

== THE ==  
WEALTH BUILDER  
== PLAYBOOK ==

GUIDE

How To Build Wealth, Fund Retirement  
And Give To What Matters To You  
For Generations

*“With The Money You Already Have”*

LARRY EARNEST

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## About The Author



Dr. Earnest is a retired aerospace professional with over 40 years experience in Major Systems Development. He is a recognized systems engineering leader for his contributions on the B2 Stealth Bomber, F/A-18 Super Hornet, Global Hawk, several Unmanned Aircraft, Homeland Security Programs, and Space-based Systems.

Today Larry is a highly sought after educator, coach, keynote speaker and investment partner. His achievements have been recognized by several investor groups and has grown into the Earnest Investor Network.

He is the author of the Wealth Builder Playbook education program which is dedicated to helping individuals achieve greater levels of success with an emphasis on financial and personal growth as well as charitable giving.

Through his powerful webinar, workshops, books, and coaching programs, he has helped countless people change their lives in several key areas and achieve great personal success. Larry is committed to helping others generate wealth, fund their retirement and charities with the money they already have.

He owns several businesses and is active in a variety of charities and causes he cares deeply about. He has a passion for transformational personal development and empowering those who want to change their lives and have a positive impact on the world.

## Personal Note

I believe there is a reason for us to be together at this moment and I'm grateful our paths have crossed.

My mission is to empower those who want to become a better version of themselves and in so doing change the lives of people within their sphere of influence. When we make this commitment we create positive change that ripples throughout the world in ways we may never see.

I understand that change is harder for some than for others. This is why all of the Wealth Builder training includes several resources to help with understanding limiting beliefs that hold us back.

A small commitment to accept who we are and our starting point will change everything. A small step in the right direction can be the biggest step you ever take. Our training will help you fulfill your life's purpose and be a blessing to others.

I invite you to join our network of like-minded advocates.

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## Introduction

This free guide provides an overview of the entire Wealth Builder Playbook educational program.

This course was developed with the purpose of bringing together all the steps I found to be necessary in creating a truly abundant life. Most of the self-improvement courses out there focus on one aspect of success or another, but none of them bring all the elements of success together in a single course that helps you align your money with your values.

Most self-improvement courses are fragmented, ineffective, and overpriced. For the most part, people are paying far too much for trivial information. Don't get me wrong, most of us can benefit from motivational speakers and by learning new things but there is a difference between information and transformational knowledge.

There is nothing worse than being told that there's something wrong with you at a seminar to get you to buy their course. Then after the hype wears off you're stuck by yourself with a sense of dread, anxiety, disappointment, and fear of failure. Not to mention the guilt over how much money you just spent.

Once our emotions have been taken advantage of at one of these seminars we learn to become less trusting. I understand that asking for your trust may be met with some justifiable skepticism but bear with me and I will show you how this program is different than anything you have tried before.

This program is unique. It not only covers the mechanics of wealth building but we address why it's so hard to make the necessary personal commitment to get started. We help you uncover the inner struggles we all have with taking action. Our training is much more than just a bunch of bland information and high level process descriptions. We're providing transformational knowledge. Our life-changing strategies will help you define your starting point and take you step by step through the entire wealth building process.

You would have to spend years of research to find all the information contained in this course and you would not get the virtual coaching or professional references you need to implement your custom wealth building strategy. This free guide will help you define where you are today and create a roadmap that will help you get to each successive level until you get to where you want to be. The exciting part is that along the way you will have bigger dreams than when you started. This course ties all the pieces together and puts you in contact with like-minded people who want to live a fuller life and give to causes that matter to them.

It's my sincere hope that this free guide will encourage you search deeper into finding your greater purpose in life and live life on your own terms and to forge your destiny.

## The System Is Broken

Have you ever wondered why you can't seem to get ahead financially? Do you resent the stress and insecurity this has on you? It's not your fault. The way we think and act towards our finances is governed by financial institutions who want us to be good consumers of debt. This is one reason why we struggle get out of debt or reach our full potential. Banks are in control of our money and we willingly give them that control. They offer us low interest rates and we gladly pay it for the rest of our lives. In many cases we never pay off the debt on our homes and it is common for debt to be passed on to a spouse, a child or other family members.

We're taught that if we get a good education, work hard, and invest in a mutual fund, THEN the company and the government would take care of us when the time comes to retire. On paper, this looks pretty good. The final piece of this mediocre plan was that when we retire our 401K converts to an ANNUITY that provides a monthly check. These funds have fund managers that make money off your annuity. They take your money and have no accountability as to whether or not your annuity will last your lifetime. In my opinion, annuities are a poor option for a retirement plan because they are based on unpredictable paper assets. So, we live off this annuity which loses value over our remaining life and we would have nothing left to give to our heirs let alone our charities. That is a broken system

The average person is conditioned to accept living paycheck to paycheck. We're trained to think that if we qualify for a loan, and can make the monthly payments, then we have acted responsibly with our money. This behavior has become a social norm that has enslaved the masses.

