

You may want to consider such a service if it would make you feel more secure or if you're actively involved in working with the bureaus to get things corrected and raise your credit score. With the credit monitoring service, you'll be able to see that your changes are being taken care of.

WHAT IF THERE ARE ERRORS IN YOUR CREDIT REPORT?

In all likelihood, there are errors in your credit reports. In fact, this is more common than you may think. This is why it's important to check your reports regularly, at least once each year.

You may find addresses where you never lived, other people's credit cards, and even their bankruptcies and judgments. This false information can take a serious toll on your credit score and make it very difficult for you to get a loan, car, cell phone, or even a new job.

Unfortunately, *creditors tend to believe everything in your credit report whether it's true or not*, so it's best to get the errors corrected *before* you need to get a loan or go job hunting.

If you find errors in your credit report, contact the bureau that's reporting the error and request that they correct it. For the most part, they'll contact the creditor and correct the information. In the case of certain disputes with creditors, you can also have it listed on your report that the case is disputed. You may also need to contact the creditor directly and have them correct the error.

Here are the sites where you can report errors on your credit reports:

- * For Equifax reports: <http://www.investigate.equifax.com>
- * For Experian reports: <http://www.experian.com>
- * For TransUnion reports: <http://www.transunion.com>

Checking your credit report regularly and getting any errors corrected in a timely manner will ensure that the information they're reporting about you is accurate.

It also helps you to be proactive in working to raise your credit score, which will bring you a plethora of benefits. We're going to discuss this in the next section.

SELF-REFLECTION QUESTIONS

1. Am I planning on taking out a loan or mortgage in the near future?
2. When was the last time I checked my credit report?
3. Is my credit score worth checking on a regular basis?

ACTION TIPS

1. Request your free credit report from each of the three major bureaus.
2. Report any errors you find and follow-up on the corrections.

CHAPTER 12:

WHY A HIGH CREDIT SCORE IS IMPORTANT

Your credit score can have a major impact on your life. Of course, this impact could be positive or negative, depending on your credit score. The higher your score, the more benefits it brings you.

MORTGAGE

One of the most notable impacts that your credit score will have is determining what kind of mortgage you can qualify for and even if you can get one at all.

If you have a poor credit score, you may get less than desirable terms or be denied for a mortgage altogether. Or they may tell you that they can get you financing if you come up with 50% of the cost of the house in cash.

A higher credit score will enable you to qualify for lower interest rates and a lower down payment. A lower interest rate not only saves you money on your monthly payment, but over the course of the loan, it can mean a difference of many thousands of dollars to you.

You may be thinking that you'll just rent. While it's true that renting an apartment doesn't require a loan, they may run a credit check to make sure you're able to pay the rent. A poor credit score may even keep you from getting an apartment, leaving you with little in the way of housing options.

LOANS

Mortgages are essentially huge loans, so if your credit score impacts your mortgage, it stands to reason that it would also affect other loans such as student loans, car loans, or smaller bank loans. ***Not having access to these sources of money because of a poor credit score can make your life much more difficult than it needs to be.***

The higher your credit score, the better chance you have of securing a reasonable loan when you need one.

In addition, ***many of the great deals you see advertised only apply to those with good credit.*** For example, you may see an ad for a great deal on a car with no down payment. When you get to the car dealership to take advantage of their offer, you find out that it's only available to those with a high credit score.

Whenever you see “w.a.c.” in small letters at the bottom of an ad, it means “with approved credit.”

The lower your credit score, the more you'll have to pay for many items that you need or desire.

CREDIT CARDS

While you'll continue to get “pre-approved” letters from credit card companies, the chances that they'll grant you credit drastically reduces if you have poor credit.

Your credit score will also determine your interest rate and credit limit. So essentially, if you want to go out and buy high end stuff with your

credit card, you'll need good credit in order to get a suitable limit. They don't just hand out limitless cards willy nilly!

JOBS

If you have poor credit, it may be more difficult to get a job if the employer does a credit check.

The reasoning behind this is that people with good credit are less stressed and more in control of their life. They may also be more able to focus on their job. A person with poor credit might also be more likely to steal from the company to pay their bills, so why take the risk?

As ridiculous as this may sound, it's the reality of today's job market. It does, however, provide motivation to keep your credit in good standing. With a down economy and companies laying off employees left and right, you never know when you may be looking for a job. Plus, moving up to a better job is easier with a high credit score.

CELL PHONES

Even cell phone companies look into your credit history when you make a purchase. Like every other organization, they want to know that you can pay your bills on time.

If you're a fan of texting, tweeting, web surfing, or even old fashioned phone conversations, it's in your best interest to keep your credit score on the high end.

Your credit score seeps into so many areas of your life that it only makes sense to keep it as high as possible. *A higher credit score saves you all kinds of money, brings you opportunities not available to those with low credit scores, and makes your life a lot easier.*

SELF-REFLECTION QUESTIONS

1. Is splurging on cool stuff worth the stress a low credit score will cause later?
2. How has my credit score affected my recent purchases?
3. Would raising my credit score make my life easier?

ACTION TIPS

1. Pay bills on time and in full whenever possible.
2. If you're tempted to skip a payment or pay it late, remember that your credit score has wide reaching ramifications: a good credit score is essential to getting your dream house, car, or even a better job.
3. Make the commitment to take action to raise your credit score. The next section will explain what you can do to make a positive impact on your score and, thus, on your life as well.

CHAPTER 13:

HOW TO RAISE YOUR CREDIT SCORE

There are so many variables that go into your credit score that pretty much everything you do in your financial life can affect it one way or another. With this in mind, let's look at how some simple actions can raise or lower your score.

Here are some things that will damage your credit score:

1. **Applying for a credit card.** The simple act of applying for a credit card can hurt your credit if you apply too frequently. If you apply for several cards at once, it'll do serious damage to your score.
 - * Spacing your applications out over time does less damage at once, but it lengthens the time it takes you to build up your total credit limit. Having high limits with low usage helps your score, but brand new cards can also lower it.
 - * *Even though new cards can lower the score a bit, it still helps to build up your limits over a reasonable amount of time.* The credit score boost you'll receive once these cards show a wise record of usage is more than the temporary cut from when each card is new.
2. **Using your credit card.** Another factor in your credit score is your credit to limit ratio. This is essentially the fraction of how much credit you've used compared to how much you have. So the more you use your card, the closer you get to your limit and the lower the score.

- * However, you have to use the card occasionally. You see, if you just let that credit card sit in your wallet untouched, the company that issued the card may cancel it due to lack of use.
 - * ***For a higher score, use your cards every so often, but keep your usage to less than 25%*** of the total amount of credit available to you.
3. **Canceling your credit card.** That's right. Basically, once you have a credit card, you need to keep it. A lot of people make the mistake of thinking that closing unnecessary credit accounts will help their score. This is incorrect. In fact, it will lower your credit score as it lowers your total credit limit and affects your "credit age," doing damage on two fronts.

It seems that regardless of which way you turn, you end up lowering your credit score, which just begs the question, "How am I supposed to get a high credit score when everything I do damages it?"

Fortunately, there are also specific actions you can take that will raise your score.

ACTIONS THAT RAISE YOUR CREDIT SCORE

The best way to raise your credit score is to pay off your current balances. This will widen the gap between your credit balance and your credit limit. While having cards clear of debt is nice, you'll want to use your cards enough to keep them active.

Each month, charge something to your card and then pay it off before the payment due date. This will build excellent credit without you having to pay any interest charges. As time goes on, the fact that you kept those accounts open for as long as you did will lean in your favor when calculating your credit score.

While keeping your balance all on one card may be convenient for you, it's actually better to ***spread the debt around to all of your cards***. While the total will still be the same, this will reduce the balance on each card and that will work in your favor.

This also helps form a sort of “revolving door” of debt. If you set up the cards so that some are due early in the month and others are due around the middle, you can set up a system where there is always a balance on at least one card at any given moment. ***This will show creditors that you're willing to use your cards without going overboard, thus boosting your credit score.***

Lastly, ***check your credit report at least once each year*** and make any necessary corrections. This will keep you informed of what's going into your credit reports and alert you to any suspicious activity.

Another strategy is to get your free report from a different bureau every 4 months. Alternating your reports in this way spaces it out to where you only request one from each bureau once each year, so they're all free, but you keep up with more current information.

SELF-REFLECTION QUESTIONS

1. Do I frequently apply for new credit cards?
2. Have I been careful not to max out my credit cards?
3. How can I improve my credit score?

ACTION TIPS

4. If you can't pay off a balance, try to pay it down to less than 25% of your limit.
5. If you can't get it down to 25%, then pay *more* than the minimum charge as you work on it.
6. Use your cards frequently and pay off your charges each month.
7. Space out your applications for credit to reduce the negative impact on your credit score.

CHAPTER 14:

INTERNATIONAL CREDIT SYSTEMS

While this money management course goes into great detail regarding the system of credit in the USA, other countries operate within their own unique credit system. *However, the principles of managing your credit, such as paying your debts promptly, still apply regardless of which country you may call home.*

In any country, lenders are particular about to whom they extend credit. Naturally, they want to ensure that any money they lend will be paid back in due time. It may be their business to lend money, but their profits are made when they receive it back with all due interest and fees.

With this being said, let's look at a few of the varieties of credit systems you may encounter.

CANADA

Canada has a similar credit system to that in the USA, but there are some key differences.

They have 2 major credit bureaus:

- * Equifax Canada: <http://www.equifax.ca>
- * TransUnion Canada: http://www.transunion.ca/sites/ca/home_en.page

Canadians can request a free credit report as frequently as they like as long as the request is made in writing and the report is delivered by mail. Requesting a report has no impact on their credit score, although it is noted in reports.

They also can submit a 100 word statement to be included in their credit reports.

Another difference is the length of time transactions and events remain on their credit reports. Most items stay on the reports for 6 years. In some areas of Canada, bankruptcies remain on the reports for 7 years unless you file 2 or more times. In this case, they both will show up on the credit report for 14 years.

The Financial Consumer Agency of Canada publishes a helpful booklet to help you navigate successfully through Canada's credit system and offers many helpful links for managing your debt in Canada. Their website is at: <http://www.fcac.gc.ca/>.

UNITED KINGDOM

The UK also has 3 major credit bureaus:

- * Equifax: <http://www.equifax.co.uk>
- * Experian: <http://www.experian.co.uk>
- * Callcredit: <http://www.callcredit.co.uk>

You can get a copy of your credit report from each of the credit bureaus each year for a very small fee.

In the UK, there are additional things that affect your credit score that might surprise you, for example, voting. Registering to vote can boost your score, while not registering to vote can lower it.

AUSTRALIA

Australia also has many complicated formulas for calculating your credit score. To access your credit reports in Australia, go to the websites of their 3 major credit bureaus:

- * Veda Advantage: <http://www.mycreditfile.com.au>
- * Dun and Bradstreet: <http://www.dnb.com.au>
- * Tasmanian Collection: <http://www.tascol.com.au>

INDIA

The Credit Information Bureau (India) Limited, or CIBIL, is the go-to place to find out about your credit in India. This bureau is a private partnership between banks, credit information service providers, credit card companies, and more. You can also purchase a copy of your credit report. Their website is at: <http://www.cibil.com>.

As you can see, even though they may have a slightly different credit reporting system, each country still has a way to determine your creditworthiness. No matter where you are, it's still important to manage your debt wisely for best results.

SELF-REFLECTION QUESTIONS

1. Do I manage my debts in such a way that I could establish good credit anywhere?
2. What can I do to achieve greater success with my credit management?

ACTION TIPS

1. Request your credit report, regardless of your home country, and correct any errors.
2. Make a plan for becoming more creditworthy and take action to follow your own advice.

CHAPTER 15:

PROTECTING YOUR IDENTITY

Identity theft has become a greater challenge than ever with the advances in technology. Unfortunately, there are several ways that your identity can be stolen and abused by the selfish and greedy.

While the methods to steal your identity are many, there are also some solid ways to prevent others from obtaining your vital information.

KEEPING YOUR IDENTITY SECURE

Follow these strategies to help keep your identity safe:

1. **Shred all documents.** Do you find yourself discarding your credit card bills or pre-approval letters without giving a second thought? While the credit card companies do what they can to ensure your privacy, it's still possible for someone to take your identity with the information available on each bill. *Shred all mail that contains personal information.*
 - * Be thorough when shredding your documents. Simply tearing them in half won't do. An inexpensive electronic shredder will save you time and help protect your personal data.
2. **Sprinkle and spread remains throughout the garbage.** Much is made about how these identity thieves are willing to rummage through your garbage. When throwing away old statements, be sure to spread all the pieces of paper around to ensure minimal chance of reassembly.

- * Place a few pieces of paper at the bottom, add a layer or two of trash, and then put in more. You can even “sprinkle” the bills all over the bag and ***get them all mixed up with the rest of the garbage.***
 - * Also, add as much miscellaneous garbage to the bag as possible. The more they have to rummage through, the more secure your identity is.
3. **Avoid suspicious emails.** Email phishing is one of the most common ways for thieves to get your information. Most of the time, you can recognize it as the spam that it is. However, identity thieves have gotten better at hiding behind official labels.
- * ***Only open emails from people and businesses that you know and trust.***
 - * Avoid clicking on any links in your emails, particularly for banking sites or online stores you’ve shopped at. It’s best to input known addresses into your browser and access websites manually rather than click a link in an email.
4. **Keep your adware/anti-virus software up to date.** One way that hackers can get your information is through spyware and viruses. Keep your software active and up to date to avoid this data theft.
- * ***Run a virus scan on your computer at least once or twice each week.*** If you spend a lot of time on the internet and browse many sites, it’s a good idea to run a scan every day.
 - * Regularly clear out all temporary files and your history and run disk cleanups to get rid of any junk that has accumulated on your hard drive.
5. **Avoid putting personal information, like credit card or banking data, in emails that you send.** Emails are a non-secure environment that can be easily hacked. If you need to send private information, put it into a locked PDF file and attach it to your email. Then give your reader

the code to unlock it by phone, fax, or in person when you see them. Or just call it in, instead of emailing it.

6. **Ensure you're on a secure site when giving personal information.**

A secure website will start with "*https*" instead of "*http*" and your lock icon at the bottom of your computer will appear.

SELF-REFLECTION QUESTIONS

1. Am I leaving myself open to identity theft in any way?
2. Am I shredding documents enough so someone can't piece them together later?
3. How do I protect my online identity and keep it secure?

ACTION TIPS

1. Ensure that your anti-virus software is updated to the latest version.
2. Set your virus scanning software to run regular scans automatically.
3. Delete all spam emails and be careful opening suspicious emails.
4. Shred all documents beyond recognition to ensure that thieves can't reassemble them.

CHAPTER 16:

SUMMARY

We've discussed several personal finance topics, so as we come to the end, it's a good time to look back over all that was discussed and summarize the most important points of managing your money effectively.

BUDGETING

While budgeting sounds like a daunting task, really it's quite simple. All that's required is that you ***keep track of how much money you have, earn, and spend.***

Most budgets divide expenses into two primary categories, *fixed* and *variable*. But we add a third called: *non-essential* expenses.

The fixed expenses remain the same from month to month, such as rent or a loan payment.

The variable expenses, like electricity and food, change from month to month. While the numbers change, you can still create a solid figure by averaging out the total purchases for each month.

The non-essential expenses, like excessive amounts of clothing or entertainment expenses, are often thought to be *needs*, when they're really *wants* that are unnecessary to lead a happy and healthy lifestyle.

If your expenses are *greater* than you're income, you'll need to find a way to ***earn more than you spend***, whether it's through making more money, spending less, or a combination of the two.

SAVING MONEY

One of the best ways to maximize your income is to minimize your spending. Depending on where you shop, you have a variety of options when it comes to saving.

For grocery shopping, keep an eye out for coupons. You can often find coupons for items that you buy frequently. While one coupon may not do much, it can be a huge relief to the grocery bill when used en masse. The effect is expanded when some stores double the value of coupons to give you greater discounts.

For entertainment, search for used items as opposed to new ones. Many stores, including Amazon.com and eBay.com, offer the same products in good condition for a greatly reduced price. If you're a big collector of books, movies, or video games, this is a great way to cut that expense down, while satisfying your urge to buy things.

Find out if your favorite stores offer a preferred customer program. This can give you access to better sales, as well as gift certificates, that save you money on the things you were going to buy anyway.

THE POWER OF CHANGE

You may dismiss change as useless, but ***it's actually a powerful savings tool.*** Find a jar or container and empty your change into it each day. You'll be surprised at how quickly it adds up.

When cashing in your change, take them into the bank to save the counting fee from those machines at the supermarket.

The saving power of change is so apparent that banks have tweaked the concept for their debit cards. Rather than put the change in a jar, they'll transfer the change to your savings account. Ask your bank if they offer this type of savings program.

Depending on the bank, they may also match a certain percentage, giving you an extra deposit every year. It rarely amounts to much, but everything helps. Why not boost your savings by using the card to buy things you were going to anyway?

TIME IS ON YOUR SIDE

When it comes to long term saving (for things such as college or retirement), it's beneficial to use time to your advantage. In other words, ***the earlier you start the better***. Not only does this give you a bigger window to earn the money you need, but the interest you earn will accumulate and increase as time goes on. This will make your money work for you to a much greater degree.

Most people in their 20's don't even consider their retirement. In fact, it would be a safe bet to say that retirement is one of the *last* things on their mind. However, that is the best time to start saving up so you can let your nest egg grow to its full potential. Even a few years will greatly affect the amount of money you would've earned in interest.

