



The Financial Freedom *formula*

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*Like Warren, I had a considerable passion to get rich,
not because I wanted Ferraris – I wanted the independence.
I desperately wanted it. -Charlie Munger*

The Financial Freedom *formula*

$$FF = D + C^n + A^n$$

Are You Ready To Be Free?

Answer “Yes,” and you’ll never have to worry about your job or rely on others for your livelihood ...

Instead, you’ll be free to live the life you’ve always wanted.

For years now, you’ve probably heard how it’s really a crazy and unfair world out there.

On one hand, there are people who work hard year after year, slaving away for bosses and managers who don’t appreciate them, just to earn a paycheck that does little more than pay their bills.

On the other hand, there are those who seem to have found a better way.

I’m talking about people who live life on their own terms.



They're people who have all the money they need, yet they seem to work when they want to, where they want to, and for whom they want to. What's more, they have all the free time in the world to travel, to spend with their kids, and to do their life's calling... to really enjoy life.

For these people, the idea of hourly wages, annual cost of living raises, and having to "be at your desk by 8 a.m." are as foreign as the workaday world they left behind.

In this world, it's not unusual to take exotic trips to far-away places several times a year...

To be strolling on some ocean shore or tossing a ball with the kids while most people are slaving away in some ever-shrinking cubicle or driving to their next sales call.

The fact of the matter is, these folks live in a different world. A world where money and time have a different meaning – and there are plenty of both to go around.

Freedom is doing what you want, when you want, where you want, and with whom you want.

Where you can go to the fanciest restaurants anytime you want, not just on special occasions.

Where you can afford to have your son or daughter attend the best private schools, instead of the overcrowded classrooms of public schools.

Where there are no money worries.

None.

You may know some of these people.

And my guess is ... you'd like to be just like them.

Now you can.

In fact, I know you can. I'm living proof of it.

You see, I've been lucky since the day I was born.

I was lucky to have been born into a lower-income family in rural Louisiana. Lucky enough to have been educated in the school of hard knocks, to have come of age in a small farming community where hard work was valued, and lucky to have had nothing handed to me.

Insist on yourself. -Ralph Waldo Emerson

I was also lucky that my mother and father both dropped out of high school and spent the rest of their lives working for barely more than the minimum wage, trying to make ends meet with five children under one roof.

And boy was I lucky to have gone to school wearing hand-me-downs and clothes my mother had sewn for me. Because this gave me the first chip on my shoulder, one that compelled me to work harder, achieve more, and go farther.

At the age of thirteen, I was fortunate to get my first real job as a weed chopper in the soybean fields that surrounded our home.

The key to success is an unwavering sense of who you are, what you are about, and what you will demand of yourself.

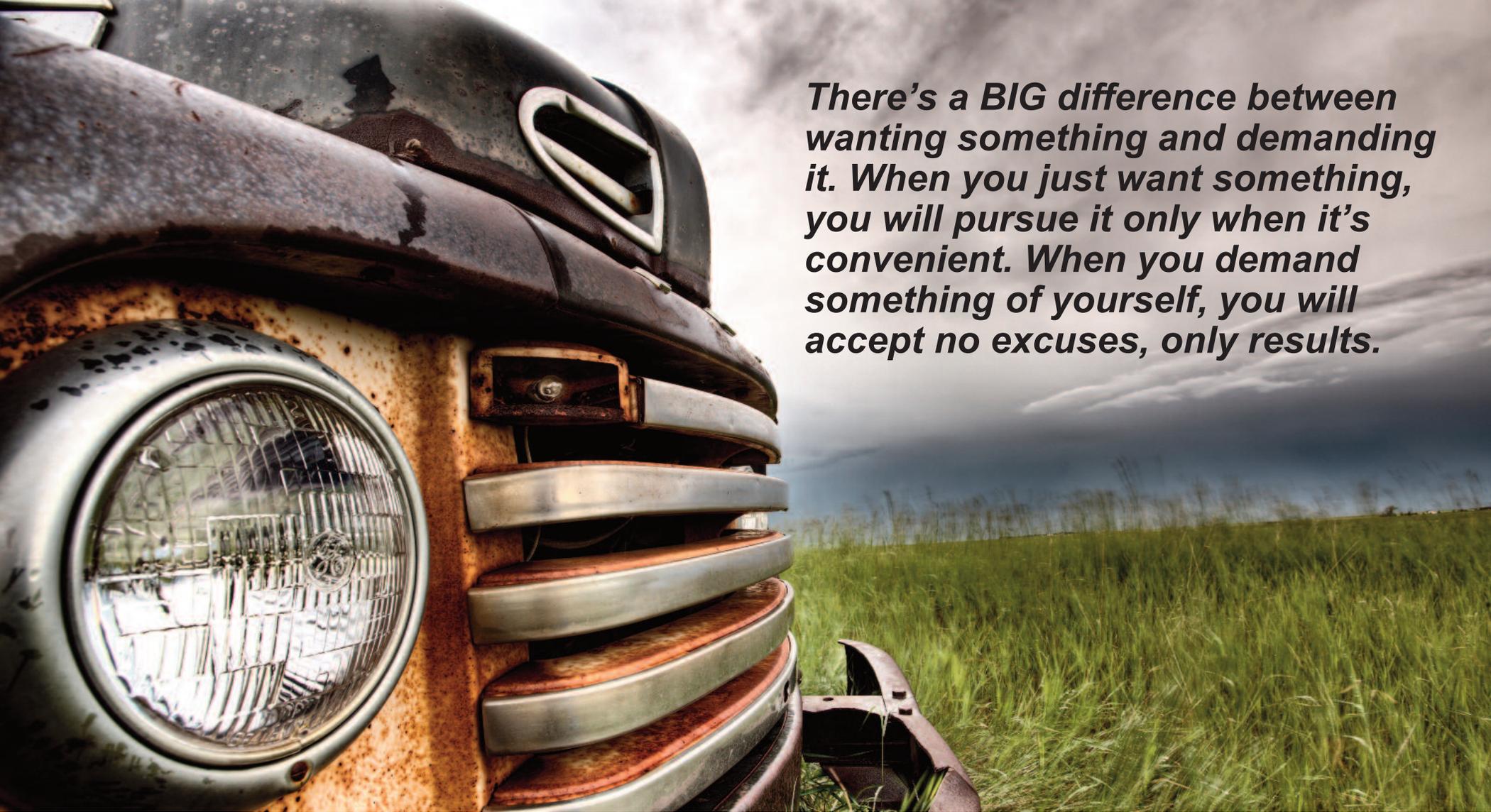
“Too many people spend money they haven't earned, to buy things they don't want, to impress people they don't like.”

-Will Rogers

The current state of the economy is giving many people an opportunity to become more aware of their finances.

You can look at it any way you like...

But nothing...nothing creates freedom like wealth.



There's a BIG difference between wanting something and demanding it. When you just want something, you will pursue it only when it's convenient. When you demand something of yourself, you will accept no excuses, only results.

The job of a weed chopper is to walk long rows of crops, cutting the weeds from the crops with a hoe. It was hard work in the unforgiving heat, with the added bonus of low pay! I was so lucky to have this job, for the priceless lesson it gave me – *it etched into me at a deep, emotional level...what I did not want to be.*

Two years later, I was lucky enough to have saved \$250, that I used to buy my first car - a 20 year old truck. It was an ugly green color, had a hole in the passenger floorboard as big as a baseball, and no air conditioner. I was proud to drive it everywhere!

“Most men lead lives of quiet desperation and go to the grave with the song still in them.” Thoreau

It quickly became obvious that my old beater truck did not really compare to the new cars my friends’ parents bought for them.

My truck broke down constantly and at what seemed to always be the worst times, such as first dates! But I was lucky to have that bucket of rust because it was a huge source of embarrassment. This gave me the second chip on my shoulder, one that instilled in me an even stronger drive to do better and to excel, so that I’d never feel embarrassed like that again.

You see, I could have just accepted the way of life of those around me. If I had, I would have had a mediocre life at best – the life of quiet desperation that Thoreau spoke of above.

That wasn’t for me. Instead, I decided to do something different...*to be someone different.*

At the time, I didn’t know how to be financially free, but I did know *why* I needed to be financially free.

I was lucky to be born into the best country in the world. To live in a capitalistic economy that helped create very successful people like Warren Buffett, Bill Gates, and others.

Sir Isaac Newton said “*If I have seen further it is by standing on the shoulders of giants.*”

No truer words can be spoken about my own success. Lucky for me, the world’s greatest investors have not only been brilliant, they’ve also been kind. Kind enough to share their knowledge.

Because I studied the world’s greatest investors intensely, I discovered something that changed my life.

The formula for financial freedom!

Financial freedom is not something that only a chosen few can achieve. Everyone can be financially free. You just need to know how to do things in such a way as to make sure you succeed.

I have a strong opinion that most people aren't successful with money because they've simply never been taught the right ways to manage money and how to build wealth.

They just haven't been taught the "formula" for wealth.

I'm curious to know if you learned about personal finance in high school or if you were offered a class on success with money in college?

I didn't think so!

Here's the thing, though ...

Learning the formula for financial freedom is easy. Also, it's a skill that — once you have it — will put your financial destiny squarely in your own hands, for as long as you choose to use it.

Financial freedom means you'll never be wanting for money, no matter what state the economy is in.

It's something you'll be proud to mention to your friends and people you meet. (Believe me, people will be very intrigued when you tell them that you are financially free. They'll want to know all about it.)

“Set a goal to become a millionaire, for what it makes of you to achieve it.” -Jim Rohn

Along the way to becoming financially free, you'll learn many valuable success skills, you'll become an accomplished person, and most importantly it will force you to become the person you have always wanted to be.

More than anything else, it's an opportunity to "reinvent" yourself ... and quickly lift you above any economic fray ... forever. Once you have this skill, you can do and accomplish anything.



**“An investment in
knowledge always
pays the best
interest.”
-Ben Franklin**

“A big part of financial freedom is having your heart and mind free from worry about the what-ifs of life.”
-Suze Orman

It's that powerful!

I know. Like I said, I went from working in the soybean fields of Louisiana to being financially free, or to put it another way...from zero to multimillionaire.

I'm not the only one. Many people have discovered this amazing formula... just like you're about to do today.

And it's very easy to learn this formula...

Just a few simple ideas... including one called “the demand” which I'll share with you in a minute. (Learn it and you'll not only be well on your way to financial freedom – it'll make you a far better person, period!)

Here's a little secret: I learned the basics of financial

freedom by studying and copying the legends of success. Then I just kept repeating what worked along the way. In no time, I became a multimillionaire.

And I'm here to say, in no uncertain terms:

If I can do it – so can you!

Today, I'll tell you all about how this works – and show you why, if you're willing to learn some very basic principles.

