



10 Ways to Guarantee Your Prosperity

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I want to help you grow the top-line of your income.

You might already know that I work on increasing the income statement of huge companies like Toyota and Ashley Furniture. If this is your first time running into me, know that I have a real company that helps real people. I work with assets, have employees, and put my money where my mouth is.

I'm not just some guy on Facebook telling you what to do but have never done it himself. I've built five companies from nothing without any loans, connections, or country clubs. We currently generate over \$100 million in revenue and are expanding. Since college, I've been interested in getting my financial house in order, but I wasn't taught that in school. No one told me the things that I want to share with you today.



10 Ways to Guarantee Your Prosperity

What is Prosperity?

If you want prosperity in your life you have to know what it is. Prosperity is having more than enough of everything that is vital to your survival. It's not dependent on one thing—money, a car, a house, a job, a relationship—it's having more than enough of everything that you want and need. It's abundance and affluence.

Notice that prosperity does not include worry.

A lot of you are worried right now. 76% of all Americans are living paycheck to paycheck in the richest country in the world. Maybe it's whether you can afford five dollar coffee, picking up the check, your student loans, a 30-year mortgage, or your kid's school tuition. Whatever it is, know that you cannot worry your way to abundance.

Let me share something with you.

When I was a kid, money was a taboo topic that we never talked about. No one showed me big wads of cash. If someone did have success, it was discussed behind closed doors. I grew up in a little town in Louisiana in the middle class. My mom and dad had five kids. My dad died when I was ten. I don't have any horror stories— I didn't get beat, have a drunk father, or a terrible upbringing but what we did have was plenty of worry. You might be in a similar situation.



10 Ways to Guarantee Your Prosperity

Worry is the Opposite of Prosperity

Looking back, I realized that my parents were constantly worried about money. It took my dad ten years to firmly secure our family in the middle class, then his heart exploded in his chest. It's my belief that the worrying about "making it" eventually killed him.

After he died, we were right back to worry. My mom didn't know how to get income. She had no income-generating skills that she could use in the marketplace and didn't know where the money would come from. That's what I was surrounded with every day.

Prosperity is the opposite of being worried.

If you're reading this right now, you might be living paycheck to paycheck. The question you should ask yourself is how do you get to a place where you are not worried all the time?

It doesn't matter who you are. I was broke when I was 25. I hated my job. I had no dad and no money. Now I own five companies and have help raised millions of dollars for charities. I know that you can do the same thing if you take the right steps. I want to show you exactly what I did to turn my life around and start creating prosperity in my life.



10 Ways to Guarantee Your Prosperity

Here's what you need to do:

1. Change Your Mind

If you want affluence and prosperity in your life, you have to start seeing it. I look for prosperity everywhere I go. You might be seeing scarcity instead of abundance. You're told to eat all your food. To save your money. To be happy with what you have because you're better off than people in other countries. Statements like these might be well intentioned, but they come from a scarcity mindset. You need to flip that and develop a prosperity mindset.

Start seeing prosperity in everything.

Reinforce that there is abundance in the world. Look at the cars when you're driving. \$70 grand. \$80 grand. \$120 grand. Lamborghini. Ferrari. Maserati. Fill your eyes up with prosperity. Be open to seeing how much money exists in the world.

Who's an abundant thinker in your life? Most of us are surrounded by people with limited thinking because they are worried and have been told their whole life that scarcity is their reality.



10 Ways to Guarantee Your Prosperity

2. Make a Decision to be Prosperous

You have to make a decision that prosperity is for you. Someone out there will become prosperous. The question is, will it be you? When you decide to become prosperous, reinforce that decision daily. Say to yourself, “I am going to create wealth in my life.”

When you say, “I don’t need money,” what are you actually saying? You’re telling yourself that there’s not enough to go around—that you can’t get what you need. You’re hating on things because you’ve given up on them.

Understand that you will need money to create prosperity in your life. Maybe you don’t need it now, but your family and church will need it. You’re actually selfish if you don’t commit to getting more of it.

What decisions are you making?

Making decisions requires two things: (1) Time (2) Money.

Broke people will sell their time to get money. Wealthy people will give their money to get time. You need to flip that thing. Emulate the super wealthy. Play the game that they play.

People are worried that they take shortcuts. The more often you reinforce the same decision with yourself and with others who are doing the same—the more likely that decision will expand.



3. Change How You Talk About Money

How do you talk about money? Are you negative or positive about it? Ever notice how people demean things that they've given up on? Here are some things people say:

- I don't need money
- I don't care about money
- Money doesn't grow on trees
- Money is the root of all evil
- Only greedy people think about money
- Money changes people

How you talk about money will tell me if you've given up on it or are in the game to get it. Listen to what you say, then change it.

