The delicate balance of mentoring someone is not creating them in your own image, but giving them the opportunity to create themselves."

"The most amazing thing for me is that every single person who sees a movie, you can get everybody to clap at the same time, to hopefully laugh at the same time."

"I don't dream at night, I dream all day."

"I think it's important to let kids dream and to encourage their dreams."



Sylvester Stallone

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

"Success is usually the culmination of controlling failure."

"I believe there's an inner power that makes winners or losers. And the winners are the ones who really listen to the truth of their hearts."

"The only way to achieve personal growth is to step out of your comfort zone."

"I have great expectations for the future because the past was highly overrated."



Barbra Streisand

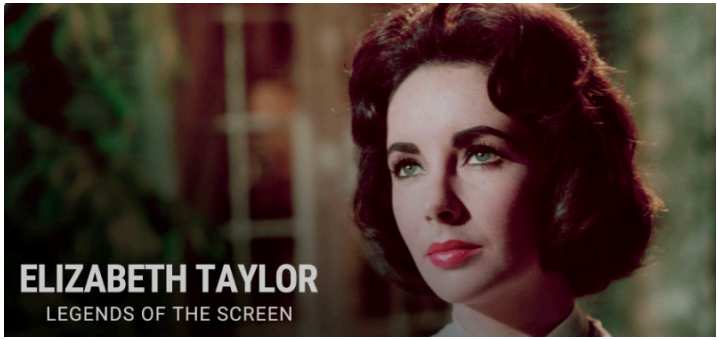
"Success to me is having ten honeydew melons and eating only the top half of each slice."

"I arrived in Hollywood without having my nose fixed, my teeth capped, or my name changed. That is very gratifying to me."

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

"A strong woman is a woman determined to do something others are determined not to be done."

"I've always wanted to be daring. I wanted to be an actress who would make choices that were not just safe."



Elizabeth Taylor

"I feel very adventurous. There are so many doors to be opened, and I'm not afraid to look behind them."

"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."

"The problem with people who have no vices is that generally, you can be pretty sure they're going to have some pretty annoying virtues."

"You find out who your real friends are when you're involved in a scandal."

"Success is a great deodorant."



Mother Teresa

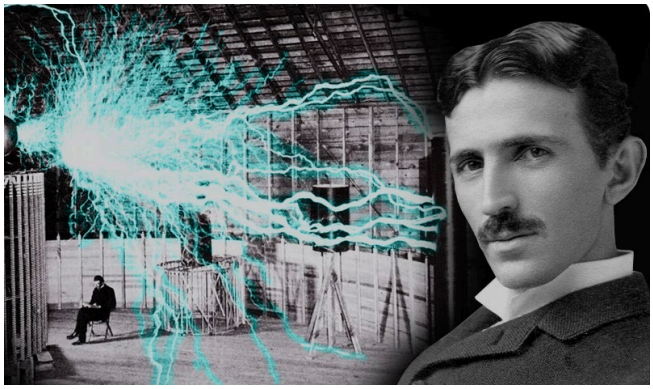
"Not all of us can do great things. But we can do small things with great love."

"Spread love everywhere you go. Let no one ever come to you without leaving happier."

"If you can't feed a hundred people, then feed just one."

"Kind words can be short and easy to speak, but their echoes are truly endless."

"Do ordinary things with extraordinary love."



Nikola Tesla

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

"The day science begins to study non-physical phenomena, it will make more progress in one decade than in all the previous centuries of its existence."

"Of all things, I liked books best."

" Originality thrives in seclusion free of outside influences beating upon us to cripple the creative mind."

"Let the future tell the truth and evaluate each one according to their work and accomplishments. The present is theirs; the future, for which I really worked, is mine."



Margaret Thatcher

"I do not know anyone who has got to the top without hard work. That is the recipe. It will not always get you to the top, but should get you pretty near."

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

"I love argument. I love debate. I don't expect anyone just to sit there and agree with me - that's not their job."

"Disciplining yourself to do what you know is right and important, although difficult, is the high road to pride, self-esteem, and personal satisfaction."

"You may have to fight a battle more than once to win it."



J.R.R. Tolkien

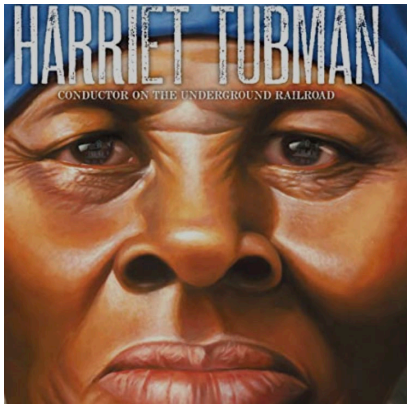
"Not all those who wander are lost."