But first, ask yourself, is this learning opportunity for me?

That's pretty easy to determine!

“It takes time to create excellence. If it could be done quickly, more people would do it.” -John Wooden

If you're someone who wants to get rich quickly, then you're probably not going to embrace the kind of “do what it takes” attitude that's necessary to becoming financially free.

That's fine. There's no single “fit” for everyone.

But, if you've ever fantasized about what it would be like to live financially free...

If you've always wanted to escape the daily rat race, face new and exciting challenges every day, and have the freedom to wake up on any morning and say...

“It's just too nice to be sitting inside. I think I'm going to spend the day with my family ... or go for a hike ... or play a round of golf.”
Or if you're just sick of not living up to your potential in life – and you feel like the time to make any real changes is quickly slipping away.

“Never depend on a single income. Make investment to create a second source.” -Warren Buffett



Then my hunch is that these lessons are ideal for you.

It really is a chance to “take back your life” – from the corporate world, from the bosses who decide your day for you, from rush-hour traffic, from the headaches, pressures, and (these days, especially) the job insecurity that comes with the workaday life.

And let me make something very clear...

This is not a “get rich quick” proposition.

Success won't be automatic. Nobody will do it for you. You'll have to make the effort to learn and apply the formula.

Are you ready?

Let's get to the formula!

...

“First say to yourself what you would be; and then do what you have to do.” -Epictetus

$$FF = D + C^n + A^n$$

*D for
Demand*

Demands, not goals

The first part of the formula is making a demand.

By demand, I mean this... *what life will you demand for yourself?*

Notice I didn't say "what goals are you going to set for yourself"?

There's a lot of written material about goal setting and most of it is very good and important. I'm not against goal setting.

However, I have a strong belief that to achieve something so important and rare as financial freedom, you must have something much *stronger* than goals to push you to the top.

Simply put, goals just won't get the wood chopped.

Certainly "wanting" to be financially free will never get you there. Nor will hoping, trying or wishing. They are just not powerful enough emotions.

Nor will just positive words, thoughts, intent, emo-

tion, focus or discipline. Don't get me wrong, they are all very important and we will be discussing some of them a little later.

You see, these are what I refer to as the "hows".

The "hows" are very important, but they are not the most important thing.

The "why" is the most important thing.

You see, you need something internal that absolutely *insists* that you be financially free.

That something, something only you know, must be at a deep, emotional level inside of you.

Something that burns in your stomach.

Something that possesses you.

"The question isn't who is going to let me; it's who is going to stop me."
-Ayn Rand

“No one is *ready* for a thing until he believes he can acquire it. The state of mind must be *belief*, not mere hope or wish.” -Napoleon Hill

Something whereby becoming financially free becomes an *obsession*.

This, my friend, is the starting point to achieving financial freedom.

Some may think that this is too dramatic.

I disagree!

Here's why - anything less will just leave things to chance and that type of thinking doesn't make history.

Successful people are the bold ones, the ones who demand success of themselves and understand that there isn't any other option.

At the Battle of Julu in 208 B.C., the great military leader Xiang Yu's knew his army was terribly outnumbered. When his small army of 50,000 men crossed the Yellow River to reinforce Julu, they faced the Qin army of over 400,000 soldiers.

Knowing that his men would have to fight their hardest to defeat an army that outnumbered them so badly, Xiang ordered them to save three days worth of food, destroy their kettles and cooking utensils and sink the boats they'd used to cross the river.

That meant there was no retreat, and next to no food. Xiang Yu's army had two choices, defeat the Qin army before their food ran out and take their supplies or *starve to death*.



Xiang Yu's army defeated the Qin army – a feat leading to the old Chinese saying 'Break your kettle and burn your boat'. In other words, to remove any chance of backing down, you must force (demand) yourself to be successful.

You see, there's tremendous power in demanding what you must have. Those that don't ever demand what they want, stand little chance of getting it.

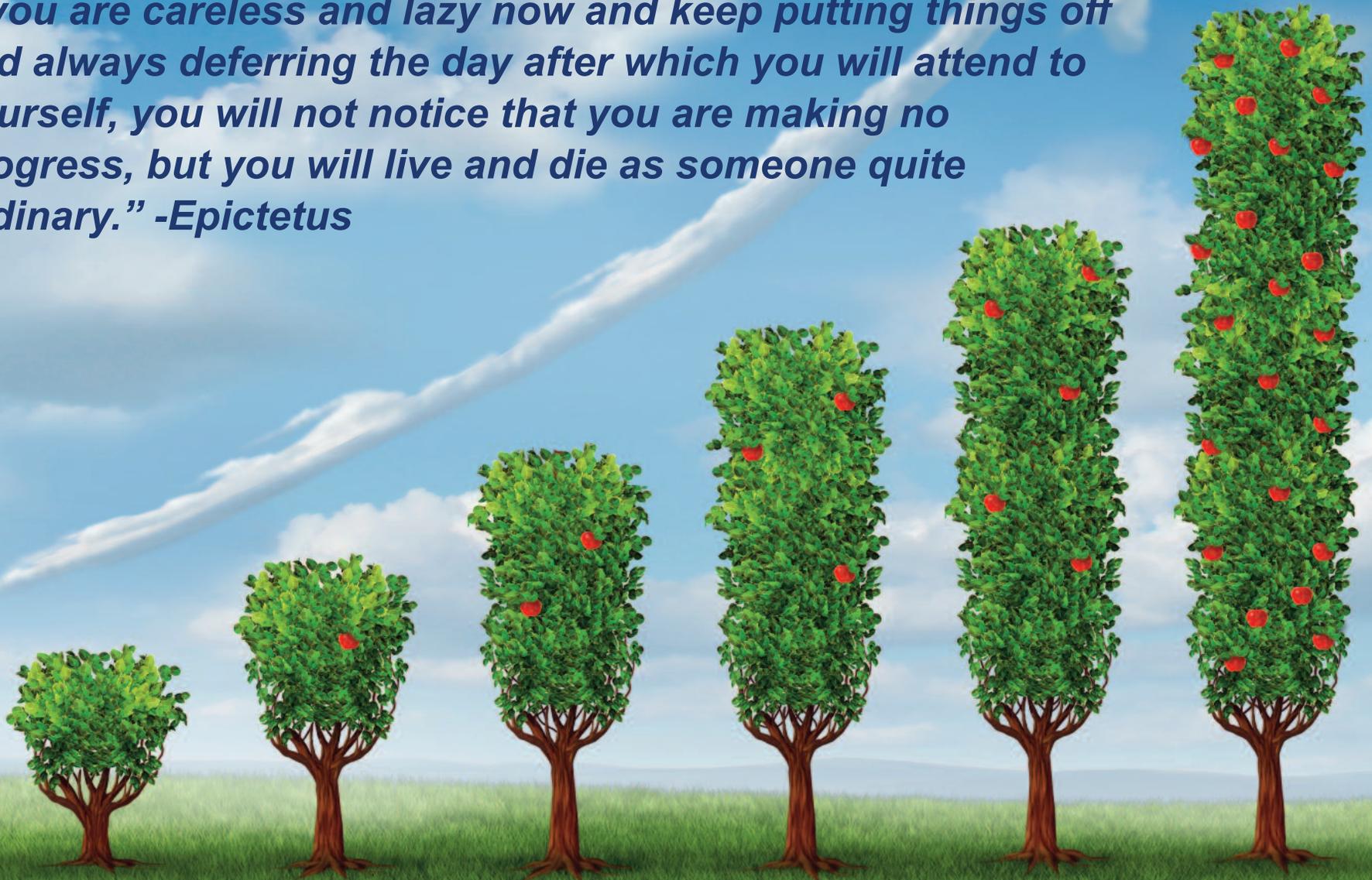
You demand with words, thoughts, intent, emotion, and focus. You get what you demand. *By the way, this works the other way as well - you also don't get what you don't demand of yourself.*

Most people don't bother demanding something of themselves because they don't believe they will get it. Rejecting themselves, they think, isn't nearly as bad as being rejected by somebody else... And how better to avoid that feeling of rejection than to not even bother?

“I demand more of myself than anyone else could ever expect..” -Julius Irving

The truth is, you'd be amazed at how often you get something simply by demanding those same things others didn't believe they could get.

“How long are you going to wait before you demand the best for yourself? You are no longer a boy, but a full-grown man. If you are careless and lazy now and keep putting things off and always deferring the day after which you will attend to yourself, you will not notice that you are making no progress, but you will live and die as someone quite ordinary.” -Epictetus





Here's where I feel people need to stop being so meek. You may have been taught and trained by others to stay in your place and that financial freedom is only available to a chosen few. That making demands is rude.

I say that's pure horse manure. Horse manure put forth by people that want to hold you back, because

seeing you succeed would shine a bright light on their laziness and lack of success.

The truth is, we are all powerful creators of our own reality, and making demands of ourselves is the one action you must take to be successful, regardless of what you set out to accomplish.

The reason that it is necessary that you demand financial freedom and not just set it as a goal, is because demanding it will bring out the *other you*.

The other you who will do whatever it takes to become financially free.

“Do what you must do today, so that you can do what you want to do later.” -Zig Ziglar

I’m talking of “why” and not “what” or “how” here. This is key to becoming financially free...to answer "why".

Why must you be financially free?

So you can travel the world?

So you can open and run a charity to help that cause you are so passionate about?

So you can enjoy playing music all day?

So you can break the cycle of poverty in your family?

So you can have the freedom to choose how you spend your time?

So you can have that feeling of knowing that you’ve lived up to your potential?

Here’s why your answer is vital - your ability to achieve financial freedom is directly connected to how strong and important the “why” is to you. Because it will determine your reactions to challenges along the way.

..and there will be challenges along the way.

Times when you will have to make tough choices between what you *want* to do today and what you *must* do today to be financially free in the future.

The choice between playing golf on a beautiful Saturday afternoon vs. studying the principles of building wealth.

The choice between sleeping in another hour each day vs. getting up an hour earlier to read.

The choice between buying something you want today vs. saving and investing your money for your future.

The choice between giving up because it's too hard vs. pushing thru the trenches to get to the high road of success.

Your “why” will be the foundation for your financial freedom.

It serves as a measuring stick that determines what is and what isn't important to you. It will focus and organize your thoughts and actions and enable you to make choices of purpose... that will get you to where you must be.

People who live incredible lives, people who are happy and genuinely have a positive overall impact on the world, people who live in such a way that others find them naturally fascinating, they don't settle for mediocrity.

They focus and work hard on success.

“Never settle for less than you deserve. Demand the best, accept nothing less.”



They sacrifice for it. Most importantly, they demand it.

I believe the lack of a strong “why” is a key reason why most people fail at financial freedom.

To bring-out the other you, you have to be so determined to have financial freedom that you convince yourself you *must* have it.

