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When do you measure Education's Success, at Graduation or Retirement? The following facts exist for every 100 people at age 65.

## **DID YOU KNOW...**

**\* 25 ARE DEAD**

**20 HAVE ANNUAL INCOMES UNDER \$10,000  
( Below Poverty Level )**

**51 HAVE ANNUAL INCOMES BETWEEN \$10,000  
AND \$ 35,000 (Median is \$ 18,000)**

**4 HAVE ANNUAL INCOMES OVER \$ 35,000**

**YET 1 IN EVERY 100 IS A MILLIONAIRE**

**Today's average 50 year old has only \$2,300 saved  
towards their retirement.**

*J. Urcivoli, Sr VP Merrill Lynch*

**Only 5% of the population can put their hands on  
\$ 10,000 when they are 65.**

**When Social Security was started there were 16 people  
working for every one person on the program.**

**Today the ratio is 3:1**

**In the next 12 years**

**It is projected to be 1:1...**

*Source: "The Millionaire Next Door"*

This book is designed to give you a 21st Century Educational System, way beyond that which is provided in 21st Century Schools and Universities.

## MY EXPECTATIONS OF THIS BOOK

At the conclusion of reading this book, I expect to have achieved the following outcome:

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To achieve this outcome, I am willing to commit to the following to ensure I achieve my desired results:

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# PREFACE

My belief is that if you are not just curious but committed to excelling in your life in the 21st Century, then what you will find in this book will be a real gift to you from someone who cares about helping you achieve similar things if you so desire. You can join the thousands of others who are applying these strategies and improving their lives immensely. I know I was extremely grateful when I first learned this information – an education for life. In this book you will learn:

- How to develop the mindset of a millionaire
- Why most people fail
- The history of money and how the systems control it; why you must understand this
- A real life “21st Century Modern Day Education” that enabled me to excel financially, more than what I learned at school or university
- How to rewire your subconscious mind for financial success
- How to generate instant cashflow, even if you have little money to start with
- How smart investors earn \$35,000 per year from investment property — Tax Free
- What you should have been taught at school, but weren’t
- The 4 key skills you must master to succeed in the 21st Century, and how others have used these to earn over \$100,000 pa
- The 5 key components of a 21st Century Education, that should be taught at school
- How smart investors are replacing their income in 90 to 180 days or less by using a unique renting strategy
- 8 ways investors raise money to start investing immediately, even if they have no money

- How to easily develop the mindset of a millionaire and think like a winner.

To accomplish these objectives, I believe it is important to share parts of my story to make it more relatable and also spend time on developing a solid foundation of understanding on the big picture of money and how to change our thinking to be more effective at implementing these exciting strategies.

# FOREWORD

If someone told me nine years ago that this is how my life would be, then I would never have believed them, especially from where I was starting. I share the following with you, not to impress you but to impress upon you dreams do still come true. They did for me, I believe they can for you.

I still pinch myself being able to sit in my outdoor hot tub on the deck of a multi-million dollar mansion, overlooking the pool and waterfall which flows into the extended lounge room of my luxury Noosa waterfront home. The reality of my life today sinks in when I glance out over the water, looking at a gleaming brand new luxury sports cruiser boat. I am planning the next overseas holiday to include a stay with some of my closest friends and family in our brand new luxury winter home in the mountains overlooking Queenstown, New Zealand. It is comforting to have the feeling that despite still being only in my twenties, I never have to work another day in my life unless I choose. I reflect with immense gratitude on my life and can hardly believe that some of my wildest dreams are now a reality, like having a farm to escape to the solitude of nature, with its own personal airfield for a private plane to land. Or to have a beautiful apartment overlooking the world's most beautiful harbour (Sydney), in my opinion, to entertain friends when visiting this beautiful city, or to be able to stay in a luxury chalet in one of the world's top ski resorts in Whistler, Canada. What is even more exciting is to have the thrill of having enough money to sponsor a whole school of children in a third world country and experience the happiness this brings to their faces.

Being able to also help our own Australian teenagers transform their lives by donating teenage scholarships to educate them with a real life education, unfortunately not taught in our schools yet.

I love being able to travel regularly to some of the most beautiful places in the world like Monte Carlo, Portofino, Venice, Prague, Africa,

Majorca, the Caribbean, Canada, Machu Picchu in Peru, Aitutaki in the Cook Islands, to name just a few magical places in our beautiful world.

