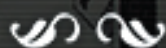


BUILDING WEALTH LIKE A BILLIONAIRE



9 REASONS WHY MORE PEOPLE
AREN'T WEALTHY & THE
9 BILLIONAIRE STRATEGIES
THAT GUARANTEE YOU CAN BE



BY
CHRISTOPHER HOWARD

Building Wealth Like a Billionaire

9 Reasons Why More People Aren't Wealthy & the 9 Billionaire Strategies that Guarantee YOU Can Be

By Christopher Howard

Everywhere I go in the world, people have the same questions, “What does it take to live a life of wealth and fulfilment? Why does success seem to come so easily to some, while others struggle and fail? And how do I build the kind of financial freedom I’ve always wanted, doing something I’m passionate about?”

The startling reality is that, in spite of their dreams, most people today are struggling financially, experiencing the pain of debt or bankruptcy, even in the richest of nations! While more than 10 million people, in America alone for example, are actively starting new businesses at any given time, a full 50% of start-ups fail within the first two years, and 80% in five years! Why are so many people falling so far short of living the life they desire? What’s missing in today’s success equation?

The truth is, no one is missing anything—*every* individual has the same potential to take charge of their financial situation, no matter your circumstances, level of education, or business experience. Whatever wealth and fulfilment mean to *you*, YOU have the innate ability to make your unique visions a reality. All you need to start is a dream...and this system of achievement, based on the beliefs, perceptions, skill sets and strategies of the most legendary billionaires and greatest leaders of nations. Even if you don't want to become a billionaire, learning to think and behave like one will blow the doors off of what's possible for you, in life and in business.

“*Entrepreneurship,*” says Sir Richard Branson, “*is the golden highway to economic freedom, plus it's an exciting and fun way to make a living.*” More than a road to riches, entrepreneurialism is a path to true fulfilment—the experience of putting a great team together, launching a company from the seed of an idea, hitting every goal you set, and building massive wealth driven by a sense of purpose, ideally, making a positive difference in people’s lives...there are

few things more rewarding. That's why I'm so excited to have the opportunity to share these 9 Billionaire Strategies with you—the real-world tools and techniques you need in your hands to go out there and build your own wealth like the masters of the material world.

I've seen multi-million dollar companies use these wealth-building strategies to break into a larger game in the world of business. I've also seen start-ups double and triple their profits, then turn around and teach these same tools within their company to grow their biggest assets—their employees' minds. Our *Fast Track to Success* has literally propelled thousands of people out of cycles of debt, patterns of failed ventures, and jobs they hate to become their own amazing success stories. And now YOU are about to get the rare opportunity to finally design your own financial destiny! Wherever you're starting from, these billionaire strategies will give you the entrepreneurial edge!

9 Reasons Why More People Aren't Wealthy

There are 9 prevalent patterns that manifest themselves in people who are NOT achieving their goals. And they all boil down to one thing...and it's not background, lack of natural talent, or their bank balance. Generally, those struggling and failing in business are simply using ineffective strategies to reach their goals. The ways they think and behave literally set them up to fall short, therefore, leading them over and over again into patterns of frustration, helplessness, overwhelm then, ultimately, failure. They are taking the same actions each time expecting a different result...which, as we all know by now, is the definition of insanity.

The great news is...YOU can do things differently. You can choose to change your beliefs and habits to produce outrageous results and reach every goal you ever set for yourself. By applying these 9 Billionaire Strategies to your business ideas, you can be building wealth like a billionaire:

Reason 1) People struggle financially because...they act as if wealth is something outside of themselves over which they have no power.

The individuals who are floundering in business, stuck in jobs they don't like or frustrated about their lack of progress are the ones walking around saying, "*I would be rich, but I'm not because...my parents didn't teach me any skills...I would've started my own business, but I couldn't because...the bank wouldn't give me a loan...because I didn't go to the right school...because my spouse won't let me....*" They are so busy searching for excuses for their failures, they won't even see the opportunities all around them! When someone points the finger outside themselves, they rob

themselves of power. They're essentially saying that somebody else determines their results. My question is...Why would you do that?

Billionaire Strategy #1: Take Personal Responsibility and Embrace an Empowering Mindset About Money

The truth is, there is no shortage of resources in the world...only resourcefulness. If you're currently not getting the results you want in life, start by taking responsibility for your results. Then, expand what you believe is possible by letting go of the limiting belief systems standing in your way.

Internal obstacles—like limiting beliefs, false perceptions and misaligned values—thwart success more than any external obstacles ever could. The mind is the only thing that stands in the way of YOU and your ultimate wealth and fulfillment. That's the great news! Because that means, you can break through those self-imposed glass-ceilings in an instant.

There is a Success Equation that will absolutely increase your wealth potential a million-fold. All you have to do is this: Move yourself from the Effect side to the Cause side of the Success Equation. Be the *cause* of your life, not the *because*. Acting as if you are at the *effect* of everything puts you in the passenger's seat of your life. Taking personal responsibility for creating your experience gets you back in the driver's seat. Whether you believe you cause experiences in your life or not, acting as if it's true allows you to take charge of your results. From this place of power, all of your actions and responses to situations will be far more effective. YOU get to choose your own financial future.

Get Results, not Reasons and Excuses

Donald Trump was once \$900 million in debt. When reporters asked him to explain what had happened, he could have talked all about the real estate bubble that had just burst, or he could have blamed the economy, like other business owners were doing at that time. Instead, Trump simply said, "I took my eye off the ball. I stopped doing business the way I used to. So I got my eye back on the ball." Soon after, he propelled himself right back into a prosperous position. He did it by assuming complete responsibility for his results, then focusing on all possible options. That's the level of personal responsibility it takes to enjoy massive success.