That there are no exceptions. That you won't settle.

Not you!

You do that by demanding something of yourself - that you will be more than just ordinary. You will not live a life of mediocrity.



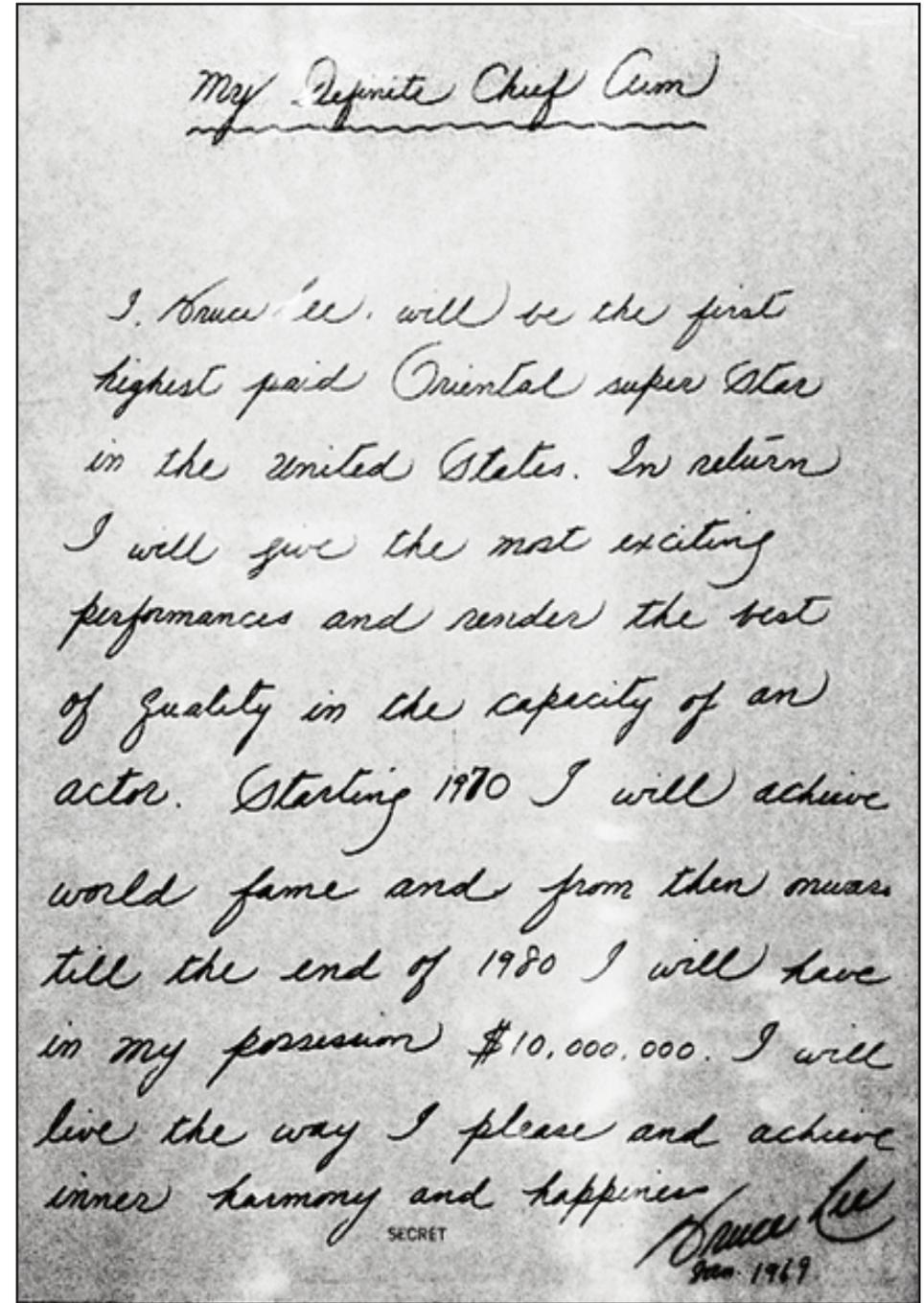
My Definite Chief Aim

I, Bruce Lee, will be the first highest paid Oriental super star in the United States. In return I will give the most exciting performances and render the best of quality in the capacity of an actor. Starting 1970 I will achieve world fame and from then onward till the end of 1980 I will have in my possession \$10,000,000. I will live the way I please and achieve inner harmony and happiness.

*Bruce Lee
Jan. 1969*

From Oprah to Michael Jordan

Whether you observe Warren Buffet, Oprah or Michael Jordan, they all have something in common that creates their success. They consistently demand success of themselves and have an intense focus around it.



To create a great life, you need a definite demand, along with daily focus and persistence. There are many examples of people who demanded success of themselves, with a burning desire to achieve it, including the following:

- Andrew Carnegie concentrated on steel and demanded that he build himself a great fortune. He later used that fortune to build public libraries throughout America.
- Helen Keller demanded of herself to learn to speak, and, despite the fact that she was deaf and blind, she became the first deaf/blind person to earn a Bachelor's degree.
- Lincoln demanded the freeing of slaves and became a great American President.

Your reason may not be directly about money and that's fine.

However, if you want to be financially free, you need to know how to create and manifest wealth, and what it can give you (more freedom, happiness, fun, contribution).

I talk more about creating wealth on my blog, but let's wrap-up this part of the financial freedom formula with a little exercise.

Before you begin the exercise, remember - a strongly held demand transforms you into the "other you", necessary for you to achieve financial freedom.

How do you demand freedom of yourself?

The answer is below.

Exercise:

1. Find a quiet place in your home where you can spend one hour totally uninterrupted. No TV, no phone, no spouse, and no children. No distractions. Just you and your thoughts.
2. Think about what is truly important to you. Apply what Tony Robbins calls the "rocking chair test." Imagine yourself sitting in a rocking chair, looking back on your life from your rocking chair at age 85 and asking yourself, "If I never made

this demand of myself, how would I feel? What would I have missed out on? Would I feel remorse?" Feel the pain of loss and regret. Now imagine that you did demand this of yourself. Feel the pleasure of success and accomplishment. Which scenario do you want to experience when you are 85? Let this sink in. It should move you at a deep, emotional level.

3. On a piece of paper, write a clear description of what you demand of yourself. Years ago, before Arnold Schwarzenegger had made his mark on Hollywood, he stated his demand to himself: "I am going to be the number-one box-office star in all of Hollywood." Explaining how he intended to accomplish this feat, he said: "What you do is create a vision of who you want to be, and then live into that picture as if it were already true." In 1991, receipts from Terminator II confirmed Schwarzenegger to be the most popular box office draw in the world, thus successfully accomplishing what he demanded of himself.

4. Include a clear statement as to why this is important to you. Oprah demanded success from herself so that she could make a positive difference in the lives of millions of people. "As far back as I can recall," she says, "my

prayer has been the same: Use me, God. Show me how to take who I am, who I want to be, and what I can do, and use it for a purpose greater than myself." Oprah has achieved phenomenal success for herself and others by focusing on a purpose greater than herself.

In 1987, Jim Carrey was a struggling comic and part-time dishwasher, dreaming of fame and fortune. He wrote himself a check for \$10 million and dated it Thanksgiving 1995, adding the notation "for acting services rendered." In the Fall of 1995, he did in fact reach his demand of success, when he signed a \$10 million contract to film "The Mask."

Visualize and thoroughly saturate your mind with your demand.

Your "why" is a foundation that will lead you, step by step, toward financial freedom.

It's a bridge between where you are today and where you will be in the future.

$$FF = D + C^n + A^n$$

*C for
Convictions*

“That's been one of my mantras - focus and simplicity. Simple can be harder than complex: You have to work hard to get your thinking clean to make it simple. But it's worth it in the end because once you get there, you can move mountains.”
-Steve Jobs

I have a secret to share - success doesn't come from complicated actions. Nor does it come from being a genius or even from having sophisticated plans.

Success actually comes from doing the simple things...*consistently*.

In fact, every successful person I know has a simple set of principles for success that they adhere to... religiously.

The reason for this is very simple - a system of personal success principles guides them in making the right choices in their lives, *automatically*.

It doesn't leave success to chance.

Successful people use principles and systems to *guarantee their success*.

If you think about it, in every situation that requires success, you will find a system of success being used by the people involved.

Whether it's flying an airplane, performing open heart surgery or building a bridge to last the next 50 years.

In 1999, the Institute of Medicine published the famous "*To Err Is Human*" report, which dropped a bombshell on the medical community by reporting that up to 98,000 people a year die because of mistakes in hospitals.

The number was initially disputed, but is now widely accepted by doctors and hospital officials. Medical errors are now the third leading cause of death in America, behind heart disease, which is the first, and cancer, which is the second.

The medical field went looking for answers...and found them.

Do you know what the one single thing, when implemented by hospitals, contributed to cutting surgery death rates in half?

Was it a new drug? No.

Was it new technology? No.

The single thing that has contributed the most to lowering death rates in surgeries was...a checklist.

A short 19-point checklist used before surgery, that simply made sure people did the right things *before* the operation began.

Just a simple system for success made all the difference.

“He who believes is strong; he who doubts is weak. Strong convictions precede great actions.”
-Louisa May Alcott

But are checklists limited only to the medical industry? No. Checklists are used everywhere to avoid errors. Take the aviation industry.

Before takeoff, they have a simple, easy-to-understand checklist which makes sure the important things are done to avoid a crash.

What's easy to do is also easy not to do.

What many people assume is, that when faced with making important decisions (like in surgery), they will always get the basics right. This is not always true, even of highly trained people like surgeons.



Here's why - when making important decisions, it's hard not to be affected by emotions, the opinions of others, and assumptions.

It's also easy to forget things and to even miss something critical.

A checklist, or system, solves these problems. Even for things such as how to become financially free.

Yes, making the right decisions in your journey to financial freedom is as important as making the right decisions when flying an airplane, building a bridge, or performing life-saving surgery.

After all, a life is at stake when it comes to financial freedom - yours. Financial freedom, like surgery, requires a system for success.

However, it can't just be a loose set of ideas.

Or a just a couple of things to keep in mind.

“If you don't design your own life plan, chances are you'll fall into someone else's plan. And guess what they have planned for you? Not much.” -Jim Rohn

No. It must a be a system. A system of *convictions*.

You see, you have to create the values your successful life *requires*. Every successful person does this.

They create a thought-out set of basic decisions made once, that do not need to be made again, and that govern other decisions.

They also write out their personal philosophies... their rules to live by and so must you.

These are your big convictions for life. Your rules.

Because, by following a strong set of convictions, *you maintain control over your life*. You steer the ship instead of the ship steering you.

Just as I believe that waking up early makes almost every day better, having a set of well-defined personal convictions makes every decision better.