Even more important than just the wonderful material things I am blessed with today, is being surrounded by like minded friends and having the freedom to do whatever I want, whenever I want, with whomever I want, as much as I want, and importantly spending quality time with family, taking them on exotic holidays.

What touches me the most is to know that I get to live my life's purpose, serve my creator and contribute and impact on so many people's lives in such a positive way. There is hardly a week that goes by that I am not touched deeply by someone sending me a card or present or an email, thanking me for the difference I have been able to make to their lives or their teenage childrens. Also getting pulled up in restaurants and thanked profusely by people who have recognised me from a live seminar where I have been asked to share my strategies, concepts and ideas with fellow Australians and thanking me for how it has changed their lives.

I share none of this to impress you as I said, as I am humbled by my life today and you will understand why when I share my story. However, I share it more to impress upon you that what my attempt and intention is to do by writing this book is to share freely with you the ideas, strategies and concepts that have transformed my entire life over the last eight years. This includes my health, relationships, my emotional fulfilment, and especially my finances. Here I went from sleeping on a mate's couch (mate means 'friend' if you are not an Australian), \$150,000 in personal debt, no job, no income, no assets, not even \$20 left in my wallet, virtually bankrupt, to becoming a self made millionaire in a little under four years, and creating an extraordinary quality of life for myself and others.

My belief is that if you are not just curious but committed to excelling in your life in the 21st century, then what you will find in this book will be a real gift to you from someone who cares about helping others achieve similar things, if you so desire. You can join the thousands of others who are applying these strategies and improving their lives immensely. I know I was extremely grateful when I first

learned this information, so I commend you in advance for taking action and developing a 21st Century education, an education for life.

I would be honoured if you would consider me as a friend, a coach, working together through this book step by step creating and redesigning your life, with an emphasis on improving your financial results until you produce the results you ultimately desire. Let us begin shall we, as it is an exciting journey you are starting on.

If only I had learnt this education at school, how much easier life would have been for me, and no doubt many others. My dream is this type of education will soon be available in all Australian high schools, especially if I get my way.



# INTRODUCTION

When I was a kid people would ask me, “Jamie, what do you want to be when you grow up?” Now, some people may want to be doctors, nurses or lawyers (well maybe not lawyers). But perhaps astronauts, policemen, actors, actresses and so on — it is different for different people.

I did not know exactly what I wanted to be, so when people would ask me that question at a young age, I would answer, “When I grow up I want to be rich.” I do not know if it was from watching the American TV show “Dallas” too much, but that looked pretty good to me because J.R. Ewing did not seem to work too much, drove around in expensive cars and lived on nice ranches, if you recall. Or it could have been from playing too much Monopoly with my brothers, or perhaps it was just in the back of my mind that I linked being rich to being above average and going for it in life.

I grew up in a small country town on a 2,000 acre farm which my family still have to this day, in a small town called Glen Innes, which is in Northern New South Wales, Australia. If you go there in winter you will never forget it, it is rather cold, however quite warm in summer and usually nice and green. Growing up with a farm background, the two things that were conditioned into me from an early age were that life was hard work and a struggle. In order to do well in life and make money, you had to work really hard. That is what my father had done and what my grandfather did when he was alive. And the second part of the equation for the “ultimate success formula” was that you needed to go to school, study hard to get really good grades and with those really good grades, hopefully one day you would get a really good secure job. Then, on the proviso that you worked hard for 40, 50 or 60 years of your life you would get to retire to the “good life”. Now I often wonder in the 21st century how that formula is going for people. Has anyone ever bothered to check that out?

Going through school, like most people did, I just coasted along. I was not at the top of the class, or at the bottom. I preferred to play sport rather than apply myself academically because I quite liked the idea of becoming a professional rugby league player. But unfortunately for me, there was no mention of professional football when my teacher gave me his recommendation on what to do as a career. He said, "Jamie, if you want to make a lot of money when you grow up, you should go to university and become an accountant." Now some accountants find that rather humorous, but I did not know the reality back then. So I stuck to my teacher's game plan and went off to university, just like many other young people do. I started to pursue a career without knowing if that was what I really wanted to do with the rest of my life.

I soon discovered that accountancy was not my passion and eventually got to a point where I was disillusioned with what I had learnt at school and university. I can remember asking my mother, after I had spent all my hard earned savings to fund my way to university, "Why is there not a university that will teach me how to be successful in life?"