SEPARATION CAN RELIEVE ANXIETY

Most saving methods involve putting the money aside so you can't spend it. Indeed, "out of sight, out of mind" can be used to your advantage.

Whether it's a separate bank account, a different wallet, or even hiding the money in your sock drawer, *putting the money in a place where you won't think about it is a great way to get into the saving habit.*

Storing your money in a sock drawer or under your mattress is fine, but a bank account of some kind is a much better option. In addition to your deposits, you can make extra money in interest, which adds up over time.

CREDIT CARDS CAN BE YOUR BEST FRIEND... OR YOUR WORST ENEMY

Credit cards are very convenient and grant you a lot of freedom, but with that freedom comes responsibility. If they're not handled wisely, credit cards can become a great liability.

Prepare yourself for credit cards by starting off with a debit card. You get the same sense of freedom while knowing the ramifications of running the card through the reader. This will give you the discipline needed to properly handle a credit card.

THE SCORE DOES MATTER

Your credit score can have wide reaching ramifications on your everyday life. Things that can be affected by a low credit score are:

- * Ability to get a mortgage
- * Ability to rent an apartment
- * Your interest rate on loans and credit cards
- * Your credit limit

- * Cell phone service
- * Finding a job
- * Acquiring insurance

Suffice it to say, a low credit score can be devastating to several facets of life. Keeping your credit in good condition will benefit you in all of these areas. Good credit can also save you a lot of money with lower rates on loans and can enable you to live in a better house or apartment.

DEBT MANAGEMENT

The best way to manage your debt is to start before you become overwhelmed. ***Pay off your credit cards in full every month*** and avoid just making the minimum payment.

Sooner or later, you'll find yourself with some kind of debt, whether it's through student loans, car loans, or a mortgage. There's no sense in adding to that with high credit card balances. When it comes to paying off your credit cards, the best way to get out of debt is to pay more than you use in any given month.

Target your highest interest cards first in order to get out of debt faster. In some cases, paying off the smallest balance is a great way to kick start the process and to eliminate a whole payment as well as a set of interest charges.

When you've paid off a credit card or loan, use the money that would've been used to pay that bill and put it towards another one. This will start a snowball effect that'll get you out of debt faster and save you money on interest charges.

Paying off debt will save you money by eliminating the interest charges, that way you can start saving for your short and long term goals.

MAKING EXTRA MONEY

The internet has provided a convenient way to make money on the side. Whether you're a writer or aspiring film maker, there are websites and small business owners that are offering to pay for your services. It usually isn't enough to make a living, but it can bring in a healthy chunk of change and make for a second job with no commute.

Selling items at flea markets or on websites, like Amazon or eBay, can bring in some extra income on a one-time or regular basis.

Offering your services can easily infuse another \$1,000+ into your income each month.

BOOSTING YOUR CREDIT

Your credit score can be lowered by:

- * Applying for too many credit cards
- * Using your credit card and missing payments
- * Canceling your credit card
- * Not using your card and letting it sit idle

Looking at the list, it may seem like everything you do damages your credit score! ***All you really need to remember is to keep your balances low and to pay off as much of the bill as possible.***

Rather than keeping all of the purchases on one card, try to spread it through all of your cards to keep the individual credit-to-limit ratios low.

Missing payments is a bad idea. It allows the debt to accumulate much faster and it also results in a never ending flood of phone calls. Missing even one payment can result in a much higher minimum payment and higher interest charges.

AVOID YOUR OWN IDENTITY CRISIS

Identity theft is becoming a more serious threat as technology advances. People will go to great lengths to get your money and it's important that you take precautions.

Shred all credit card bills or pre-approval notices before throwing them out. Make sure that they're ripped and torn beyond recognition and scatter them throughout the everyday garbage to ensure that no one tries to put the pieces back together.

When working online, ensure that your anti-spyware and anti-virus software is up to date. Avoid fishy emails and websites. ***When shopping online, be sure the site you use is safe and reliable.***

SMALL TRANSACTIONS ADD UP

When using your credit card, be wary of small purchases. It's common to dismiss these charges as nothing while you continue to use the card repeatedly. With big purchases, you have a sense of awareness that you don't have when buying a tank of gas or a sandwich for lunch.

The good news is that this works both ways. ***By setting aside a small amount of money every week into a savings account, it'll continue to grow and grow over time!***

While being able to save large sums of money would be preferable for anyone, more often than not, it's not realistic. As long as you save what you can, you'll be on your way to a financially comfortable life.

WHAT YOU 'NEED' IS OFTEN JUST A 'WANT'

It's tough when you're in a store and see something you really want. You may convince yourself that you can "afford" it or that the money doesn't matter.

As an isolated incident, this mindset is usually pretty harmless, but it becomes a problem when this forms a pattern of behavior. ***Spending more than you pull in will put you on the fast track to a debt and stress crisis.***

If you can put off the urge to buy stuff, you can discipline yourself to only buy things when you can afford them.

Smart financial management boils down to making more than you spend. If you can follow that one rule, you're ahead of the game!

IN CLOSING

Money management is an important part of life. Saying that money makes the world go around is an amusing overstatement, but there's some truth to it! In order to get the things that you want in life, you need money. ***Knowing how to handle your finances will make it much easier, while also leading to a more comfortable lifestyle.***

Effectively managing your money is all about gaining the necessary skills, implementing the strategies, and exercising self-control. It may seem daunting at first, but once you get into the habit of saving, making, and managing your money, ***you'll enjoy the freedom from fear, stress, and worry!***



BOOSTING YOUR VALUE
WITHOUT
TRADITIONAL EDUCATION

How to Get An Education **Without** Attending College and
Without a Lifetime of Debt, Stress, and Family Strain

Table of Contents

Introduction	3
Your Local Library	5
The Internet	7
eBooks	9
Seminars and Conferences	10
Find a Mentor	11
Become an Intern	13
Summary	14

Introduction

One of the greatest benefits of the information age is that it has leveled the playing field between those who *know* and those who *need to know*.

Just as the printing press helped to widen literacy beyond the ruling class in the 15th century, so too has the Internet widened access to nearly any topic imaginable to anyone with a computer in the 21st century.

Not too long ago, anyone who wanted to gain a high degree of knowledge and skills had to attend college. ***Today, an exceptional online library and a greater appreciation of learning through real-life experience has widened the learning opportunities.***

For example, some of the high demand professions today, like graphic design, web content development, and computer programming, require skills that can be developed through independent study using online resources, internships, and mentorships. Plus, interactive and professionally developed seminars and conferences are available in almost every career specialty.

The real value of continuing education today is that it is multi-faceted and it can be done independently.

There is a wider variety of tools and services that you can access online, in your community, or across the country than ever before. And these learning resources make it easy to boost your skills, talents, knowledge, and value without following the long, costly, and sometimes irrelevant, college route.

Here are some of the tools and resources that will help you gain a greater understanding of your subject area:

- ✓ ***Audio MP3s*** can deliver hours of content while you commute or do other tasks.
- ✓ ***Videos*** allow you to watch an instructor deliver demonstrations and talks without having to physically be there.
- ✓ ***Live, interactive seminars and conferences*** give you the opportunity to learn in-person, on the phone, or online.
- ✓ ***Professional associations and peer groups that offer one-on-one mentorship and coaching*** will guide you through available resources and teach you tried and tested techniques.

- ✓ **Internships** sponsored by large employers or small business owners help you gain the knowledge and experience of hands-on tasks.

Attending college is only one option and, depending on your professional needs and life priorities, there are likely far more effective and beneficial alternatives to achieving your educational goals!

Your Local Library

Your public library is a treasure trove of free information. Don't overlook the following tremendous learning opportunities offered by your local library:

1. **Current periodicals (magazines, regularly published journals, newspapers).** If you were to subscribe to these, they could cost you hundreds or thousands of dollars in subscription fees. Yet, at the library they're free so take advantage of them!

- ✓ Some of these professional periodicals – for instance, internationally acclaimed magazines for meeting planners, graphic designers, writers or life coaches – offer some of the best and most current information on best practices, new procedures, business management models, and more.

2. **Books in your field.** As you delve into the topic of your choice, you'll surely find books that offer excellent information. Purchasing every item on your book list could cost you hundreds of dollars, so make good use of your local library.

✓ Not every book on your book list will be one that you'll want to keep, instead, sign out the book, make notes of relevant information, and return the book when you're done. That could be one less book gathering dust on your shelves.

✓ Save your money for books that you'll use frequently as reference.

3. **Professional advice.** Your local library is staffed with professionals who have a wealth of knowledge about reference materials, local organizations and services that may be of interest and relevance to your learning needs.

✓ Bring your queries and concerns about resources, topics, and learning options to your librarian. If your library is well staffed, you'll end up saving yourself hours of searching and you may even pick up a few good shortcuts as well!

4. **A varied learning environment.** Even though you may be choosing to educate yourself independently, that doesn't mean that you should

keep yourself sequestered in your home. Your tax dollars pay for your local, cozy library – so enjoy it!

The Internet

Nowadays we have the great luxury of the vast resources available freely on the Internet. What was once only available to institutions and big businesses is now available to all.

Not only is most of the information *free*, but it's also available *instantly* without leaving the comfort of your home!

The Internet levels the playing field regarding access to knowledge because it's:

- ✓ Affordable
- ✓ Available to anyone immediately
- ✓ Constantly evolving to reflect the needs and desires of our world

Unbelievable Access to Knowledge

With millions of users sharing information in forums, discussion groups, and blogs, as well as millions of organizations making their own

data available via websites, there are now massive databases of information on just about any topic.

For example:

✓ ***The choice is all yours.*** There are thousands of websites you can access from the comfort of your desk that contain videos, audio files and eBooks to teach you everything from “*how to knit*” to “*how to start an Alpaca farm*” and everything in between!

✓ ***Multimedia access has changed the learning landscape.***

The internet is growing each minute with hundreds of thousands of videos, audio recordings, and interactive resources being posted online. With new technologies like live online seminars and webcasts, it’s easier than ever to expand your knowledge, while getting instant feedback from others.

Connecting Users to Knowledge Groups

You can start by first locating a popular and credible online discussion group or forum in your topic. A visit to a discussion forum can give you a variety of opinions about a particular resource or service and help steer you in the right direction.

For example, if you’d like to learn how to become a technical editor, but aren’t sure which training program to purchase or participate

in, you might want to get a recommendation from the peer group at a forum for technical editors.

You can do your research and find relevant groups by searching on Google. Also, take a look at the section about “Finding a Mentor” for more information on this topic.

eBooks

The introduction of eBooks in recent years has empowered those in pursuit of independent learning and practical education in enormous ways.

Not only is more information now available online via eBooks, but it's also affordable and there's no need to pay hefty shipping costs nor wait for delivery.

You simply purchase the eBook you want online and gain access to it immediately.

So if you're awake at 3:00 a.m. and you want to learn how to start a cake decorating business, you can buy and download the material instantly, without having to wait until your local stores are open.

A great benefit of reading eBooks is that these resources aren't printed on paper. You can read your eBook on your screen and avoid the destruction of more trees.

Of course, it's wise to have an organized system of filing your eBooks on your computer so you can find them when you need to. Also, be sure to back up your files using an online file backup storage service or an external hard drive.

Seminars and Conferences

Many people require face-to-face interaction with others to retain and learn topics and skills effectively. That's why educational seminars, conferences, and trade shows are so popular.

For some people, the thought of reading a 300 page textbook is inconceivable! Some comprehensive seminars on particular topics can provide as much – if not more – practical knowledge as a densely written text book.

Seminars may range from a few hours in length to several days and can include in-depth discussions, presentations, and other learning activities that encourage retention and comprehension.

Whereas seminars focus on one topic, conferences often focus on a particular field or subject area.

Conferences can include a number of related workshops where smaller groups are involved in more hands on, interactive activities. There may also be sessions where one speaker or panel discussion group addresses all the conference attendees.

Contact a professional association or mentorship group in your field to learn about upcoming seminars and conferences.

Find a Mentor

A mentor is an experienced and knowledgeable individual who is trusted to help and counsel others. ***Mentors are very popular in the business world.*** They help people navigate and develop their careers or overcome stumbling blocks that are holding them back.

Participating in a mentorship is an *enormous* educational opportunity. Mentors can provide encouragement and advice because they have the real-life experience and they've made the mistakes so you don't have to.

Your mentor can give you information based on hands-on experience, not just theory.

Mentors can also save you a lot of time by directing you to the best resources available to help you achieve your educational and professional goals.

Where to Find a Mentor

You can find a mentor in a number of ways:

- 1. Join a mentorship group for your field.** For example, if you want to become a professional speaker, it would be wise to join one of the most recognized professional speakers' associations in your region or country.
 - ✓ Professional associations often offer mentorship opportunities, pairing up new members with more experienced members.
 - ✓ They may provide discussion groups and forums where all members can discuss issues and ask questions. Newer members can then learn from and create relationships with experienced members through the group discussions.
- 2. Attend seminars and conferences.** Take note of those presenters who've impressed you with their knowledge and experience.
 - ✓ Make an effort to make a connection with them at the event or obtain their contact information so you can communicate your

admiration for their work, as well as ask if they are available to mentor you.

3. **Conduct online research to identify leaders in your field.** Try to locate local leaders so you'll have an opportunity to have more face-to-face opportunities to meet with your mentor.

Become an Intern

One of the best ways to get an education about a particular job or career is to get an intern position.

An internship is a work arrangement whereby the intern works in a temporary position with an emphasis on on-the-job training rather than necessarily securing employment. *Internships can be paid or unpaid.*

The benefit of an internship is that you get hands on experience in the field of your interest. For some learners, practical experience is far more effective than theoretical learning through books alone.

Another benefit of an internship is that potential employers look favorably upon candidates that have experience in a job through internships or volunteering.

As an intern, you're not expected to know everything about your field, so you can make mistakes without fear. It's an ideal way to learn on the job while receiving the support and attention of those in the work environment.

Summary

Between online resources, peer group organizations, seminars, and conferences, there are many viable and effective alternatives to college when searching out an education to secure your career or business goals.

Choose educational resources and methods that respond to *your* particular learning needs for the most successful learning outcome.

Your goal is to boost your value and become indispensable through life-long education. In the workplace, this means that you need to bring in more money than your boss is spending on you. If you can do this consistently and reliably, than you'll open doors without having to pay for expensive schooling!

BOOSTING YOUR VALUE

WITHOUT

TRADITIONAL EDUCATION

SELF-REFLECTION WORKSHEET

How to Get An Education **Without** Attending College and
Without a Lifetime of Debt, Stress, and Family Strain

1. What Am I Passion About?



2. What Am I Good At?



3. What Have I Always Wanted to Learn?



4. How Do I Learn Best?



5. What Magazines Do I Read Most Often?



6. What Websites Do I Most Frequent?



7. Who Do I Look Up To? Why?



8. What Are My Learning Goals?



9. What Are My Career Goals?



10. What Are My Next Steps To Achieve My Goals?



BOOSTING YOUR VALUE

WITHOUT

TRADITIONAL EDUCATION

RESOURCE WORKSHEET

How to Get An Education **Without** Attending College and
Without a Lifetime of Debt, Stress, and Family Strain

Worksheet

Use this worksheet to keep track of your educational resources for your chosen field. List books, magazines, websites, contact details for associations or leaders and more.

Field of Interest:

Your Desired Career:

Required Licenses, Certifications or Training:

Educational Resources

Books, magazines, and resources available at the library or bookstore.

Name of Resource	Author	Cost
<hr/>	<hr/>	\$ <hr/>

Internet

Websites with educational materials like eBooks, audios, or videos:

Name of Resource, Details	Website URL	Cost
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

Online Forums or Discussion Groups:

Name of Forum	Website URL	Cost
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

Seminars and Conferences

Name	Dates, Location, Details	Cost
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

Mentorship & Coaching Opportunities

Name of Coach or Mentor	Contact Information & Notes	Cost
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

Internships

Company, Position	Contact Info, Details	Paid Position?
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

Professional Associations

Name of Association	Contact Info or Website	Cost
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

Leaders in your Field

Name	Contact Info & Details
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

Notes:

Building a Wealth and Prosperity Mindset



Building a Wealth and Prosperity Mindset

One sure way to boost your odds of becoming successful is to have a mindset geared toward wealth and prosperity. Why? Because the actions you take on a daily basis – right down to the amount of effort you put toward your goals – stem directly from your state of mind.

Believing you can accomplish something is the first step in actually doing it.

Unfortunately many of us pay little attention to our mindset, and end up creating a whole lot of struggle and difficulty for ourselves in the process! The good news is that creating a wealth and prosperity mindset can be achieved quickly and easily with a little know-how and some determination.

This report will share some helpful insights on:

- Exactly what a wealth and prosperity mindset is
- Why it's vital to have one if you want to succeed
- How to develop your mindset for wealth and prosperity

What is a Wealth and Prosperity Mindset?

The common definition of “*mindset*” is: *a mental attitude or inclination, or a fixed state of mind.* So, a wealth and prosperity mindset would mean an attitude or inclination that causes us to focus on *abundance*.

It may surprise you to learn that most people focus on the *opposite*. They focus on **wanting** more prosperity, **seeking** greater wealth, and **pursuing** both at any cost.

In other words, they focus on the fact that they **do not yet have wealth or prosperity**, which means they actually have a *scarcity* or *poverty* mindset. They focus more on what they're lacking, the things they can't afford to buy, and even worse – feeling resentful toward people who are already wealthy.



Does this describe your general attitude, too? If so, don't let it get you down! It's actually very common to have this mindset, and you can turn it around starting right now.