Consider for a moment how much debt you have. Mortgage, Car Loan, Consumer Debt, and Student Loans. Then consider what it's going to cost to pay for your children's medical and dental, cars, school and weddings. Americans tend to finance these expenses and pay interest for the rest of their lives. This situation is made even worse when we factor in the investment we need to make in your retirement.

These questions should cause most people to have some sense of worry. Most people have some idea of what they think the future will hold but not sure how they will get there. You may feel a sense of dread, that your dreams for retirement are not possible. There is nothing wrong with your dreams. Don't change your dreams, instead stop following a system that is broken and join the Wealth Builder Community.

## You're On Your Own

Sadly many Americans find themselves a casualty of the financial system. They're on their own with no solutions and no one to help them. You must realize that there is no other way around this dilemma but to follow a better system. Trusting the government or your employer to keep its promises no longer works. You are on your own. Your greatest asset is found in your ability to choose. You must decide to take the next step toward freedom. You have chosen to be here right now so I ask you to take the next step and let me help you escape from a system that is broken and replace it with a proven system of financial wealth building.

## You Are the Solution

If you are looking for a way to break away from the dreaded sense of mediocrity, conformity, and servitude then The Wealth Builder Playbook was made for you. Stop living in fear and uncertainty. You are the solution. Don't be afraid, take action today. YOU ARE THE SOLUTION.

This course will teach you how to stop overpaying interest, income taxes, insurance, and other living expenses so that you can grow your net worth.

You will have peace of mind knowing that your retirement plan is going to perform for you for the rest of your life. Your family and charities will continue to receive payments for generations.

The book you're reading is not a get-rich-quick scheme but a field book of ideas and solutions to help you define your starting point. Then you are taken through a process of managing the money you already have. At the same time we explore your income and investment options. These practical concepts are simple to implement and will quickly give you a sense of control and gratitude for where you have been, where you are today, and where you are going.

You are not capable of achieving greater things and stay the same person you are today. You must grow into that person. You cannot click on a link, buy a program and acquire those skills. It takes YOU doing work. You are the solution. Do not worry about doing things perfectly. In fact make mistakes early and often, just don't make the same mistake twice. This training provides virtual coaching to help translate your mistakes into knowledge and wisdom. The course is designed to keep you accountable and to help you make progress every day.

## The Way Out

No single step got me to where I am today. My way out began with a mentor who helped me believe I was capable of success and a coach who showed me how to implement proven processes. You also need a mentor and a coach to help you with an assessment of where you are today and what the next level is for you. This is my mission and commitment to you.

### Building the kind of wealth I'm talking about in this book involves 2 basic steps:

1. Managing the money you already have to improve cash flow\*
2. Create Long-term passive income

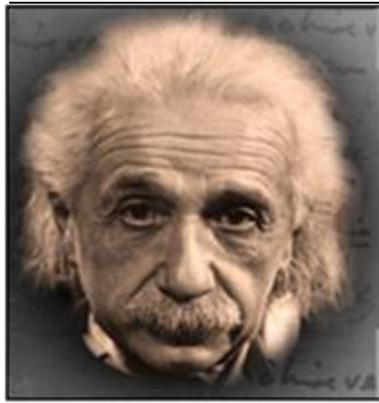
\*cash flow is the money you have left over after your expenses are paid

This transformation is just too complicated to do on your own. You can be on the wrong path for years before you realize what has happened. You can't walk it back, time is not on your side.

Keep in mind that you do not have to know everything right now to get started. You cannot and will not do everything perfect, you just need to get things started. The way out begins with the first step.

From the moment you internalize this belief that you have a purpose in life, your success will begin to materialize in ways you cannot imagine today.

When your desires are pursued in context with your beliefs, you will begin to discover your true talents purpose for your life. Do not underestimate the spiritual significance of this journey. Things that you once thought were important will transform into new priorities you were not capable of considering before. You will become driven in totally new directions and purpose that in many cases have little to do with money.



*“Your imagination is  
your preview of life’s  
coming attractions”*

*– Albert Einstein*

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Remember this:

*“All You Can Change Is Yourself, But Sometimes  
That Changes Everything”*

*– Gary Goldstein*

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### Getting The Most Out Of This Course

All chapters of The Wealth Builder Playbook have corresponding lessons, exercises, and media downloads located in the members’ website. These lessons, along with exercises and downloads, allow you to complete them at your own pace. To get the most out of this course you need follow the following principles and mindsets:

Be Patient - Keep in mind that you do not have to know everything right now to get started. You cannot and will not do everything perfect, you just need to get things started. Do not worry about doing things perfectly. Making mistakes is part of the learning process. A coach will help translate your mistakes into knowledge and wisdom.