In his annual reports to shareholders, billionaire investor, Warren Buffett, talks openly about the biggest mistakes he made during that year. Where a lot of people look to hide their mistakes or shirk responsibility, he is the epitome of a leader who takes responsibility for his failures, as well as successes. This trademark accountability is one of the biggest reasons people entrust him with their money. A billion dollar mindset is based on that personal conviction that you determine your own destiny. Once you've taken that giant leap in consciousness, take responsibility for how your current beliefs about money are creating your experience of money—or lack of it.

Misconceptions About Money

It's true that before you ever earned a dollar you were handed a kind of subjective blueprint for wealth. Everything you currently believe about money, and your ability—or seeming inability—to have what you want was shaped by your environment growing up...parents, teachers, media, economic climate, etc. These formed the parameters of your mindset, what Einstein called “the boundary conditions of thinking,” that is determining the game you play today. However, it's also true that you can create new beliefs at any point that support and actually accelerate your success. In fact, when you expand your mind, you expand your whole world to experience more than you ever before imagined possible for you!

That is where these 9 Billionaire Strategies can take you, to expansion beyond your wildest dreams...but if you want any amount of wealth or money at all, you have to first become aware of what chains of *meaning* you associate with having wealth. They can become the chains that bind you. What do I mean by “chains of meaning?” The way the mind works is through a process of association—one thought is linked to the next until you arrive at the, often unconscious, judgments and blanket generalisations you have now about money. Since this usually occurs below the level of conscious awareness, the question becomes...how do you know you have limiting beliefs?

How Do You Know When Your Beliefs are Sabotaging Your Success?

Look for patterns in your experience. Does your business seem to hit a wall or plateau cyclically? Are you frustrated your bank account never seems to rise beyond a certain number? Are you not completing income-producing projects? Misconceptions about money can create these unconscious responses, negative emotions and self-sabotaging behaviours around wealth building. If someone were walking around with the belief that “money is the

root of all evil,” for example, or “rich people are greedy,” how motivated would they be toward building wealth? Not very, right? Sometimes we don’t know we’re holding onto certain beliefs until they manifest as our circumstances—our problems, our relationships, or frustrations. On the level of psychology, this phenomena is described as “perception is projection” meaning, your experience is a direct reflection of their consciousness.

Ask yourself, “What do I believe about money?” Write down everything. What messages did you receive growing up? How did your family act around money? Something inside you already knows what’s been holding you back. Get it out on the page. Here are a few common ones: “It’s selfish to make too much money,” “You have to sell your soul to make a lot of money,” “The more I have, the less others will have,” and “You can’t be rich and spiritual at the same time.” Plenty of millionaires and billionaires serve as examples that these are not true statements. But more importantly, you decide what you want to be true for you. If the beliefs you have now aren’t getting you the results you want...choose new beliefs that do...then you’re ready to play with the big leaguers!

Reason 2) People struggle financially because...**they don’t set clear goals.**

Most people go through life just taking what they get. They never really stop to ask themselves, “What is it that I really want?” You might say, “But of course I want wealth and fulfilment!” Yes, but what does that mean to you *specifically*? And can you *see* yourself achieving that?

Billionaire Strategy #2: Set Clear Goals and Make Them as Big as Your Dreams!
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When Oprah Winfrey was still very young, growing up surrounded by poverty, she claimed that she was going to be a millionaire by the time she turned 32. She didn’t base her future on her past, or her present “reality.” And she didn’t wander along with a “we’ll see...” attitude, just taking whatever came her way. She made a bold claim and set her mind on a very clear and quantifiable goal. Though her goal may have seemed laughable at the time to some, she headed in the direction of her dreams to create it for herself, never expecting anyone else to hand her that million dollars. NOW who’s laughing all the way to the bank?

It was in the middle of the Great Depression that Warren Buffet claimed he was going to make millions. That was also completely unreasonable to assume at the time. George Bernard Shaw has this great quote. He said, “*The reasonable man adapts himself to the world. The*

unreasonable one persists in trying to adapt the world to himself. Therefore all progress depends on the unreasonable man. Make bold claims and dare to be specific. It's that level of clarity and conviction that generates the greatest levels of achievement.

Bill Gates set a goal that others thought totally unreasonable: he said computers were going to be regular household item throughout the U.S. He then pursued his claim until it became a self-fulfilling prophecy.

This is the entrepreneurial mind at work. They shatter the boundary conditions of common thinking to claim outrageous fortune. Even if you don't want to take over the world, you can ask yourself, "Where am I not being clear enough with what I really want? Where can I think in terms of getting much bigger results?"

Billionaires are Just Entrepreneurs Playing in a Bigger Sandbox

Billionaires develop a kind of flexibility and mental agility to go wherever they want to go in their minds and in life. Their phenomenal achievements come directly from their large-scale approach to possibilities. As "The Donald" says, "If you're going to think anyway, you might as well think big." Don't worry about the "how" at this stage in the wealth-building game. Allow yourself to dream. Tap into your passion and use your mind's eye to create any possible future for yourself you could desire.

Create a Vivid Picture of Success

By creating a vivid picture in the present of you achieving your future success, you are using the power of imagination to design your own reality. For some, living the life of their dreams may mean a life of travel and adventure, the thrill of surfing off Brazil one month and skiing in Switzerland the next. For others, wealth means building their dream home and never having to work again. And for others, they yearn for the satisfaction of turning one idea into an outrageously successful multi-million dollar fortune...just for the fun of it...or so they can make a positive difference in the world.