I felt that many things I had learnt at school and was learning at university were never going to be helpful in achieving my dreams in life, let alone excel in the 21st century. I felt the education system was failing me and many others and it was then that I started to become restless and looked for an education that would serve me for life.

It is interesting to note that nearly all millionaires I have since had the fortunate opportunity to study were high school or college dropouts and now employ those who were apparently smarter and gained a higher HSC score or university degree.

At the time, I felt like a failure because I could not just settle for what I was being taught at university. It was like peer group pressure, and this sense of fear that if I did not get a degree, I would be a failure in life. That was the real reason I and I believe many others were there.

I did not know at the time, but as I later realised out of all the successful role models and mentors I would study in the years ahead on what it takes to have an extraordinary quality of life, not one of them said, Jamie, you need a university degree or otherwise unfortunately you will not make it in life. Actually, many of them stated that a

university degree can be a major hindrance, and what is taught in our current education system is mostly useless and is why most people fail miserably in life (more of this later in the book). However, this was the exact opposite to what I had been conditioned or convinced into believing all my life.

(Author's note: If you are at university, I do not suggest you quit as it teaches many valuable things, however, it also fails to teach many things which are so necessary to excel in the 21st century. In my opinion, **one needs more than just a university education to achieve one's dreams in the 21st century.**)

About this time I heard an interesting statistic from a wealthy gentleman. He said, "Did you know that over 70% of people that become rich in this country do so by owning their own business?" At this point in time I knew nothing about making money or anything like that, so I thought, "OK, I am not rich yet and I want to be rich one day, so this must be the true secret to becoming wealthy! I simply need my own business and because I have been working for someone else, that is why I am not rich. I need a business — that will bring millions to my door!", or so I thought.

My first challenge in owning my own business was where I was going to get the money to start it. You need money to make money, right? Well, that is what I had always been taught growing up. I do not agree with that any more but that was my old way of thinking. A bank appeared to be the logical answer. I mean that is what banks must be for, right? — to give money to people that really desperately need it. However, I later figured out the only way to get money from banks was to prove to them right up front that you do not need it in the first place, and then, they seemed to just send it to you without asking in pre-approved credit cards and lines of credit, etc. Unfortunately, I did not meet the bank's criteria at the time and they would not give me any money. But I did not want to give up my dream of being rich by owning my own business, so I got creative and came across a thing called credit cards. Have you discovered credit cards yet? I was able to develop multiple relationships with credit cards. Using credit cards, I was able to acquire around \$16,000 in cash to launch my first business, even though I did not have any idea of what business I should be in.

I thought owning a business that made lots of money would be handy. So I did some “in depth” research. A friend of mine had a mobile phone and I could see that more and more people were using them. I came to the conclusion that by the year 2,000 most people would own a mobile phone, therefore the telecommunications industry was definitely the industry of the future. As you can see a lot of planning went into this new business venture — a whole 30 seconds of research!

However, surprisingly within nine months of starting my business with no real business experience, just a dream and lots of courage, I was making more money per month than I used to make in a whole year working for someone else. This led me to believe that business was simple, success was easy and there was nothing to it. My business was turning over large amounts of cash so I thought, “Ahah! Another secret to becoming wealthy must be simply to make lots of money.”

I find many people to this date that I coach still think that making lots of money is the main key to becoming wealthy. (Please note, this is a major wealth myth.)

However, as my income increased, the expenses and overheads rapidly followed behind and then my expenses actually overtook my income. I discovered a new experience, how to get into debt fast, I was spending more than I earned and I quickly became an expert at creating debt.

Soon I became weighed down with debt and lost my enthusiasm for life. No one had ever taught me how to manage this thing called money and it was creating major havoc in my life. I do not know if you were ever taught at school how to manage this thing called money. My teachers at school could only teach me what they knew and nobody had ever taught them. So I, like a lot of people, had to figure out money management the hard way.