All you need is the willingness to start thinking in a different way and the courage to take actions based on this new way of thinking. Don't worry; you won't have to take groundbreaking actions; just one step at a time will move you in the direction you want to go.

Scarcity Consciousness vs. Abundance Consciousness

The very first step in building a wealth and prosperity mindset is to **start expanding your awareness of wealth and prosperity.**

Right now you may be in the habit of looking at the dark side of every situation. Perhaps you worry about how little money you have or you feel the heavy burden of too many bills. In order to turn this perception around, **make it a point to see the abundance that surrounds you:**

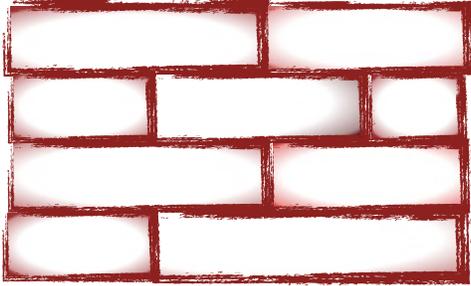
- Be grateful for the money you do have.
- Feel optimistic that you will receive more soon.
- Believe you can improve your life and make more money.

It's also important for your perception of wealth to be in line with attracting it. **You can't have a negative opinion of wealthy people and expect to get wealthy yourself!** It just won't happen because you block wealth from coming to you every time you speak or think negatively about wealth or wealthy people.

Instead, start paying more attention to wealthy people you can admire. Read about great philanthropists or celebrities who do important work with their money. Seek out success stories about people who started with nothing and became millionaires.

The more you do this, the more you'll change your perception of what it means to be wealthy and you'll begin drawing more tangible expressions of wealth into your life.

A Common Blockage Against Feeling Prosperous



While you're focusing more of your attention on success and wealth, it's also important to **deliberately turn your attention away from examples of scarcity** – both in your own life and in the world in general.

What is it that makes us obsess over negativity and disasters? Like staring at a horrible car wreck when driving by, we sometimes can't help ourselves and have to look!

Unfortunately, this habit carries over into all other areas of our lives and we find ourselves obsessing about problems and challenges too. The problem with this is that it keeps us focused on things that make us feel powerless and out of control.

In order to create a true prosperity mindset, you must train yourself to turn your attention away from anything that distracts you from focusing on your wealth and well being.

That doesn't mean hiding your overdue bills in a drawer or refusing to face reality. You don't have to become a "Pollyanna" to focus on abundance, but you do have to stop *obsessing* over the challenges and problems in your life.

A good rule is: **Do what you can to improve the situation, then immediately move on to more positive pursuits.**

Refuse to wallow in setbacks; avoid spending hours a day worrying about money; don't talk yourself out of taking action because you might possibly fail. Be proactive and precise in your actions and **keep focused on where you want to be, not where you don't want to be.**

If you were taking a road trip, rather than looking back at where you started, you'd keep focused on your destination and the route you need to take to get there.

Perception is Everything



The way you view your life and experiences is extremely important. Why? Because most of us live in *reaction mode*, that is, we tend to take action on our experiences *after* something happens.

If we perceive something to be dangerous, we take action to defend ourselves. If we perceive ourselves to be poor and lacking in opportunities, we see no point in working to improve our lives.

The problem with reactions like these is that they usually become self-fulfilling prophecies. Being overly-defensive can actually provoke attacks, and being overly-pessimistic can attract more and more issues that prevent us from improving our lives.

Rather than living with a *reactive* mindset, you can learn to start living with a *proactive* mindset and change your life in ways you wouldn't have believed possible before now.

Limits Only Exist in Your Own Mind

What are your perceived limits when it comes to being rich and successful?

- Do you *really* believe you can make more money than you do now?
- Do you think that a lack of opportunities prevents you from doing so?
- Does it seem like there are too many obstacles between you and your dreams?

Make a list of every possible limitation you can think of that prevents you from being wealthy, and be sure to include both inner and outer limits. Include information about your own fears and doubts, as well as any perceived shortage of opportunities in your life.

Then examine each one carefully and decide if it's really true or not. **You may be surprised at some of the things you've convinced yourself to believe!**

For example, if one of the items on your list is, "*I can't make more money because I don't have a college degree,*" ask yourself if there are any millionaires in the world who didn't graduate from college with a degree, or even go to college at all. *Of course there are!*

This process is incredibly eye-opening and will help you see where you're placing limitations on your own success.

It's also important to **keep challenging these false perceptions** on a regular basis, because some of them may be embedded pretty solidly into your subconscious mind.

Logically, you may know that there's nothing holding you back, but then you still find yourself hesitating or procrastinating.

If you keep challenging your limiting perceptions, and you take action despite them, they'll begin to fade away and eventually disappear. You'll have convinced yourself that they're not true after all.

Taking the Right Actions



Now that you're starting to transform your perceptions of limits, you're in a much better position to begin taking focused action. The question is: *What kind of action should you take?*

All of the richest and most successful people in the world have one thing in common: they found a way to contribute value to the world and are rewarded well for their efforts. Think about that for a minute.

Becoming wealthy is not about wishing for wealth until it falls out of the sky and lands on your doorstep. At least it doesn't work out that way for most people. The majority of us will have to work for our wealth – but that's not such a bad thing if we choose work we truly enjoy.

The seeds of your wealth are tucked away in a surprising place: in your greatest interests and passions. Of course, simply following your passions isn't enough. You also have to find a way to make your passions pay.

That means finding a way to use your interests and talents to contribute value to the world. This can be done in any number of ways.

Here are some ways you can follow your passion while contributing value:

- Write a book about a topic you love.
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The possibilities are endless! Give some thought to the things you truly enjoy and the skills and experience you already have. Then ask yourself, “How can I use these assets to contribute value and generate income?”

Changing the Way You Work

Once you have a clear idea of the right activities to begin drawing wealth into your life, it's time to begin approaching these activities with a newfound sense of purpose and a “can do” attitude.

Most of us go about this in the wrong way and then get frustrated when it doesn't seem to be working. The wrong way would be: taking small actions while hoping for big results *right* away and then concluding we failed because we didn't progress quickly enough.

Instead, try this:

- Take bold, consistent actions every day.
- Step out of your comfort zone as far as you dare.
- Be confident about your abilities and expect positive results.
- Be patient; don't expect overnight success.
- Focus most of your attention on enjoying the journey.

Can you see the difference between these two approaches? One leads to certain failure and the other virtually guarantees success. When you aren't so focused on **needing** to see results, you relax and let them come naturally.

Ironically, such a relaxed attitude actually helps us make much **faster** progress than if we keep stopping to pull our hair out in frustration!

Happiness, Prosperity, and Success

One of the most common misperceptions about wealth is that achieving some monetary goal will make you happy. It's true that having more money allows for

greater financial freedom in life, which can be seen as a facet of happiness – but true happiness doesn't come from anything outside of you.

Happiness is a state of mind.

Can you recall any wealthy people who are unhappy with their lives? Just off the top of your head you could probably recite the names of half a dozen celebrities who are constantly struggling with addictions, relationship turmoil, legal problems, and worse.



Money didn't make these people happy, and it can't make you happy either.

If you want to be happy, then you must decide to be happy **now** – regardless of your problems and challenges. Just having a ton of money in the bank won't make problems go away unless those problems are directly related to a lack of money.

No matter what you do, there will always be issues and events that threaten to detract from your satisfaction and happiness. However, **how this affects you is your choice.**

The greatest power you can ever develop is the ability to focus on the good so you can be happy right now – no matter what else is happening around you.

It's time to stop the mental recording that loops over and over, "*I'll be happy when...I'll be happy when...I'll be happy when...*" *Right now* is all you have.

Let tomorrow take care of itself. Instead, focus most of your energy on making **this moment** the best it can possibly be. Mastering this skill alone can make you the richest person on the planet!

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The biggest drawback to traditional goal-setting is that it encourages us to focus so strongly on an end result that we don't recognize the gifts we receive along the way. Be sure to pause now and enjoy the scenery from where you stand, even if you haven't reached your ultimate goal yet.

Doing this regularly can provide great encouragement and motivation to keep moving forward, but even better, it makes the entire journey seem as rewarding as the destination!

Presented by Dale L Anderson

Building a Wealth and Prosperity Mindset



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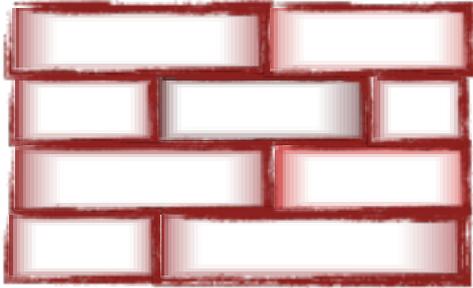
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Wealth & Prosperity Worksheet

Scarcity vs. Abundance Consciousness

Before you can attract wealth and prosperity, you must transform a scarcity mindset into an abundance mindset. To turn this perception around, make it a point to see the abundance that surrounds you.

1. What am I grateful for?

2. How will I focus on the good in my life?

You must deliberately turn your attention away from examples of scarcity, this means training yourself to refuse to obsess over anything that threatens your focus on wealth and well being.

1. What threatens to disturb my interior freedom and intense focus?

2. How will I overcome this challenge?

Breaking Negative Perceptions

You can't have a negative opinion of wealthy people and expect to be wealthy yourself! Every time you speak or think negatively about the wealth of others, you block wealth for yourself. Instead, start paying more attention to wealthy people you *do* admire. **Who do I admire? Why?**

1. How will I model the success of others?

Evaluate your perceived limits when it comes to being successful. Oftentimes, these limitations may be fears and barriers that exist only within your mind.

1. What is limiting me from the wealth and prosperity that I deserve?

2. How can I overcome these obstacles?

Passions and Happiness

The seeds of your wealth are tucked away in a surprising place: in your greatest passions. That means finding a way to use your interests and talents to contribute value to the world.

- 1. **What is my passion and what am I going to do to follow-through?**
- 2. **How can I use my passion to contribute value and create financial wealth?**

Money isn't a source of happiness. If you want to be happy, you must decide to be happy, *now* – regardless of your current situation. Having money in the bank won't make problems go away.

- 1. **What is my perception of money – is it my only source of happiness or a means to gain the fullness of physical, emotional, and spiritual wealth?**
- 2. **How will I focus on the *good* in my life and be happy regardless of my situation or surroundings?**

Wealth and Prosperity Mindset Checklist

In order to build a wealth and prosperity mindset, you need to equip yourself with the physical, emotional, and spiritual tools necessary to stay the course.

Reflect on the statements below each day to maintain a healthy mind, body, and spirit.

I focus on positive pursuits.

I am grateful for all that I have.

I focus on the belief of an overflowing of abundance.

I choose to have a positive opinion of myself.

I refuse to wallow in setbacks – I rise to the challenge.

I expand my comfort zone through daily challenges.

I am focused on where I am and want to go.

I challenge the false perceptions that limit my success.

I believe that I am worthy of success, wealth and prosperity.

I am open to new opportunities, even if it appears overwhelming.

I take bold, consistent actions every day.

I am confident about my abilities and talents.

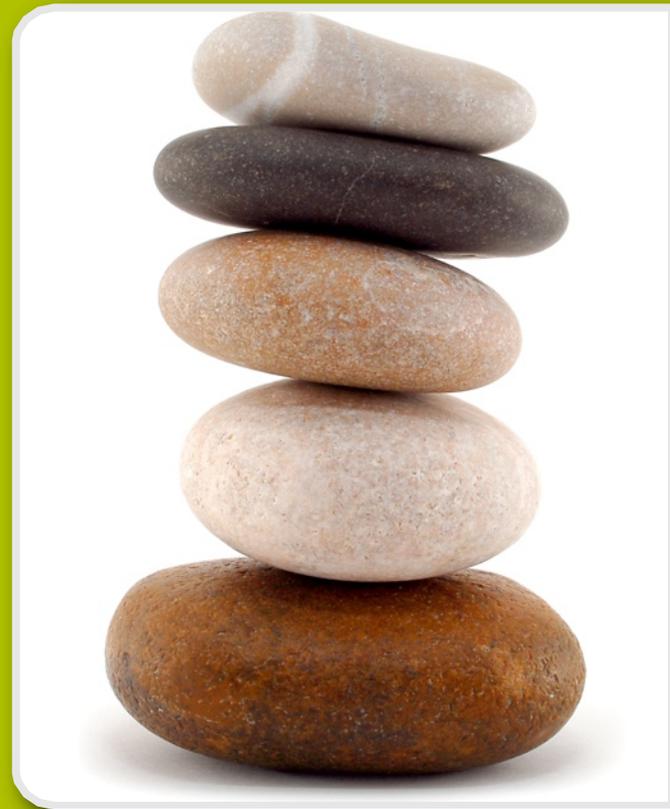
I focus my attention on enjoying each moment of my life journey.

For more wealth and prosperity mindset training and eliminating your debt strategies, get our full course:

<http://payoffdebtsolution.com>

Dale L Anderson

HOW TO
Achieve
Balance
In Your Life



Worksheet

How to Achieve **Balance** In Your Life

Self-Reflection Worksheet

This worksheet will help you reflect on your work-life balance so you can re-align the various areas of your life to achieve more peace, harmony, health, and happiness.

Career

How many hours do I spend at work each week? _____

How often do I take a vacation or day trip? _____

On my days off, do I forget about work and fully enjoy other activities? _____

Do I take my work home with me? _____

Do I accept work phone calls after hours? _____

Do worries about work keep me awake at night? If so, how often? _____

Do I view my work as a priority over my relationships? _____

On a scale of 1 to 10, with 10 being "All Work, No Play" and 1 being "All Play, No Work" how would I rate my work-life balance?



Do I feel that too much of my time and energies are focused on work? If so, what are some action steps I can take to reduce the focus on my job?

How to Achieve **Balance** In Your Life

Self-Reflection Worksheet

Relationships

What are some things I can do each day to nurture my personal relationships?

Are my crises in my personal relationships affecting my performance at work? _____

If so, what are some ideas that could help me focus on work while I'm at work?

How can I facilitate better communication and a deeper connection with those I love?

Am I open to compromise when there is a disagreement? _____

Am I teaching my children the value of compromises? _____

How to Achieve **Balance** In Your Life

Self-Reflection Worksheet

Finances

Are my finances under control? _____

Do I pay cash for my purchases? _____

Have I created my budget? _____

Are debt worries causing me stress? _____

What can I do to reduce my debt? What is my debt-repayment plan?

Am I living within my means? If not, what are some things I can do every day to put myself into a positive cash flow?

How to Achieve **Balance** In Your Life

Self-Reflection Worksheet

Body and Health

Do I pay attention to what my body is telling me? _____

Do I watch my caffeine intake? _____

Am I getting enough sleep? _____

What time should I retire each night? _____

How often do I exercise? _____

What are some ideas to get myself moving? (Taking the stairs, walking, aerobics class, etc.)

How can I reduce my stress?

How to Achieve **Balance** In Your Life

Self-Reflection Worksheet

Personal and Spiritual Growth

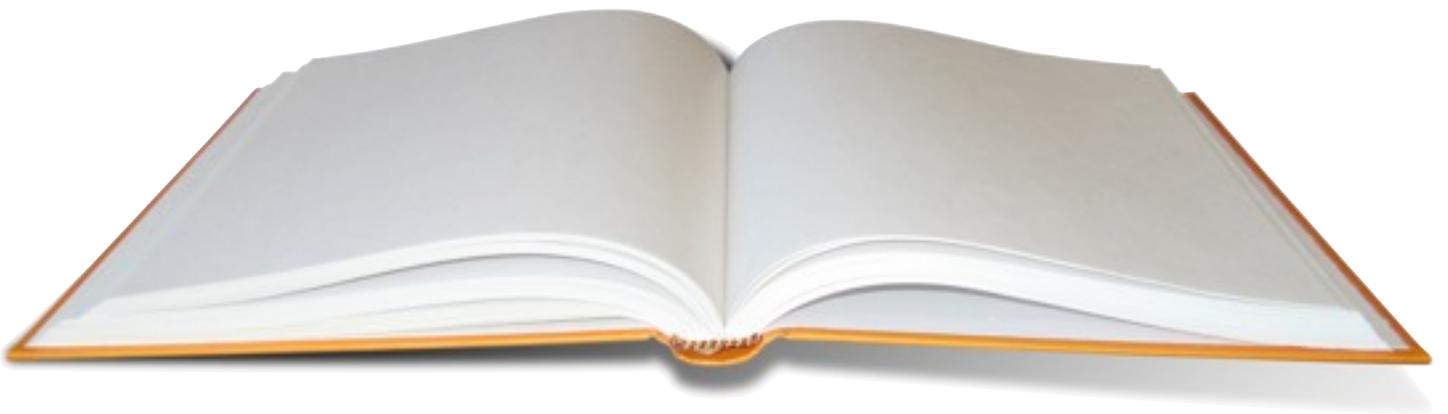
Do I attend religious services? _____

When will I make time in my schedule for daily prayer, meditation, and/or self-reflection?

What can I do to strengthen my spiritual connection?

What are some ideas for getting involved in my community and helping others?

How to Write Your Own Success Story



How to Write Your Own Success Story

Everyone wants to be a success in both their personal and professional lives. However, in order to *attract* success, you have to be an active player in your life. After all, you can't sit on the sidelines and expect everything to fall in place!

So are you willing to step out of your comfort zone and write your own success story? Only *you* can do it.

What does success look like to you?