As you progress through the lessons you will experience a slow realignment of your money with your values. You will soon have more money and peace of mind as you implement each step of the wealth builder program.

Be open minded and start slowly - I understand that not everyone feels that they are in a position to begin the process of changing how they manage their hard earned money. The very idea of investing your money, let alone giving it away, is a hard concept to accept for those who barely have enough to live on.

Be honest with yourself - Everyone has a starting point. I want you to commit to yourself, right now, that you will learn to be honest with yourself. It's the only way to measure where you are today both emotionally and financially. Then and only then can you close the gap on where you want to be.

Give yourself Credit - As you go through the lessons and exercises you will circle back on key concepts regarding mindsets and life priorities. This review will reinforce key concepts which are mutually supportive of each other. In time these concepts will become second nature to you. Be aware that your wealth building mindset will always be changing and so will your vision for the future. Be accepting of where you are today, make a plan, move forward and celebrate your victories.

Be Brave - Be aware that the person you are today is not capable of achieving the vision you have for the future. You must acquire new skills and mindsets to become a better version of yourself. It takes courage and work to become that person. You cannot acquire success skills, by a click of the mouse, or by owning a book on the subject. It takes a plan and the courage of your convictions to implement it.

As you read this you are likely aware that emotions are part of this journey. Do not let past experiences hold you back emotionally. Your resource center has many great articles to help you get through the emotional quagmire.

Believe - Getting to your desired lifestyle is a spiritually driven prospect and worth every effort. As you pursue your dreams with a full heart the universe will conspire to help you. Good effort leads to more good effort ... BELIEVE!

From the moment you internalize the belief that you have a purpose in life, your success will begin to materialize in ways you cannot imagine at this exact moment.

When your desires are pursued in context with your spiritual beliefs, your money will become aligned with your values and you will begin to discover your true talents and your true purpose in life.

Things that you once thought were important will fade away and be replaced by things that are much more meaningful to you. You will become driven in totally new directions and with new purpose.

## Lesson 1 – Define Your Starting Point

Everyone has a starting point that's unique for them. A starting point has practical measures. They are based on financial maturity as well as life experience.

### Self-Assessment and Cash Flow

In the first exercise you will take a test to see how well you understand how your money is being spent. Not just some of it, but **ALL OF IT**. The My Money Manager workbook. It will help you with the first part of building your wealth, which is to manage the money you already have.

In the Money Management Primer tab you will fill out what you think you spend on several items. This exercise will show that most folks do not know where 15% of their money goes each month. This should be an eye opener for you. You need to think and act differently towards your money.

### Establishing A Budget

Here is the difference between those who have peace of mind and retire with abundance versus those who are already experience anxiety and thoughts of scarcity. Peace comes to those who have the ability to predictably, and profitably plan their retirement by managing the money they already have. Which means living within or below your means.

On the other hand, if you're spending money with no forethought on how it may affect your future, then you are on a risky path towards disappointment and poverty.

The lesson here is Don't Just Let Things Happen. Have a Plan, Your Plan, and find someone you are accountable to. After all nobody else is going to do it for you.

A budget allows you to predictably and consistently know where ALL your money goes and removes the embarrassment of wondering where it went.

The Wealth Builder Playbook lesson on budgeting will help you know how much money you make and how much money you spend. The difference between the two numbers is your cash flow.

Most people don't know where 15% of their money goes or how to answer these questions:

1. How much money do you earn each month?
2. How much money do you spend on food each month?
3. How much money do you spend on gasoline each month?
4. What percentage of your income do you pay in taxes?
5. How much of an income tax return do you get back each year?
6. What is the total of all your credit card debt?
7. How much interest do you pay each month on credit card debt?
8. How much of your mortgage payment is paid to interest and how much goes to principle?
9. How much do you pay each month for home insurance?
10. How much do you pay each month for car insurance?

The budget builder tools in the wealth Builder Playbook will set you on the right path toward knowing where all your money is going. If for any reason you require additional help that's not covered in the Core education we will put you in contact with third party professional services.

## Lesson 2 –Basic Money Management

Now that you have documented how much money is spent for each expense item you will be given several considerations to save money every month and improve your cash flow.

The My Money Manager worksheet has a Money Saver Challenge tab where you can find ideas that can save big money on everyday living expenses. I also share some of my favorite ways to save money on just about everything. In no way is it intended to be a comprehensive list but merely a starting point.

