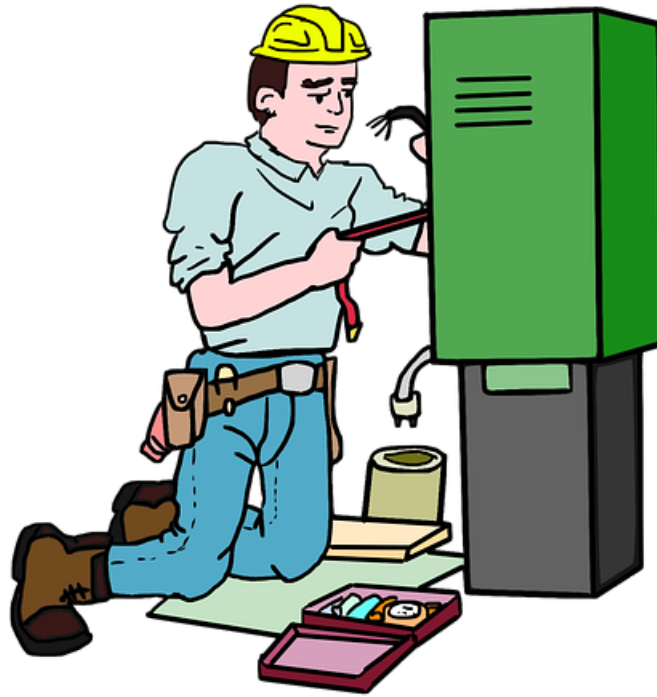




DR SYLVAN LIGHTBOURNE

POVERTY

IS HELL



The Road To
**Financial
Success:**

**Key Strategies
For Blue Collar
Workers**



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Introduction

Changes do not occur in an instant. To create a longer lasting change for your future, you need to equip yourself with the necessary skills to ensure a successful future.

Much as you would want to achieve your goals alone, this is quite difficult.

The most successful people did not attain success on their own. There are people around that helped them be the person they wanted to be.

IF you want to change your tomorrow, start acting today and look for people who will share the same sentiments that you have.

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The 4 Essential Wealth Skills





Summary

you cannot change were and which family you were born in , or the circumstances you started out in!

but you are in control to alter your financial future!

to think like a rich person its trainable skill, just like anything else it requires learning!



The Acceptance Speech

It is probably silly to ask people who want to be a millionaire. Without the need for further studies and researches, the answer will be a resounding yes. Earning beyond what you need and spending on the things that you do not only need but also the things that you want are luxurious dreams of many.

It is everyone's dream to trot around the world, send the children in esteemed universities, indulge in lavish pampering and donate to charities to help the poor.

To take pleasure in all of these seems to be a distant ambition. Everyone wants to be a millionaire. But the key to being one of the richest men in the world is to know the essentials to bring all the luck you need. Although there is no exact formula for richness, there are keys that will help you unlock the doors to success.

It boils down to an effective system that rich and wealthy people apply. This should probably be very effective for them to live in luxury and their children's grandchildren. To employ the same skills will lose you nothing.

Anyway, yes, you eat three times a day but you barely fit in the trivial income your family has. Before introducing the essential wealth skills, it is only proper to prepare you to your journey to prosperity.

Like in any endeavor, you need to prepare and arm yourself with the anticipated needs. In trotting through the road of financial abundance, you have to organize yourself. Here are the important things that you must bring with you as you move through the road to success.

The 4 Wealth Skills

Vision

The start of financial abundance is the vision you have to set. As your vision gets bigger, your chance of becoming a millionaire is also bigger. Anyway, what is there that you have to lose? To count the countless millions in your hands, you need to visualize yourself with hands on your fortune.

Do you want a car, two cars or three? Do you want to have one successful business or an international business with branches all over the world? Think and imagine what your power can accommodate. Focus on the positive outcome of things and envision a comfortable and financially abundant life for you and your family. If you believe this will happen, it will. Otherwise, your doubts will keep you stationary.