I would never say money by itself is bad or evil. Money is only a piece of paper. \$30,000 is just a bunch of paper notes. How can they be inherently bad? It's like saying sticky notes are bad. That sounds ridiculous, right? Imagine I gave you one million sticky notes right now. Would that change you as a person?

What conversation are you having about money with your friends or family? I wasn't allowed to talk about money when I was growing up. It was a private topic. I had to change what I was saying to myself before I could have any kind of financial prosperity.

How can you expect to get to get the very things that you need in life if you're hating on them? If you're telling yourself, "I don't have money," or "I never have money" it's going to limit your ability to get it.

What's going on in your brain? You probably have a bunch of voices in your head about money.

10 Ways to Guarantee Your Prosperity



Remember that 7 out of 10 people that you're surrounded by have problems with money. How you talk about it is how you think about it. How you think determines what you say. What you say determines what you do. Think it—Say it—Do it.

Find people who are doing good things with money.

I've raised \$200,000,000 for charities and have personally given \$10,000,000 of my own money. Was that good or bad? You decide if being able to collect and get that amount of money can help a lot of people.

Audit your thoughts and language about money. Take the next 72 hours and monitor what you're saying.



10 Ways to Guarantee Your Prosperity

4. Increase Income

Earn more money. I've talked about this in The Millionaire Booklet. This might be the most important step on your journey to creating prosperity in your life. Most don't do this first. You shouldn't be looking for investments right now.

Artists, musicians, cameramen, hairdressers, ministers, insurance agents—use whatever means necessary to collect more income.

This is something that Dave Ramsey and Suzie Orman don't understand. Generating more income builds confidence.

I can tell you the most important money that I've ever earned was when I went from making \$3,000 a month to \$4,000. Making that extra \$1,000 gave me the confidence and momentum I needed. It taught me that I could do more and that I should do more.

Now my single purpose and mission on this planet is to show people how to get to a level of life that me, my wife, and kids are enjoying today.

To do that, make increasing income your priority. You need to get your household income up by any means. If you are married, here is how the income should look:

- 1) Job A
- 2) Job B
- 3) Household



10 Ways to Guarantee Your Prosperity

I don't care how you do it. If you have kids, you should find a way that they can generate income for the household. And that doesn't mean putting your money in Bitcoin. Crypto doesn't give you a monthly check. Getting paid monthly is what gives you the confidence to transition towards a prosperity mindset.

Most of us are taught:

- Save
- Invest
- Earn

Earning comes last. Most people have money problems. Switch what you are told around and make earning your first priority.

- Most people live paycheck to paycheck
- 90% of people can't explain inflation and what it means for their income
- The income disparity in this country is getting wider and wider

My goal is to handle poverty on planet earth. Some people claim that everyone can't have money. There's enough money on this planet for everybody. There are no shortages. People like Mark Cuban or Warren Buffet will tell you the same thing—earn more money.



10 Ways to Guarantee Your Prosperity

5. Quit Spending Money on Junk

What do you spend your money on? Make a list and evaluate your junk items. Use a scale of 1 to 5 and categorize everything that you spend your money on.

What You Buy:

- 1 to 2: Important
- 3: Maybe
- 4 to 5: definitely don't need

You might need to spend more money in the important category and give up some 4 and 5 items. If what you're considering is a 3, sit down with your spouse and make a decision about it together. The point is to start evaluating what you're spending your money on and cut the things that are junk.



6. Avoid the Traps

If you're going down a road and you have a friend pointing out the potholes and telling you the best streets to take, would you listen to their advice?

There are financial traps out there that you might be convinced are the things that you should do. They are actually traps built by banks and institutions to trap middle America. They were designed for large groups of people, not for the super exclusive. You should avoid them at all costs. To do that, you have to know the potholes—the problems—and the roads that won't take you to prosperity.

Here are some of these traps:

- Buying a house—Buying a home is the “American Dream.” What you might not realize is that it's the banks that sold that dream to America so they could get rich. 64% Americans own a home. But really, the bank and the government own it, not you. People buy houses because they hope that they will appreciate in the future. It's like dragging a 5 thousand pound ball around for 30 years so you can have money, one day.
- College—Do you have student debt? The average American has over \$100k in student loans. I went to college to learn how to create abundance in my life. I didn't learn it there. You don't need a college degree to earn more money or to make new connections.
- Saving money in the bank—“You need to save money,” is probably advice that you get from a trusted family member. Saving money is not how you get to prosperity. If you have \$1,000 in the bank it will earn you \$1.20 in interest per year. You'd have to wait a long time to get wealthy. Who wants to wait until they're too old to have enough money to enjoy abundance?
- 401Ks—Anyone ever tell you to put your money in a 401K? It's another trap that makes mutual fund managers and Wall Street rich. They know that people can get lazy with their money and want a shortcut. They designed this system to bank on people's natural tendency to be lazy and to trust authority figures. Wake up and realize you're getting duped.