Write down your goals—that act alone increases the chances of them occurring. Take the time to dwell in how amazing it will feel to hit every goal you ever set. We do a Strategic Visioning process in our trainings where you use all your senses to create a vivid neurological experience of having already attained the level of wealth you desire. A successful businessman

came to our *Breakthrough to Success* seminar and used the technique repeatedly to grow his business. He was already doing well with 10 investment properties. Over the course of the next year, his company grew to over 70 investment properties worth millions. Once you gain that level of clarity and excitement seeing yourself having already accomplished it, you are already moving toward its fulfilment! The rest of the steps and skills it takes to get there are all learnable.

Reason 3) People struggle financially because...they don't create a realistic plan.

People seem to believe that millionaires and billionaires are “just lucky,” or “it’s in the stars for them,” or they have some special gene that is unlikely to strike anyone else. A minority may inherit or “marry into” wealth. However, wealth-building does not happen by accident and running a highly success business doesn’t just work out by chance.

Billionaire Strategy #3: Create a Realistic Plan and Take Action

Some people wonder, “How can I expand my thinking beyond what’s “reasonable” then be “realistic?” Isn’t that a contradiction?” Great question! The answer is no! Martin Luther King Jr. had “a dream” of Civil Rights and equality in education that many others thought unrealistic. But then he created a picture in people’s minds—of justice, of little black children going to school alongside little white children. And he started taking steps—he planned marches, he got millions of others onboard with his brilliant, inspired communication, and step-by-small-step, they marched forward together until they ultimately changed the face of a nation...and improved its financial future as well. There is no doubt that more people are thriving as a result of the plan he took action on.

This is what all great leaders and billionaires do—they lead with the imagination, then follow up by taking massive action. Once you’re clear about exactly what you intend...plan on achieving it. It could be a formal long-term business plan, or just an outline of the goals you need to reach along the way. In the process of planning it, you are making your dreams more real for you and for others. Clarity is power. If you fail to plan, you’re planning to fail.

Plan to Succeed

The obvious advantage in having a business plan is in communicating and getting others on board with your start-up or your ideas for expansion. I went to a potential investor with a business proposal and a few projected numbers. It convinced him I was serious about following through on my set goals. We projected a year-out and continue to expand the plan

every year. Meanwhile, that original document serves as an amazing watermark for how far the company has come, in less time than originally projected!

Your action plan is your road map. You may stray from it or find a better route to get where you want to go, but you always have the guidelines to keep you on point and on purpose. It's also like submitting your life's agenda to the universe, saying you intend to live a rich life on every level. There is magic behind having that specificity to your target, and a level of certainty about what you believe possible. What you say will occur is inextricably related to what you achieve.

Set Goals You Can Reach

Some people get overwhelmed by the idea of putting their dreams on paper. They're more comfortable dreaming. But if you're planning your dream vacation, you still have to ask yourself, "What has to happen first for me to arrive there?" Chunk your big dreams down to manageable steps. In our *Billionaire Bootcamp*, participants create a fully actionable plan for wealth. They know how much their dreams will cost and what they have to do to get there through the "Spiral Stages of Wealth" from financial security, to stability, to financial freedom then opulence.

Having a plan to refer to along the way takes a lot of the guesswork out of wealth-building. It may not happen exactly the way you plan it, but it eliminates the overwhelm, and puts your dreams within reach. You're less likely to get lost or pulled off course. You wake up possessing a clarity of purpose, excited about your next move, and compelled to see it through. The clearer the big picture and more detailed your steps to get there, the more your fulfillment becomes inevitable.

Reason 4) People struggle financially because...**they don't execute; Or they stop following through on their plan when obstacles arise.**

Too many entrepreneurs with brilliant ideas never act on them because they foresee risk, challenges, hassles, problems, and possible failure and disappointment. Worst-case scenarios flash across the screen of their minds, that lead to unresourceful states like fear, anxiety, overwhelm, and finally inaction. They stop in their tracks before they've even begun, simply because they're unsure how to approach obstacles!

Billionaire Strategy #4: Learn How to Turn Obstacles into Opportunities

There are an infinite number of creative ways to deal with obstacles. The most common, unfortunately, is to consider an obstacle a roadblock...stop...turn around...and go back to where you started. People simply interpret events in a way that often causes them to give up. Extraordinary people are those who are resourceful enough to spin every obstacle into an opportunity. John D. Rockefeller once said, "I always tried to turn every disaster into an opportunity." Anyone can learn to turn obstacles into opportunities. It's done by managing your response to any situation: 1) in your mind 2) with your language and 3) through your actions.

Response Management 101

When Richard Branson was in high school, he was told he was dyslexic. This would've been devastating news to most people. Learning disabilities are considered by many to be perfectly valid reasons for being held back. Instead, Branson said, "It's one of the major reasons for my success. I had to get very intuitive in business, because I couldn't read the financial statements." He actually made his "problem" the reason for his success rather than his excuse to fail. He chose to see things differently and it was the difference that made all the difference. The important distinction to make here is that as a leader and an entrepreneur, you get to choose how you want to perceive and respond to any situation. And here's a hint: Choose to interpret events in a way that empowers you and affirms your ultimate success.