"I have claimed that Escape is one of the main functions of fairy-stories."

"Courage is found in unlikely places."

"All that is gold does not glitter, Not all those who wander are lost; The old that is strong does not wither, Deep roots are not reached by the frost."

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



Harriet Tubman

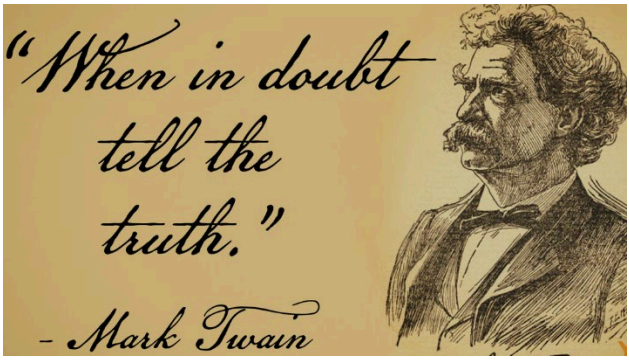
"I had reasoned this out in my mind, there was one of two things I had a right to, liberty or death; if I could not have one, I would have the other."

"Every great dream begins with a dreamer. Always remember, you have within you the strength, the patience, and the passion to reach for the stars to change the world."

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

"I grew up like a neglected weed – ignorant of liberty, having no experience of it."

"Never wound a snake; kill it."



Mark Twain

"The secret of getting ahead is getting started."

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

"Don't go around saying the world owes you a living. The world owes you nothing. It was here first."

"Kindness is the language which the deaf can hear and the blind can see."

"Twenty years from now you will be more disappointed by the things that you didn't do than by the ones you did do."



Queen Victoria

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

"Great events make me quiet and calm; it is only trifles that irritate my nerves."

"I am most anxious to enlist everyone who can speak or write to join in checking this mad, wicked folly of 'Women's Rights' with all its attendant horrors on which her poor feeble sex is bent, forgetting every sense of womanly feelings and propriety."

"We are not amused."



George Washington

"Happiness and moral duty are inseparably connected."

"It is better to offer no excuse than a bad one."

"I hope I shall possess firmness and virtue enough to maintain what I consider the most enviable of all titles, the character of an honest man."

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

"Associate with men of good quality if you esteem your own reputation; for it is better to be alone than in bad company."



Emma Watson

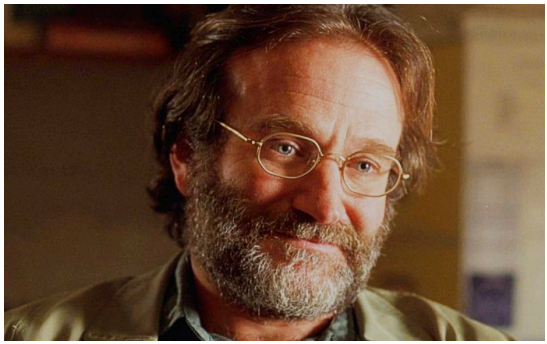
"If not me, who? If not now, when?"

"I don't want other people to decide who I am. I want to decide that for myself."

"The less you reveal, the more people can wonder."

"I'm going to do what I want to do. I'm going to be who I really am. And I'm going to figure out what that is."

"Both men and women should feel free to be strong. It is time that we all perceive gender on a spectrum, instead of two sets of opposing ideals."



Robin Williams

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

"No matter what people tell you, words and ideas can change the world."

"I think the saddest people always try their hardest to make people happy because they know what it's like to feel absolutely worthless, and they don't want anyone else to feel like that."

"You'll have bad times, but it'll always wake you up to the good stuff you weren't paying attention to."

" The worst thing in life is to end up with people who make you feel all alone."



Serena Williams

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

"I think in life you should work on yourself until the day you die."

"I've had to learn to fight all my life—got to learn to keep smiling. If you smile, things will work out."

"Luck has nothing to do with it."

"You can be whatever size you are, and you can be beautiful both inside and out. We're always told what's beautiful and what's not, and that's not right."



Oprah Winfrey

"The biggest adventure you can ever take is to live the life of your dreams."

"Turn your wounds into wisdom."

"The more you praise and celebrate your life, the more there is in life to celebrate."

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

"You become what you believe."