To some people, success means that they have their own business, a large house, and enough extra money to spend on anything they want. Others see success as raising children who are positive contributors to society. The truth is, there are many ways to view success and even more ways to reach it.

Before embarking on this exercise of *writing your own success story*, reflect on *who* you are, what *goals* you want to achieve, and what *setbacks* you might have to overcome.

What's holding you back from being the success you want to be?

Why should you actually write this down?

The biggest reason to write your success story is to create a concrete narrative that you can visualize and become part of. After all, you're more likely to take action if you strongly identify with your purpose in life.

Another benefit is that you'll have a solid reference point on paper. By writing your thoughts, feelings, and goals as a story, you're giving yourself a plan to follow and a way to measure your achievements.

Do you know where you're going?

When you head out on a journey across the country, you have to know three things:

- Your starting point
- Your ending point
- The route you'll take with stops along the way



When it comes to your life journey, it's much the same process. Before you embark on your route to success, your journey starts with a complete understanding of yourself and your goals.

Has there been a point in your life when you've been successful?

How do you see yourself now?

Currently, where are you in relation to your final goal of success?

- Are you starting a new business venture?
- Do you want to lose weight?
- Have you decided to learn a new skill?

Spend some time reflecting on your present reality and where you want to be one year, five years, or even 10 years from now.

Are you currently doing things that may be sabotaging your chances of success? Are there bad habits that hold you back? Do you need to get additional training to reach your goal?

At this time, the most important thing you can do for yourself, is to **make the conscious decision to do whatever is necessary to achieve success, then include the necessary steps in your plan.**

Do you have the skills and training you need to achieve your goals?

What changes do you need to make?

How do you describe yourself? The words you choose to define yourself paint an honest picture that can determine whether or not you will achieve your wildest dreams.

Mary Kay Ash once said, *“If you think you can, you can. And if you think you can’t, you’re right.”* In other words, how you think can have a large impact on your reality and how well things work out for you. **See yourself as a success or see yourself as a failure, the choice is yours.**

If you realize that you’ve always seen yourself *nearly* making your goals, but never actually obtaining them, you can change that self-concept in your mind. Writing your success story can help.

Do you sabotage your own success by the way you speak to yourself?

How do you write a vision of your future with YOU as the main character?

Let's get back to how to write your own success story. If you've taken the time to look around you and reflect on your life, you have a pretty good idea of your starting point. You've thought about how you've done things before and determined that doing the same thing again isn't going to get you the success you desire. So now it's time to begin writing your story.

Get out some paper and a pen and start crafting *your* story. There's something therapeutic about putting pen to paper and seeing the words flow onto the page.

Instead of writing an autobiography, you want to write a story about your *dreams and aspirations* and how you accomplished them in your future.

Your goal is to write your story from a detached point of view rather than a personal one. By writing in the third person (i.e. use a name for your character instead of using "I," "me," or "my"), you can create the story any way you like.



Are you willing to make the necessary changes to become the success you desire?

Are you comfortable with your past and where you've come from?

When writing about your character, use familiar elements from your own life:

- * What's the character's background?
- * What has happened in their life to make them the person they are?
- * Were they a child of divorced parents or were their parents happily married?
- * How many sisters and brothers did they have?
- * Where did they attend school?
- * Did they have stability in their life or did their family move around a lot?
- * Did they have many close friends or were they shy?

Each aspect of the character's life has left a deep impact on the person they've become.

Remember: this character is *you!*

Talk about the character's successes and failures. For example, explain how she handles any failures and how she refused to accept defeat. Write how the character picked herself up, dusted herself off, then forged a new path, rather than following the same-old trail.

You'll also want to describe every detail about the journey. For instance, list the steps the character took to become the youngest manager in the company's history. Portray, in detail, the many awards they've received and the friendships made along the way.

Whatever it is you want to accomplish in your own life, *write it down as if it has already happened.*

It's important to be as specific as you can when you tell your story. Remember, you're writing *your* story, so **visualize the success you desire and deserve.**

Have people in your past encouraged you when you've attempted something new?

How do you see past failures?



Do you see your past failures as reasons why you *can't* start over? Do you see them as obstacles to success?

That's one way to look at your failures, but it's surely not going to move you forward. The reality is, you've probably learned something from your past mistakes that you may have never learned otherwise – that's a good thing!

Your past mistakes are the stepping stones that have taken you to the next chapter in your life. And if nothing else, you've gained a wisdom of what *not* to do in the future!

When creating the light bulb, Thomas Edison was asked about the many failures he encountered. He replied, *“I haven’t failed, I’ve successfully found 10,000 ways that will not work.”* He also said, *“Many of life’s failures are people who did not realize how close they were to success when they gave up.”*

It may be a case of looking at the same glass and seeing it half full or half empty. It’s all in the way you perceive things.

You can gain a renewed outlook on life by viewing failure as an opportunity for learning and growth. Just by changing your perspective, you may discover new solutions to old problems.

What may seem like failure may actually turn out to be a great learning experience that gives you the knowledge you need to succeed in the future.

Who do you know that can mentor you and guide you along your path to success?

Where do you see yourself at the end of your story?



What's your ultimate goal? Where do you see yourself when you've achieved this goal? Be *specific* because this is *your* view of your own future!

Along the way to your character's final destination, be sure to include:

- A road map of small, specific, and attainable goals leading to the destination
- Milestones along the way to gauge progress
- How your character knew when they had reached a particular goal
- Subsequent goals to work toward once you succeeded

The reason for writing out your success story with such precision and detail is to *see* the success you desire. You want to be able to visualize the story in such a way that it's nearly *reality*.

Seeing your story with such clarity helps you recreate the details in your own life. You should be able to *see* what your character sees, *think* what they think, and *feel* what they feel!

Does your desire to succeed run deeper than your fear of failure?

A Sample Success Story

Below is a brief example of a *Success Story*. Use it as a guide, but keep in mind that your story should be even more vivid and detailed. After all, the more realistic your story, the stronger the impact it will have on your heart and mind.

There was a young woman named Marie. As an only child, her parents encouraged her to be active in and out of school. She played several musical instruments, and was involved in dance and gymnastics. Even though she was doing her best in school, she didn't do as well as her parents had hoped.

Everything seemed fine until Marie turned 12. At that point, even though her parents tried to hide it from her, she heard her parents argue more and more as time went on. Shortly after her thirteenth birthday, Marie's parents' divorce was finalized. She was devastated and her personal identity was deeply shaken.

At first Marie thought her parents divorce was *her* fault, because she wasn't doing well in school, but as the young Marie grew up, she realized that she cannot carry the burden of her parents' choices anymore.

Marie learned to forgive her parents and made the commitment to herself to excel in both her career and personal life. The strength and resolve Marie acquired over the years, opened doors full of incredible opportunities.

She graduated at the top of her class in law school and was hired by the largest law firm in New York. Within 10 years, Marie became a partner in the firm.

Marie remembered her firm commitment to excellence in all areas of her life, so she waited patiently to find her true soulmate. She knew what she wanted and would wait until the man of her dreams entered into her life. Just before becoming a partner in the law firm, Marie took a chance on love and began dating Dan, a college professor.

Marie overcame her fears from her past and stepped beyond her self-doubts. After dating for a year, she became engaged.

Even with all the challenges that life threw her way, Marie was living her dream! She now enjoys a successful career, a loving husband, and 2 beautiful children.

Final Thoughts

Remember to incorporate your dreams and aspirations when writing your story. Also, you'll want to use vivid imagery so your mind can *see* the story as reality. After all, if it can happen to the character in your story, it can happen to you, too!

Learning how to write your own success story can be therapeutic. Not only can it help you see the potential you have for success, it can help you overcome issues from your past that may be holding you back.

You *can* have the success you desire in every area of your life!

Regardless of what has stopped you from achieving your goals in the past, refuse to allow it to stop you now. Write a new plan to get past your limitations and make that success story yours! Read it often and follow your plan until it becomes your reality.

You deserve success. *Believe it!*

Are you ready to dig deep and write your own success story?

Get started now...



How to Write Your Own Success Story

CHECKLIST



I have reflected on *who* I am, what *goals* I want to achieve, and what *setbacks* I may have to overcome.



I have made the conscious decision to do whatever is necessary to overcome my setbacks and achieve my dreams.



I maintain a positive mindset because I am aware that my thoughts impact my reality.



My mind is focused on the route I need to take to achieve my goals.



My roadmap contains small, specific, measurable, and attainable goals.



Failures propel me further forward because I view them as opportunities to learn and grow.



I surround myself with a positive support network consisting of family, friends, and mentors who guide me along my path to success.



My vision of my ultimate goal is clear in my mind.

How to Write Your Own Success Story

WORKSHEET

1.

What's holding you back from being the success you want to be?

2.

Has there been a point in your life when you've been successful?

3.

Do you have the skills and training you need to achieve your goals?

4.

Do you sabotage your own success by the way you speak to yourself?

5.

Are you willing to make the necessary changes to become the success you desire?

6.

Have people in your past encouraged you when you've attempted something new?

7.

Who do you know that can mentor you and guide you along your path to success?

8.

Does your desire to succeed run deeper than your fear of failure?

The



Worksheet

The “I Can” Worksheet

Combating Self-Doubt

What are some of my past successes?

Changing The Negative Mindset

What do I feel that I’m lacking in my life?

What can I do to add these things to my life? Put this in terms of specific, realistic goals.

Divide your goals into detailed, achievable action steps or tasks that will lead to your goal. Then *take action* to complete these steps and realize your goals.

Finding Your Positive Attitude

What am I thankful for?

Who can I invite into my support group?

How can I be more flexible?

Write a personal mantra or affirmation that will serve as daily motivation.

Mini-Journal: What are some of my thoughts, feelings, or issues about my relationships, work, or home life that I'd like to release?

The



Checklist

The “I Can” Checklist

Use this checklist as a reminder of the important steps you can take to develop an “I Can” attitude. You’ll soon discover that you’ve become action-oriented, saying “I Can” instead of “I Can’t!”

Combating Self-Doubt

- _____ Don't take criticism personally.
- _____ Find ways to improve your skills.
- _____ Think about past successes.
- _____ Break the problem or task into manageable pieces.
- _____ Delegate what you can.

Changing The Negative Mindset

- _____ Avoid exposure to negative images.
- _____ Pull out your action plan and examine your goals.
- _____ Examine your strategy for achieving those goals.
- _____ Decide how to get what you're life is lacking.
- _____ Make new goals to get what you want.
- _____ Divide your goals into achievable steps.
- _____ Establish support groups and lean on them when necessary.

Finding Your Positive Attitude

- _____ Be thankful.
- _____ Be flexible.
- _____ Journal your thoughts.
- _____ Use personal mantras or positive affirmations daily.

The



Handbook

The “I Can” Handbook

Introduction

Successful people often say that it was their drive to keep going, despite the desire to quit, that drove them to successful heights in their business or careers. That sentiment perfectly sums up the “I can” attitude.

In other words, even though the odds may be against you, keeping a positive mindset can give you the mental push and energy you need to stick to your plan and build your life the way you intended.

If you develop a negative “I can’t” attitude, it can pervade nearly every situation you’re in. It can affect your business plans, career track, or even personal family or social situations.

If you keep telling yourself you can’t do things, eventually you’ll believe yourself and you’ll lose the desire to even try.

Have you ever wanted to attend an event or party, but chose not to go because you didn’t know anyone? Was there ever an incredible opportunity to explore your passion, but you refused out of fear?

In these situations, I want you to face your fears, attack that negative attitude, and say “I can” – especially if there are distinct benefits that could help your business or personal life.

Instead of getting discouraged by setbacks or failure, think about your abilities and strengths, then push ahead!

Understanding What “I Can’t” Really Means

When someone says, “I can’t,” what they’re really saying is “I’m afraid to fail, so I won’t try.”

If there’s a breath in your body and a potential success that awaits you, why *wouldn’t* you want to try? If there’s a way to improve your life, career, or business, why *wouldn’t* you want to take that risk?

The answer is exactly that... trying new things involves a certain amount of risk and not all of us are risk takers. *Most new situations don’t involve a life-threatening risk, but the simple fact of not knowing the outcome can paralyze people with fear.*

Unfortunately, fear prevents you from trying anything new and it’s often difficult to break this catch-22 cycle.

“I can’t” are the words that come out of someone’s mouth when they’re crowded by the doubters, plagued by low self-esteem, and they’ve stopped believing in their goals and aspirations.

A strong support system comprised of friends and family members who believe in your goals can help to change your mindset and reignite your passion. If you don’t feel like you have a support system, you can look for support online in social media groups and communities.

“I can’t” is a way of denying yourself success because you’re uncertain that you’ll be able to achieve your goal and you’re afraid to disappoint. But in the end, the only one you’ll disappoint is yourself if you don’t at least make an attempt.

Strong leaders don't have this attitude – or if they do encounter it, they know the steps needed to combat these negative thoughts so they can continue with their plans.

Sure, it's human nature to doubt your ability or expertise, especially when faced with something brand new. *The difference, however, is what you do to combat this self-doubt.*

Those with a “go getter” attitude *know how to turn their negative thoughts into positive actions.* Rather than dismissing themselves from contention, they welcome the challenge to learn something new.

Here are some steps you can take to combat self-doubt and become action-oriented:

- 1. Don't take criticism or mistakes personally.** No one is perfect. Learn from your experiences and prepare yourself for the next time.
- 2. Find ways to improve your skills.** Take continuing education classes, e-courses, or read e-books to gain confidence in those skills you feel need improvement.
- 3. Think about past successes.** Success is sweet and words of praise can do wonders for your self-esteem. Think about the times when you were successful and find ways to regain that feeling.
- 4. Think about the problem or task logically and break it into pieces.** This can be overwhelming, so tackle smaller goals one at a time to avoid confusion and added stress.
- 5. Delegate what you can to other qualified experts.** Use the resources around you to help complete the job rather than tackling everything yourself.

The next time you're faced with the chance to try something new, take a deep breath, think about the benefits you could experience from this, and say "*I can!*"

The Automatic "*I Can't*" Response

When challenges or road blocks get in our way, as they inevitably will, the automatic response for those who are weak in their resolve to succeed is "*I can't.*" Rather than taking the time to explore how to overcome a specific hurdle, the default mindset is: "*I can't.*"

After all, it's much easier and less stressful to just *not* try, rather than to put in the effort with no guarantee of success. But think about all that you could be missing!

- Did you pass on the single's club event because you were nervous? Perhaps you would have met a new friend or partner.
- Did you pass up the chance to make a presentation to your local Chamber of Commerce simply because you're afraid of public speaking? You might have developed some new business contacts.
- Have you thought about owning your own company but talked yourself out of it because you don't have enough experience? Maybe you would have increased your income enough to get your family out of debt.
- Do you want to lose weight but get frustrated with all the calorie counting and need for exercise? You might miss out on being heart healthy and medication free.

All of these scenarios are conscious decisions we make regarding our work, social life, or health.

Every day, we're faced with decisions from the moment we wake up to the second our head hits the pillow at night. Do you really want to live with regrets about any of your decisions, all because you convinced yourself to say "no"? That "I can't" attitude really can be harmful to your psyche!

Even when others try to encourage and boost you while you're still in that doubting phase, the automatic "I can't" is a ready and willing response designed to shut down their attempts.

The people who care and support you the most can't force you to take action. They can offer advice and provide the steps you need to take, but it's up to *you* to take action.

Without action, your thoughts remain daydreams.

The Media's Mind Trap

Every day we spend at least a dozen hours in front of some form of media: television, internet, radio, magazines, and newspapers. We live in the land of instant information and it's enough to make your brain go into overload.

Have you ever thought about how all these media messages play a role in our negative attitudes? It stands to reason that, with so many media images hitting our senses everyday, we'd be influenced to some extent. After all, why would companies spend millions of dollars each year on advertising if we weren't influenced?

For example, let's take a look at the health and beauty market. Airbrushed super models grace the covers of magazines in skimpy bathing suits or dresses. Multiple television shows showcase plastic surgery. The paparazzi torment the celebrity crowd because we're obsessed with the "beautiful people" and their lifestyles.

Then, every year cosmetic companies unveil the latest and greatest concoctions that promise to be the fountain of youth.

What does all this ogling do to our minds?

It causes us to revisit those negative “I can’t” thoughts every day:

- “I can’t” get that supermodel body because “I can’t” afford the personal trainer.
- “I can’t” get my picture perfect body without surgery.
- “I can’t” be happy without millions of dollars and expensive cars and toys.
- “I can’t” get old so I’ll fight the natural signs of aging, no matter the cost.
- “I can’t” afford this trendy gadget, but my favorite celeb is wearing it, so I’ll just add it to my insurmountable credit card debt.

What happens when people try to achieve those unrealistic expectations put into their minds by the media? Sure enough, when they realize they can never achieve those results, they decide that they aren’t good enough. It’s a vicious cycle.

What Can You Do To Change Your Mind?

Now the mind games begin. You’ve convinced yourself – and anyone that will listen – that you *can’t* do what you need to do for your success. Yet in the back of your mind, you still desire success, but you’re just afraid to go after your dream.

- Maybe you’ve had one too many disappointments and you aren’t ready to experience another.
- Maybe you’re just physically tired of trying.

- Maybe you think the competition is just too great and you'd rather stop now than be embarrassed later on.

Whatever the reason for your latest *"I can't"* attitude, the reasons why *"You can"* still remain strong.