So, what are the convictions needed to become financially free? It's beyond the scope of this ebook to list all the convictions, but here are a core set of convictions to get you started:

The first conviction: Do your own thinking

It seems as if there's no shortage of "experts."

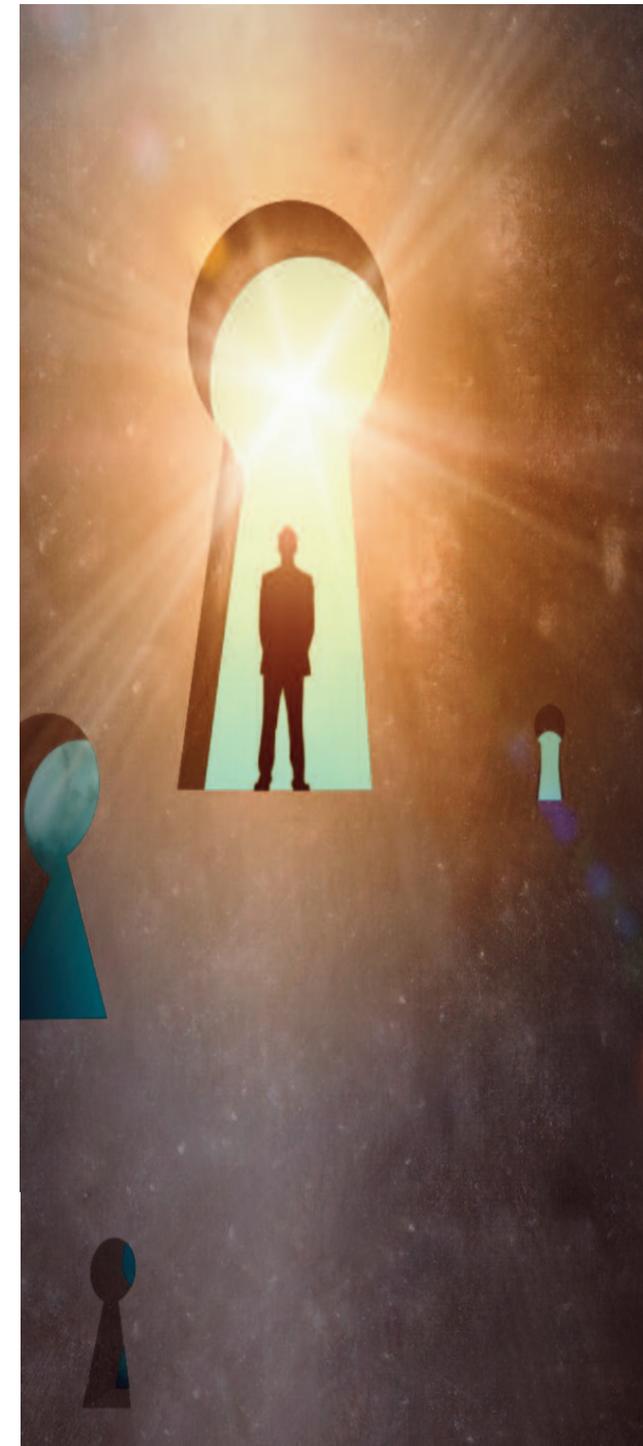
Turn on the television and there they are.

Experts on how to play professional football from those who have never played the game.

Experts on movies from people who have never made one.

Experts on politics who have never run for office.

*"If you don't control your mind, someone else will."
-John Allston*



Many people don't want to make their own decisions. They're either too scared of what the outcome may be or too lazy to do the homework necessary to make the right decision - the decision that could literally change their lives. For them, it's much easier to just be told what to do.

Even experts on war who have never put on a military uniform.

We are surrounded by so-called experts—people with opinions, but very little actual expertise.

You know what they say about opinions, right?

They are like belly buttons, everyone has one, and most are useless.

I have an important question to ask you.

Do you own your own mind? Sounds like a simple enough question, right? Each of us owns our own minds, right?

Not necessarily.

Some people act as if their minds belong to someone else.

Whether they are constantly seeking approval, afraid of being different, or just plain lazy, many people let others decide what their opinions are, how to act, and what values to hold—all by default.

They blindly accept the values taught by their parents, teachers, or peers, and rarely ask if these ideas even make sense.

They don't, in fact, own their own minds—their minds are owned by others.



Conventional wisdom is a funny thing. If you don't follow it, others will think you will fail because you are not following what everyone else is doing. BUT when you succeed, the way you succeeded now becomes conventional wisdom for others to follow. Only take advice from those who are where you want to be.

“Other people's views and troubles can be contagious. Don't sabotage yourself by unwittingly adopting negative, unproductive attitudes through your associations with others.” -Epictetus

Owning your own mind means making sense of things around you based on your own thinking and experiences, not depending on the thinking of others.

It means doing your own homework and trusting your own ability to make good decisions, even if they are very different from what others do.

It means acting in agreement with your convictions, even if you sometimes make mistakes.

It means knowing this truth: it's better to make your own mistakes than someone else's.

Owning your own mind doesn't mean that you shouldn't take advice or learn from successful people.

Quite the contrary. Learning from successful people is very important to success.

The point here is that thinking is a *choice*, not something that is done on auto pilot.

To be financially free, you must develop the skill of thinking critically.

To weigh the pros and cons of important decisions.

To look deeper into facts than just someone's personal opinion on a subject.

To be a student; a learner; a researcher...

Not a follower.

On the journey to financial freedom you will have to make some very important decisions about your finances and how you spend your time.

It's important that these decisions are self-chosen and inline with the life that you demand for yourself.

Don't just settle for what you "should" do or what's the popular thing to do.

Make your life what you want it to be, not what others think it should be.

You know best.

You were designed with a marvelous built-in machine to sort, analyze, and know what's real from what's not real - your brain.

Trust it.

“A wise man makes his own decisions, an ignorant man follows the public opinion.” -Grantland Rice

Too often people ignore their own inner wisdom and gut, only to seek opinions from others.

Here's an example:

Mutual thinking

The U.S. mutual fund market has over \$10 trillion in assets. It's the largest mutual fund market in the world. Over 50 million U.S. households own a mutual fund!

Mutual funds have thousands of analysts who spend every day studying stocks. These analysts must also pass a difficult, six hour, 260 question exam in order to obtain a license.

These guys are clearly the experts.

With the amount of money in mutual funds and an army of highly trained, licensed experts to do



all the thinking for an investor, mutual funds are clearly the place to be. Or are they?

Let's look at the scoreboard.

About 80 percent of all mutual funds fail to beat the benchmark average return of the stock market, the Standard and Poor's 500 index.

That's right. The vast majority of the experts don't do any better than an average person in selecting stocks. They actually do worse.

If that weren't bad enough, the mutual fund industry itself chose the S&P 500 index as its comparison benchmark.

Even worse, mutual funds have collected millions in fees from their investors, in spite of their poor performance.

Here's the problem with letting others do your thinking - *if you let others think for you, you live their reality instead of your own.*

Trust me, nobody cares as much about your reality than you!

It's better to be well informed from your own research and make your own decisions about your future.

Also, in order for someone to achieve financial freedom I believe they have to *speak in their own voice*.

They have to act as themselves.

You see, mentally lazy people rely on biases, assumptions and others instead of critical thinking.

They don't ask themselves the hard questions.

Therefore they get someone else's plan for their lives.

We live in a world that wants you to conform and obey, that wants to own your mind. It's important that you make your own decisions and that *you own them*. It's important that you take responsibility for your future.

You are the best expert on you. You want to inform and educate yourself, for sure. In the end, you know best.

Trust yourself and then do as you are told, by you.

Before we move on to the next conviction, I have a great tip that will boost your convictions.

That is the idea of mantras.

Mantras are just little phrases that you say to yourself that remind and emphasize your convictions.

Convictions help you take the right action at moments of truth. Mantras just reinforce those convictions with internal talk.

For example, the conviction of "thinking for yourself" could be tied to the mantra "*If it's got to be, it's got to be me.*"

Each time you're faced with a challenge that requires you to think for yourself, remember, "*If it's got to be, it's got to be me.*"

“If we let ourselves, we shall always be waiting for some distraction or other to end before we can really get down to our work. The only people who achieve much are those who want knowledge so badly that they seek it while the conditions are still unfavorable. Favorable conditions never come.” -C.S. Lewis

The second core conviction: Be a lifetime student.

I’ve loved books for as long as I can remember.

I still have the original copy of one of my very first books - *The Tawny Scrawny Lion*. A book I must have read 100 times as a child. This book was sent to me by the *Weekly Reader* program.

Would you like to know how a 9 year old changed the rules of a large New York publishing company?

The *Weekly Reader* program began back in 1928 as a weekly book subscription service for children. The

program was simple: Each week, *Weekly Reader* would mail a children’s picture book to each one of their young subscribers.

The books were well-written and of high quality. I didn’t just read each week’s book as it arrived in the mail, I *devoured* it.

It didn’t take long for me to develop a full-on addiction to the *Weekly Reader* program. This was like having Christmas each week.

Since I loved getting and reading these books each week, my mother asked the *Weekly Reader* company if they could send two books per week to our house.

If one book per week was Christmas. Two would be like having Christmas and your birthday every week!

I remember it like it was yesterday. I stood patiently in the kitchen as my mother made the most important phone call of my young life.

What follows is the actual transcript of that call. (Well, pretty close to what actually happened).

Mother: Hello, my child gets your weekly books in the mail and he really loves the books. He reads them over and over and he can't wait until the next book arrives in the mail.

Weekly Reader: Oh that's great! It's so nice to get feedback from our young readers. How may I help you?

Mother: Well, my son loves these books so much, I was wondering if it would be possible to send him two books per week. It would really make his day.

“Self-education is, I firmly believe, the only kind of education there is.” — Isaac Asimov



Weekly Reader: Oh, I'm sorry but that's not possible. Our program allows for only one book to be mailed each week.

Mother: I understand. But, is there any way you can make an exception? He really loves these books and it would mean so much to him.

Weekly Reader: No, I'm very sorry. Our system is not designed for that. I wish I could help you, but it's impossible for us to send two books a week to him.

Mother: I understand. Thanks anyway.

Weekly Reader: Thank you for being a customer. Have a great day.

I didn't take the news well.

When I found out that I would not be getting two books a week, I didn't just cry. I wailed. I then wailed some more for good measure.

15 long minutes later...

Mother: Yes, I just called and spoke to you about getting two books per week for my son.

Weekly Reader: Yes. Um..what's that noise in the background? Is everything OK?

Mother: That's my child crying.

Weekly Reader: Oh no. He seems very upset.

Mother: Yes, he really wants to get two books per week. Is there anything you can do?