Resources Come as a Direct Result of Resourcefulness

Since reality is subjective—everyone perceives things differently—I've come to look at obstacles now as part of the ride. Like hitting a set of rapids in a river that can get the adrenalin rushing. Challenges focus my attention, tell me where maybe I'm steering off course and need to redirect my attention. They call all my skills into play, and ultimately, get me better at my game. So it's not the events themselves that thwart success. The key to entrepreneurial success is how you perceive those events in your mind. Again, the meaning you choose is key! If "all of our problems are problems of meaning," that also means all solutions will be solutions of meaning. You cannot always change circumstances, but you can always change its given significance, which will then alter the way you and others respond to it. Here's a billion dollar example from one of the best...

Meaning Management

Donald Trump once invited the media to introduce the grand opening of his golf course in Los Angeles (where, of course, “it never rains”). It poured that day and a reporter, probably trying to test the billionaire’s mettle, asked Trump, “Aren’t you upset that it’s raining on your opening day?” Instead of reacting emotionally, Trump responded, “Are you kidding? Rain on the opening day always means good luck and success!” This is very powerful when you think about it. He acted as if circumstances obviously out of his control—the weather—were actually *conspiring* for his positive outcome. This is what it means to “utilise everything to your advantage!” And that’s the power of language.

Whatever you want to call it—spin doctoring or linguistic flexibility—it is another aspect of the billionaire mindset you can employ to great effect. In my experience, one of the biggest differences between the start-up that makes it and the one that doesn’t is—the successful ones are using everything to their advantage.

Action vs. Reaction

Realise that roadblocks can even be detours that take your company in a new direction or launch pads to propel your profits to the next level. Pfizer Pharmaceuticals was actually developing Viagra to treat chest pains. When it didn’t work as planned, they almost scrapped the entire project. Instead of reacting to it as a “failed” venture, researchers and executives re-purposed the project. They took action on a whole new market, and uplifted an entire population of men...and women. The “flawed” product generated revenues of \$788 million within the first nine months it was on the market, and undoubtedly into the billions by now.

Reason 5) People struggle financially because...they’re unwilling to do tasks that they feel are beneath them.

As a novice just starting my own training company, I remember cancelling a seminar once because I didn’t think there were enough attendees. My thinking was so far ahead of myself, I wasn’t focused on what I needed to do in the present. Then, my friend said, “Oh well, you gave that business a try. What are you going to do next?” And I thought, “What kind of mindset is that?” I wasn’t even about to give up! But that IS the way people tend to think: “It didn’t work for me,” rather than “I didn’t make it work.”

Billionaire Strategy #5: Be Willing to Do Whatever it Takes and Have Persistent Focus

Richard Branson doesn't separate the idea of work from play. In his mind...“it's all living.” So if you want to build wealth, be willing to start where you are and enjoy the process. After all, they're *your* dreams. No one else is going to invest the same sweat equity as you are willing to from the start. If you approach each task with a sense of fun and fulfilment in what you are creating, and focus on what you want to achieve, you will have crafted a winning company from Day 1 primed for abundant success.

Harness the Power of Focus—Your Wealth Propulsion System

If you were to take a 250-watt light bulb and plug it into a power source, you could light up a room. But if you directed that same 250 watts of energy through a laser, you could cut through steel. That is the power of focus. Persistent focus is one of the most common traits of billionaires. Warren Buffett once said, “I'm like a Tiger Woods, or a Michael Jordan...these people have an incredible ability to focus.” From day to day, Buffett pours his attention on reading financial reports and analysing businesses so that he can interpret the numbers and recognise the investments that will pay off over time. Focusing on one objective intensively generates propulsion in the direction you want to go.

So how do you access this kind of intense power of focus? And more importantly, how do you direct it like that laser to cut a path straight to your dreams and create the life *you* personally desire? First...

Choose Goals You're Passionate About

Focus and follow-through come naturally from passion. Thomas Edison was passionate about finding a way to harness electricity. He kept his attention riveted on this one vision of homes staying lit even into the night, then he persisted through thousands of failed attempts until the light bulb literally lit up the world. Bill Gates relentlessly pursued one clear intention—Microsoft would be the first to market with their Office operating system. The stories behind both Gates' and Edison's success are rife with technical difficulties, personal challenges, stiff competition and outside resistance. Yet, it was their single-mindedness of purpose that lent them almost super-human strength to overcome obstacles. Their focus and resolve proved a stronger force than any outer circumstances.

Change Unwanted Habits

Focus is also a key to success in another sense—you will always get what you focus your attention on...so it's critical to train the mind's eye on opportunities and successful outcomes, rather than difficulties and failure. Your mind only has so much mental space, so why waste it by imagining all the things you don't want to have happen? Worrying excessively, habitually being late for meetings, overspending, procrastinating on sales calls, watching TV instead of getting down to business...these are some of the more common habits that sabotage success. But you can transform any unwanted habits, occurring at the level of the mind's neurology, in an instant. This is confirmed by leading neuroscientist, Dr. Michael Merzenich, who says, "Change comes primarily from the things we pay attention to."

Based on the latest cutting-edge brain studies, a lot of the techniques we teach in our trainings re-wire the neurology to empower your thinking, eliminate habitually ineffective habits and transform your billionaire mind so you're "wired for success." If you're currently struggling in your business or not experiencing the financial freedom you'd like, start tracking your daily thoughts—how much of the time are you focusing on what you hope *doesn't* happen? Are those negative visions becoming self-fulfilling prophecies? You're just tripping over your own inner obstacles. Once you're aware of how much time you spend going down mental roads that get you nowhere, re-direct your focus and move on. Be relentlessly persistent in your pursuit of your goals. Focus is like any other skill or athletic ability. It takes practise, practise, practise. But when you have taken charge of your focus, you have taken charge of your financial destiny.