Here are some actions you can take to help change your negative mindset:

- 1. Avoid exposure to negative images when possible.** If your mood plummets when looking at the perfect bodies in fashion magazines, find another magazine of interest or read a book instead.
- 2. Pull out your action plan and examine your goals.** Are they realistic? Have they changed from when you first wrote them down? Are these actually *your* goals, or are you trying to live up to other people's expectations?
- 3. Examine your strategy for achieving those goals.** Is it still valid? Can you delegate any of this work to others to help you achieve these goals?
- 4. What are you lacking in your life?** How can you fix this? Write out small short-term goals – or baby steps – to make your goals more achievable.
- 5. Lean on your support groups.** Share your concerns and determine if your chosen support people can give you what you need.

Once you've identified an area that needs support, improvement, or fixing, make that your focus with new action steps to aid you in your quest.

When You Need Something More

If, after reviewing your plans, you discover that the stumbling block to your success is simply that you need to learn a necessary skill, then your path is

straightforward again. Simply determine what you can do to gain this knowledge, then take action.

See? The steps to success now seem a little more achievable and less complicated!

Isolate what needs to be done, the time you need, and the resources you require, and then go after it. To give up now has to be considered a non-option.

If financial resources are an issue, dig down and look at what's really available. Can you save the funds needed? Can you push back your goals just long enough to raise the funds required? Is there a less expensive alternative that's just as good? Any of these strategies are a far better alternative than to quit at this stage.

Learn what you need to know and implement it.

There are actually two steps listed here but they work in tandem with each other. Yes, you can learn all there is to know about your chosen subject, but it does no good just sitting in your head. *You must do something with that knowledge in order to be successful.*

On every college campus there are the "career students" who study for years on end in hopes of earning every degree possible. Are they really using their knowledge wisely? Or do they stay in school because they don't think they can be successful in their chosen career?

The same holds true for those who start internet businesses. All the hype tells us how easy it is to earn money from home; there are thousands of "gurus" who charge hefty sums to teach their students how to find this "easy money." You can pay millions of dollars for all this training, but how will you make that money back? What's the next step after learning all these different internet marketing strategies?

Action.

Learning is wonderful but you *must put that knowledge into action* in order to reap the rewards of your learning. Sure, it's risky, but there's also a risk in not taking action. Taking that first step toward success can be enough to get your "I can" attitude back again.

Having an "I can" attitude supports the notion that there's always something you can do when you reach an obstacle – it's just a matter of going after your goal again, and again, and again...

Summary

Once you change your attitude from one of resignation to one of hope and confidence, you've won half the battle. Keeping a positive attitude in your business and personal life can be difficult; very often it's a mind game and a test of wills.

There are countless stories of people who quit just days or months before they would have realized success. They put 2 or 3 years into building their dreams, and then quit just when they're about to reach their stride.

For example, there are many *potential* business owners who never take that leap of faith to start their businesses. Instead, they continue to daydream about what it would be like to be their own boss and never fully realize their potential. This is a result of the "I can't" attitude. After all, it's easier to daydream than to take action!

If your outlook is positive and you continue to believe in the abilities that got you this far, your journey becomes easier and within reach.

By continuing your skill development and pushing yourself out of your comfort zone, you'll consistently be challenged. Once you meet that first challenge successfully, working to meet the next challenges will become easier.

Try the following tips to discover your positive attitude:

1. **Be thankful.** Rather than always seeing the negative parts of a situation, think about the positive benefits. Even if you're in the midst of a struggle and stressed about a particular challenge, take the time to notice the nice weather, your comfortable home, your good health, or even that sentimental picture from your child.
 - *Life is good but sometimes we forget this fact when we focus so intensely on the stressors.*

2. **Be flexible.** Routines are great for improving productivity, but you can avoid unnecessary stress if you learn to be flexible when complications arise. Take some deep breaths and learn to go with the flow.
 - If something isn't turning out the way you expected, *take a break and focus your efforts on another project.*

3. **Journal your thoughts.** Personal journals can help you sort out your feelings and help you relieve stress.
 - If you're upset with someone, write out your feelings in your journal. *This can be a cathartic experience to get all those feelings out.*
 - Use a journal for business, too. Frustrations with a client may seem more trivial once you write it all down. It also helps you see solutions more clearly.

4. Use personal mantras or positive affirmations daily. Keep a favorite positive quote in your office or in a place where it's noticeable so you can see it and remember the quote throughout the day.

- When you feel your blood pressure increasing, focus on your affirmation, take a deep breath, and walk away from your desk for a few minutes.

If you have dreams you'd like to reach, you have every right to go for it. *No one should be talking you out of realizing your dreams – not even you!*

Changing your negative mindset into a positive one won't happen overnight, but if you work through these tips one at a time, you'll soon wake up with the self-confidence to exclaim: *"I CAN!"* And you will!

MOTIVATIONAL QUOTES

REFLECTION BOOKLET



VOLUME III



GETTING STARTED

Without a little motivation (*or a lot*) we would never reach our goals in life. There would be nothing to keep us moving forward to complete our tasks.

Oftentimes we encounter a situation that requires a few words of wisdom from someone who's been there. In this booklet, it is my hope that you'll find some of these quotes useful in your life's journey.

They'll help you through tough times, lift you up, and remind you that your life is what you make of it. Use these bits of wisdom to help you to build momentum even if you don't feel like it, and you'll come out on top.

I DO NOT TRY TO DANCE
BETTER THAN ANYONE ELSE.
I ONLY TRY TO DANCE BETTER
THAN MYSELF.

- Mikhail Baryshnikov

Do you compare yourself to others? Honestly, the only person you need to compete with is *you!* If you're constantly trying to keep up with others, you'll never feel like you've fully succeeded. Strive to better yourself first and the rest will fall into place.

- ❖ Figure out what you'd like to improve in yourself.
- ❖ Determine what steps are necessary to get you where you want to be.
- ❖ Work on those things one by one.

SELF-REFLECTION QUESTIONS:

- I. Do I know what I want out of life, or am I just following everyone else's lead?
- II. How will I take the time to learn who I really am?
- III. Am I willing to admit that I'm better than no one and no one is better than me?

SHOOT FOR THE MOON. EVEN
IF YOU MISS YOU'LL LAND
AMONG THE STARS.

- Unknown

Many of us hold ourselves back for a multitude of reasons. Wondering if we'll end up with euphoria or disaster can stop us in our tracks. One should never be afraid to try! Shooting for the moon is a learning process that can always bring something good into your life.

- ❖ Think about something new you'd like to try.
- ❖ Determine what's holding you back from achieving your dreams and passion.
- ❖ Allow yourself the strength to push forward.

SELF-REFLECTION QUESTIONS:

- I. What do I really want to accomplish in my life?
- II. Why am I afraid to try new things? What's stopping me?
- III. Can I accept small successes on the way toward my ultimate goals?

REALLY GREAT PEOPLE MAKE
YOU FEEL THAT YOU, TOO,
CAN BECOME GREAT.

- Mark Twain

We surround ourselves with many types of people. The small ones belittle our ideas and dreams. The really impressive people in our lives encourage us and lend their hand to help us make our dreams come true.

With this encouragement, not only do we accomplish our dreams, but we also discover that we can be one of the great people in the world as well.

- ❖ Notice the people you surround yourself with.
- ❖ Determine the great individuals in your life.
- ❖ Listen and absorb their advice, guidance, and understanding.

SELF-REFLECTION QUESTIONS:

- I. Who do I listen to and take advice from?
- II. How do these people make a difference in my life?
- III. How can I be great?

PEOPLE OFTEN SAY THAT
MOTIVATION DOESN'T LAST. WELL,
NEITHER DOES BATHING - THAT'S
WHY WE RECOMMEND IT DAILY.

- Zig Ziglar

Motivation enables us to strive for a better life and fulfill our dreams. On a daily basis we need motivation for any number of reasons. It can come from many sources, but the best source is from within. When you can motivate yourself every day, the sky is your limit.

- ❖ Search within yourself to find the things that motivate you.
- ❖ Use these motivations daily to achieve your goals.
- ❖ Don't be afraid to change what motivates you.

SELF-REFLECTION QUESTIONS:

- I. What motivates me?
- II. Are my motivation sources helping or hindering me?
- III. Am I striving to use these motivations to enhance my life on a daily basis?

OUR DEEPEST FEAR IS NOT THAT
WE ARE INADEQUATE. OUR
DEEPEST FEAR IS THAT WE ARE
POWERFUL BEYOND MEASURE. IT IS
OUR LIGHT, NOT OUR DARKNESS,
THAT MOST FRIGHTENS US.

– Marianne Williamson

From the wealthy to the poor, from the highly educated to the uneducated, all of us feel – at one time or another – that we should step back into the shadows and allow the world to revolve without us.

The power to shine has been given to each of us! One should never allow himself, for any reason, to live dimly. Bring forth all of yourself so that others may see you for the wonderful person you are.

- ❖ Ask yourself if you're afraid to shine.
- ❖ Reach within yourself to find the reasons you hide in the shadows.
- ❖ Allow yourself to be you.

SELF-REFLECTION QUESTIONS:

- I. Am I afraid of being better at something than others?
- II. Do I withdraw myself because of a false limitation within my mind?
- III. Would others benefit from my talents and knowledge?

I WOULD MUCH RATHER HAVE
REGRETS ABOUT NOT DOING
WHAT PEOPLE SAID, THAN
REGRETTING NOT DOING WHAT
MY HEART LED ME TO AND
WONDERING WHAT LIFE HAD BEEN
LIKE IF I'D JUST BEEN MYSELF.

- Brittany Renee

It's much easier to follow in someone else's footsteps. Believing in your heart and making your own choices can be daunting at times, but it's an important part of the learning process. Mistakes are teachers and victories are windfalls.

You'll experience true celebration if you live your life through your own heart and mind. Being yourself allows you to grow. Being someone else only brings regret.

- ❖ Determine if you're doing what's right for you.
- ❖ Ask yourself, "*If I do this, can I pat myself on the back when it's completed?*"
- ❖ Allow yourself to be who you are, rather than what others think you should be.

SELF-REFLECTION QUESTIONS:

- I. Can I congratulate myself for my accomplishments?
- II. Do I do what I do because *I wanted to*, or because someone *else* wanted me to do it?
- III. Do I make choices that are right for me?

BE MISERABLE OR MOTIVATE
YOURSELF. WHATEVER HAS
TO BE DONE, IT'S ALWAYS
YOUR CHOICE.

- Wayne Dyer

The choice is always yours to move ahead or fall behind. Allowing yourself to smother in your own misery is an easy way out. Finding the motivation to pick yourself up, create a better life, and move on takes determination. In the end, your life is what you want it to be.

- ❖ Determine if you're miserable or motivated.
- ❖ If you feel unhappiness about anything, ask yourself if you are choosing to be that way.
- ❖ Find the motivational tools to help you through your life's journey.

SELF-REFLECTION QUESTIONS:

- I. Do I really want my life to be the way it is?
- II. How can I be motivated to change for the positive?
- III. Am I willing to make these positive changes in my life?

IT'S KIND OF FUN TO
DO THE IMPOSSIBLE.

- Walt Disney

"That's impossible and can't be done." Really? How will we know if we don't try? Almost anything is possible if you set your mind to it. Not only is it possible, but it can be fun and exciting to make it happen.

When you look at the world around you, didn't most things seem impossible when you first started out? But if you have the vision and make the effort, great things can happen!

- ❖ Understand the situation and determine whether mental barriers or assumptions are holding you back.
- ❖ Visualize yourself accomplishing the impossible.
- ❖ Take it step by step and persevere until you succeed.

SELF-REFLECTION QUESTIONS:

- I. Am I limiting my thinking because of mental road blocks?
- II. What would make my goal *truly* impossible to achieve?
- III. Am I willing to look for the positive outcomes in everything I do?

LIFE IS CHANGE.
GROWTH IS OPTIONAL.
CHOOSE WISELY.

- Unknown

As we walk through our lives, we find that change is inevitable. For many of us, change is a positive experience. For others, however, it's scary and not well received.

We must make the most of life's changes in order to grow. It may not be our choice when our life changes, but it is our choice to grow with the changes or stay behind. Making the wise choice brings acceptance, growth, and satisfaction.

- ❖ Determine if the change is healthy and positive.
- ❖ Ask yourself if this change will help you continue to grow as a person.
- ❖ Recognize there's always change, and the choice to grow from it is yours alone.

SELF-REFLECTION QUESTIONS:

- I. How can my current changes benefit me?
- II. If I don't adapt, will I always wonder if I chose wisely?
- III. Do I understand that my choices are mine to make?

LITTLE BY LITTLE
ONE WALKS FAR.

- Peruvian Proverb

How do we get through life? By taking baby steps and learning as we go. It's the little things in life that carry us forward. One step at a time, we grow from our lives.

From the minute we're born, it's the small accomplishments that lead us on our journey. These tasks may be explained to us, shown to us, and practiced before they're achieved, but as we achieve them, we realize that the small successes lead to great ones.

- ❖ Determine your starting point and work your way up.
- ❖ Find out what action steps you can take to build momentum.
- ❖ You can go far by taking things one step at a time.

SELF-REFLECTION QUESTIONS:

- I. Have I congratulated myself on my small successes lately?
- II. Do I understand that I can't accomplish all my goals in a day?
- III. Am I able to look back on my life and say, "*I stopped to smell the roses?*"

TO MOVE AHEAD YOU NEED TO
BELIEVE IN YOURSELF... HAVE
CONVICTION IN YOUR BELIEFS
AND THE CONFIDENCE TO
EXECUTE THOSE BELIEFS.

- Adlín Sinclair

As we go through life, one of our biggest challenges is to learn to believe in ourselves. We must build our confidence and trust our beliefs. In order to move ahead, we must have strong beliefs and be willing to stand by them.

- ❖ Take a long look at who you really are and what you believe in.
- ❖ Determine how to firmly stand behind those beliefs.
- ❖ Find ways to use those beliefs to move forward in your life.

SELF-REFLECTION QUESTIONS:

- I. Am I strong and unwavering in my beliefs?
- II. What am I willing to do to stand up for my beliefs?
- III. Do I have the confidence to stand up, even when faced with opposition?

PEOPLE WITH GOALS SUCCEED
BECAUSE THEY KNOW WHERE
THEY'RE GOING.

- Earl Nightingale

Goals are the road maps of our lives. Without goals we'd have nothing to work for, nothing to look forward to, and no dreams to imagine. Goals give us a strong foundation to build on. A good goal can motivate us and help us to find strength, happiness and prosperity.

- ❖ Make a list of your short term and long term goals.
- ❖ Take the time to determine what it will take to reach these goals.
- ❖ Work systematically toward achieving your goals.

SELF-REFLECTION QUESTIONS:

- I. What goals do I desire for my life?
- II. Are my goals realistic?
- III. Do I feel I can accomplish them and achieve my success?

IF YOU DON'T KNOW WHERE
YOU ARE GOING, YOU MIGHT
WIND UP SOMEPLACE ELSE.

- Yogi Berra

Everyone has a path to follow in life. Those who choose to set that path with a destination in mind will not stray. Those who choose to jump on the wagon with no real plan will find themselves wondering where they are and how they got there.

In order to have the life you hope for, you must take the time to set goals, plan ahead, and work toward your destination.

- ❖ Set goals for yourself.
- ❖ Plan ahead.
- ❖ Remind yourself daily of where you want to go in life.

SELF-REFLECTION QUESTIONS:

- I. Do I know where I want my life to be in 1 year?
- II. Do I know what I want to be doing 5 years from now?
- III. Can I plan further into my future?



FINAL THOUGHTS

No matter what circumstances you face in life, you always have a choice of which path to follow. Each path comes with its own consequences, some good and some bad, but the quality of your life is in your hands.

If you need some motivation to make the most of your life, use these quotes to help you enjoy your life and be an active participant. Don't settle for being an observer, wishing you could partake in the fun.

Choose the life you want and go for it!

MOTIVATIONAL QUOTES

REFLECTION BOOKLET



VOLUME IV



GETTING STARTED

Sometimes life can be more than we can handle. These motivational quotes may be just what you need to make it through those rough patches. After all, a little help from someone who's been there can help us see the light.

Take some time to look at these quotes and reflections, then think about what they mean in your life.

Often all it takes is a walk in someone else's shoes to unlock your deepest secrets and solve your most challenging questions.

BELIEVE IT IS POSSIBLE TO SOLVE
YOUR PROBLEM. TREMENDOUS
THINGS HAPPEN TO THE
BELIEVER. SO BELIEVE THE
ANSWER WILL COME. IT WILL.

- Norman Vincent Peale

You must always believe in yourself. It's not easy at times, but knowing that you're making the best possible choice in the moment is the only way to find your answers.

It's always possible to solve your problems. It may take time, but if you believe and keep working toward your main goal, the answers will be there in the end. Believing in yourself builds confidence, motivation, and the willingness to learn.

- ❖ Look at the problem from all angles.
- ❖ Believe in yourself and your ability to solve the problem.
- ❖ Allow yourself the patience to find the answers.

SELF-REFLECTION QUESTIONS:

- I. Have I taken the time to stop and see the problem in a different light?
- II. How far does my self-confidence take me in solving the issue?
- III. Do I patiently work hard to find the answers I need?

I BELIEVE THAT EVERY MOMENT IS
THERE TO BE SAVORED AND TO BE
IMPROVED UPON AND INVESTED
WITH HUMOR AND WITH
BEAUTY AND SOLEMNITY.

WE DON'T EVER GET TO SKIP A
SINGLE PART AND FAST FORWARD TO
THE LIFE STILL TO COME.

- Garrison Keillor

Many of us just need to take the time to “stop and smell the roses.” Life is a journey where every moment counts. Therefore, each experience must be treated like a valuable lesson that’s necessary to gain great wisdom for our life journey.