“If not you, then who? We are taught as children that others are great, and that we are not, so I ask the question, “Where do the “great” come from?” I submit to you that the great arise from the most mundane of places; the great are those who refuse to remain as they are; the great are those who believe in their greatness.” -Hillel

Weekly Reader: Unfortunately, no. Let me get a manager on the phone to explain.

Weekly Reader Manager: Hello, this is Bob. I really wish we could help you, but...Um. What's that noise in the background?

Mother: That's my child crying.

Weekly Reader Manager: Oh no. He seems very upset.

Mother: Yes, he really wants to get two books per week. Is there anything you can do?

Weekly Reader Manager: Oh. Let me make a few phone calls. Please hold.

Holding for 15 long minutes later...

Mother: Yes. I understand. I realize that and will certainly explain it to him. Goodbye.

“By the age of 10, I’d read every book in the Omaha Public Library with the word finance in the title, some twice.” -Warren Buffett

As far as I know, I was the only child in the country to receive two books per week as part of the Weekly Reader program.

So began my love affair with books.

As a child, I knew that the stories in books were fun, with words and pictures.

But soon I realized that the power of reading wasn’t just some story or fact that a book taught me as much as what a book *showed* me.

Books showed me how I could connect information and ideas in ways that could help me...help me get

what I wanted out of life. To be fair, I say it's the books, but it's also the habit of reading books that made such a difference in my life.

A learning machine

Warren Buffett got to where he is today by being more than just being smart. Instead, he adopted the habit of constant learning and that helped set him apart from every other investor.

Of course, there is more to what has made Buffett a great investor than this.

It all began by reading. Buffett was very hardworking as a kid. He also wanted to *learn* everything he could about investing.

Charlie Munger once described Warren Buffett as a 'learning machine', and said that if you watch Warren Buffett during the day, you will realize that half his time each day is spent *'sitting on his ass and reading'*.

Your success in becoming financially free is also directly related to how much reading you do and the amount of knowledge you have.

Knowledge about everything related to success - money management, self-improvement, habits, discipline, and how to create wealth.

Most of us graduate college knowing little of what it really takes to be successful.

“Readers may be divided into four classes: 1.) Sponges, who absorb all that they read and return it in nearly the same state, only a little dirtied. 2.) Sand-glasses, who retain nothing and are content to get through a book for the sake of getting through the time. 3.) Strain-bags, who retain merely the dregs of what they read. 4.) Mogul diamonds, equally rare and valuable, who profit by what they read, and enable others to profit by it also.” -Samuel Taylor Coleridge



*“Learning is the beginning of wealth.
Learning is the beginning of health.
Learning is the beginning of spirituality.
Searching and learning is where the
miracle process all begins.” -Jim Rohn*



With the rate at which new knowledge is created, the gap between what we know today and what there is to know, grows each day.

Don't kid yourself. Time stands still for no one. If you are not constantly learning, you are falling behind. Life is a parade that's constantly moving!

As Thomas Edison observed, “We don't know one millionth of one percent about anything.”

To earn more, you must learn more

So, with everyone knowing next to nothing... what can you do to learn – and earn – more?

You must read constantly.

You must become a learning machine.

When does all this learning stop? Never.

“School is never out for the pro” is ancient advice, and still true today.

You might protest: “But I am too busy for all this studying and learning!” Then do it after hours. Make the time.

By just spending a few hours each month expanding your knowledge, you add full weeks of value to your most important asset: you.

If there’s one habit that’s directly connected with the level of success you will have in life, it is the amount of reading you do.

Increasing your knowledge is a key part of personal growth, and the most successful people are the ones that read the most and spend the most time self-educating.

Here’s why:

With a large amount of knowledge, you actually expand the limits of what is possible for you. You expand the limits of what you can accomplish. You expand the limits of your life. Expanding the limits of your life will enable you to become financially free.

Education doesn’t stop when school is over!

“Change is the end result of all true learning.”-Leo Buscaglia



“When you sell a man a book you don't sell him just 12 ounces of paper and ink and glue - you sell him a whole new life”. -Christopher Morley

But many people ignore this idea and stop learning after getting a diploma or degree.

The problem with that thinking is this: Where you are today financially, is directly related to how much knowledge you had leading up to today. And where you will be five years from now will be directly related to how much knowledge you have five years from now.

In other words, you can't use the same thinking you have now to get to some place different in the future.

The best way to get ahead in life is to create new and powerful ideas thru learning and to constantly challenge the conclusions you've drawn about life.

Remember this: Any knowledge or habits that are not working for you today are actually working against you.

This may sound obvious, but the best way to change bad habits and poor results is to gain new and better ideas. If you're doing something wrong, you have to learn a new way of doing things and change.

People from all walks of life who've achieved incredible success have taken the time to write of their experiences so you can learn and gain new ideas on how to succeed.

There are several books I recommend you read to give you the right ideas to become financially free:

- Think and Grow Rich by Napoleon Hill
- The Richest Man in Babylon by George S. Clason
- The Magic of Thinking Big by David Schwartz
- The Power of Positive Thinking by Norman Vincent Peale
- Secrets Of The Millionaire Mind by Harv Eaker
- Psychocybernetics by Maxwell Maltz

“From birth, up until the time we are about eighteen, our learning curve is dramatic, and our capacity to learn during this period is just staggering. We learn a tremendous amount very fast. We learn language, culture, history, science, mathematics... everything! For some people, the accelerated learning process will continue on. But for most, it levels off when they get their first job. If there are no more exams to take, if there’s no demand to get out paper and pencil, why read any more books? Of course, you will learn some things through experience. Just getting out there – sometimes doing it wrong and sometimes doing it right – you will learn. Can you imagine what would happen if you kept up an accelerated learning curve the rest of your life? Can you imagine what you could learn to do, the skills you could develop, the capacities you could have? Here’s what I’m asking you to do: be that unusual person who keeps up his learning curve and develops an appetite for always trying to find good ideas.” -Jim Rohn

These books and others will challenge you to change.

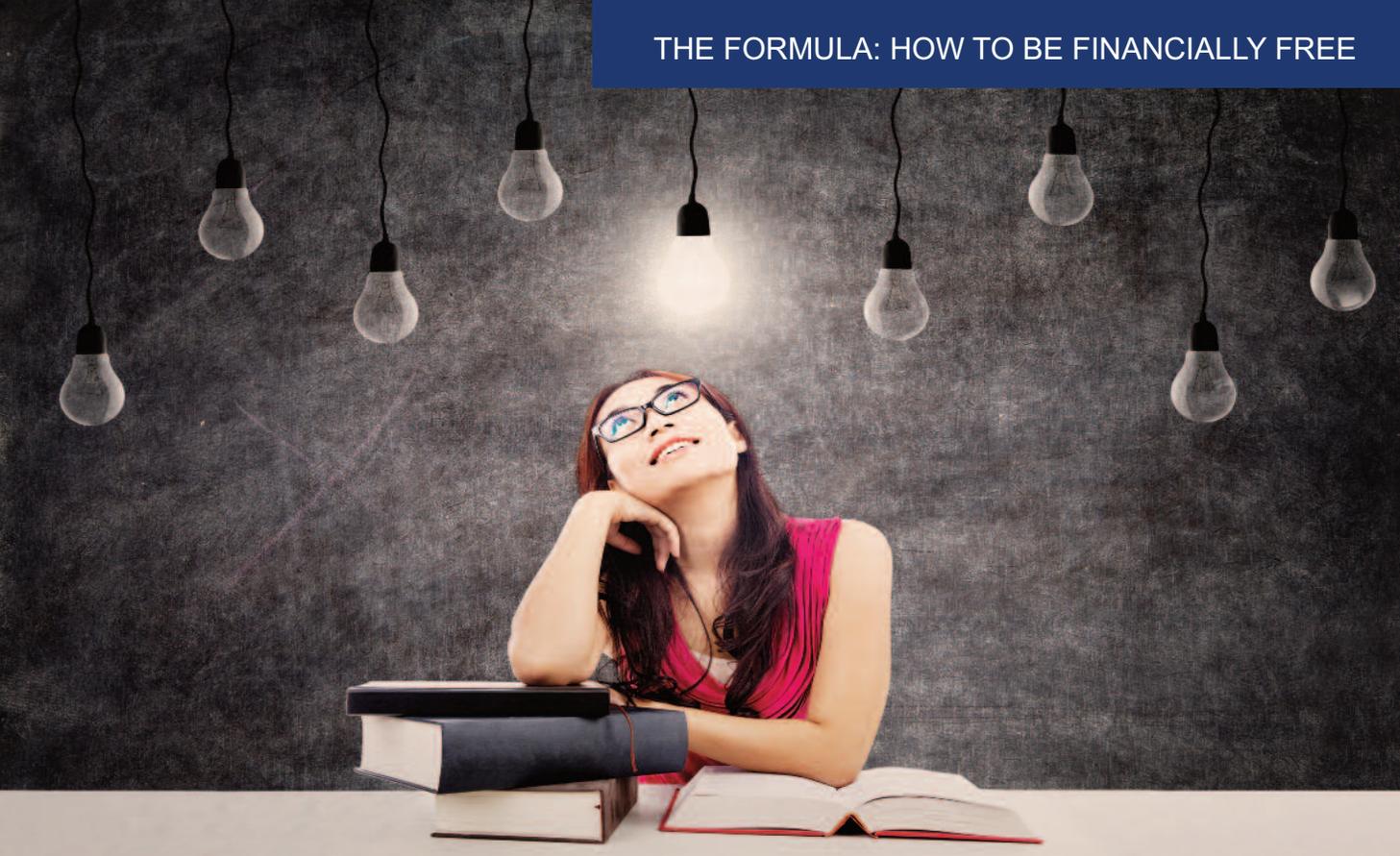
I’m a big believer in this fact: books offer treasures of information that can change lives, fortunes, relationships, health and careers for the better.

One of the major reasons people don’t do well is because they keep trying to get through the day while a more worthy cause is to get *from* the day.

Often the most extraordinary opportunities occur just after you have learned something new.

What you don't know WILL hurt you. You have to have learning to exist, let alone succeed.

Neglect is one of the major reasons people don’t have what they want. If you don’t take care of your mind, neglect becomes a disease.



***“Education is the kindling of the flame, not the filling of a vessel.”
-Socrates***

If you neglect to do take care of your mind, you will neglect to do good things with your money, and you will probably neglect to do good things with your time.

I’m going to share a key secret with you. One of the most important principles to becoming financially free.

The amount of change that you want in your net worth is exactly equal to the amount of change that you must make in yourself, to achieve it.

For example, if your net worth is \$10,000 today and you want it to be \$1,000,000 in the future (a 100% change), you must make a 100% change in yourself to achieve it.

Jim Rohn said it best - *“When you change, everything will change for you.”*

Yet, for some reason, so many seem to keep using bad ideas, habits, and decisions and hope for a good result.

Begin, while
others make
excuses.

