



# **THE MILLIONAIRE'S FINANCIAL TURNING POINT**

HOW YOU CAN GENERATE  
LASTING WEALTH TODAY

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# Foreword

*Becoming a millionaire is for the most part a matter of mental attitude. If you're determined to become one, you will. In this book, I prepare you for this shift by contrasting the attitudes of "millionaires" with "normal individuals."*

*This isn't to say that all millionaires have the correct mental attitude, and all ordinary individuals don't. I'm merely utilizing millionaires and ordinary individuals as symbols for how active, prospering individuals think. Its differences in mental attitude, not makes of autos or brands of shoes. This isn't about social snobbishness. If you would like to be a millionaire, think like one. You don't need the auto or the shoes, but you do require the mentality.*

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# **Chapter 1:**

*Know What You Want*

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# Synopsis

***Millionaires Understand what they want. Ordinary individuals don't get what they want because they don't understand what they want. Describe the ideal situation you would like in 12 months' time, keeping the description at an achievable economical level.***

## **Understand**

To start out at the beginning, list out whatever comes to your brain about what you wish from life. You may put things like felicity, hope, college of your selection, a good career, a fantastic husband - the list is often endless! Such the better for you! And do you understand why? It's because while a few goals are accomplished easily, a few might take ages.

Once you've accomplished some goal, you tend to lose interest and need additional goals to keep you functioning. Once you recognize that accomplishing a goal is all in your hands, you don't have to settle for anything to a lesser extent. The intriguing thing about charting out goals to be accomplished is that you are able to keep adding and subtracting all through the journey that is living.

Remember that any goals you set must be your very own and shouldn't be somebody else's. Not even those of your hubby, youngsters or even your boss. It's when you let others determine your definition of success that you're putting bounds on your future.

Pick out goals that are meaningful and suit your strong beliefs. If the goals have no substance or significance for you, the whole drill is a waste.

Forever have truthful and accomplishable goals. There's no point in asking for something unattainable.

Never be obscure in your requirements. Being particular always has better outcomes. Put down clearly what your intentions are - if you would like to be in the top of your class, merely write it down, look at it each day and work towards accomplishing it. This way, there is no way you are able to bomb!

Decide on goals that are ambitious and never accept shelter in your comfort zone - after all, you need to see that you have the vigor and cutting edge to accomplish what you wish.

Forever keep your targets elastic. This way, you don't feel beleaguered by your own stiff rules and regulations and not let yourself miss out on chances.

Prevent being judgmental when you're putting down your goals. You might discover that you're questioning the validity of each. This will only handicap your forward motion.

Be willing to go all the way. Never waver in asking for what you wish. Be geared up to work hard and smart and also to make forfeitures along the way.



Never let pridefulness, low self-respect, fear or ignorance get in the way. These are all signs of helplessness and will stymie your success in accomplishing your goals.

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## **Chapter 2:**

*Be Dedicated*

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# Synopsis

***Millionaires commit themselves to producing wealth.  
Average individuals purchase lottery tickets.***

## **Commit**

You seldom see investors in casinos. That's because they get their chills in the market. They invest their gains in more money making things, thereby producing more wealth. Try listing anything you've done, in the past twelve months, which has the potential of producing riches for you. Having a business counts. Discover a way to utilize that wealth to produce more wealth.

Money affirmations are among the best tools for attracting more income into your life. There's amazing might in affirmations and as long as you understand a couple of basics about affirmations you too will be able to utilize them to start pulling in income beyond your widest dreams. Here are a few matters you need to know about money affirmations to make them work for you effectively and consistently.

Know what you're utilizing your affirmations for. Be particular do just decide you want to pull in more money, rather go deeper and discover why you've been unsuccessful so far and utilize money affirmations to alter the situation.

Author your own affirmations. If you abide by these ideas and author your own affirmations you'll discover that they are a great deal more centered and particular to your needs consequently you'll begin to see improvements in your

results earlier. If you must utilize affirmations that were written by somebody else make sure to tweak them to suit your situation first. This surplus bit of work may mean the difference between success and failure.

Make certain to utilize a positive voice when phrasing your affirmations. Avoid utilizing words like can't, won't, don't and no in your affirmations. Likewise if you're utilizing affirmations to clear damaging feelings about debt, don't mention debt, rather utilize and opposing term like "financially free."