We must face our life with joy, happiness and even sadness at times, as we can never skip a moment to go on to the next big show. Enjoy each and every moment, no matter how little it might seem.

- ❖ Know when to laugh and when to improve.
- ❖ Take life one step at a time.
- ❖ Savor each day as it comes.

SELF-REFLECTION QUESTIONS:

- I. Can I face this situation with a smile?
- II. Is this one of those moments that I can learn from and improve upon?
- III. At the end of the day, can I say I savored every minute of this day?

AVOIDING DANGER IS NO
SAFER IN THE LONG RUN
THAN OUTRIGHT EXPOSURE.
LIFE IS EITHER A DARING
ADVENTURE, OR NOTHING.

- Helen Keller

As we travel through life, we find many situations where we *think* that hiding is an easier way out. Fear is something we all must deal with, but life is all about taking chances. How many missed opportunities are you willing to forgo because you refused to take a risk?

From the moment you're born to the day you take your last breath, risk is everywhere. If you decided to *never* take a chance, your life would never be filled with adventure; you'd never learn and, in the end, you'd have nothing in your life but missed opportunities.

- ❖ Make a list of some opportunities you've allowed to pass by.
- ❖ List the reasons you were afraid to try those opportunities.
- ❖ Look within yourself to find the strength to chase an adventure.

SELF-REFLECTION QUESTIONS:

- I. What am I missing in my life?
- II. What might I learn if I took more chances?
- III. How would my life be richer if I expanded my comfort zone?

IDEAS WITHOUT ACTION
ARE WORTHLESS.

- Harvey Mackay

Not a day goes by that each of us doesn't think of something we'd like to do or try. These great ideas come to us, but, for one reason or another, we don't put them into action.

If we spend our lives thinking of things we'd *like* to accomplish, but never seize the opportunity to do so, these ideas are nothing more than thoughts in the wind.

Actions are an important part of your life. To enhance your life and live it to the fullest, you must take your ideas and act upon them.

- ❖ Write down your ideas.
- ❖ Investigate what it takes to make your ideas a reality.
- ❖ Work through your ideas, one by one.

SELF-REFLECTION QUESTIONS:

- I. What would it take to make my dreams a reality?
- II. What is stopping me from putting my ideas into action?
- III. What can I accomplish by making my ideas a reality?

FOCUS ON THE JOURNEY,
NOT THE DESTINATION.

JOY IS FOUND NOT IN
FINISHING AN ACTIVITY
BUT IN DOING IT.

- Greg Anderson

When we look at our lives, we all must agree it's a journey with a final destination. If we spend our lives focusing only on where we'll end up, the journey is for nothing.

To be truly happy in life, you must focus on where you are *right now*. Each day is new and exciting, and living in the moment is where you'll find *true joy*.

- ❖ Look around you and see where your life's journey has taken you so far.
- ❖ Dig deep to find the joy in the everyday things you do.
- ❖ Pat yourself on the back for every small accomplishment in your journey.

SELF-REFLECTION QUESTIONS:

- I. Am I doing the things in my life that give me joy?
- II. Do I rush to the finish line because I feel that's where I'll find my reward?
- III. Where does my focus lie when I embark on my life journey?

THE AMOUNT OF GOOD
LUCK COMING YOUR WAY
DEPENDS ON YOUR
WILLINGNESS TO ACT.

- Barbara Sher

How many times have you heard yourself say "*If it wasn't for bad luck I would have no luck at all!*" For many, it's too often, but the truth is, good luck comes from within.

The desire to sit back and let life happen, or wait for someone else to take charge, isn't an option when it comes to good luck.

We must "*take the bull by the horns*" and work at bringing good things into our lives. By taking action, you will become an active participant in your life and you will attract positive people and experiences.

- ❖ Create a list of the good things you feel have passed you by.
- ❖ Make the conscious choice to create your own *good luck*.
- ❖ Make the commitment to positive action in your life.

SELF-REFLECTION QUESTIONS:

- I. Do I merely *wish* for good things?
- II. Do I have the resources to take action?
- III. Am I willing to take responsibility for my own *good luck*?

QUALITY IS NOT AN ACT.
IT IS A HABIT.

- Aristotle

To achieve a high quality of life, we must strive to make the better things in life a habit. If we want to live the life we desire, we must not compare with others, but rather, we must look within ourselves.

Strive to live your life positively and peacefully. Look at each and every day as an opportunity to do your best.

- ❖ List the good qualities you have.
- ❖ List the qualities you are working on.
- ❖ Make the firm commitment to sharpen your skills.

SELF-REFLECTION QUESTIONS:

- I. Do I use my good qualities to improve my quality of life?
- II. Do I choose to put my best foot forward every day?
- III. Am I just trying to keep up with the neighbors, or do I hold onto my own values?

WE FIRST MUST THINK
“I CAN,” THEN BEHAVE
APPROPRIATELY ALONG THAT
LINE OF THOUGHT.

– Marsha Sinetar

Remember the story of the little train that could? Many of us struggle with self-confidence, but it's truly amazing what we can accomplish when we believe in ourselves!

Once you believe, you must follow through and prove to yourself that you are capable of anything. Believing in your own abilities comes with practice and the urge to improve.

Knowing in your heart and mind that you can do something – and following through with it – is an important part of being able to build the life you desire.

- ❖ Tell yourself you can do anything if you set your mind to it.
- ❖ Choose a challenge, believe you can do it, then follow through.
- ❖ Take small steps to pave your way to the bigger accomplishments.

SELF-REFLECTION QUESTIONS:

- I. Why do I feel uncertain about my skills and talents?
- II. Do I procrastinate because of self-doubt?
- III. Am I using small steps to achieve larger goals?

IN ORDER TO HAVE
FRIENDS, YOU MUST
FIRST BE ONE.

- Elbert Hubbard

We come across many people in our lives. Some we consider acquaintances, and others we consider friends. Yet how many of these friends are *true* friends?

To have a true friend, you must first *be* a true friend yourself. Loving and caring brings out the good qualities in the human family. These qualities can then be passed on to others in a friendship that can last a lifetime.

- ❖ Look deep within you to find the qualities you like about yourself.
- ❖ Ask yourself if these qualities make you a true friend.
- ❖ Reflect on what it *really* means to be a true friend.

SELF-REFLECTION QUESTIONS:

- I. How do I show true friendship to my friends?
- II. If a friend needed me, would I be there for them?
- III. Do I have true friends or just acquaintances?

LEAP AND THE NET
WILL APPEAR.

- Julie Cameron

For many of us, taking a leap is a scary venture. We're afraid of falling and smacking our face on the ground. However, it is through taking risks that we can learn and grow.

Something good comes from everything. Life is a chance and, without realizing it, we take chances everyday without harm. Why? Because the safety net appears just at the right moment.

It may not always save us from a bump on the head, but it keeps us from falling face-first on the ground.

- ❖ Begin with small leaps.
- ❖ Remind yourself about the good that comes from taking risks.
- ❖ Reflect on the chances you take everyday and ask yourself what nets appear to keep you from falling.

SELF-REFLECTION QUESTIONS:

- I. Am I afraid to take chances? Why?
- II. Will the rewards, or a possible bump on the head, be worth the risk?
- III. What "nets" will be there to catch me if I stumble?

SKILL TO DO
COMES OF DOING.

- Ralph Waldo Emerson

There's no truer phrase than "*practice makes perfect.*" Life's skills are easy to learn, but hard to perfect. The only way we can perfect our skills is by doing them over and over again.

Many skills, such as walking, are learned at a young age and are perfected in our early life. Other skills are thrown at us and we must continue to practice them for our entire lives. The best way to learn is by doing.

- ❖ Make a list of the skills you'd like to master.
- ❖ Follow through by practicing every day.
- ❖ Make the commitment to constantly improve yourself.

SELF-REFLECTION QUESTIONS:

- I. Am I willing to perfect my skills?
- II. Why do I feel that this skill is important?
- III. Do I make the commitment to my success?

WORDS MAY SHOW A
MAN'S WIT, BUT ACTIONS
HIS MEANING.

- Benjamin Franklin

It's easy to say what others want to hear in hopes that they will believe you. The truth is, words are just words no matter how much intent is put behind them.

Actions *always* speak louder than words. What you *do* shows the true being. Your everyday actions - from the moment you wake up until you lay your head down to sleep - show everyone, including yourself, who you really are.

Remember: A word is only as good as the action that comes with it.

- ❖ Take the time to *truly* listen to what you say.
- ❖ Act upon your words as if your life depended on it.
- ❖ Never make a promise that you don't intend to keep.

SELF-REFLECTION QUESTIONS:

- I. Do I really mean what I say?
- II. If I tell someone something, do I plan to follow up?
- III. How do I feel when someone says one thing, but does another?

THE FUTURE IS
PURCHASED BY THE
PRESENT.

- Samuel Johnson

What we do in our lives, today, always affects our lives in the future. Our daily actions and inactions set the destination for the rest of our lives and, although we mustn't dwell on it, we must realize that everything we do has a consequence.

Making the best of each day sets precedence for the best that is yet to come!

- ❖ Spend some time in quiet reflection every day.
- ❖ Determine how the good things in your life bring an even better future.
- ❖ Make a list of the things you want to change to build the future you desire.

SELF-REFLECTION QUESTIONS:

- I. How will today's decisions affect my future?
- II. What did I do in my past that has created my present reality?
- III. What can I do, today, to create the future I desire?



FINAL THOUGHTS

I sincerely hope you've discovered
some fresh insights by reading
these quotes and reflections.

Once you have the motivation to
make small, positive changes, you
can achieve great things in your life.

Now it's time to take action!

MOTIVATIONAL QUOTES

REFLECTION BOOKLET



VOLUME V



GETTING STARTED

Motivation is an all-important piece of your life's puzzle.

The motivational quotes in this book can help you build courage and travel toward your life's goals. They can help you through the challenges and give you encouragement to realize all that is good in your life.

With each motivational quote you read, you'll take a new step in this journey called life.

When times have you down or you feel at your worst, a motivational quote just might be the answer you need.

PEOPLE WITH INTEGRITY
DO WHAT THEY SAY THEY
ARE GOING TO DO.
OTHERS HAVE EXCUSES.

- Dr. Laura Schlessinger

For many, an excuse is an easy way out. Whether you've made a promise to yourself or someone else, creating an excuse to get out of it is easy. Sometimes even a bad excuse seems better than saying nothing at all. In reality, an excuse of any kind isn't any better than the paper it's written on.

When you say you're going to do something, *do it*. If you can't or don't want, then simply say *no*.

People want to believe the words you speak, so being honest with yourself and others is better than committing and then not following through.

- ❖ Know what you realistically can and can't do.
- ❖ Be sincere in your promises.
- ❖ Follow through.

SELF-REFLECTION QUESTIONS:

- I. Can I do what I'm about to promise?
- II. If I promise *myself* something, do I follow through?
- III. Am I making an excuse because I don't want to do this?

THEY ARE ABLE BECAUSE
THEY THINK THEY ARE ABLE.

- Virgil

Have you often wondered how someone could complete an extremely difficult task with ease? Oftentimes, the impossible can be made possible through the willpower and self-discipline to try and try again.

Being confident in yourself gives you the power to accomplish just about anything you set your mind to. Knowing that you're setting goals you're able to reach will give you the power to do what's necessary to achieve them.

- ❖ Find the confidence in yourself to say "I can."
- ❖ Give yourself the chance to learn the abilities necessary to accomplish your goals.
- ❖ Be positive in your own thinking.

SELF-REFLECTION QUESTIONS:

- I. Do I have the willpower and self-discipline to take swift action?
- II. Am I convinced that I *can* accomplish my goals?
- III. Do I focus my attention on the sunny side?

THERE ARE COSTS AND RISKS TO
A PROGRAM OF ACTION, BUT
THEY ARE FAR LESS THAN THE
LONG-RANGE RISKS AND COSTS
OF COMFORTABLE INACTION.

- John F. Kennedy

Any chance we take in our lives is a risk. Taking action, whether it's starting your own business or fixing Sunday morning breakfast, will have its price. This price may be good or it may be costly, but the only way to know for sure is to follow through.

Sitting on your hands has long term risks that can cost you plenty. Have you ever passed up a chance at something, only to regret it later? Have you ever thought, *"If I had only taken action when I had the chance then I might not be in this situation today?"*

Every action has its risks, but inaction can cost you even more.

- ❖ Have the courage to try.
- ❖ Start with small actions and work your way up.
- ❖ Make the firm commitment to learning and living.

SELF-REFLECTION QUESTIONS:

- I. What holds me back from trying?
- II. Will small successes give me the courage to try something bigger?
- III. Do I avoid taking action because I am comfortable with my routine?

DETERMINATION IS
THE WAKE-UP CALL
TO THE HUMAN WILL.

- Anthony Robbins

Most of us have a will to succeed. This will is set in our souls by our determination to reach our goals and fulfill our dreams. Determination is a necessary part of life. If we're not determined, our lives will always remain the same.

A sense of purpose gets you up in the morning, helps you throughout the day, and gets you to sleep at night. Determination lets you fight your battles and learn new skills. If there's a will there's a way, but only if you're determined to see it through.

- ❖ Keep moving forward.
- ❖ Dig down deep within yourself to find the determination hidden within.
- ❖ Know that the more determined you are, the better chance you have to succeed.

SELF-REFLECTION QUESTIONS:

- I. Have I given up on something without even trying?
- II. If I am more determined, can I be successful?
- III. Do I have the willpower to persevere until I reach the finish line?

DREAM AS IF YOU'LL LIVE
FOREVER. LIVE AS IF YOU'LL
DIE TOMORROW.

- James Dean

Dreamers know that when you dream, you must dream big and extend those dreams far into the future. Dreams give you hope for today and every day of your life. Yet if you only dream and refuse to make those dreams come true, you never truly live!

Dream for the future, but live for the day. Each day, take little actions to make your dreams come true, but first and foremost, enjoy every moment in your life!

- ❖ Savor each moment.
- ❖ Take advantage of opportunities *now*; don't put off action until tomorrow.
- ❖ Take the time to dream the impossible dream.

SELF-REFLECTION QUESTIONS:

- I. Do I love to laugh and enjoy my everyday surroundings?
- II. Do I give myself the chance to live life to its fullest?
- III. How big are my dreams?

THE MOST IMPORTANT
THING ABOUT GOALS
IS HAVING ONE.

- Geoffrey F. Abert

Everyone must have something in their life to strive for and be proud of. Regrettably, many people go through their lives aimlessly trying to achieve uncertain dreams. Setting goals is part of growing, and achieving them will bring you fulfillment.

It can be the smallest goal (such as getting out of bed at a certain time each morning), or a larger goal (like starting your own business), but in any case, the first step is the act of creating the goal. Once you have that in place, you can take action.

- ❖ Make a list of things you'd like to achieve in your life.
- ❖ Start with short term goals so you can build momentum.
- ❖ Take a chance and set a long term goal; then take the steps to make it a reality.

SELF-REFLECTION QUESTIONS:

- I. Have I set goals but never made a plan to reach them?
- II. Do I set concrete goals for myself?
- III. Do I set short terms goals so I can build momentum?

IF OPPORTUNITY
DOESN'T KNOCK,
BUILD A DOOR.

- Milton Berle

Many of us sit back and wait for an opportunity to come knocking. Unfortunately, wishing for opportunities doesn't make them happen. You must look for possibilities in your life and strive to make something happen when you find them.

Recognizing opportunities when they show up, and creating your own opportunities, are the best ways to achieve success. If you give yourself the chance, you may find that there's an opportunity knocking on every door.

- ❖ Don't wait for someone else to find opportunities for you.
- ❖ Learn to recognize opportunities and take action promptly.
- ❖ Be open to answering the call when new opportunities present itself.

SELF-REFLECTION QUESTIONS:

- I. Am I open to finding new opportunities?
- II. Do I feel a sense of accomplishment when I take risks?
- III. Am I willing to create my own possibilities?

THE DICTIONARY IS THE
ONLY PLACE WHERE SUCCESS
COMES BEFORE WORK.

- Mark Twain

Success isn't something that just happens. In order to achieve your goals and live the life you desire, you must determine the steps that will get you there and then walk that path.

Do the work first, then you'll see success.

- ❖ Reflect on your past triumphs.
- ❖ List the steps you have to take to achieve success.
- ❖ List the work you must do to achieve your goals, then follow through.

SELF-REFLECTION QUESTIONS:

- I. Am I willing to put work before success?
- II. What do I want to achieve and what do I need to do to achieve it?
- III. How can I find the willpower to keep moving forward?

IT IS EASY TO BE BRAVE
FROM A SAFE DISTANCE.

- Aesop

It's much easier to hold your ground if you're not facing danger straight on. Yet when you do this, you can't properly learn and grow. When you stay where it's safe, you stagnate and go nowhere.

By having the courage to do what's necessary to conquer your challenges, you are building the strength, confidence, and knowledge to succeed.

- ❖ Look at your challenges straight on.
- ❖ Dig into yourself for the courage to face these valiantly.
- ❖ When conquering your challenges, you become more resilient to future problems.

SELF-REFLECTION QUESTIONS:

- I. What holds me back from facing my fears?
- II. What can I do to gain the courage I need to tackle my problem with my eyes open?
- III. Am I willing to be initially uncomfortable in order to succeed in the long run?

OUR GREATEST BATTLES
ARE THAT WITH OUR
OWN MINDS.

- Jameson Frank

Many times our minds set us in a whirlwind and we don't know which way to go. Being able to think clearly and rationally is the only way to win the battles in our lives.