Plan

Wealthy people do not just dream. They plan things and they do it specifically. They have a plan everyday and they stick to it. They consider each day as a day to contribute to their future success. You just cannot leave your life to luck or as poor people see it, to destiny. Millionaires do not believe in predetermined fate. Instead, they hold responsible for their lives. They are in perfect control of their destiny. Instead of sitting down, they write all their goals and make a systematic wealth plan that they religiously follow.

Understanding

For you to reach your goal and set plans, you need to understand your whole situation. Look at your status at a wider perspective. Millionaires understand the flow of many in their hands. They know how much comes in and how much should they let go. Poor people only try to balance this flow. Sometimes they output is even higher than input. But for millionaires, their cash output is lower than their cash input. Therefore, they can save from their earnings.

Commitment

To become a millionaire, you have to be committed to your dreams. Earning millions need a lot of effort and commitment. Remember, the road to financial abundance is not very easy. There will be myriad of obstacles. If you have little commitment to your dream, you can quickly give up when you stumble.



It may be quite skeptical to become a millionaire from scratch. But it is true. Many rich men started from nothing. Unlike other people who have a thick checkbook, plentiful savings and many properties to liquidate to start up a business, you are probably thinking that you can never be a candidate to become a millionaire.

However, you do not need all these. All you need is yourself. You are the biggest and most indispensable asset of your future business. There are many known ways to make money from scratch. If you think this is impossible, then look around. Most successful people started out of scratch. All you need to do is to let your imagination work, be creative and confident.

Wealth Skill #1

Making money from scratch



1: Selling

Garage Sale

Selling is the traditional way of making money from scratch. You can sell your stuffs especially your second hand things, junks or other odds. Instead of keeping the items in your storeroom, you can turn these into cash. When you do this, you will be one of those who will say, "There is money in trash."

Real Estate

If you have a good communication skill, then, you have the power to convince people with your words and your words can be your best asset. Many successful real estate entrepreneurs started from scratch. With only their voice and words as starting capital, they were able to create millions.

Commissioning

Aside from real estate, you can also sell of other people's products. You can offer selling their stuffs along with your own. In return, you can get commission for every item sold.

Selling gives you unlimited source of funds. As long as you are industrious in dealing with different people, it is a sure hit. However, since you work in a customer related environment, be sure to have a lot of patience. You will meet people with varied personalities that will test your character. But do not get into them. Keep in mind that they can be your potential key to success.

If you are into selling, you have to be always on the go. If your business calls for it, you need to be where the action is. Time flexibility is very crucial since many clients do not want waiting and there are many competitors out there yearning to earn as much as you do. Although it may seem to be a tough start up, you will gain the fruit of your efforts as you create a name for yourself. When that happens, you can be the boss of your own company.



2: Offer your Services

Each person has a unique skill to offer. The secret to making money from scratch is by taking advantage of your uniqueness. You can stand out from the crowd when you show your exceptional ability, talent or skill. To turn your skill into cash, offer your service to others.

Advertise yourself and keep your customers satisfied to ensure a repeat customer or referral from others. Aside from the usual forms of advertisements, do not forget to charm people.

Millionaires have a certain charm that draws people to them. As you bring more people closer to your services, your very own company will be a multi-million worth in no time. Offering services is not only easy money. It also serves as an outlet for your talents, skills and abilities. Remember, you were not here to keep your uniqueness within.

You have to share it to the world and make it known. It does not only improve you, it also benefits other people. The whole idea is to look for problems of clients and find solution to those problems. If people worry about broken things, fix them. As long as you find a solution for their most common problems and needs, then you will never lose your business market.



3: Go Online

With the advent of online businesses, you do not need to go out of your own comforts just to get a six-figure income. You can earn money right from your home as long as you have internet access. When you are online, the possibilities of making money from scratch are endless.

Money is just under your nose and only one click away. The good thing with online job is you get to stay at home, with no bosses and still you earn better than those working within the bounds of their office. Here are the common online money making jobs.

Online Blogging

Online blogging started out as a hobby of people. It was their outlet on their emotions and everyday sentiments. However, as people relate to your own stories, you acquire followers that contribute to your blogs. As your blogs increase in number, visitors come and interact with you. When online advertisers see the increase in traffic in your site, they begin to ask for an ad space, and this can be your chance to earn income from something that started out as a hobby

Article Writing

People use the internet as their primary source of information. This is the reason why online marketers require huge amount of information to satisfy the majority of online searchers. However, not all people have the time and talent to write and this is where you can come in. You can write for somebody and get payment for it.