After a period of time I started to link more pain to money than pleasure. My debt was spiralling out of control and I thought that if I could just earn more money then everything would be all right. Subconsciously what started to happen was that I began to link pain to money from the stress of not having enough and not knowing how to manage it. I was living up to the good work ethic that my parents had

instilled in me of working really hard, putting in long hours and then struggling to cover my bills. It eventually got to the point where I was saying, “I am not interested in making money. Money is not important”. I thought, “There has got to be more to life than just working for money.” I looked around me and found that most people’s day to day activities were very similar to my own, they too were focussed on going to work, and to work for money. Is this what life is meant to be like? Is this what I have to put up with for the next forty years? **There has to be more to life than just working for money.**

I decided I could not stand being in business any more and wanted out. I wanted my life back. I had initially decided to get into the telecommunications business to get a life. In hindsight, I had given my life to the business. (Years later I learned that many others could relate to this as they had started their own business or career to get a life, but they too had found that it consumed their life.) Later still I learned that you need to be careful what you ask for. But at this point in time I did not care how I got my life back, I just wanted to be out of the business and a few months later I was out of the business — in fact, I could have been declared bankrupt! In hindsight, I should have said that I wanted to get out of the business by selling it for a nice profit and be financially comfortable until I decided what I really wanted to do. But I forgot to mention that and I lost the business and my entire company. As a result, I now had my time back, but I had no money, which was not what I was really after. I was owed several hundred thousand dollars from the service providers I was dealing with. Yet, because I was too trusting I fell victim to their foul play, whereby many service providers deliberately delayed paying commission to smaller businesses, like mine, that connected mobile phone customers to them, so virtually forcing small businesses like mine to bankruptcy. When businesses like mine go broke, the service providers save paying out all their commissions, but still retain all their new customers the small businesses worked hard for years to create. They also avoid paying out the airtime commissions (percentage of customers’ mobile phone calls which is money that would come in while you sleep if you owned a successful telecommunications company and one of the reasons I originally thought of it as being a great business).

In fact, one of the service providers I was dealing with, a supposedly reputable company in Australia deliberately switched off all my mobile phone customers for several hours. They phoned my customers direct, told them that my company had not paid the phone bills and my company was going broke, and they should sign up direct with them.

They failed to mention that I was only going broke because they refused to pay the commissions. A reason they wanted to get my customers to sign up directly was that they did not want to pay out their agreed commissions.

Obviously, you could imagine I was not a very happy young person when I found out. Not only were they doing something highly illegal but they were attempting to destroy my credibility, which hurt even more.

Many people said I should sue them, take it to the courts, however, that takes enormous money and time which without the commission payments I did not have. Since that time over eight years ago, I have been informed that many of the mobile phone companies in Australia are still up to their dirty tricks and driving small dealers to the wall and quickly replacing them with the next victim. Hopefully, one day they will be investigated and someone will stand up for small Australian businesses being destroyed by the large, mostly foreign companies.

However, I had more pressing problems to face. Not only did I lose my entire income and my business was destroyed, I owed over \$150,000 in personal debt accumulated to cashflow my company whilst waiting for commission payments which never came.

I was facing bankruptcy, my dreams were shattered and I was feeling sick in my stomach from stress.

What I was really after was to get control of my life and also a thing called LIFESTYLE. In essence, **Lifestyle is really TIME plus MONEY.** Now it sounds very simple, but it can be a difficult equation for most people.

For most Australians the way they try to get lifestyle is to take their time, which we all have 24 hours of in a day, and then they try to sell that time in exchange for some money. Some people get really good at that, they often have a better education than others and they can sell

their time at a higher price. The name of the game is to sell that time for as much as they can per hour or per week. The challenge is that because we need both time and money to have lifestyle, we often sacrifice our time for money.

Of course there is always the other side of the spectrum where people will say that money is less important to them than their time. Instead, they sacrifice money for time. I was holidaying in Byron Bay once (a beautiful part of Australia), and I witnessed many examples of this — people with lots of time on their hands, but not much money. (No offence to Byron Bay.) So the challenge is to find a way to have both time and money and to ensure the correct balance of both. Imagine if we could have both together. That was something I thought would be ideal but I did not have a clue how to do it. I do not think I was the only one.

So there I was with no lifestyle and \$150,000 in personal debt, which at the time I thought was a lot of money. Plus, I had company debt on top of that and no income, no job, nothing. Lucky for me one of my friends, working for me at the time, let me sleep on his couch because I could not afford to pay rent — that is how bad it got. At this stage, no money, not even \$20 to my name, I only really had two options. Either I could retreat to the family farm with my tail between my legs and become a farmer like my father and his father before, or I could stay in Sydney and try to turn this mess around.