Stress reduction techniques, like meditation and prayer, give you the tools you need to keep your mind at peace. This sense of calm will help you to think things through with clarity and confidence so you can be intensely focused on the finish line.

- ❖ Frequently engage in stress reduction techniques
- ❖ Be willing to listen to your body and mind.
- ❖ Know that you are in control of your thoughts.

SELF-REFLECTION QUESTIONS:

- I. Do I strive to think with clarity and confidence?
- II. Am I in control of my thoughts and emotions?
- III. How can I find peace of mind today?

WHEN ONE DOOR OF HAPPINESS
CLOSES, ANOTHER OPENS; BUT OFTEN
WE LOOK SO LONG AT THE CLOSED
DOOR THAT WE DO NOT SEE THE ONE
THAT HAS BEEN OPENED FOR US.

- Helen Keller

Unfortunately, many of us too often find ourselves wishing for what *could* have been. Instead of looking forward, we dwell on the past. We focus on our regrets, which causes us to miss many opportunities that are presented to us.

There's a reason for everything and regardless of what has happened in the past, there will always be a door in front of you, waiting to be opened. Looking for the good in every situation can help you find these open doors so you can pass through and enjoy what is ahead.

- ❖ Find something good in every situation.
- ❖ You can't change things from the past, so let go.
- ❖ Allow yourself to smile even in the most desperate of times.

SELF-REFLECTION QUESTIONS:

- I. What is good about where I am now?
- II. Do I focus so much on the bad that I miss opportunities?
- III. Am I willing to move forward so I can enjoy true happiness?

PERSEVERANCE IS FAILING
NINETEEN TIMES AND
SUCCEEDING THE TWENTIETH.

- Julie Andrews

Perseverance keeps your body and mind in motion. It's so easy to quit when you fail. More often than not, the desire to give in and give up is stronger than the desire to move forward with your head held high.

But never give up! There's always a way and perseverance will keep you going until you find it. When you feel like you're at the end of your rope, the only way to beat the odds is to persevere.

Perseverance will make you strong, give you courage, and show you that you're worthy to win!

- ❖ It's better to try and fail than to never have tried at all.
- ❖ Success comes *after* the lessons learned from failure.
- ❖ Have the courage to continue until you beat the odds.

SELF-REFLECTION QUESTIONS:

- I. Why have I quit in the past?
- II. What can I do to keep moving forward?
- III. Where can I find the patience and courage to persevere?

"I CAN'T DO IT" NEVER YET
ACCOMPLISHED ANYTHING;
"I WILL TRY" HAS PERFORMED
WONDERS.

- George P. Burnham

If you decide you can't do something, then you won't accomplish it. Telling yourself that you'll try gives you the real potential to succeed.

Whether or not you succeed, it is only through trial and error that you can build the wisdom and the willpower to endure any situation.

- ❖ Be hopeful about your situation.
- ❖ Convince yourself that you can only gain if you try.
- ❖ It is far more rewarding to try than to say "I can't."

SELF-REFLECTION QUESTIONS:

- I. What prevents me from trying?
- II. If I try, what will I learn?
- III. If I give up, what will I regret?



FINAL THOUGHTS

Let these invigorating quotes guide you, give you strength, and prove to you that you're not alone on your success journey.

Refer to these reflections regularly so you can gain the nourishment of this food for the mind.

The truth is, success comes to those who have a strong desire and will to do what is truly uncomfortable. *Are you willing to take this risk?*

MOVIN' ON UP!

HAVING THE RIGHT ATTITUDE
TO ACHIEVE YOUR GOALS &
LIVE YOUR DREAMS



EXECUTIVE SUMMARY

Success in life has a lot to do with your attitude. With the right approaches, you can save more money, practice good health, secure a job and succeed at your other goals.

Making the choice to adjust your attitude will enrich your life in many ways.

1. **Your Attitudes Determine Your Aptitude.** Although this may seem obvious, we often don't think about why this occurs. Here are some ways this happens:
 - ➔ Your beliefs influence your level of efforts.
 - ➔ You subconsciously strive to “be right” in terms of what you believe about yourself.
 - ➔ Your attitude ultimately either pushes you forward or discourages you.

2. **Types of Goals.** Each area of life may have different objectives, each of which requires a different attitude. Below each type of goal, we list a few approaches to try as you work in that direction.
 - ➔ Furthering Your Education/Training
 - Make education a priority
 - Have confidence
 - Know the facts

 - ➔ Finding a Mate
 - Love yourself first
 - Be humble and cultivate an interest in others

 - ➔ Getting a Job

- Be realistic
- Be optimistic
- Boost your own confidence

➔ Overcoming an Obstacle

- Tell yourself you'll get through this challenging phase
- Open your eyes and acknowledge your present issues

➔ Helping Others

- Observe how other people help others
- Focus on our common humanity. How would you want to be helped?

➔ Managing Your Money Successfully

- Decide to be proactive
- Take control
- Be enthusiastic and refuse to give up

➔ Healthy Living

- Recognize any troublesome attitudes
- Analyze what you're doing
- Vow to change your behaviors

3. **Some Attitudes Can Limit Your Success**

➔ Here are a few common approaches that may not serve you as you reach for your goals:

- Being unsure

- Lacking confidence
- Ignoring your situation

4. **Some Attitudes Can Ensure Your Success**

➔ Positive attitudes lead you in the right direction. Here are some that can assist you on your life journey:

- Thinking positively
- Demonstrating confidence
- Assuming responsibility to take action

Being aware of how your attitudes influence your results will help you achieve more success in life.

Learn to apply different methods to change your attitudes to those that serve you well, and you'll enjoy a happier life. You can truly live your dreams by creating the attitudes you truly want.

MOVIN' ON UP!

HAVING THE RIGHT ATTITUDE
TO ACHIEVE YOUR GOALS &
LIVE YOUR DREAMS



TABLE OF CONTENTS

What is an Attitude?	3
Your Attitudes Determine your Aptitude.....	4
Types of Goals	5
Furthering Your Education.....	6
Finding a Mate.....	7
Getting a Job	9
Overcoming Challenges.....	11
Helping Others.....	12
Managing Your Money Successfully.....	14
Healthy Living	16
Methods to Change Your Attitude.....	17
Some Attitudes Limit Your Success.....	18
Some Attitudes Ensure Your Success	19
Summary	19

“Attitudes are contagious. Are yours worth catching?”
–Dennis and Wendy Mannering

Your attitude strongly influences what you can accomplish in life. When you learn about this relationship, you can set yourself up to more easily achieve your life goals. In this report, we'll go over how to best use your attitudes to serve you.

Of course, different goals likely require different attitudes. Because of this, you may find it useful to examine some possible perspectives required for success in various areas of life. So we'll also talk here about approaches that can most benefit you in some common situations.

As you learn about different attitudes and how they can be used to maximize your success, you can create an attitude that will ultimately guide you toward your goals.

“Attitude is a little thing that makes a big difference.”

–Winston Churchill

WHAT IS AN ATTITUDE?

Your attitude is your approach to life. It's made up of a mindset, beliefs, and feelings that lead you to make choices.

Our attitudes are often subconscious. They're driven by things we learned in childhood about ourselves and the world, and by the experiences we've had.

Knowing the difference between approaches that will propel you toward your goal and those that will circumvent or sabotage you will help you to get what you want. If you want to “get there” in life, develop the right attitude to valiantly go after your goals and dreams.

YOUR ATTITUDES DETERMINE YOUR APTITUDE

You've probably heard the expression, "Attitude is everything." This is true! Attitude really does determine your likelihood of success when working toward a goal.

Consider the following example: You're a professional high-jumper at a competition. You think to yourself, "*I'm never going to make it. It's too high. I'm going to knock the bar down. I can't do it.*"

Are you *more* or *less* apt to clear the jump with this attitude?

Some experts believe that ***when you tell yourself something, you invest your energy in making it so.*** Therefore, in the high-jump example, if you tell yourself you're *not* going to make it, your mind subconsciously wants you to be "right." And you're more likely to fumble the jump.

But if you say to yourself, "*I know I can do it. I've jumped really high before and I can do it again. I can soar over this bar. I will successfully complete this jump,*" you'll do everything possible to make it happen. You'll be more likely to make the jump because you'll put your whole heart, body and soul into the effort to be "right."

If you believe something is impossible, you'll also avoid putting much effort into the situation. But if you believe in yourself and accept that many possibilities may occur, you'll freely allow yourself to think positively. Then, you'll apply yourself and likely have a better outcome.

Your attitude determines whether you'll even consider that you may be able to achieve your goals. In turn, this will affect the energy you invest into a situation. And that, ultimately, is a great predictor of success or failure.

*“If you don’t like something change it;
if you can’t change it, change the
way you think about it.”*
–Mary Engelbreit

TYPES OF GOALS

You may have heard people talk about someone’s “bad” attitude. This can sound like there’s one specific “good” attitude that a person can have. But ultimately, the ***true test of your approach to life is in how well it serves you.***

So what is the “right” attitude for you, the one that will help you accomplish your goals? And how do you find those positive perspectives within yourself?

Your aspirations take on many different forms. You have overall life goals that often take years to achieve.

You might also be working on milestone goals which you’ll encounter at different points in your life span. Mini-goals are created when you split a larger objective into several smaller goals, making it easier to work toward your primary intention.

Your aspirations propel you forward in life. Common aspirations include: seeking higher education, finding a mate, finding a job, overcoming an obstacle in life, helping others, managing your money, and living a healthy life. What are you striving for?

*“Every thought is a seed. If you plant crab apples,
don’t count on harvesting Golden Delicious.”*

–Bill Meyer

Furthering Your Education

Most people agree that seeking higher education is a wise thing to do. However, when it comes down to actually pursuing it, people stall in different ways.

Some adopt the mindset, “I’ll do it later” and then never do. Others develop insecurities and lack confidence in pursuing more education. And there’s a segment of people who just flat-out believe that education doesn’t matter because even without that, they’re just going to work harder and make more than the average guy.

So, what type of attitude do you need to actually go after and achieve additional education and training?

1. **Make education a priority.** You have to believe getting your is more important than other things in your life. Make it a priority!
 - ➔ Read inspiring stories about people who came from difficult backgrounds and still managed to get an education. Find vignettes about children in other countries who want nothing more than to go to school.
2. **Build confidence.** Another attitude related to education that can make it happen is building the confidence that you can do it.

- ➔ Tell yourself you'll be successful. Setup your workspace at home to make it conducive to reading, research, and study. Prepare the best you can.
 - ➔ **Use visual imagery to build your confidence.** Find a relaxing chair and close your eyes. Imagine yourself walking into a class and being surrounded by all kinds of people with whom you share an instant bond. Like you, they're there to learn something new.
 - ➔ Visualize yourself confidently taking notes in class, asking questions and interacting with the professor and classmates in a self-assured manner.
3. **Know the facts. *Many times, you can adjust your attitude simply by learning the facts about something.*** Show an eagerness to learn.
- ➔ Find real information about salaries and lifestyles for people with or without the education you're seeking. Avoid closing yourself off from the real facts. Instead, figure them out. Knowing the facts will propel you toward the right attitude to achieve your goal.

"The impossible can always be broken down into possibilities."
—Author Unknown

Finding a Mate

For many, seeking and eventually having a partner who brings light and joy into your life is incredibly important. When it comes to finding a mate, your attitude is integral to the process.

You might know someone who yearns for a mate, yet tends to avoid going out to socialize. The person seems to lack self-love. They might even take on the attitude that “no one will like me because I’m too (fill in the blank).”

On the flip side, some people who want a partner adopt the attitude that “I’m so great but I just can’t figure out why I’m alone.” Possessing either of these attitudes about finding a mate might hamper your efforts.

Consider cultivating the following mindsets to increase your chances of accomplishing your goal:

1. **Love yourself first.** If you feel less-than-positive about yourself, you may find it challenging to attract someone who will like you as you are. The attitude adjustment that will bring what you want is to *recognize your own value*.
 - ➡ Take your personal inventory by pondering your strengths and weaknesses. Know yourself!
 - ➡ Put in time and effort to develop your skills, talents, and interests. When you do, you’re happier and more confident. Plus, you’re “exposed” to others who love the same things that you do. **Use positive thinking to change your attitude by telling yourself, “I’m worth it.”**
 - ➡ Take pride in you. Treating yourself well and valuing yourself will show. This is a very enticing and attractive quality.
2. **Be humble and cultivate an interest in others.** Although it’s wonderful to have confidence, an important attitude for attracting others is feeling curious and believing that they have something to offer. Seek to truly

know about others and see how they “shine.”

- ➔ Sharpen your listening skills. Make it a point to focus on the other person. Ask questions. Comment positively on what he/she is saying.
- ➔ Write down the affirmation, *“I will show interest in and focus on other people today.”* Post it in your bathroom. Read it aloud. Then, do it.

“I have found that if you love life, life will love you back.”

–Arthur Rubinstein

Getting a Job

Securing a position can be tough in the best of times. Seeking work is a common goal that most people have had at different points in their lives. ***Your attitude about finding a job is pivotal to your capability to secure a position.***

Some people have the belief, “There just aren’t any jobs right now” or “No jobs are available right now that will pay me a living wage.” These types of attitudes can ultimately prevent a person from doing everything they can to secure a job.

After all, if there aren’t any jobs or there aren’t any that pay well, why spend your time and energy trying to get a job?

Another less-than-positive attitude regarding job-seeking is the belief you’re not good enough to be hired or that the other applicants will “always” win out over you and secure the position. This attitude shows a clear lack of self-confidence and can do great damage to a job hunt.

Review these positive approaches to apply to your career search:

1. **Be realistic.** Adopt an “it is what it is” attitude regarding finding a job. Recognize that, of course, there are many jobs “out there,” just waiting for someone to apply for them.
 - ➔ Adjust your attitude by telling yourself that if the job market is tough, the vast majority of applicants will be taking less pay with the idea that once they show management what they can do, they’ll likely get raises.
2. **Be optimistic. Use positive self-talk when it comes to changing your thoughts, feelings, and beliefs about job-seeking.** Immediately arrest all negative thoughts and replace them with positive ones.
 - ➔ For example, when you think, “there are no jobs out there,” tell yourself to stop thinking this way. Then, replace that thought with a more positive, realistic one, like: *“Of course there are jobs available! They’re listed online and in the paper. I will get one of them!”*
3. **Boost your own confidence.** Rather than telling yourself you aren’t good enough, know your actual career strengths.
 - ➔ Inventory your job skills. List all your work, education, abilities and talents. Re-reading your complete resume will help you to recognize the skills and strengths you possess.
 - ➔ Also, use positive self-talk to give your confidence a lift.

When it comes to your attitude, keep in mind that what we think, we create. Your mindset and attitude are powerful tools that will either interrupt your efforts or propel you toward success when you’re looking for work.

“Become a possibilitarian. No matter how dark things seem to be or actually are, raise your sights and see possibilities – always see them, for they’re always there.”
–Norman Vincent Peale

Overcoming Challenges

Throughout life, you’ll be confronted with challenges to living a full, happy life. ***The attitudes you have toward dealing with these storms will determine how well you weather them.***

If you adopt the approach that you’ll *never* get over a particular trauma, then you’ll most likely experience emotional struggles for years to come. Conversely, if you approach a situation with faith in your own resilience and resourcefulness, you’re sure to manifest the strength you need.

Another potentially detrimental approach is to totally ignore a particular experience. Anything we ignore, we don’t get to work through. And if we don’t process something troubling, it may rise again later to bother us. At the very least, we may miss opportunities for growth.

Both of these attitude types are maladaptive and can inhibit you from successfully achieving your goal to rise above the obstruction.

Take a look at how you might develop more positive attitudes in these cases:

1. **Tell yourself you’ll get through this challenge.** Having a positive attitude will help you overcome your difficulties. You can literally make a conscious decision to navigate choppy waters. Here’s one exercise to help you:

- ➔ Take a few minutes to revisit storms you've weathered before. Reflect on what you did to get through them. Be specific. Who did you call on for support or guidance? Remind yourself that if you made it through those issues, you can certainly get through the current one.
2. **Acknowledge your present situation.** Open your eyes to what really is. And take charge of your attitude. Rather than ignoring the situation, confront it.
- ➔ One way to approach what you're going through is to journal about it. Journaling opens your eyes to the issue. Recording your thoughts and feelings will increase your awareness and understanding of it. This will lead you to your own solutions and conclusions.

“The block of granite which was an obstacle in the pathway of the weak, became a stepping-stone in the pathway of the strong.”
–**Thomas Carlyle**

Helping Others

We all have the capacity to offer something of value to others. And most of us would like to give the best of ourselves to this end. But some struggle with recognizing their own worth when it comes to helping others, or aren't sure why they'd invest energy into this.

A less-productive approach may promote thoughts such as, *“What can I really do? I have nothing to offer anyone.”* The person holding this attitude struggles to see what their special and unique talents are.

Another attitude that some people take is “*I don’t know those people. Why should I help them?*” If you see yourself reflected here, and don’t care for the image, no worries! There are methods to overcome these self-sabotaging attitudes so you can reach out and help others.