Making money from scratch is tough. Your capital is only yourself. However, do not worry; you have the best starting capital that even big companies do not have. In investing huge amount of money, you also risk a lot. However when you start from scratch, you have nothing to lose and everything to gain. It may be quite challenging but the rewards are gratifying. If you want your first million now, you can have it right away. It is your own pace and no one will dictate how much or how little you can earn.



In the first part of the topic, it mentioned about understanding your money. If you want to be a millionaire, you need to learn the wealth skill number two, budgeting your money.

Rich people do not spend more than what they earn. Instead, they religiously keep a portion of it and let it earn interest. To follow their footsteps, you learn to manage your finances. Unless you learn this important skill, you will never reach the road to financial abundance.

Wealth Skill #2

Budgeting your Money



Importance of Budgeting your Money

Provides Insights

Budgeting your money gives you knowledge of your earnings and spending. When you have a basic knowledge of the whereabouts of your money, you create financial stability which is the crucial step to abundance.

Teaches Self-Control

When you know how to budget your money, you develop self-discipline. You are able to control your finances and avoid unnecessary expenses. Learning to budget makes you the boss of your money instead of being a slave to your finances.

Organizes your Finance

Organizing your finances warns you for any potential financial problem. Your budget can serve as a record of all your financial transactions, guide for paying utility bills and immediately warns you when you overspend.

Offer New Opportunities

When you know how to budget your money, you can grab opportunities that you may otherwise miss. Because you know the flow of money, you can exactly determine if you have excess funds to invest in other moneymaking opportunities.

Provide More Cash Flow Money

The greatest benefit of budgeting your money is having extra money. When you cut unnecessary payments like penalties and late interests, you can save up for your future needs. When you pay your bills on time, you not only avoid late charges but also create a good name for yourself and your company. Earning your first million is challenging and budgeting it according to your needs is more challenging. The key to being rich is to be in control of your finances.



Tips For Budgeting your Money

Make a List

When you receive your first million, keep it a habit to make a list of the things that you need to pay. Determine your future expenses and set aside funds for your needs. If you run a business, make sure you separate the working budget of your company. These include money for purchasing, maintenance and salary of your employees. If you do not have a company and only work for yourself or for others, know your expenditures until the next payday comes. Write specifically each item and opposite each, its corresponding amount. This way, you will know whether you are still within your budget or you are exceeding from your earnings.

Separate your Money

For people who are very impulsive when it comes to spending, separating the budget into parts is ideal. You can allocate your funds based on the following:

- ✓ **Working Budget** Your working budget includes your daily or monthly expenses. Usually, this comprises the biggest share in the budget. This is where you will get the payment for your monthly bills, food, allowance and transportation.
- ✓ **Savings** No matter how small your income, savings should be a part of your budget. To be wealthy means to save more than what you spend. Even a meager earner can become rich as long as you save enough for your future. The savings must comprise at least 20% to 30% of your monthly budget.
- ✓ **Spending Money** Of course, life will be boring if you only work to live and save. Your monthly leisure activities must be a part of your budget. As the cliché goes, "All work with no play, makes a boy a dull one." Working is more rewarding and fun if you get to treat yourself occasionally. You can get the money for your new clothes, vacation or pampering yourself from the spending money. To avoid overspending, make sure to leave your debit and credit cards at home and stay strictly within your spending money.



Once you have your millions, you can become richer by comfortably sitting at home and letting your money do the work. Millionaires are richer not because they work hard to earn their millions but because they let their money work hard for them. If you are on the way to financial abundance, here are the proven ways to let your money do the work for you.

Wealth Skill #3

Making More Money With Money



Invest

Investing is the wisest way to make your money work. However, wise investment is important for you to keep your money working. Before you invest, make sure you have the knowledge of the field where you want to invest. Invest in properties that appreciate in time like real estate properties and stocks. Do not invest in appliances, electronics or even automobiles. These things depreciate through time. This means instead of making more money out of your money, you end up with less.