I vowed that one day I would become so wealthy I would buy the telecommunications company that sent me to the wall, walk into their offices in Sydney and fire the employees that ruthlessly enjoyed seeing my business destroyed for the sake of their increased profits. Some say success is sweet revenge, however I had to let go of the hurt and anger I initially felt in order to actively become a millionaire.

This was a major turning point for me in my short life because for the first time I took a good hard look at myself and asked what it was that I really wanted to do with the rest of my life. It eventually became clear, what my purpose was. I will share the process I went through to work this out later in the book. It was then that I realised I needed to go out and seek teachers and role models to help me achieve that purpose. Not traditional teachers that teach theory like many do at school or

university, but teachers that had real life experiences. I realised that my education in the past had been based mainly on theory. You know, university, school etc. — I do not mean to be critical of those education systems, but they are often based on theory, not actual experience, and that was when I realised I had to produce some real life results — the things that actually made a difference in my life.

I also realised that **if I was going to live my dreams I needed to change as a person.** You or someone you know may have read a personal development book or attended a seminar, the concept being that if we grow as people we are more likely to live our dreams. So I started to do that. I also realised I needed to develop different areas of my education and I started to seek out mentors in these particular areas. No doubt you may also be looking for mentors. What I found was that I needed mentors that had produced phenomenal results in their life. I thought that perhaps I could learn from a multi-millionaire, surely someone like this would know more about money and success than I did.

A lot of people ask me where I got my role models or mentors from and I often jokingly say to them, “Well you can be lucky and your local multi-millionaire could knock on your door one day and say, ‘I hear you want to do well financially and I am your local multi-millionaire here to give you some coaching.’” Or you may need to do as I did and go out and search to find and do whatever it takes to develop relationships with people who have produced the results that you want in your life or easier still, read books they have written.

My wealthy mentors shared information with me that proved to be very valuable which I will share with you in this book. But it was not the information alone that made the difference. The information age allows people to access information via seminars, books, tapes and the internet. I used to think knowledge was power until I learnt that I actually had to act on that knowledge, nothing ever just happened. I had wealthy mentors (my millionaire mentors as I refer to them), who were patient and caring enough to help me, not only to understand but also apply these skills and strategies. Once I had learnt how to apply this information to my situation, my life started to improve rather rapidly.

I was able to learn how to make money with no money. I thought it would be great to learn how you make money with no money, because I had none and I was hoping that would work. I also learned how to eliminate debt rapidly. And that was important as I had lots to practice on. However, if I had just followed what most people do, I would still be paying that debt off. Instead, I followed the strategy my millionaire mentor recommended that one of the ways to be financially successful in life was to simply find out what most people are doing and then to do the exact opposite. I call it the law of opposites. In other words, I consistently look at what most people do in a particular situation and then I generally do the exact opposite. And I usually find I am heading in the right direction — even if I have no idea of what I am doing! This also explains why many people never succeed because one of their excuses is they do not know what to do. However, successful people in the beginning do not either. They just get started and go on faith that they will learn what is necessary on the way.

These strategies started to work well for me and over a short period of time, I was able to firstly get an income and then increase my income. In fact, my income went through a massive transformation where it increased fifteen fold in less than twelve months from an above average income in the first place. Jot down what your current income is, multiply it by fifteen and imagine it increasing to that figure over the next year. That is, if you were earning \$50,000 per annum  $\times 15 = \$750,000$ . Would you be happy if that was the case? Most people would be happy if their income increased by only 10%. To dramatically increase my income like this I had to learn strategies that enabled me to do that which I will expand on further in the book.

My millionaire mentor also asked me how many forms of income most Australians have. I thought, probably one, or maybe two if they had a second part time job or part time business. He told me he had dozens of forms of income and most of them were coming in while he slept. I liked the sound of making money while you sleep so I thought I would try that as well. I learned how to build multiple forms of income, while keeping the one focus, which was important. The strategies my millionaire mentor shared with me were so simple that anyone could

apply them — even a young farmer's son who some said was a dreamer, that was too trusting and often overly optimistic!

I also learned that being financially successful is not just about making money, but what you do with that money is what's important. I had to learn how to keep money, how to manage my cashflow and how to turn that money into more money. In other words how could I get it to come back to me, and ideally while I was sleeping. Because once I could do that I could free my time up and have the thing I wanted most — **LIFESTYLE. The freedom to do what I want, whenever I want, where I want and with whomever I want sounded great to me, even if it was hard to believe.**

Today I get to live the lifestyle I have always dreamed about. But I share my story with you not to impress you but to impress upon you that there were certain things I had to learn that made a huge difference and turned my life around from being one of hard work and struggle into a life that is definitely not hard work and not a struggle. Today I pinch myself to think that my dreams are now a reality.