Once you start to narrate your affirmations make note of how you feel when reading the words. If you don't feel anything then your affirmation is powerless and needs to be more potent. If you feel resistance to the words i.e. they don't feel credible then you need to soften the affirmation make it a bit less focused.

Be ordered in your utilization of affirmations; stating them once a week and then expecting to see betterments is a little absurd. If you would like to experience the true might of money affirmations then you need to utilize them at least twice daily. First of all in the morning and final thing at night is a great way to begin. Then work your way up to utilizing them constantly throughout the day till it becomes 2nd nature.

If you are able to abide by these easy guidelines you'll soon be in the position to make significant changes in your life. Instinctively you know that the law of attraction works and you know that affirmations work, so if you discover how to mix these two amazing forces it's inevitable that you'll become exceptional at manifesting your wants. All you have to do is abide by a couple of easy instructions to start utilizing to your benefit the real might of money affirmations.

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## **Chapter 3:**

*Think Big*

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# Synopsis

***Millionaires think big. Ordinary individuals try not to think big. To discover how to do something, it's best to begin small. But don't shroud yourself from challenges. Identify your ideal situation, if you had a million dollars. What would you invest in if you and your associates had 10 million? Work towards that goal!***

## **Large Ideas**

Today's economic system poses a lot of challenges to our financial stability. But there are a lot of ways nowadays to make a buck, even a fortune. Most of us are our own worst obstruction. Its time for us to begin thinking huge and satisfying our potential.

Put yourself in a favorable environment. Discover a place that's cheerful and gives you a beneficial feeling. This will let your creativity flow and allow you to do some productive brainstorming. It's simple to brainstorm, but brainstorming that really winds up creating results is the key.

Keep all negativism at bay. If they're not for you they're against you. Stay away from the pessimists. Other's negativism may and will bring you down. Misery enjoys company, and distressed individuals tend to try and push or reflect their sadness on to other people. Surround yourself with favorable persons, preferably individuals with the same goals and concerns. The comfort and favorable reinforcement of other people may prove to be a good asset in your pursuit of success

Your plan is your fundamental element. Muster up a plan. This is the opening move to really taking action. It isn't worth your trouble, or anybody else's to just discuss an idea, you must go after it. Once you muster up a plan, you'll have opened up the first door to taking on your fresh endeavor.

Do not be afraid to have big aspirations. If you do not believe in yourself, no one else will either. It's key to understand that you are able to do simply anything you put your mind to. If you have a passion for something, draw a bead on it. It just might be your key to a successful future. There's utterly no time to be afraid or fainthearted to try fresh and potentially fruitful endeavors. Think big, and then make huge things occur.



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# **Chapter 4:**

*Be A Leader*

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# Synopsis

***Millionaires are leaders as they market their values and benefits. Ordinary individuals know that no one cares about their values, and they don't prefer to be pushy. Take 3 minutes to discuss yourself with individuals who will become fascinated by what you represent. Utilize the time well.***

## **Lead**

A leader values who they're leading. Without your regard for the group or the team, you'll never gain the regard from them either.

A leader is always hospitable to fresh ideas, and never puts down anybody for their own. As a leader, once again you have to regard everybody's views, and while you might not agree with what some of your team might think or talk about, you should at least be pleased that they're taking part and listening.

A leader reinforces his or her followers when they're doing things correctly. As a leader, you must tell your people when matters are going well, and thank them for any work they might have put forth. Without reinforcement, there's no motivator. Without a motivator, your group in general will never create much.

A leader is likewise a team player. As a leader, you ought to be involved in whatever actions you apply to your team. It's better to consider yourself as a guide who moves with your group and teaches, instead of an individual who just distributes maps and says go.

A leader never leaves anybody trailing. As a leader, you have to comprehend that your group is only as solid as your weakest link, and it's your obligation to make certain

everybody is taking part, active and contributing to the group in general.

A leader ought to be in charge, but never demand things. There's a difference between telling individuals what should be executed and demanding that matters must be executed. Individuals will be happy to work for you and conform to your lead if you respect and encourage them.

A leader should forever be planning in advance. As a leader, you have to know where you're taking the group. Plan ahead and produce a plan that may be pursued by your peers.