Save in Banks

If you have extra amount of money, you can deposit it in banks. You can keep it safely and earn interest at the same time. Although the interest is not much, at least it earns compared when you keep it in your home. Other banks can give as high as 3% interest per annum. Time deposits earn more compared to ordinary savings account. The disadvantage of time deposit is you have to allow your investment to mature before you can withdraw your money.

Offer Loans

Many people and small companies need money to start their own business or meet the ends of their financial status. When you help these people with their financial needs, you can charge them with interest. Just be careful when you give loans to people. Make sure they have the paying capacity to ensure your money's return or better yet ask for collaterals.



Once you have the millions, you know how to budget and you keep the money working for you, the next thing that you should do is to protect your money. Protecting your money is important for you and your grandchildren to enjoy the luxurious life. Without appropriate guarding, you can be a one-day millionaire and live in poverty the next day.

Wealth Skill #4

Protecting Your Money



Future \$ Investments

Insurance Insurance guards your investments and money. Like when you insure your house and other assets, you safeguard your properties from misfortunes. When you invest your money, keep them in banks with good insurance policies. Most banks guarantee deposits up to \$100,000 per person. In that amount, it is wise to spread your money across many banks to get the best from insurance. The insurance does not only hold true to your money in banks but also to your other assets.

Be a Wise Investor

Your millions are your hard earnings. It is the fruit of your precious time and effort. Therefore, before you invest your money, understand the market where you will put it. A wise investor makes a research of the in and out of the business. You can do direct observation or work with a person known to be expert in the field.

CONCLUSION

The road to wealth is challenging. Nevertheless, if you have the four essential wealth skills, everything will be easy. Remember, you can make money from scratch but once you have it, learn to budget your money, make it work for you and protect it. Although wealth does not come overnight, you can start adapting and mastering the skills now. The earlier you start with the skill, the earlier you become rich.

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The 7 Vital Steps To Changing Your Tomorrow, Starting Today





Summary

The future is a manifestation of the present deeds. You can know your future by your present actions. You can transform your future by changing your present life. However, change is one of the most difficult things to experience.

Many people cannot tolerate drastic changes in their lives. Because of the uncertainties that come with change, people are reluctant with it. If you want to change your tomorrow, you need to commence the changes today. Here are the 7 vital steps to help you bring a more fruitful tomorrow.



Wealth Skill #5

**Your the Sum of 5
people you spend
most of your time
with**



Partnership

If you want to know your future, look at the lives of the people you are presently with. The people around you have direct influence on your life. You acquire some of their attitudes, principles and practices. You are like a small child that imbibes the practices of the adults around.

When you go with dishonest people, eventually you alter your own values and acquire their dishonesty. However, if you go for honest people, their honesty reinforces your own personal values.

The kinds of people you share your life with are very powerful personalities that affect your present actions and later own your future life. Because of their great impact in your life, it is very crucial that you know them very well. Once you know their influence on you, you will know how to take it to your own advantage.

The idea of being the sum of the people around you is often one of the most neglected parts of human psychology. Although this is not a novel thinking, people keep on ignoring the bearing of others in their lives. As a result, they just end up being like their detested character.

This is all because they spent too much time with the person. The person you are with can elevate you as much as they can pull you down. The first step to change your future today is by knowing the five people from your core circle. In order for you to see their impact in your life, here are the steps that you can do.



Partnership

Identify the Five people you spend most of your time with

Because you are the sum of the people around you, you need to be careful with the people you spend most of your time with. Although some of them are indispensable in your life, like your parents or siblings, try to spend as little time as possible to inevitable people with negative impact for your future life. Other people that you may frequently spend your time with are your friends, office mates or schoolmates and your special someone. Each person may have a different answer to the five people they spend most of their time with. But it will mostly revolve around these groups.

Identify the Qualities of these Five People

Once you have identified the five people in your life, try to assess each one's personality. Look at them at every aspect of their life. Look at their family relationship, their dedication to work or school, their attitude towards problems and their outlook in life. Getting to know these people will help you know yourself better.