If someone had said to me eight years ago that I would have the lifestyle I have right now, be earning the income I do, by impacting on the amount of people I do in a positive way, by driving nice cars, travelling the world, owning a multi-million dollar Noosa waterfront home and a dream winter home overlooking the beautiful lakes and mountains in Queenstown, New Zealand, having a farm with its own personal airstrip, having a successful share and property portfolio, amongst other things, I would have said, "Yeah right — impossible!" But I have found that **amazing things can happen if people are willing to be open-minded and committed.** The things I treasure and value the most are the great friendships I have developed, the amazing people I have met, but most importantly living my life's purpose, serving my creator and contributing and adding value to so many people's lives. I decided to measure my success by what difference I make to the world and how many people I help rather than using material things as a measure.

Today I get the chance to travel extensively and one thing I have noticed about fellow Australians is there is only a very small percentage of people like myself who are actually willing to learn with an open mind. No wonder so few people ever live their dreams.

Eight years ago not being open-minded was a major part of what was holding me back. When I changed from someone that was very closed minded to a sponge, open to any idea or concept that could improve my life in some way, my life changed too. So I really respect you if you have read this far, you must be open to learning and I admire you for picking up this book and taking some time out of your busy schedule to read it.

The other thing I recommend is the concept of giving. Now I do not know if you can relate to this, but I used to make enough money to only get by. And sometimes I could not even manage to do that. My millionaire mentor who was an Australian multi-millionaire said to me, "Jamie, don't you think you are being a little bit selfish just making enough money to take care of yourself?" This gentleman was earning forty times more than he could ever possibly need and I replied, "Aren't you the selfish one? You are rich! You must be selfish."

He said there was a different way of looking at it and that he deliberately made thirty to forty times more in net worth and income than he needed. He said, "I do not do it because I am greedy, I do it because it puts me in a position to help other people." He went on to explain that if you just make enough money to take care of yourself, then you are the one being selfish because you do not have the time, the money or the energy to help a lot of other people as you are too overtaken with your own financial problems to consider helping others.

For the first time, by shifting my focus from myself to helping other people I was able to look at creating wealth in a different way. **I REALISED THAT INSTEAD OF FEELING GUILTY ABOUT MAKING MONEY I WAS OBLIGATED AND MORALLY RESPONSIBLE TO BECOME WEALTHY TO HELP OTHER PEOPLE.** It was this alternative way of looking at things that made a big difference to me as unfortunately many people feel that they can not be spiritual and rich at the same time. I realised I could be committed to helping others and become rich at the same time.

Now, I am happy to share many wealth creating strategies with you over the course of this book. All I ask in return is that if your income or net wealth increases as a result, that you will consider giving a

percentage of that increase to a favourite charity. If you do not have a favourite charity, I am sure you will find someone in your circle of friends who will volunteer for this role. Just joking.

Today I still work to create wealth, not because I need it to survive as I have a lot more income and a lot more net worth than I need to live the lifestyle I always dreamed about. I do it primarily because I am driven to serve other people. To me money is a tool. Money is a tool to serve. Imagine what you could do in your life, not just for yourself or your family, but for other people, if you could master this mysterious thing we call "money". I link massive pleasure to helping people which highly motivates me to work, which means I earn even more money due to putting passion into my work.

To master money was a goal of mine and I am glad I have achieved it to a level that produces better results than I ever expected. There are many people in this country that are financially wealthy (or so you would think), they have lots of money but they live in fear of losing it. You probably know some people like that who live in fear of losing money. I learned how to develop what I call an ideal mindset. If I lost the wealth I have been able to create in the last eight years, I would be lying if I said it would not bother me. I would probably be upset for a day or two, but I know with certainty I could create it back faster and easier without the need to work hard. To me that is real freedom. Who would not like to have that freedom? That is more valuable than having wealth alone because it is something that can not be taken away. We do not have to live in fear of what is going to happen because we can have a sense of certainty about our future. And I think that is what most people want. I will cover practical ways throughout the book to achieve this mindset. I also personally enjoy facilitating seminars on behalf of The Financial Education Institute and the *21st Century Academy*, a multi-million dollar Australian education organisation that teaches the skills and strategies of a 21st century education which includes overcoming fears, which is what holds most people back.