Reason 6) People struggle financially because...**they work for money instead of investing in getting wealth working for them.**

Most people are walking around in a trance of disempowerment, taking what they get, rather than going for what they desire. The people who are living pay cheque to pay cheque are so focused on making money from day to day, that's all they're getting...just enough to pay the bills and get by. And when they do have money, they think in terms of spending it, rather than investing it to build wealth. They haven't tapped into their own innate ability to transform their beliefs, values, perceptions and mindsets around *what wealth truly is!*

<p>Billionaire Strategy #6: Assume Your Wealth and Build Your Business On Purpose and Passion</p>
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Most people's main motivators for making money are "...because I have to pay the bills," "...I don't want to be broke" or "...I want to have a bunch of stuff like rich people have." This kind of standard-issue thinking is the least effective way to actually build wealth. Money itself is a very poor motivator. You want it...you get it...you spend it...you want more...you get it...Thinking this small limits your growth potential, and usually leads to cyclical patterns of debt. Ironically, those who have the most money generally believe—money is not the purpose of the game; it's simply a convenient means of keeping score. Billionaires see that wealth is the measure of the value you provide, and it's best to invest. So, the difference between making money and building phenomenal wealth is your consciousness. What do you believe wealth is?

Assumptions of Wealth

Wealth expands as your mindset expands. Gandhi once said, "A man is but the product of his thoughts. What he thinks, he becomes." Whether you are a prisoner or a free man can change in an instant because both are states of mind. Here are some Assumptions of Wealth that throw your mind wide open to attract the greater wealth-building opportunities you already have access to: "States of mind and emotion are magnetic; to attract wealth, choose to live in a space of wealth consciousness;" "Reality is a quantum soup of pure potentiality; an abundance of opportunities exist everywhere." We teach the full set of 12 Assumptions in our week intensive *Billionaire Bootcamp*—they are like laws of the nature of wealth and your relationship to it, or bold claims that become self-fulfilling prophecies of abundance. Whether you believe the Assumptions are true or not, if you choose to accept them and act as if they are true, they will enable you to achieve outrageous results.

Replacing those old misconceptions about money with the empowering beliefs also transforms your habits around how you handle money. Rather than just "covering expenses," you start looking for where you can "amass wealth." Whether you're an employee or an entrepreneur, you don't stop your money-making options there. You start thinking in terms of converting earned income into passive income. Instead of "how can I spend my money?" you think: "How can I invest, save, or grow it in another business?" You make bigger leaps in your consciousness, so get bigger results in your bank accounts.

Start by appreciating all the wealth you already have. Some people who are, by all standards, extremely wealthy still do not feel wealthy. While, others become millionaires while still employees

of companies. It's not *how* you make it. It's living in a state of gratitude, recognition of the wealth you experience daily—that makes you a magnet for more.

Why Do You Do What You Do?

So, if money is *not* the purpose of the game, what *is* the purpose?...That is entirely up to YOU! What do you want to do with your money? Money may be a great way of keeping score, but it's just a means to an end, not the end itself. The end is the *why*. *Why* do you do what you do? For what purpose? Ask yourself these questions until you arrive at a high enough vision for your company that fills your heart with joy and excitement. That is where you will access the necessary passion to make it real. When you're living on purpose, you've set your sights higher than just paying the rent. Having a grander vision and sense of purpose propels you into greater action.

Billionaire wealth is always motivated by a sense of purpose behind what they do. Oprah always wanted to educate and inspire others to take responsibility for their lives. Her success in fulfilling that objective is profoundly rich and rewarding in every sense. Branson created Virgin Airlines because he thought he could do a better job treating travellers to a more enjoyable experience. The bigger your goals, the more wealth you can create.

Reason 7) People struggle financially because...**they avoid taking responsibility for their own finances, forfeiting their power.**

I've seen a lot of so called "visionaries" who can talk the talk yet still never take the first step to fulfilling their dreams...only because they didn't bother to try to understand how business works. Either they're intimidated by finance, or they're not being realistic enough to realise numbers are important. They may throw their whole life savings at an idea before ever thinking through what it will take to make a profit. A business' success will always come down to its bottom line. You've got to do the math...or find others who can.

<p style="text-align: center;">Billionaire Strategy #7: Gain the Financial Skills and Vocabulary to Manage Your Wealth</p>

When I started my business, I didn't even know yet how to read a financial statement. My initial success came from my conviction, and definitely *not* my math skills. However, once I launched my company, I made a conscious effort to learn all I could about wealth management

systems. I asked my business partner a lot of questions, wasn't afraid to appear ignorant, and in the process, practically downloaded much of his Harvard Business School education. I learned through direct application, and my company has exponentially increased its earnings as a result. When you increase your knowledge of business finance, you infinitely increase your earning potential.

Now that you have the consciousness of wealth, it's time to learn the language so you can back all your ideas with knowledge and make well-informed decisions. Buffett was once asked what the secret was to his success? He said, "I read over 200 annual reports a year." A financial statement is a clear picture of what's working for your company, and what's not. But to interpret it, and make your next decisions based on the information, you have to grasp the concept of "price earnings ratio," for example. If it's not in your vocabulary, then how are you going to evaluate whether something is a good investment or not? The types of deals you attract and your ability to grow your wealth exponentially is in direct proportion to your financial vocabulary.