Work, while
others are
wishing.

Persist, when
others are
quitting.

Whether it is personal relationships or financial freedom, some people fail and try again, but they try again with the same bad thinking they used the last time.

Unless there is change, history repeats itself.

Old habits and ideas repeat themselves. Relationships repeat themselves, perhaps with a new partner, but with the same old problems.

Some think they can liberate themselves from flawed ways of thinking without making any changes.

It doesn't work that way.

Here's why - when an opportunity that could increase a person's net worth comes in contact with someone that has a reputation for making bad financial decisions, it is the bad reputation of the person that remains intact.

Why lottery winners go bankrupt

William "Bud" Post squandered his 1988 Pennsylvania lottery prize of more than \$16 million on houses, vehicles and bad businesses before going bankrupt and serving time for firing a shotgun at a bill collector before his death in 2006.

In 2002, Jack Whittaker won \$315 million in a lottery in West Virginia. Just four years later he claimed to be broke.

Callie Rogers blew a 2003 U.K. lottery jackpot of \$3 million on shopping, cocaine, friends and breast augmentation and told reporters later that she was now working as a maid.

The National Endowment for Financial Education estimates that as many as 70 percent of Americans who experience a sudden windfall will lose that money within a few years.

The problem is what *didn't* change when these lottery winners received a lot of money instantly - *their education, habits, and decision making all stayed the same.*

And they simply become victims of their own lack of financial knowledge and discipline. In other words, they became millionaires, but they didn't have the millionaire mindset.

“Success is attracted to you by the person you become. Don't wish things were easier, wish you were better!” -Jim Rohn

There are two sides to wealth, the outside and the inside. The outside is the actual wealth. The inside is how you *think* about money.

To change the outside, you must change the inside.

Be a lifetime student and commit to change your life by constant learning. Don't neglect.

Everything is within your reach if you will read books, learn and wage a new and vigorous battle against neglect.

Build your philosophy. Commit yourself to a new journey and say, “I'm going to learn more to earn more.” Once you do, you'll never look back.

The third conviction: Work hard on yourself.

In 2011, James “Jimmer” Fredette was selected in the NBA draft by the Sacramento Kings. In his senior year of college, Fredette wowed everyone with his dazzling three-point shooting and led the Brigham Young Cougars to a record-breaking season.

He also helped the school make its first trip to the Sweet Sixteen tournament in thirty years.

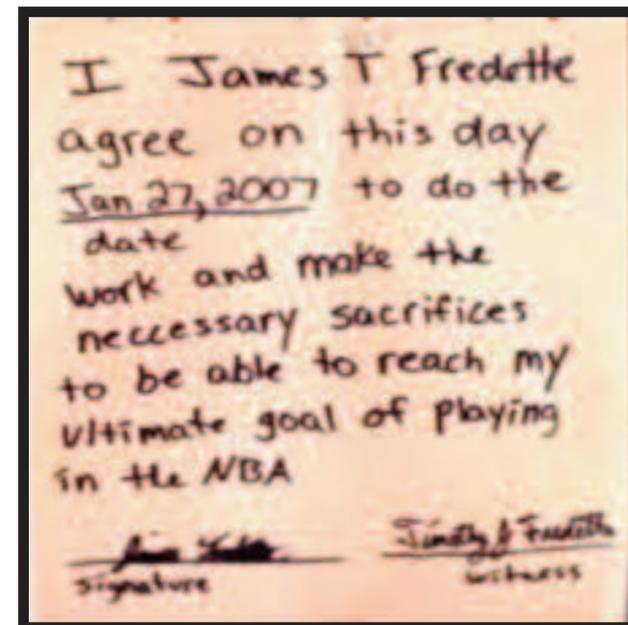
The moment was also the fulfillment of a contract between Jimmer and his older brother. Jimmer hung this contract in his room and looked at it every single day.

“It reminded me of what my goal was,” he said, “and if I didn’t want to work hard or practice that day, I would look at that and think, ‘You have to work as hard as you possibly can and do things other kids aren’t doing in order to be the best and reach your goal.’”

There is no escape from hard work.

Here’s why - you don’t start down the road to financial freedom by having what wealthy people have.

You first need to change your mindset, and make a deliberate choice to “be” a wealthy person. This is the “demand” part of the formula.



“A man, at times, gets something for nothing, but it will, in his hands, amount to nothing.”

-Frederick Douglas

“Opportunity is missed by most people because it is dressed in overalls and looks like work.” -Thomas Edison

That mindset will then lead you to “do” what wealthy people do, and then you will “have” what they have.

Zig Ziglar had it right, the steps are “be, do, and then have.”

Only if you do what others won’t do, will you have what others don’t have.

Look around. Odds are you see a bunch of people that are not financially free, complaining about it, and doing absolutely nothing to change it.

That attitude will not set someone free. You must decide to do what others refuse to do in order to have a better life.

This is true in every aspect of life. Do you want more money, a better job, doing what you love instead of what you must, or have better relationships?

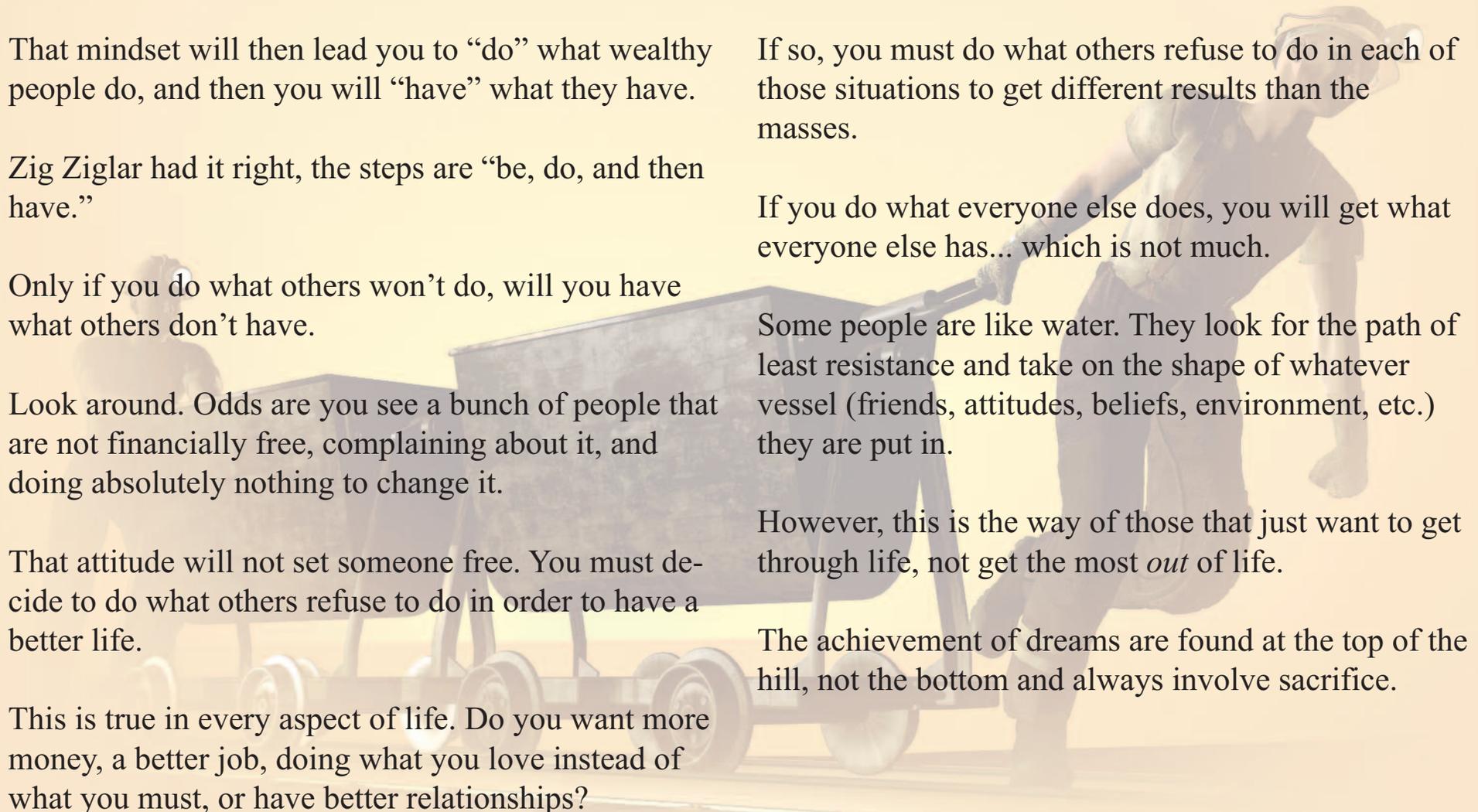
If so, you must do what others refuse to do in each of those situations to get different results than the masses.

If you do what everyone else does, you will get what everyone else has... which is not much.

Some people are like water. They look for the path of least resistance and take on the shape of whatever vessel (friends, attitudes, beliefs, environment, etc.) they are put in.

However, this is the way of those that just want to get through life, not get the most *out* of life.

The achievement of dreams are found at the top of the hill, not the bottom and always involve sacrifice.



“Decide what you want, then decide what you are willing to sacrifice for it. Establish your priorities and go to work.”
-H.L. Hunt

The best definition of sacrifice is this: “To give up something for something else considered to have a greater value.”

Sacrifice does not mean giving up something for nothing; it means giving up one thing for something else we believe is worth more.

Are you willing to work very hard to become financially free?

Any ordinary person can stay ordinary, but those who will work hard, will become extraordinary people.

Microwave success

The problem is that many want success right now and preferably without hard work.

They want what I call "microwave success". Success right now and very easy.

Sorry, that's the wrong answer.

A person who buys into this method for success, is the same person who buys lottery tickets, hoping for millions. We have already seen what happens to people with the lottery mindset.

'Opportunity looks a lot like hard work'

"I believe that opportunity looks a lot like work," actor Ashton Kutcher said in his acceptance speech for Nickelodeon's Ultimate Choice Award.

"When I was 13, I had my first job with Dad carrying shingles to the roof, and then I got a job washing dishes at a restaurant, and then I got a job in a grocery store deli, and then I got a job in a factory sweeping Cheerio dust off the ground."



"And I never had a job in my life that I was better than. I was always just lucky to have a job. And every job I had was a stepping stone to my next job, and I never quit my job until I had my next job. And so opportunities look a lot like work," he said.

Everything I have, I had to work hard to get.

I believe to achieve financial freedom, you must become like a flywheel, those heavy metal wheels that power engines.

You must plug away consistently and slowly and get the 'flywheel' moving until it gains momentum.

Here's why - you have to *take* what you deserve. All accomplishments start with a choice.

A choice to take the easy road or to take the path less travelled.

Everything in life has its prize. You have to be willing to pay it.