A leader ought to always make the final judgment, but never solely. As a leader, you and your group will run across assorted hurdles where drastic conclusions or sacrifices have to be arrived at. You're the ultimate administrator, but always consider the views of your following before going forward. You might learn a better way to work out a problem that would have otherwise never been mentioned.

A leader is always surefooted, even when times are hard. As a leader, you ought to be surefooted about your plans, where your group is pointed, and where your group will wind up. Your self-assurance is easily felt throughout the group, and if your moral is depleted, so will the moral of the remainder of your team.

Finally and above all, a leader knows that he or she has obligations. As a leader, you have the obligation of managing or mediating your team or group, which entails you using all of the techniques previously named, from regarding your team to always planning in advance - in order for your whole group to succeed.

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# **Chapter 5:**

*Know The Wealth Rules*

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# Synopsis

***People, have you ever questioned why some individuals are wealthy and others aren't. How can you get into that state of affairs? How can you alter your life so that you are able to have all the things that you've ever desired? A couple of very easy, yet tried and true techniques will get you on the road to financial freedom and true riches.***

## The Hints

The ordinary individual is spending 105% of their net income i.e. they're in debt. Debt is only beneficial if it's for building assets. This is beneficial debt! You must have a spending plan for your life to make certain you only spend what you have and then save and/or invest what is left over. It's suggested that you save at the least 10% of your net income. Finally, when investing, only take investing advice from somebody who's as affluent as you would like to be.

Making income and becoming wealthy may be a little like learning a foreign language. There are lots of terms like: Assets, Net Worth, Liabilities, Liquidity, Gearing, Leverage, and so forth. And you must know what they mean in order to get to be a good investor. The mechanics (tools, techniques, investment vehicles, and so on.), Likewise need to be studied so you put them into practice knowledgeably.

You are able to literally get rich by pulling out of debt! Begin by paying back the loan with the highest rate of interest first. It may very well be your charge card debt. Then begin on the debt with the next highest rate of interest.

Do this by making a payment agenda month by month until that debt is gone away. If you think you haven't got enough remaining out of your monthly pay to begin paying back those debts...think again. Everybody may buy one less daily cappuccino, bring in a sandwich for lunch, and walk rather



than grabbing a cab and so forth. Easy stuff but it makes a difference to your net positioning at the end of every month.

There are 2 ways to step-up your net worth...1. Bringing down your liabilities (debts). The 2nd way is by increasing your equity (assets). There are basically three types of assets: Paper Assets (Shares, Bonds, Pensions and so forth); real property (Residential, Commercial, Development) & Business (begin, purchase, Rent).

You utterly must acquire the knowledge about investing in these asset categories in order to build riches. Work inside your own limits. Only take on assets you are able to afford to pay for or discover how to use others revenue.

Did you know that if you vested just \$5,000 annually at a median return of 7% from the age of twenty-five you'd be a millionaire by the time you hit sixty-five.

Ok, so a lot of you want to be millionaires at a younger age but it exemplifies the point. It's vital that you settle on an absolute dollar amount you'll invest each and every month regardless what and stick with this to see your riches grow through compounding.

I don't know how many times I've heard individuals state "I don't have the income to do that". Take heed, no one does. But stating this is a nice excuse that lets you stay inside

your comfort zone. The answer to any issue always rests outside your comfort zone.

Among the keys to bringing out of the rat race and producing financial independence is recognizing the secret of leveraging others time (OPT) and others money (OPM). The power to raise and utilize OPM and OPT is essential to obtaining the financial freedom you want.

## **Wrapping Up**

Final words of advice:

You need to dominate the art of managing money in the same way you'd approach the getting the hang of a musical instrument, a sport and so forth. Begin early on the road to money command and become a student, learning only from the best. By discovering the tools, techniques and skills needed for dealing with money you'll become richer, quicker. Command calls for discipline and patience, crucial skills in true wealth creation. Leave your emotions on the sideline and rehearse discipline. The more disciplined you are the quicker you'll become affluent and the more affluent you'll become.

If you are not already a millionaire, begin acting like you are already one! Why is this crucial? It stands to reason that if you behave and think like a millionaire you'll become one. I'm not recommending spending money you do not have or lying to yourself but I'm proposing you adopt the demeanors and mentality of the wealthy in order to get wealthy yourself.