1. **Observe how others help people.** When you ask yourself, “What can I really do?” maybe it’s time to simply take a look at what those around you are doing to help.
 - ➔ Consider an example of a weather crisis that takes place in a community near you that destroys homes and wreaks havoc in the lives of many people. All sorts of aid are usually given in such cases, by individuals, small organizations, businesses, and the government.
 - ➔ When you watch TV or surf the internet, what kinds of things do you observe people doing or talking about doing to offer assistance? Are they donating money, sending used clothing or driving to the state to help with clean-up efforts? Maybe they’re using skills to help, such as stuffing letters or writing grant proposals for campaigns to bring aid to the devastated area.
 - ➔ ***Sometimes, you can change your attitude toward helping others simply by doing what those around you are doing to help.*** Tell yourself that it’s okay not to always know exactly what to do in every situation.
 - ➔ Start at home. Do small tasks to help others in your life. Is your partner having a stressful day? Would they appreciate someone doing the dishes or fixing dinner for them? How about your kids? Maybe they could use a few minutes of your time, where you focus just on them. Starting small will build your confidence in your ability to help when needed. Then when something big comes along, your attitude will be ready for the opportunity!

2. **Focus on humanity.** Sometimes, it's necessary to undergo real changes in your personal values and beliefs in order to reach out to others. Try this method to re-focus your attitude:

- ➔ Imagine yourself in the position of those who are suffering. Recognize that traumatic events can happen to anyone, including you. Ask yourself what you would want from others if you would have experienced such a situation.

“Optimist: someone who isn't sure whether life is a tragedy or a comedy, but is tickled silly just to be in the play.”

–Robert Brault

Managing Your Money Successfully

Probably one of the most universal goals in our country is to manage money successfully. Yet so many people don't adopt healthy attitudes and relationships with their money. When it comes to managing your money, your attitude can make or break you.

If your attitude toward your budget is, *“I don't have enough money to budget,”* you're more likely struggle to make ends meet. A similar attitude is the belief that one cannot save money because *“there's never anything left after paying the bills.”*

And of course, there's the attitude that there's nothing you can do to earn more money. Clearly, this is rather self-defeating! As noted earlier, ***your attitude is a powerful thing.***

Try these suggestions if you find yourself struggling with a money attitude that doesn't serve you:

1. **Decide to be proactive.** When it comes to budgeting, cultivate a mindset of *"I will actively budget my money."* This approach will make it so. Make a decision to have a plan for the money you make. Then each payday, you'll choose to determine how your money will be spent.
2. **Take control.** In the case of your money, sitting back and accepting that "there's nothing left to save" will prevent you from controlling your financial destiny. Adopting an attitude of *"I will absolutely save something every single payday, even if it's \$5.00"* will move you closer to your goal of successfully managing your money.
 - ➔ Write down your plan to save and stick it on your bathroom mirror and your refrigerator. A single clear sentence, such as the one in quotes above, will go far. ***To take control of the situation, live and breathe your attitude.***
3. **Be enthusiastic and refuse to give up.** Embrace the attitude that no matter what, you will prevail. This will propel you toward your goals.
 - ➔ Rather than say, "there's nothing I can do to earn more money," consider all the ways possible that you can bring in more money. Write them down. Nothing is off-limits for the initial brainstorm. You can cross out less desirable ideas later.
 - ➔ Discuss your thoughts with others to make them real. Having support from others will be greatly helpful in achieving your goals.
 - ➔ Then, select one of your ideas and follow through. Believe that you *can* affect your situation, life, and budget. This will empower you to go forward to face any challenge.

*“Very often a change of self is needed
more than a change of scene.”*

–Arthur Christopher Benson

Healthy Living

Your attitude sets you up to succeed or fail when it comes to living a healthy life. ***The mindset of making healthy choices a priority is one of the best attitudes you can cultivate.***

Those who struggle to meet their goals for healthy living could have one of a number of attitudes that hamper them on their pathways to success. This can apply to exercising regularly, losing weight, or simply making more nutritious food choices.

To succeed in your efforts, try to recognize any troublesome attitudes. What is keeping you from making healthy choices daily? Record every single issue you're aware of. Then, one by one, develop and write down a solution to each internal challenge.

Occasionally, changing your attitude requires completing an analysis of what you're actually doing and then vowing to change your behaviors. ***Sometimes, we change our behavior first and the attitude adjustment happens later.***

*“Could we change our attitude, we should not only see life differently,
but life itself would come to be different.”*

–Katherine Mansfield

METHODS TO CHANGE YOUR ATTITUDE

Armed with all the information we've discussed, you can see that your goals are at your fingertips! All you may need to start with is to cultivate healthier attitudes.

Here's a quick overview of some of the tools we've covered, as well as some new ones to try as you work toward your most productive perspective:

- ➔ Read to find your inspiration
- ➔ Practice visual imagery
- ➔ Engage in fact-finding
- ➔ Enlist a support group
- ➔ Surround yourself with others who believe in you, and who face similar challenges
- ➔ Take a personal inventory
- ➔ Use affirmations
- ➔ Utilize positive thinking and self-talk
- ➔ Inventory your job skills
- ➔ Reflect on how you made it through past challenges
- ➔ Journal about the challenging event or situation
- ➔ Observe others
- ➔ Start small
- ➔ Place yourself in others' positions

- ➡ Devise a plan and follow through
- ➡ Discuss your ideas with others
- ➡ Adjust your behavior continually to trigger changes in your attitude
- ➡ Practice, practice, practice!
- ➡ Remember that your attitudes are yours to change if you so desire

“The human spirit is stronger than anything that can happen to it.”
–C.C. Scott

SOME ATTITUDES LIMIT YOUR SUCCESS

Certain negative attitudes may inhibit your growth and productivity. Convincing yourself that you won't be successful will create an atmosphere where you feel it's difficult to work toward your goals. You may feel a lack of motivation, which can hamper your success.

But ignoring the fact that you're struggling or allowing past hurts to prevent you from moving forward in your life can also inhibit your ability to achieve your goals. ***The good news is that you can change these perspectives and approaches!***

“If you don't think every day is a good day, just try missing one.”
–Cavett Robert

SOME ATTITUDES ENSURE YOUR SUCCESS

By adopting positive attitudes, you can be successful in any situation.

Think positively and know that you can accomplish what you want. Strive to have confidence in whatever you do.

These are the attitudes that will ensure your efforts pay off. Assume responsibility to take action and adjust your attitude in order to succeed.

“A happy person is not a person in a certain set of circumstances, but rather a person with a certain set of attitudes.”

–Hugh Downs

SUMMARY

Understanding how your perspectives affect your success is paramount to adjusting your attitudes. Goal achievement is closely connected to your approach. Apply these methods to change your attitudes and you'll ensure that you live the happy, productive life you deserve!

“Excellence is not a skill. It is an attitude.”

–Ralph Marston

MOVIN' ON UP!

HAVING THE RIGHT ATTITUDE
TO ACHIEVE YOUR GOALS &
LIVE YOUR DREAMS



WORKSHEET

Your attitude is made up of a mindset, beliefs, and feelings. ***Having a healthy attitude will empower you to move forward in life and help you in achieving your goals.***

Complete the following worksheet with an important goal in mind that you are yet to achieve.

1. How do your attitudes influence your level of success in meeting your goal?

2. Think of a goal that you feel challenged to achieve and write it here.

3. What's your attitude about the goal? What do you think and believe about yourself and the world related to achieving it? What stops you from reaching the goal?

4. **Use Positive Self-Talk:** What can you tell yourself to help you move toward the goal?

5. **Know the Facts:** Do you need to educate yourself about your goal? If so, do it. Write down anything new you learn.

6. **Take Control:** What are some steps you can take to get control as you move toward your goal?

7. **Compose your own affirmation that will help you work toward your goal:**

8. **Who can you talk to about your goal? Why?**

9. **Write about your own attitudes that limit your success.** What do you feel, think and believe that may prevent you from achieving your objectives?

10. **Record your most positive attitudes that have propelled you forward.** How did you approach your goal(s) at the time?

Video Creation Tools

A RESOURCE LIST FOR WEB 2.0 VIDEO TOOLS

BROUGHT TO YOU BY: PLR.me

Being able to create videos for your business is a helpful tool and resource for a business owner. You can share your ideas in a new and exciting media, connect with the people who work with you, and take your message to a whole new level. There are a lot of resources out there to help you create videos quickly and easily. Below you will find some links to a variety of video creation resources.

1 [Animoto](#)

- ▶ Web-based (no software to download)
- ▶ Automated Hollywood-grade photo slideshows with text overlays
- ▶ Super-easy, complete your first video in minutes
- ▶ Business (paid) version includes DVD-quality downloads, commercially licensed music library, professional image collections ready to use
- ▶ Free (limited to 30 seconds) and paid versions

2 [Jing](#)

- ▶ PC+Mac download
- ▶ Simple screencast creator (record onscreen actions and your voice)
- ▶ Great for tutorials or demos
- ▶ Share the videos quickly via SWF files, ScreenCast.com and others
- ▶ Limited to 5 minute videos (both free and paid versions)
- ▶ Pro version records in HD and can upload direct to YouTube
- ▶ Free version (recommended) or inexpensive paid version

3 [ScreenToaster](#)

- ▶ Web-based (no software to download)
- ▶ Create screencasts, tutorials, and demos any time and anywhere
- ▶ Start recording with just one click
- ▶ Can upload the video to ScreenToaster.com, YouTube
- ▶ Download the video to your computers
- ▶ Free

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Video Creation Tools

4

Camtasia

- ▶ PC-only, Mac version soon
- ▶ Professional on-screen video creation
- ▶ Feature-rich for the techie, not necessary for most users
- ▶ Expensive: \$299

5

CamStudioPro

- ▶ PC-only
- ▶ Create professional screen capture videos
- ▶ Designed by an internet marketer with internet marketers in mind
- ▶ Sophisticated options for the advanced user
- ▶ Affordable price, \$29.95

6

SpotMixer

- ▶ No software or expertise required
- ▶ Quick start professional video templates
- ▶ Use your own photos and videos, or use the commercially licensed photos, videos and music
- ▶ SpotMixer optimizes the video tags for search engines, hosts the video and automatically uploads to YouTube
- ▶ Monthly fee: \$49

7

ScreenFlow

- ▶ Mac-only
- ▶ Capture your desktop, video camera, microphone and computer audio all at once
- ▶ Sophisticated, yet simple, editing tools to create professional screencasts
- ▶ Position video in 3D or use zoom and “callout” features
- ▶ \$99 price tag

These are just a few of the video creation tools out there for you to take advantage of. Videos are a critical part of your marketing, they are a great teaching tool, and they can help you connect with prospects on a more personal level.

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Motivational Stories for Online Business

Motivational Stories for Online Business

Nicole Dean and Ronnie Nijmeh • <http://www.RapidProductFormula.com>

Yes, you may share this with a friend!

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The Empty Field

A factory worker grew tired of working long hours, little pay, and having a tyrant for a boss, so he left the city for the country. He wanted to harvest his own crop and reap the wealth of the earth. He took his entire savings and bought a piece of land from a farmer.

"It's good land," the farmer said. "Lots of potential. It will yield you a decent crop."

Excited at the idea of one day harvesting a great bounty, the factory worker thanked the farmer with a hearty handshake. The he walked out and sat in the middle of the field. He imagined all the crops he would enjoy.

Over there would be corn. On that other side carrots and cabbage. On the end, he'd grow turnips. He loved sweet fruit, so he'd have strawberries and blueberries too. It would be pure joy to eat food grown from a field he owned.

The factory worker spent a long time imagining his harvest. He barely noticed the changes in the weather.

One crisp cool day, the farmer found him lost in thought in the empty field.

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"Oh, hello," the factory worker said when he stopped daydreaming long enough to notice the farmer. "What are you doing here?"

"I got my harvest in. I thought I'd see if you needed a hand with yours."

The factory worker blinked. "I don't have one yet."

"Didn't you plant any crops?"

"Well, I bought the land. I guess I thought..."

"You thought that it would grow on its own?" the farmer asked, mouth dropping in disbelief.

"It doesn't work that way. The land's just the beginning. You have to put in work to see a harvest."

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Lessons of the Bonsai Tree

Peter circled the table and frowned at the overgrown shrub sitting in a pot on the table. "What is it?"

"A bonsai tree," Yukio said.

"Uhm, I've seen the Karate Kid. That's no bonsai tree."

"It is so." Yukio scowled. "It just hasn't been trimmed."

"Oh."

"My grandfather left it to me when he died, but I want to learn how to shape it before I do any cutting."

Yukio pulled a stack of books off the shelf. Bonsai for Beginners. How to Shape a Bonsai Tree in 10 Easy Steps. Inner Peace Through Bonsai.

"Okay," Peter said. "I get that I guess. How long have you had it?"

"Three years."

"Three years? And you haven't snipped a branch yet?"

"I don't want to screw it up," Yukio said. "This is a rare species and very valuable."

"So, you're just going to let it sit there and get bushier and bushier?" Peter asked. "Have you read the books yet?"

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"Yes."

In fact, the spines were creased, and each one was full of underlined passages and dog-eared pages. Yukio returned them to the shelf before his visitor could discover the truth of just how often they had been read.

"Well," Peter said. "You might want to start clipping those branches soon. You're about one winter away from being able to hang ornaments and put presents under this thing."

"I don't have any experience. It's hard to teach yourself from a book." Yukio touched a branch gently. "I don't want to ruin it."

"I'm no Einstein, but I'm pretty sure you actually have to do something to get experience. Why don't you clip a branch? What's the worst that could happen?"

"I could kill it," Yukio said glumly.

Peter raised his eye brows. "How likely is that?"

"Not very. I guess the worst that would happen is it wouldn't come out anything like what's in my head. I have this really pretty picture in my mind... but I don't think I can do that."

"So, what? It'd grow back, right? And you could try again."

"Yeah, in a couple years."

"There you go." Peter shrugged and left the room.

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Yukio stood in silence and gazed at the tree for a while. He looked at the shelf and all the books he had read, and he looked back to the tree. Yes, perhaps it was time to do something.

He found a pair of cutters and took the first snip.

Reflection:

How many courses have you purchased over the years? That's great, but, you'll never know everything. And, if you wait until you do to get started, you're going to be waiting a very long time.

Let us help YOU to take that first step:

<http://www.RapidProductFormula.com>

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The River of Fame and Fortune

A young man decided to leave town instead of taking the apprenticeship his parents had lined up for him. He wanted to see fame and fortune, and a traveler told him of a river that led straight to it.

Of course, the river was plagued by many obstacles: rapids, bandits, and bears to name a few. But if one followed it to its end, one arrived at fame and fortune.

The young man pursued odd jobs around town until he could afford a small boat. He waved goodbye to his parents and friends, and he set sail down the river to fame and fortune.

The traveler had not lied. The waterway sported many obstacles, everything from jagged boulders protruding from the shallows to robbers who would shoot arrows from the banks.

Still, the young man did well until a great storm came upon him. He did not pull his boat into shore in time, and the gales hurled him against a rocky cliff. The impact shattered his craft and left him alone and helpless in the rough waters.

Through some luck, he reached an island in the center of the river. When the storm passed over, he found himself so far from shore on either side, that he dared not try to swim across. Fortunately, the island offered plentiful berry bushes, and the man soon fashioned a fishing pole, so he could catch his meals.

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A couple days later, two merchants on a raft happened by.

"We're heading down the river toward fame and fortune," they said.
"Do you need a lift?"

The man eyed the handmade raft, which was barely more than a few logs lashed together. "Thanks, but I think I'll wait for the next boat."

A couple weeks passed before the next craft came by, a little dingy with a single oarsman.

"Do you need a way to get to fame and fortune?" the oarsman asked.

"Thanks, but I think I'll wait for a bigger boat. These waters are rough, you know."

Other vessels drifted past, and many of the owners asked if the man wanted a ride. By this time, the man had created a simple, but decent shelter on the island, and he had saved some fish and berries. It was a hard life, but the idea of risking the storm again scared him. He decided to wait until a large armored vessel that could not possibly be damaged by the river's obstacles sailed past. Then he would ask for passage.

Of course, such a craft never came. However, many of those who had passed survived the perils of the river and made it to fame and fortune. The man grew old and died on the island.

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Reflection:

All great rewards in life come with risk – but that risk can be reduced significantly by having mentors on hand to guide you.

With Rapid Product Formula, we'll help you to get over your fears and take the necessary action to succeed.

Check out: <http://www.RapidProductFormula.com>

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The Great Turtle Race

Two turtles entered into a race. At the end lay a golden shell, a prize any turtle would enjoy.

As soon as the race official shouted, "Go!" the first turtle, Milfred, started plodding toward the finish line.

The second turtle, Manny, shook his head in disgust. Everybody knew turtles were slow. It would take her all day to reach the finish line like that. It would be hard work too.

Manny took out a map he had snuck into the race. He looked for shortcuts, spotted a couple of likely routes, and chose the best looking one.

That route took him up a hill. He huffed and puffed, telling himself it would be easier in the end. But he eventually came to a spot where a rock avalanche had buried the path.

Manny reluctantly turned back and tried another shortcut. This time, he came to a ten-foot high cliff. A human or a monkey might have been able to climb it, but a turtle certainly couldn't.

Grumbling, Manny retraced his path and headed for the third shortcut. It seemed a likely route, and he would surely shave hours off his race time if it continued to the end. But he came to a spot where a river had changed course and now ran right over the trail. The water was too swift and wide for a turtle to cross.

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Manny had to turn back again.

By now, the sun hung low in the western sky. Then things got worse.

The official returned with the news. Slow, plodding Milfred had finished the race and won the golden shell.

Manny was still at the start line. Not only that, but in recounting all his steps, he realized he had walked farther than Milfred.

Reflection:

With Rapid Product Formula, we don't want you to fall for shortcuts that are really distracting you and pulling you away from the proven road to success.

We'd love to help YOU to stay on the path to profits:

<http://www.RapidProductFormula.com>