Identify the attitudes you share with these five people in your life

After knowing your core circle and their special attributes, try to assess your own life. What positive and negative characteristics do you possess? To whom can you relate your characteristics? When you are able to identify the major influence in that character trait, then you can do something about it. If you want to enhance a positive attribute coming from one of your core groups, then try to get closer to the person.

The more time you spend with him/her, the better you can imitate that attitude. However, if you see mostly negative attributes to your core group, better reconsider your relationship with the person. Every one needs a tribe. However, your tribe must exert a good influence in your life to benefit from it. If you are in the bad company, your future is at risk. Your choices today including your choice of company have a direct effect on your life. If you want to know your future, look at the lives of the people you spend most of your life with.



Everyone look up to someone, it may be an old teacher, your parent or elder sister or brother or your very own best friend. The person you admire may serve as your mentor. Because you adore him/her, most likely you listen to his/her suggestions and teachings. A good mentor provides new knowledge, and directs you to the right path. If you wish to change your life tomorrow, look for a good mentor who will bring you to the kind of life you wish to have. To whether your mentor is good for keeping, here are the ideal characteristics of a mentor.

Wealth Skill #6

Find a MENTOR



Acts as a Role Model

You have to practice what you teach. To be an effective mentor, you need to do what you say. The best way to direct a person in the right path is by modeling a good example. As the cliché goes, actions speak louder than words. If your mentor is worthy of emulation, look at his/her life. Otherwise, you must find other mentors to relate your life with.

Willingness to Share

A good mentor is someone who is willing to share the secrets of good life. If your mentor is open to share his/her expertise and teaches you the skills to succeed in life, you can trust the person with your life.

Motivates Others

A good mentor can bring out the intrinsic motivation in a person. For your mentor to be a good leader, he/she must bring out the best in you. Some students or followers go back to their old ways when the mentor disappears. If you are one of these people, your mentor is not effective. An effective mentor naturally brings out the inner motivation in his followers. Even in his absence, the followers stay within his teachings without the need for constant supervision.



A group's effort is stronger than an individual's effort. When you want to transform your life today, join groups or teams with the same interest as yours. Unlike when you are working alone to change some aspects of your life, a group effort is stronger and harder to disrupt.

When you belong to a team, your conviction to better life is tougher and thus harder to break. When you reach a saturation point, your team can assist and support you along the journey. Contrary to working alone, the team with like-minded individuals can back you up when you lose your perseverance. Below are the advantages of working as a team.

Wealth Skill #7

Start or Join a TEAM of Like- Minded Individuals



Provides a Sense of Security

Working as a team gives you a feeling of security. When you have a group who shares the same interest as yours, you are sure of their support with any problem that may come. You know that there are people who stay with you and will guide you as you go along.

Increased Learning

As you work with people, you increase your knowledge with their experiences. Because you share common interest, you can draw wisdom from them. You do not have to experience personally things just to learn. By listening to their sentiments, you can learn a lot from the events in their lives.

Compensate to an individual's weakness

Each person has his own weakness. When you work alone to change your future, even the small weakness can be deleterious to your goal. However, if you have a team, other members can compensate for your own weakness. They can assist you to deal with a weakness and teach you how to overcome it. You can draw strength from the team especially in your lowest situation.

Develop a Personal Relationship

Joining a team also provides you with relationships that are more personal. As you spend more time with your team, you can find friendship with them and influence each other. Again, in this case, we go back to the five people you spend most of your time with. Make sure that the team you will join will have a positive impact in your future life.

Increased Understanding of other people's perspective

Because you are working with other people, you will have a better understanding on the way people think and act. You can use your learning to assess your own character and later on improve your self.



Most people who want to transform their lives start with a business. If you notice, the richest people are not employees but they are entrepreneurs who took the risk to do things on their own. If you want to achieve a better financial status in the future, you can begin establishing your own business today. Here are the perceived benefits of having your own business.