Here's the promise of hard work and sacrifice - Not only is it the only way to achieve your goals, it also prepares you to handle life at the top. Hard work is not just the vehicle to get you to financial freedom... it's also a tool that molds you.

Hard work *shapes* you along the way.

***“Success is simple
once you accept how
hard it will be.”***



Ten thousand hours

Forty years ago, in the *American Scientist*, Herbert Simon and William Chase drew one of the most famous conclusions in the study of expertise:

“There are no instant experts in chess—certainly no instant masters or grandmasters. There appears not

to be on record any case (including Bobby Fischer) where a person reached grandmaster level with less than about a decade's intense preoccupation with the game. We would estimate, very roughly, that a master has spent perhaps 10,000 to 50,000 hours staring at chess positions...”

“Fortunately, things turned out well for me with MicroSolutions. I sold it after 7 years and made enough money to take time off and have a whole lot of fun.

Back then I can remember vividly people telling me how lucky I was to sell my business at the right time. Then when I took that money and started trading technology stocks that were in the areas that MicroSolutions focused on. I remember vividly being told how lucky I was to have expertise in such a hot area, as technology stocks started to trade up.

Of course, no one wanted to comment on how lucky I was to spend time reading software manuals, or Cisco Router manuals, or sitting in my house testing and comparing new technologies.” - Mark Cuban

Author Malcolm Gladwell popularized the idea that 10,000 hours of work was “the magic number of greatness,” regardless of a person’s natural ability.

With enough practice, he claimed in his book *Outliers*, anyone could achieve a level of expertise that would rival that of a professional. It was just a matter of putting in the time.

To reach your goals, you must move forward, which means leaving some things behind.

The man who believes he can get whatever he wants without sacrifice, is trying to take two different paths at once and in the end, he goes nowhere.

Instead of moving forward, he is stretched out horizontally and sitting on the fence.

You must embrace the fact that there are trade-offs in life and that you can’t have one thing without giving up another.

I believe life should be lived by a philosophy that one truly believes in.

Does hard work determine your destiny?

I have lived my life with one main philosophy, "work wins".

In my life it has proven to be the one thing that put me ahead.

Working hard is the only thing you can control.

Know this, whoever works the hardest will be the one with the most success.

Because you have to fight to reach your dream. You have to sacrifice and work hard for it.

Do you want to be financially free?

Do you want to be happy?

Trust me, it can be done.

What stands apart from the things you have tried to become successful, are all the things that you have not done.

You can be whoever you want, but you have to bear the burden. You can't achieve what you want, if you just want to satisfy your pleasures of the moment.

I realize that the ideas of working hard and sacrifice are not popular with many who want to strive for "balance" and to just be "comfortable".

However...

When you are in pursuit of your life's dreams...

When you are working toward satisfying those unique demands that you have placed on yourself...

When you will not rest until you have what you must have in life...

At that moment, sacrifice won't feel like sacrifice...it will feel like you are paying your dues. Just like everyone before you.

Remember this, there is no sacrifice when the pursuit, the journey, is as rewarding as the end result. Which is freedom.

Jim Rohn said it best - "Work hard at your job and you can make a living. Work hard on yourself and you can make a fortune."

Mantra: I work hard on myself, so I can make a fortune.



A lot of people continually crash on the rocks of bad consequences because they allow themselves to get trapped in rough waters without first making sure their boat is waterproof!

It's important to know, that for any plan of action to be successful, it must start with a solid foundation.

And by foundation, I'm talking about having a clear set of convictions that guide your day-to-day behavior.

You need to know what you believe in ahead of time, so you don't have to think about the right action to take at the moment of truth.

Here's why - if you don't formulate your convictions ahead of time, your actions may be based on spur-of-the-moment whims or emotion.

In other words, you'll be in danger of changing your standards to fit the situation, something I call "situational standards."

A person who engages in situational standards is someone who has a fool-proof formula for failure. Don't be that person.

Exercise

Take a sheet of paper and start listing your success convictions. Next to each conviction, create an easy to remember mantra that will help reinforce the conviction. Here's a start:

1. *Conviction-I think for myself. Mantra-If it's got to be, it's got to be me.*
2. *Conviction-I am a lifetime student. Mantra-To earn more, I must learn more.*

Ideally you should have 20-30 statements that form your personal system of convictions. Don't worry if you don't have that many now. You'll add to the list along the way. Doing this now, in advance and when your mind is in control, will ensure you have a solid foundation for success.

$$FF = D + C^n + A^n$$

*A for
Action*

“Whatever humans have learned had to be learned as a consequence only of trial and error experience. Humans have learned only through mistakes.”
-Buckminster Fuller

What would you do if you were not afraid?

From childhood, we are told that failure is the one of the worst outcomes imaginable. We are told to avoid it at all costs. Why? Because you will be mocked, laughed at and you will be called a...FAILURE. Failure brings criticism and worse...rejection.

And everyone hates rejection. So, the fear philosophy is injected into us. We are taught to only take action when we are 100% certain of success.

For many, the fear of failure is paralyzing. It disables them. *To the point that they limit themselves.*

That's right. It's not anything external holding them back. It's on the inside.

I believe that most people only achieve a small fraction of what they are capable of achieving in their lives. Why? Because they are afraid to try. Because they are afraid they will fail.

But...(and you knew there would be a but). I'm here to tell you that there is no such thing as failure.

No, what you have been told your whole life about failure is a myth. A myth spread by some to hold other people back. To keep others from shining the bright light of achievement onto their own lack of success.

Here's a new philosophy to adopt: There is no failure; *there is only feedback.*

You see, successful people look at mistakes as outcomes or results, not as failure. Unsuccessful people look at mistakes as both permanent and personal.

Instead of “playing to win”, many play “not to lose”

I have breaking news: Lack of failure doesn't guarantee you will be successful.

In fact, lack of failure can mean lack of risk taking. And risk taking is required for success.

Failure isn't holding you back: fear of failure is. Fear of failure leads to people “suppressing” themselves instead of “expressing” themselves.

Hoop tossing

Fear of failure was first discovered in the 1960s by psychologists such as John Atkinson at Stanford University.

“A ship in a harbour is safe, but that is not what ships are built for.” -William Shedd

Atkinson conducted a series of experiments with children using a game of “hoop-the-peg”, to test their motivation for different rewards.

Hoop-the-peg is a fun children's game where kids toss hoops at upright pegs, hoping that the hoops land in a way that encircles the peg.

The game gets more challenging as the child moves further and further away from the pegs while throwing the hoop. Those that stand the greatest distance from the peg and land the hoop successfully, are the winners.

It was during these games, Atkinson noticed something astonishing.

“Far better is it to dare mighty things, to win glorious triumphs, even though checkered by failure... than to rank with those poor spirits who neither enjoy nor suffer much, because they live in a gray twilight that knows not victory nor defeat.

-Theodore Roosevelt

He noticed that the children divided themselves into two groups: those that stood a challenging distance from the hoop (because they were motivated to win) and those that didn't.

Those focused on winning the game, approached it with what Atkinson called a "need for achievement".

The other group focused on what they thought would be their certain failure and embarrassment. Atkinson called this a "fear of failure" based on the second group's desire to avoid the public humiliation of failure.

What is interesting is what happened when the "need for achievement" kids failed. And they did fail.

The “need for achievement” kids increased their concentration when they failed.

Those who had a fear of failure, however, stood either right on top of the peg or so far back that failure was almost certain.

Notice the difference? The “need for achievement” kids didn't see missing the peg as failure. They saw it simply as a result. *A result they could perhaps change on the very next throw.*

It was neither personal nor permanent.

“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.”
-Michael Jordan

Did you notice something else in this study? *The kids divided themselves.* Is there any question that the fear of failure is taught?

Medical professionals tell us that children only have two fears when they are born. The fear of falling and of loud noises.

That means every other fear you face... you have learned.

It's almost impossible to go through life without experiencing some kind of failure. People who try to do so live so cautiously that they go nowhere.

Put simply, they're not really living at all.

And guess what? Inaction due to fear leads to even more fear! Fear of not living up to your potential. Fear that life has passed you by. Fear of being dependent.

The wonderful thing about failure is that it's entirely up to us to decide how to look at it. Failures stop you only if you let them.

Also, failure doesn't discriminate. It's easy to find successful people who have experienced failure. For example:

Warren Buffet, one of the world's richest and most successful businessmen, was rejected by Harvard University.

“Ticking away the moments that make up a dull day. You fritter and waste the hours in an offhand way. Kicking around on a piece of ground in your home town. Waiting for someone or something to show you the way”.

-From Pink Floyd's *Time*.

Richard Branson, owner of the Virgin empire, is a high school dropout.

If the fear of failure is keeping you from taking action today, on the very things that will set you free, I encourage you to go back to square one and re-read the section about demands.

And discover your true motivation.

This will require you to decide who you will be.

What you demand of yourself should drive what you do today, not your insecurities.

There's also another reason why many people fail to take action towards their dreams

You've heard the saying, “Life is short so enjoy every minute of it.”

Here's an interesting point: about one third of people living today will live to be 100 years old, so for them life will be very long.

I believe that the line of thinking of “life is short” encourages people to spend money instead of saving it, or go into debt to take a vacation they can't afford every year, all the time thinking, “life is short.”

This sort of thinking breeds complacency. And complacency breeds lives of mediocrity.

The truth is, life is long and it's important to take action today to become financially free.

Here's why: Because you will have to live with not taking action towards your freedom, for very long time.

You may have identified your demand, might even have built a system of convictions to ensure your financial freedom, but if you do not take any action towards financial freedom, nothing will come out of it.

There are great numbers of talented people in this world. *However, there are many people who go to their graves with their music still inside them.*

They spent their entire life doing something they hated doing.

Living in the place they didn't like.