Tiger Woods

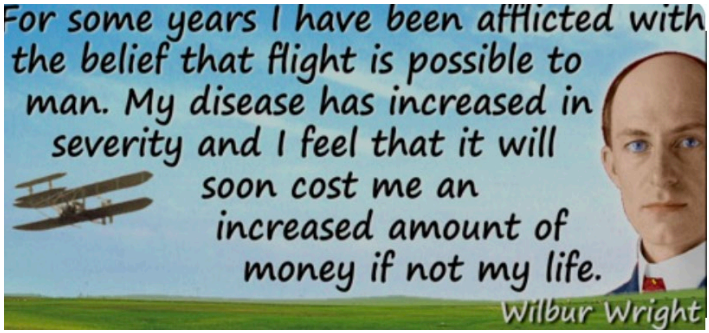
"I get to play golf for a living. What more can you ask for - getting paid for doing what you love."

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

"Achievements on the golf course are not what matters, decency and honesty are what matter."

"No matter how good you get, you can always get better, and that's the exciting part."

"Winning is not always the barometer of getting better."



Wilbur Wright

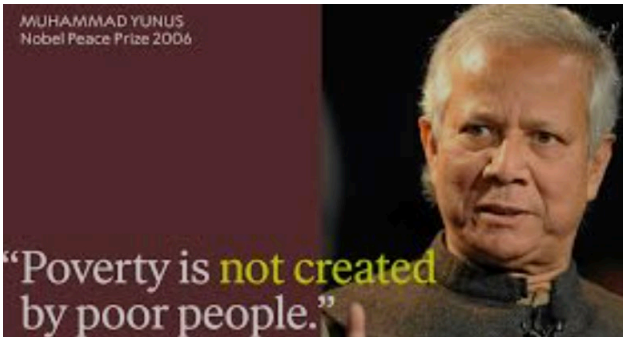
"It is possible to fly without motors, but not without knowledge and skill."

"The desire to fly is an idea handed down to us by our ancestors who... looked enviously on the birds soaring freely through space... on the infinite highway of the air."

"I am an enthusiast, I wish to avail myself of all that is already known and then, if possible, add my mite to help on the future worker who will attain final success."

"More than anything else, the sensation is one of perfect peace mingled with an excitement that strains every nerve to the utmost, if you can conceive of such a combination."

"The only bird that matters is the one that's in front of you."



Muhammad Yunus

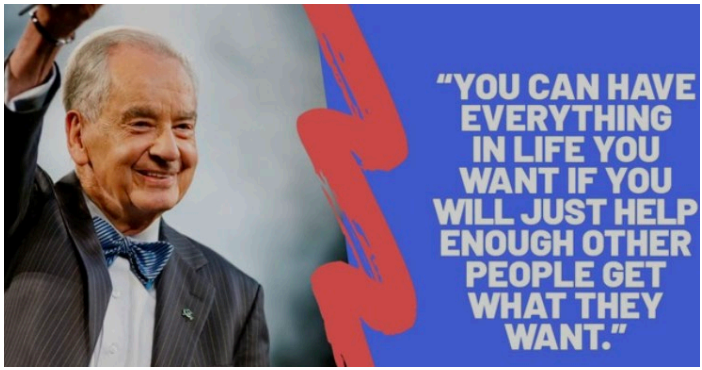
"Poverty is not created by the poor. It is created by the institutions we have built, the policies we pursue, and the concepts we hold."

"I did not have a business plan in the beginning, but my principle was to solve problems first."

"Innovation is the key to success in the business of social impact."

"I believe in the power of individuals. If they have the tools and knowledge, they can shape their own destiny."

"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."

"Your attitude, not your aptitude, will determine your altitude."

"Success means doing the best we can with what we have. Success is the doing, not the getting; in the trying, not the triumph. Success is a personal standard, reaching for the highest that is in us, becoming all that we can be."

"You were born to win, but to be a winner, you must plan to win, prepare to win, and expect to win."

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



Mark Zuckerberg

"The biggest risk is not taking any risk. In a world that is changing quickly, the only strategy that is guaranteed to fail is not taking risks."

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

"The only strategy that is guaranteed to fail is not taking risks."

"The biggest challenges in our lives are often the best opportunities for growth."

"The thing that we are trying to do at Facebook is just help people connect and communicate more efficiently."

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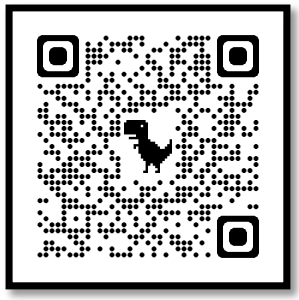

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Is To Help You And Your Family Have A Better Life

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Provide Financial Rewards To Students When They
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Rewards Are To Be Added To Their Investment Account

Mission #2

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

Mission #3

Improve People's Lives And Help Those In Need

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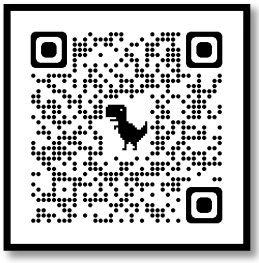

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