As part of the *21st Century Academy*, they run follow-up support seminars and whenever I attend these sessions I am blown away by the phenomenal success stories I hear from graduates from all walks of life

who have successfully applied these strategies. I share this with you to help you understand that what I am going to be sharing with you is not theory. They are real life strategies I have personally used myself and strategies I have modelled from some of the most successful people on the planet.

One of their recent graduates, a middle-aged gentleman, was going nowhere financially. He had a high-paying senior management role in a multi-national company, but he had no idea how to manage his cashflow to the point where he was heading towards bankruptcy. The truth of the matter was that he could not determine the difference between an asset and a liability. Once he applied our debt reduction and cashflow management strategies he was able to eliminate 50% of his debt and save for the first time in his life. These two simple strategies alone have completely impacted his life and he is no longer a victim of financial stress. He now enjoys a better quality of life and can look forward to a great future.

Another story I heard was from two teenage brothers who have created a monthly cashflow of \$1,600 extra without needing to work by using some of the simple strategies covered in this book. In order to earn the equivalent they would normally have to work 230 hours, (about 6 weeks, working 8 hours a day) as a casual employee at a hamburger restaurant such as McDonalds. So you can image how exciting their futures have suddenly become.

Other graduates have made \$5,000 to \$10,000 per month within 90 days of implementing some of these strategies and have been able to leave their jobs.

Since applying these strategies, one individual found a Residential Investment Property at \$15,000 discount with 100% finance. She also renegotiated her partner's loan and released \$200,000 in equity to use for the strategy you will learn later in the book.

Yet another person created enough cashflow from her investments to take her family on a long overdue five week trip to visit her son in Switzerland. They travelled around Europe through their investments. It is great to have this new mindset which allows them to share these experiences.

Since applying these strategies one person has managed to increase his active income to the maximum. He has given all his customers guarantees for his computer programming service, doubled his fees and his customers keep coming back.

At the *21st Century Academy*, they teach people to start with the end in mind — just as the founder of IBM did long before he ever opened the doors for business. I mention *21st Century Academy* because the strategies in this book have already been utilised successfully by thousands of ordinary Australians who can testify to their results. You are going to get access to many of these strategies that normally you would have to pay thousands of dollars to access in seminars.

All *21st Century Academy* graduates are taught how to design their lives down to the smallest detail and are shown how to create action steps to ensure their dreams become a reality.

One of the guest speakers at one Advanced seminar last year, Australia's leading direct marketer, knows first hand the impact designing your life can have. When he first immigrated from the Czech Republic, he had no money, could only speak basic English and he and his wife lived in an apartment with no furniture. Several years later, after struggling financially, he created a vision statement of what a day in his "ideal" life would be like and wrote it out no less than twice a day. Within six months, he had completely turned his life around and the life he created in his vision statement began to appear before his very eyes, including massive financial success and plenty of time to spend with his growing family in their new dream home.

By writing his vision each day, not only did he reinforce it, but it kept him focussed on what was really important in his life and gave him something to strive for. Now, I am not trying to tell you that he just wrote his vision out daily and did not take any action. Obviously to achieve such dramatic results in such a short period of time requires dramatic action. By using the strategies of designing your life, combined with RPA (Results Purpose Action), shown in this book, combined with the best financial strategies I know, you too can create your ideal life much sooner than you expect.

You may notice that the layout of this book is a little different to

many other books you have read before. You should use it like a workbook and a reference guide to look back on after you have finished reading it. For you to get the most out of this book you will need to become involved, so when you come to the exercises in the book I suggest you commit to doing them, as it will come down to your level of personal commitment to how well you apply these strategies.

**So, if you think that learning how to make money while you sleep, or reducing debt, or creating your ideal life sounds like something that you are committed to do, then you are definitely ready to get started.**

But, before you learn all these exciting cashflow and lifestyle strategies and how to excel in the 21st century, we need to discover why it is that we live in one of the wealthiest nations on earth but so few of us achieve the riches most people desire. In fact, nearly 96% of the population never achieve financial independence according to the Australian Bureau of Statistics. To find out how to become part of the 4% that excel financially, then you will need to know...