Plan to Succeed on Paper

Although "it's not about the money," you still have to monitor expenses, project your profits and, at the end of the day, balance the books. So set specific financial goals every month and year, and know *how* you're going to reach them with a clear plan. Your wealth expands to the extent that you learn to manage what you've got.

The Basis of Success

The basis of success is to 1) live below your means so that you have money leftover—and 2) convert earned income into passive. Since there's no amount of money you cannot outspend, managing your money well is essential to building wealth. Most people tend to increase their expenses as their income increases. They may appear wealthy on the outside—with all their new toys, but often they're just in deeper debt. High ticket possessions are not a great measure of wealth if they are depreciating in value. It may be tempting to go crazy buying and consuming as the profits roll in, but that is a wealth-depleting strategy. Wealth-building is investing in assets. Shifting your money management habits from spending to investing is a billionaire strategy.

The Pleasure Principle of Investing

Warren Buffet gets more pleasure from investing money than from spending it...and look at his results. He enjoys watching his investments grow like others enjoy watching their new plasma TV. After working hard just to cover their bills, some end up discouraged and try to “reward” themselves by buying material things; they associate “saving and investing” with depriving themselves or deferring their dreams.

On a behavioural level, you can get rid of overspending habits quickly:

- 1) Instead of associating having new things with pleasure, start to associate new possessions with their consequences, i.e. Are they worth the pain of debt? What do you miss out on in the long-run? Look at what overspending costs you on every level.
- 2) Begin to associate growing money with pleasure. How could investing money possibly feel good? Look at it as investing in the fulfilment of all your needs and desires. Try this...

Wealth Management System

Here’s a way to automatically reward yourself by enjoying the best in life as you go. This system keeps your fulfilment-factor high, which keeps you motivated to generate more wealth. It’s based on maintaining separate accounts for each area in life that is important to *you* personally. A great goal to have is to live on 60% of your income. With the remaining 40%, set up these automatic deposits: Set 10% aside specifically for activities that inspire you— world travel, home decorating, starting a business. Let yourself live some of your dreams now! Call this your Quality of Life Account or Fun Fund.

10% could then be set aside for education. I continue to attend business seminars because I know it’s an investment in my success. Every time you go out there and take another business training or learn a new skill set within your field, your return on investment (ROI) is in your personal “share value” appreciating exponentially. This is your Self-Investment Account. Now, because you are your own best investment and you’re **worth** investing in, if ever you had incredible educational opportunities arise that cost more than the 10% that you were putting away, you could always take a personal loan and use the 10% to make the loan payments. Warren Buffett says that the single most important thing in the world that you can do in order to guarantee your wealth is to invest in your own education.

Another 10% could go into a savings account for emergencies. Having that sense of comfort and security allows you to focus on growing your business. This is your Cushion Account. Are you starting to see how this wealth management system works? Balance is a mindset. It's also a strategy. Balance the books and you can have everything now!

Then, 10% could be put aside for investing in passive income vehicles. Depending on what your risk-to-comfort-ratio is, this could be used to invest in companies, or to get into real estate, CD accounts, or whatever is potentially interest-earning. This Growth Account will ultimately provide you with the financial freedom you want.

And if you can live comfortably on less than 60% of your income, you could open a fifth account for contributing to your favourite causes—your Social Investment Account. A growing number of people these days are looking for ways to make a difference with their disposable income, by investing in social entrepreneurial projects, like the Branson Business School in South Africa, or whichever cause you feel strongly about. Members of our *Billionaire Adventure Club*, a group of entrepreneurs who travel together to places like Peru, South Africa, and Mongolia, get immense gratification by working to eradicate poverty all over the world through education and entrepreneurial means. Meanwhile, they're investing in their own financial growth by networking with and learning from like-minded entrepreneurs in various fields. Being involved with meaningful, larger causes will make you feel rich beyond belief. This will only attract more wealth and fulfilment to you on every level. Opening a Contribution Account also provides a deeper incentive for you to go out there and make a ton of money! The more money you have, the bigger contribution you can make in the world.

Reason 8) People struggle financially because...they get advice from the wrong people and model mediocrity.

Many people don't even realise they're repeating some of the same patterns their parents demonstrated financially or in business. They continue to consult their uncle who's broke or get advice from friends or even accountants who are struggling too. Why would you learn theory from someone who may not even be producing results when you can do what works? When you model mediocrity, you get mediocrity.

Billionaire Strategy #8: Find Business Mentors and Surround Yourself with People Who are Achieving Greatness

When you surround yourself with the best, you are at your best. Billionaires seek out and learn from the best of the best. Oprah Winfrey modelled Phil Donahue and Barbara Walters. Warren Buffet sought out the person he referred to as “the source”. He went to work for the accomplished value investor Benjamin Graham. Warren made the commitment to learn from him because he was “committed to getting the information direct from the source.” Later he said, “I am 15% Phillip Fisher and 85% Benjamin Graham.” He literally downloaded the sum of their knowledge and took on their investing strategies. Nelson Mandela studied revolutionaries, then while in prison, read about Gandhi and incorporated his powerful methods of creating change and applied it to his own country. When he was 16 years old, Richard Branson went to Japan and sought out others doing what he wanted to be doing. He said, “I’ve got to go meet the business people in Japan because they’re the people I’m going to do business with in the future.” Use others’ success as templates to rapidly close the gap between where you are and where you want to be. If you can’t meet them personally, read, interview, and study everything you can about them. You don’t have to emulate every aspect of your mentors’ personalities. Just choose what could work for your business, then apply it.