Wealth Skill #8

Get into Business



Entrepreneur

Be your Own Boss

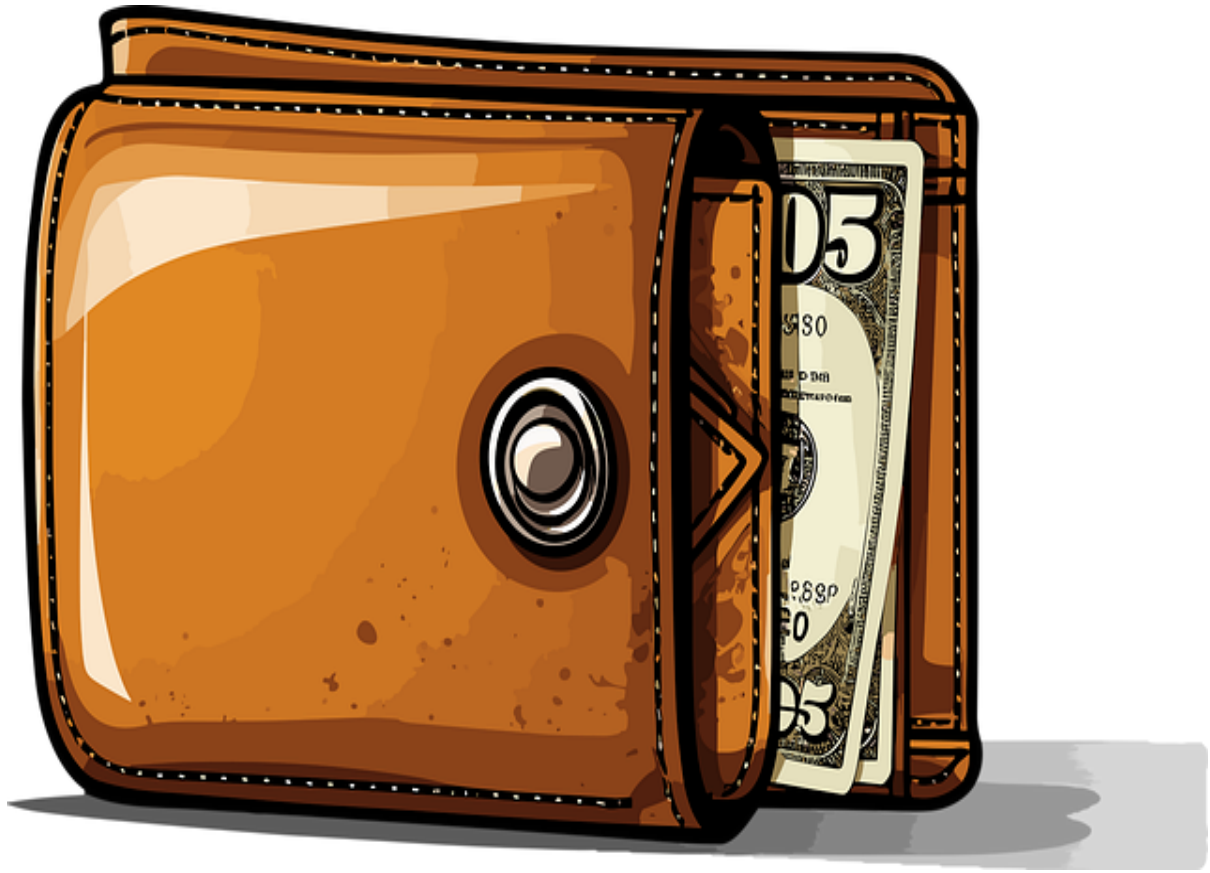
If you are an employee, you need to get along with your boss and your coworkers. There are too many people to work with. You need to adapt to their personality and whims. When you have your own business, you become your own boss. You do not have to adapt to anyone's caprice. All you need to do is work hard and work with your future clients.

Flexible Time

Working in an office means spending 8 hours in the area. You cannot leave the workplace since sanctions are ready for implementation. When you have your own business, you can own your time. You have the final say about your day off, working hours and your break time.

Generate Unlimited Income

Because you work on your own pace, you can generate more income as you wish. Unlike when you are an ordinary employee, you only receive your paychecks twice and at a predicted amount. In business, you can generate millions within days or years depending on your own capacity.