7. Understand Finance

We need financial literacy in this country. Do you know the proper order of finances? I told you earlier that people like to do things backwards; instead of creating income, they focus on saving money. If you really understand how finances work you wouldn't make that mistake.

Here's the basics of what you need to know about finances:

- **Cash flow**—Cash flow is the holy grail of finances and investing. 90% of intelligent people don't understand it. It requires tremendous discipline. It's the difference between income and monthly expenses. It's how much money you make minus expenses. Positive cash flow every month should be your goal. It will give you confidence.
- **Inflation**—Wages are stagnant and the cost of living is going up. What does this mean for you? Earn more income.
- **Good Debt**—Were you told that debt is bad? Not all debt is bad. Good debt gives you leverage. Using leverage is how you purchase massive investments and create wealth. All successful investors have debt and use it to build their wealth.
- **ROI**—Return on investment. When you want a prosperous life, you need to know the value of what you're getting back. To many people make "investment" with the hope of getting a return and appreciation in the future.
- **Tax Game**—Do you know how to play the game? Say your bill is \$50,000 for the year. Would you spend \$100,000 on advertising to wipe out what you owe? Middle class people don't think this way. They just pay Uncle Sam without figuring out a way to play the game like the wealthy. The wealthy do not pay taxes.

What if your tax bill was \$20,000,000? Would it make sense to spend \$40,000,000 to purchase a new jet (that could be used to make you money) to wipe out your bill for the next two years? Don't let the numbers confuse you. Understand that you need to start playing this game if you want to start creating abundance. If you hate on anything it's because you quit on it.

10 Ways to Guarantee Your Prosperity

8. Use the 40% Rule

I recommend putting away 40% of your after tax income. Most people operate like they are not in control of their money. Don't you want to keep at least what the government is taking from you? You have to take control. Average taxes on your income are 17%. It's up to you to take some of your money for your future expansion. Whatever you pay the government, pay yourself. If they get 38 pennies, figure out a way to keep 38 pennies for yourself.

I want you to take that money and park, conserve, and reserve it like you would a bottle of wine. I don't like the word save. This is not what I'm asking you do to with the money. Put it in a cellar and keep it there until you have enough to invest in a sure thing.

Most people start with how much they earn and how much they spend. They think, I can't possibly put anything away. I don't make enough. That's the point I want to make to you. To get to 40% you have to earn more money. To do it right, you have to go in backwards. You have to start with how much you need to reserve for your future expansion.

- Earn (pre-tax income)
- Pay (what you pay in taxes)
- End up (After tax income)
- Reserve (what you put away—goal of 40% of after tax income)



10 Ways to Guarantee Your Prosperity

9. Only Invest in Things That:

1) Cash Flow — positive from day one and provide a monthly check. All the real estate that I invest in are income producing assets that give me a check every month. How often do you pay your AT&T or Verizon bill? Every month, right? You need to start thinking like these companies and make investments that pay you monthly. It builds confidence.

2) Have 99.9% Chance of Appreciation — People invest in Bitcoin and buy a house because they hope that they will appreciate in the future. Real estate in great areas has proven to appreciate over time. Any investment that you make, be sure that it will appreciate. Don't hope that it will.



10 Ways to Guarantee Your Prosperity

10. Look for 6-12% Returns

The first investment I ever made was an apartment deal for \$350,000. That deal appreciated over time, provided me cash flow, and is now the reason why I'm able to raise millions of dollars in investment capital. I'm able to invest my money in huge deals that the average person would never have access to. I earned, then stashed, then I earned again and stashed more. I kept doing that until I could use that money to purchase an investment, not put that money into one of the societal mass traps.

That original deal provided me monthly income and a nice annual rate of return. You don't need to go for a 50% or 100% return on investment. Those types of deals are not built for long term. It's really speculation. I want you to get rich for sure. If you look for 6-12% returns, you'll be on your way.



10 Ways to Guarantee Your Prosperity

BONUS

Warren Buffett says that there are two rules when it comes to successful investing:

- 1) Never lose money
- 2) Repeat step 1

I've spent the last 30 years trying to figure out what works, what's duplicable, what's simple, and how long it takes to create prosperity. I want to educate the planet about prosperity and abundance. Repeat these steps and surround yourself with people that do the same.

On your road to prosperity, if you remember one thing:

Never lose money, ever.