Mind-Map Your Way to Success

When I realised my main goals were to build wealth and make a tremendous difference in the world, I began a period of intensively studying masters and leaders in every field from Nelson Mandela, Martin Luther King Jr. and Gandhi to entrepreneurs like Warren Buffett, Oprah Winfrey, Richard Branson, Rupert Murdoch, Sam Walton, Donald Trump, and Bill Gates. To take on those abilities to create massive wealth, I developed a Cognitive Profiling and Re-Imprinting technique.

It started with mind mapping, the psychology behind massive success, breaking it down to: their personal attributes; perceptions; what values drove their success; beliefs they had about themselves; what skills and strategies got them their results; what they focused on; how they made decisions; what kept them inspired; how they hired, managed, communicated, negotiated...essentially everything that provides the structure behind living the dream. Then I did the processes that essentially “re-saturated” my own neurology to apply what worked for the billionaires in my own business. This process absolutely expanded my abilities on every level, which launched my company into a much, much bigger playing field. Not only am I training and travelling now all over the globe, but my philanthropic projects are expanding into areas I thought I wouldn’t be able to achieve until much later. Great mentors are everywhere. You can learn to inhabit their thoughts and actions until they are your own.

Hang Out with Millionaires Until You Become One

You can learn from mentors too by surrounding yourself with a whole social network of people you admire. It extends your knowledge base and reach in business. Our *Billionaire Adventure Club* members share a wealth of information with each other. Your peer group holds you up to a much higher standard than you could possibly hold yourself. If even one person has achieved the kind of success you are seeking to achieve, then it is possible for you. Start hanging out with millionaires until you become one and then once you've done that, start hanging out with multi-millionaires until you become one.

At the same time as sharing wealth building information with one another, our *Billionaire Adventure Club* members get to extend their business network globally. Anyone you meet could be your next connection to that person or billion-dollar company you want to do business with. When I decided I wanted to meet Warren Buffett, I started asking around and found out an associate of mine knew his bridge partner. Availing yourself of your contacts can grow your business very quickly. Be ready to exceed your expectations and willing to expand into a realm beyond your written plan.

Reason 9) People struggle financially or don't find fulfilment because...**they don't continually educate themselves; They either think they already know everything or assume they won't be able to understand what they need to understand to be successful.**

Too many people have the mindset that they are just the way they are, and no amount of learning is going to change their luck. Or on the other extreme, they aren't willing to appear ignorant and simply learn the skills of the billionaire trade. They either focus on their limitations and perceived weaknesses, or bank on one set of skills that will only get them so far. It's not that billionaires "have all the luck," or were born with natural talents others don't have. What most people don't realise is...billionaire success is largely based on a set of skills...all of which can be learned! If you're willing to continue learning, you will continually grow your earning power.

Billionaire Strategy #9: Keep Educating Yourself and Turn Your Weaknesses into Strengths

The smarter you get, the luckier you get. "Education is freedom. It's the only way out." Oprah Winfrey said this and I think it's worked for her. She didn't wait on getting a Ph.D. to push past her given limitations. Instead, she said, "When I was a young girl growing up in Mississippi, I would have never known there was anything that existed other than the poverty that I grew up in if it wasn't for the books that I read." She exposed herself to a whole other world of possibilities for her future. She learned by doing. And she practised excellence in everything she did, believing that, "excellence is the best deterrent for racism and sexism." And when others told her she couldn't be a T.V. anchor because she was unable to stay objective, she turned that perceived weakness into her greatest strength. Now, probably *because* she couldn't help but get personal, as is her style, she is one of the most influential people in the world, with her own T.V. show, a film production company, magazine publishing company, book club, and several social ventures.

YOU are Your Best Investment

Success comes from continually expanding your knowledge base. But you don't have to get a four-year degree from a business school to become a millionaire or even a billionaire. You can start right now by taking on 7 of the Major Skill Sets that worked for them. These are 7 of the areas most billionaires build their empires on. If you think you're lacking any of them, invest your time to develop a new billion-dollar wealth-building skill each month until it gets you the results you want. In this way, you can turn any weakness into your greatest strength.

7 Major Skill Sets of Billionaires

1) **LEADERSHIP**—Rome wasn't built in a day...nor by one person. Leaders have various traits, but all effective leaders have to possess the communication skills to get others working towards their vision. It takes a team to build a dream. Branson himself works and plays hard, so he earns respect leading by example. He inspires his team by infusing his language with a sense of fun, adventure, and the shared "cause" behind the company. People these days are more willing to work for a company when they feel they're investing their time and talents in something worthwhile that fulfils their values. That's key—Branson always communicates a larger positive purpose behind his goals. His colleagues on "Student" magazine weren't just printing the news...they were getting the truth out to their peers; at Virgin Music they were creating a way to make music affordable for young people then with Virgin Store, he was offering a shared space for them to listen to great music. For that noble cause, his team was willing to do whatever it took to grow the company.

2) **SALES**—Billionaires know they never stop selling their ideas. In my experience, success comes down to the passion behind what you do. Passion is contagious. When you're on fire, it's easy to spark interest in others. It doesn't mean every single individual will share your same level of interest, but when you align your offer with their needs and desires, the right investors, customers and clients will all be drawn in. Drive and enthusiasm then comes from knowing what benefits you are providing others.

Whether you're selling ideas, options, products, services or yourself, present the benefits. The way Trump sets up his deals, he always makes sure everyone is winning...except his competitors. Study how Virgin pitches their products and who they appeal to. While it may be true that some are just "natural-born salesmen," sales is absolutely a skill anyone can develop. We teach a very specific Win-Win Sales Process in our 3-day intensive training "Performance Revolution" that works because it's based on creating trust and responsiveness in others, understanding what's important to them, then fulfilling their deepest values. This is also where you get "pitching practise" and specific feedback on how you can make your pitches more irresistible. Believe it or not, selling gets to be really fun.