Starting a bank account helps you save your resources and invest for your purpose. Instead of keeping your money in your hands, having a bank account gives you countless benefits. Here are the few advantages of maintaining a bank account.

Wealth Skill #9

Start a Financial Account for Investing Purposes



Liquidity

Safer

When you have your bank account, you do not personally keep your money. The bank holds responsibility to your money. Therefore you safeguard it from thieves and possible disasters like natural and man-made calamities. Even during a bankruptcy, your money has insurance to keep the depositor's worry free.

Easier to Save

Banks help you save money. Most people who overspend keep more cash with them. When you keep your money in the banks, you avoid too much spending. You also avoid withdrawing large amount of money in banks because of their existing withdrawal limits.

You Earn Interest

With bank accounts, your money works for you. If you keep your money in your own safekeeping, the value is the same from day one up to the day you will need it. If you keep it in banks, it becomes your personal investment because you earn interest every month.



Sometimes you can hear people say that 24 hours in a day is not enough to finish all their work and meet all the deadlines. If you are one of these people, you will hear answers like "if you cannot find time, make time." With the busy society that you are in, it feels that you need to compress everything in 24 hours. The secret to meeting your set goals is simply by ceasing to complain and sit down and start doing the work.

Most people who keep on saying time is not enough are the people who love to complain. Instead of using the time working, they spend two or three hours complaining and discerning how to start the work. If others can compress all their obligations in the time given to them, why cannot you do it?

Wealth Skill #10

Time Management: How to get more time in a day to build your financial freedom



Time Management

Time Management

The key to keeping up with your deadlines is through efficient time management. With the right allocation of your time and task, you can meet your target and still find time to relax. Although time management is a skill, you can learn it as you practice it. Here are some of the proven beneficial time management tips.

Prioritize things

You can start your day by listing the things you need to accomplish prioritizing those that are urgent. When you have a to-do-list, you can keep your mind focused on your list and prevent straying away from this. You can create the list by writing down those that need your immediate attention. Once you finish the most urgent one, you can start doing the next in line and so on. By prioritizing things, you prevent sacrificing a task over another.

Know your most productive hours

Different people have different levels of productivity during the day. Although most people are more productive in the morning, there are also people who find the restful afternoons to work at their best. If you are a morning person, try to delegate complicated task in the morning. When you know your most productive hours, you can allot this time to accomplish difficult work and set aside the easier ones during your idle moments.

Start and finish your task

The problem with people who complains of insufficient time is leaving a task unfinished and starting a new work. If you want to adapt a good time management skill, finish all tasks that you have started. Otherwise, your day will be over with several tasks open and hanging. In the end, you do not accomplish even a small work and you will totally screw up everything.



Time Management

Analyze your situation

If you feel running after the clock each day, it is time to sit down and analyze the whole situation. There might be problems on the way you handle your time. Find out activities where you spend too much of your time. Once you discover these, then you can be more watchful when doing them. If you waste three to five hours surfing social network sites, you can reduce this to one hour to make the remaining hours more productive.

Create a goal

A goal is your motivation to time management. When you set your goals, be realistic. Remember that you only have 24 hours in a day. Never set goals that are not feasible. Otherwise, you will end up frustrated everyday.

Delegate and outsource

There is nothing wrong in volunteering your services to people. However, be realistic. You cannot be a hero everyday. Learn to delegate other task to trusted people and let them take responsibility for it. Much as you would want to do everything, multi-tasking is often difficult. If you are not good at it, you will end up sacrificing some things over another.

Use your waiting time productively

Waiting is one of the most time wasting activities. You wait for your turn in the cashier's line, wait for the food service and wait for a long line in the department stores. You can spend these hours of waiting productively. Instead of watching the next leaf to fall or the next person who will enter the door, you can bring a good book to read or check papers or bring any handy task with you.

As you learn to do this, the number of tasks you finish during your waiting times can save you from many obligations. Time management is learning to use your time wisely and to your own advantage. It is a skill that no one teaches you but you need to learn to survive the challenges in life. For as long as you are keeping your things well organized, you are in control of your time and your life.

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Problems and failures are part of your molding process to become tough and be a better person.





Thank You!



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