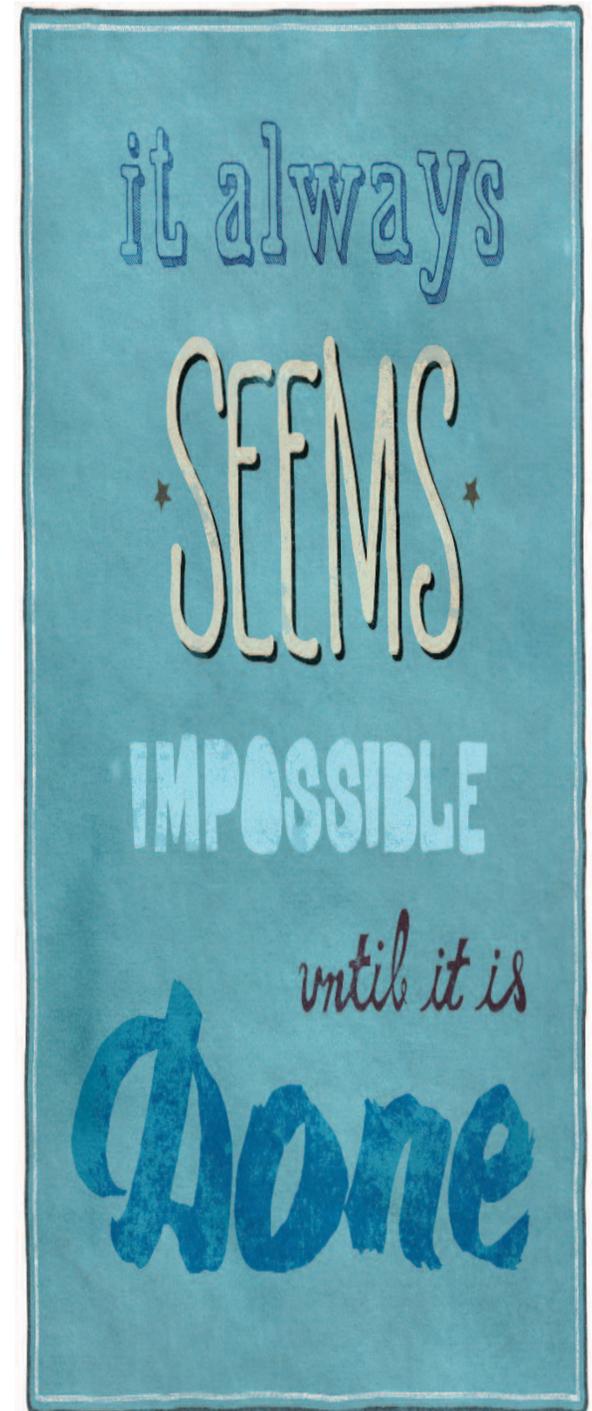
Driving the only car they could afford.

They keep on wishing.

'I wish I had more money.'

“Do you want to know who you are? Don't ask. Act! Action will delineate and define you.”

-Thomas Jefferson



‘Oh! I wish had a better job.’

‘I wish I had better education.’

‘I wish I had more experience.’

You don’t need experience. Experience can some-

times get you in the door, but what really matters is what you’re doing right now.

The past belongs in the past; the future is in your hands right now.

Today is the only day we are fully in control of.



“You have less time than you think. We all do. Why then are you waiting to fulfill your desire? If you do not start today, then when will you start? You will never start unless you start NOW. Commit yourself heart and soul.” – Felix Dennis

You don't need a mentor. No one will ever be as invested in your success as you. You can't outsource the responsibility for planning the course of your life.

You don't need degrees, certificates, endorsements, licenses, recommendations or permission.

You also don't need to pay for access to information. Almost all information is freely available. Whatever it is you want to learn, go and learn it. If you don't have money, go to the library. Go to the bookstore and read books in the cafe.

Just start. Take action. Take action today towards a better you. A better life.

In addition to getting you down the path of financial freedom, action has another benefit: You see, action is always positive. As soon as you take action, your mindset will change. You will feel energetic, and as a result your mind will become more positive.

Because when we take action we gain experience. That experience is gold.



Because when actions produce results and we see ourselves accomplishing things, the experience of failure in the mind is overwritten with the experience of success.

Yes, a new mental “tape” is recorded. The tape of success, which begets more success.

Something else occurs with action. Action produces reaction. There is never an action where there is no reaction.

Successful people take action and analyze the result against what they wanted. If the result is good they repeat the same action, until they master it.

“ Diligence is the mother of good fortune, and idleness, its opposite, never brought a man to the goal of any of his best wishes. ”

-Miguel de Cervantes

If the result is not good, they change their strategy and take action again. They don't stop.

In other words they keep on taking action over and over until they achieve what they demand of themselves.

Action requires change. And most people hate change. In fact, they protect themselves from change. Protect themselves by:

-Hiding behind a degree.

-Hiding behind a job you hate because it's a “steady paycheck”.

-Hiding behind some useless fear that someone taught them long ago.

This isn't protection. It isn't safe. It's risky.

In medieval times, knights wore heavy armor to protect themselves. But when they fell over, the armor was so heavy they couldn't get up. After awhile they would starve to death.

Waiting until the right moment. Being afraid of failure. Or having excuses - this is all armor. And it will cause your death. The real you will never exist.

When we think, what do we really think?

We think of the doubts that we have in our mind that are becoming mental monsters in form of fear and then we think of excuses not to act.

Every time you use waffle words, back off from your demands and most of all, think about what's likely instead of what's possible...you are selling yourself out.

Be tenacious. Own your dreams. There is no better way to make them happen.

Don't think, just act.

Now.



A ACTION
C CHANGES
T THINGS

Exercise

Here are some common reasons that keep people from taking action, along with quick exercises to help you push thru these challenges:

Waiting until conditions are perfect – If you're waiting to start until conditions are perfect, you probably never will. There will always be something that isn't quite right. The best time to start was last year. The second best time is right now. On a piece of paper, list three actions that if started today, would make a big impact on your ability to be financially free.

Overthinking things - Practice doing things rather than thinking about them. Do it today. The longer an idea sits in your head without being acted on, the weaker it becomes. Choose one thing that you've been putting off and take action on it immediately, no matter how small the action. For example, if you need to save more money, start by making a budget. Put pen to paper and do it now. By taking action, you'll start the flow of ideas and inspire yourself. You can do this.

Living in the past - Focus on what you can do in the present moment. Don't worry about what you should have done last week or last year. If you spend too much time thinking about the past you won't get anything done. You are not your past. Think about one thing in your past that's holding you back. Now, take a mental sword to it and cut it out of your life forever.

Here's a useful tip - focus on the how's instead of the if's. You can spend days, weeks or years thinking about what may happen *if* you take action. So, instead of letting your mind get lost in what if's, focus on the how's. How can you become financially free, how can you make more money and how can you be what you demand of yourself? Focusing on the how's starts the motor of your mind.

Remember, the most important actions are never comfortable. It takes courage to take action. What you fear doing is probably what you most need to do. Resolve to do one thing every day that you fear and set yourself free.

Epilogue

I started this book with an important question - Are you ready to be free?

We've come a long way since that first question. If you've hung in this far, the answer must be yes.

When you first downloaded this ebook, financial freedom may have seemed impossible.

Using the simple ideas in this book, I hope that you see that freedom is possible, that you can live your life as you want to live it — right here and right now.

There are many people who have found freedom, all on their own, without a trust fund or family money. Anyone can achieve financial freedom. I did and you can too.

It all starts with demanding freedom of yourself, developing a core system of convictions and taking bold action. It's a simple formula.

Where you go with the ideas in this book will be up to you.

Pay the price demanded by success or be prepared to pay the price of regret.

So many people spend their lives in quiet desperation. Why is that the case?

Because they are afraid of change.

Because they think financial freedom is something only a select few can achieve.

But mostly, it's because...*they've settled.*

They have decided to stick with the hand they've been dealt and to just go along.

Of the many regrets people usually describe looking back on their lives, the regrets of inaction usually far outnumber those of action.

The question then is how not to settle? How to rise from the position you are in now, to the position for which you are *intended*.

I can give you the secret.

It lies mainly in this. Instead of the question, "What can I do today to achieve financial freedom", substitute "What *must* I do today to achieve financial freedom?"

You don't have to be great to get started, but you have to get started to be great."
-Zig Ziglar

“Say each to yourself. My place is at the top. Be king in your dreams. Make your vow that you will reach that position, with untarnished reputation, and make no other vow to distract your attention.
-Andrew Carnegie

Because success starts from within you. You can make a wonderful life for yourself starting today; you have everything you need to do it. You have to believe that financial freedom is achievable—not just by “someone”, but by *you*.

Let others struggle if that’s what they have settled for.

But not you. You demand a better life.

Here’s the key: *don’t forfeit the only life you have*. Rather, use it to make life everything you want it to be.

Use the time ahead of you to advance the only really important cause that matters — your freedom and happiness. You can have it if you focus on the ideas in this book.

Every successful person I know, uses the same ideas that are in this book in one way or another. What’s important to know, is that these ideas are not inherited. Rather, they are learned and practiced.

They’ve been passed down from one successful person to the next.

This formula works and is out there for anyone to use. The only odd thing is how few do. Which path will you take?

Many people have asked me, “What do you think makes some people more successful than others?”

I have the answer.

They believe they will be successful, *and then they go out there and move mountains in order to be successful*. The belief, the demand, comes first though. What is inside you creates what is outside of you.

Know this, you are the ruler of your world and no one can dethrone you — unless you choose to let them. No one can stop you from living as you want to live.

My main goal with this book was to get you thinking about yourself, to open up the ideas and the path towards financial freedom.

If you've enjoyed this book, it's probably because it struck a nerve... or three.

Nerves make the heart beat faster

Did you know that you cannot “will” your heart to beat faster? Your nervous system controls how fast your heart beats. It's the control system of the body. It controls everything we do.

“A real decision is measured by the fact that you've taken a new action. If there's no action, you haven't truly decided.”-Tony Robbins

The nerves carry messages that tell us to breathe, to feel, to think and to *move*. Your nerves are telling you something right now as well. *To move*. They are telling you that it's time to take action.

Remember, I grew up in a blue collar household.

I was the first in my family to graduate college and from an extended family where no one had ever sat behind a desk for pay!

I enjoy my life today because I refused to accept a way of doing things.

I refused to take on the pattern and yoke of mediocrity.

I refused to follow the same path. I refused to settle.

You will enjoy life to the fullest if you do the same.

You have the ability to decide for yourself what's right for you, what will work for you, what will make you happy.

This book was meant to be a framework for financial freedom. It wasn't meant to be an encyclopedia and give you all the answers.

You probably have many more questions now. That's good. If you're determined to make your life better, you'll find the answers you need. As did I.

If something doesn't work, look for another way. The problem for most people is that they wish things were better, but they're not determined to make them so.

There's a way. There's always a way for those that won't stop until they reach the top.

It takes work (on yourself) and I don't sugarcoat that fact. But there are rewards every step of the way.



On the road to financial freedom, the realization that you are the captain of your own ship will become even more vivid on new and deeper levels.

As that happens, you'll become more aware of your own power; you'll know that you can handle anything that comes. And you'll know that there's no reason to accept things the way they are.

If I've written with passion and urgency, it's because financial freedom is important to me.

You will have to decide what's important to you. Your life belongs wholly to you.

Your foot is on the ladder. How high you go depends entirely upon how high you climb.

Are you ready to be free?

Know this - the key to happiness is freedom. The key to freedom is *courage*.

It all starts with the courage to demand freedom for yourself. As I like to say, "find your demand and you will find your freedom."

Demand a better you.

Demand a better life.

Demand freedom.

$$FF = D + C^n + A^n$$

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