3) **STRATEGIC THINKING**—For billionaires, strategising the growth of their companies always means thinking far outside the box! Whether it's branding yourself and your businesses with publicity stunts, Branson-style. Or putting together one of Trump's famously

creative financial deals that profits everyone. Or developing a strategy to grow a giant retail business based on down-home values, like Sam Walton. Or being first to market like Bill Gates. These are all well-thought out business strategies, but notice: each one is conceived on that billionaire's values and personality.

In Branson's case, his business branding reflects his personal love of adventure. For Trump, success is about being the best and enjoying the "art" of the deal. Walton grew Wal-Mart by offering all employees a share in the business. As crazy as others thought his plan, valuing them like family gave him a loyal employee and customer base. Even Buffett's strategy of investing in tried-and-true companies, and not in new technologies, is built upon his valuing "sameness" and security. Your company is more likely to grow when it's congruent with the lifestyle you feel comfortable with. If those two are at odds, one could hinder the other. As an entrepreneur, develop business strategies that match your particular values and suit your unique style.

4) **MARKETING**—Finding a way to market and brand your company is essential to your success. Donald Trump said, "You have to be able to pinpoint your market and if you don't pinpoint the market, you won't be successful." Marketing is not only your chance to earn a reputation for *what* you do. It's your ability to tell others *why* what you do is important to *them*. First, understand *what* exactly do you provide to others. Why do they care? Marketing is capturing eyeballs first. If your market feels that you understand them, or more importantly, their needs, they'll be more loyal.

Remember when Coca-Cola shifted their marketing by changing their "look" and the result was disastrous? Their market appeal, as they discovered, was in their customers' past associations with their image, so it worked against them to change their packaging. To create mass appeal, be clear about what you're providing and to whom. And don't be afraid to be creative. If you're a cutting-edge company, let your cutting-edge marketing reflect that. Remember, the whole point is to make yourself stand out above the rest. That might mean standing far outside the marketing-as-usual box.

5) **NETWORKING**—People are the engine of commerce. So building your network of clients, customers, partners, affiliates and fans can drive your business forward faster than anything. Who you know is how you grow. But it's not just who *you* know. It's who your contacts'

contacts know and *their* contacts beyond them—your network is your net worth. It used to be “six degrees of separation”—the thinking that you’re only six people away from anyone in the world. In my experience though, I believe it’s now closer to two or three degrees of separation—with the internet, people travelling the world over, businesses being more mobile...the world is getting smaller. Decide who you want to do business with and start asking around. You may have a connection to that new business partner or mentor sooner than you think.

Learn from each others’ failures and successes. Make networking a part of your business plan. Attend business seminars, join networking groups, join the Billionaire Adventure Club. You don’t have to be a billionaire to be a part of the fun. Just have the intention to learn and grow your net worth.

6) **TIME MANAGEMENT**—Billionaires have the same number of hours in a day as anyone. What differentiates them is how they use those same hours. Trump is a master of using the hours in a day. He wakes up early to read the financial news. When he takes phone calls, he won’t even hang up the phone in between calls. He has his assistant interrupt and moves to the next call, keeping each under 30 seconds when he can. That is understanding the value of each minute. It’s been said that, “We overestimate what we can accomplish in a year and underestimate what we can accomplish in a lifetime.” When you learn to really manage your schedule one year out, chunking down to a month at a time, then down to day-to-day goals, you can accomplish anything. Time is money...notice how you spend it and how you can save it. How you manage it has everything to do with the level of wealth you can build over time.

You can also leverage your time. Have others do time-consuming tasks for you. Set up systems where you can be earning while you sleep. And whatever you do, don’t waste time complaining about not having enough time! Each day is another opportunity to get one step closer to living the life of your dreams.

7) **NEGOTIATING**—Nobody reaches billionaire or even millionaire status without discussion. Whether it’s with contractors, employees, board members, banks, partners or those individuals buying your product...I guarantee your success depends on your ability to negotiate. Negotiating is part of building success from day to day. Every conversation is a negotiation. The extent to which you can consistently negotiate to arrive at win-win solutions, is the extent to which you can grow your wealth.

We practise Win-Win Negotiating in *Performance Revolution* and our *Certification trainings*. There is a whole art to demonstrating resourcefulness and flexibility in any situation. It involves using your language effectively to establish rapport with people so that you can find common goals, and then move beyond differences to resolution. Can you imagine all the situations in your life where this skill would be helpful? Negotiating well can make all the difference between losing business because of a contractual impasse, or breaking through to a whole new level of partnership.

Expansion Beyond Your Wildest Dreams

Now you have 7 Skill Sets of Billionaires and 9 Wealth-Building Strategies of Billionaires. Use them as action steps and apply them to your business. Continue to learn from the best of the best. Saturate your mind in seminar-like environments, and surround yourself with people who can teach you exactly how they got their wealth. In this way, you will compress decades of learning into days. Now you're investing in yourself and have given yourself the chance to expand your wealth and fulfilment beyond your wildest dreams.

We all have the same ability to break through the outer and inner barriers that sabotage our success. As long as you go out there approaching everything with the billionaire mindset, you are unstoppable.

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If you've found this information interesting and valuable, then continue your wealth education by attending a live Chris Howard event:

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