### Money Saver Challenge

The Money Saver Challenge will perhaps be the biggest challenge to the way you think and act towards your money. It should go without saying that you should not spend more money than you earn, but I also want you to ask yourself if there are items you can live without for a while.

When you enroll in this course you will learn that before you can invest for future wealth you need to manage the money you already have. So let us find ways to save hundreds of dollars and more on your monthly living expenses. You will be provided valuable tools and professional contacts that help you manage your money. You will quickly see just how all those little money wasters add up to one big obstruction that has been standing in the way of you success all along. These savings will improve your retirement funding and help others who look to you for your generosity.

Even a small savings of only \$100 per month can be used to pay off debt faster. This will save you thousands of dollars on interest payments and reduce the time it takes to pay off the debt.

You now have a new budget and a fresh perspective on where your money has been going to all these years. You are well on your way to thinking and acting in a new way towards your money. You have overcome your objections to having a budget and now know that having a budget is a good thing. Your fresh perspective on money management will overflow into every area of your financial life.

Here is how you can fund your retirement. If you are 30 years old and you save \$100/mo. for 30 years you will have saved over \$200,000. Check out this savings calculator.

[Savings Calculator](#)

### Stop overspending on living expenses

Saving money on living expenses is an iterative process. You will identify obvious over expenditures one at a time. The cost saving suggestions will lower your monthly spending and increase your cash flow.

How would you like to pay off your credit cards this year? What about getting your house paid off in the next 5 to 10 years? What about student Loans, Auto loans, and other consumer debt? This is all possible with The Wealth Builder Playbook.

For some of you these steps may seem very basic but please keep in mind that not all of our students are starting their education from the same level of understanding. This training material makes sure we have covered money management basics and that we are all on the same page so that no one gets left behind.

### Stop Overpaying Income Tax

Think of your money as the GROSS amount you make, not what you take home. If the government did not take any money out of your paycheck and only charged you taxes once a year there would be a tax revolt in this country. Taking it out a little every week is how they lull you into indifference and submission.

Let me ask you a simple question...Do you get an income tax refund? If you answered yes, then you are loaning the government money. A \$1200 refund is \$100 per month that you should be using to pay-off your debt faster. A \$2000 tax return is equal to \$166 more per month that can be applied to your loan payoff. Increase the number of dependents on your W4 form by 1. This results in less money being taken out of your paycheck so you can manage your money better.

### Stop Overpaying Bank Interest

In this course you will learn how to stop overpaying for housing costs. By far, the biggest consumer debt we have is our home. This training will ask you to look at how much house do you need and how to get better financing so that you pay off your house in 5 to 7 years.

Here is the common way lenders will determine how much of a mortgage they are willing to lend you.

The 28% rule - Keep your mortgage payment at **28%** of your gross monthly income or lower. Monthly housing costs, which include mortgage payments, insurance, property taxes and association fees, should not exceed 28% of your monthly gross income. If you earn \$60K a year that comes to \$5K per month. 28% of \$5K is \$1400/month.

This next topic is a nuclear hot button. When you have finally paid off your 30 year mortgage you will have paid twice for the house. This is because interest charges are front loaded and you pay 30 years of interest in the first half of the life of the loan. What a rip-off.

Sadly, most adults will move 5 times, as their parents did, and they will get a new mortgage each time. This starts the 30 year clock over every time they refinance. Tragically most people will never have their house paid for.

Your house is the biggest purchase and expense you have, not just because of the purchase price but because of the amount of interest you pay. You need to reduce the cost of money when buying a home and pay it off in the shortest amount of time as possible.

This free training provides you access to our affiliate program where you will learn how to get rid of the mortgage and get a simple interest loan. With this method, your money is deposited in a NEW account where all of your money works to reduce the balance on your line of credit. Because this is an open-ended account, you can write checks against your line of credit to pay your bills.

This method will eliminate the problem with Mortgages. They are close-ended so your equity is trapped. If you want access to your equity you need to refinance or get a second mortgage.

The keys to how this method works are 1) all of your money is credited against the average daily balance on the debt, keeping it as low as possible every day and 2) The interest you do pay is simple interest and not the front loaded interest that you pay in a mortgage. The average person saves you tens of thousands of dollars on interest and pays off your house in 5 to 7 years.

Most people today are making principle and interest payment and have money left over in the checking account. This is money just sitting there waiting to be spent on bills. This is poor money management and is characteristic of a mindset that is going along with the status quo. We have been deceived by the banks who want us to pay front loaded interest and take 30 years to pay off the mortgage. Click the "Book a call with Larry" for your free evaluation to see if you qualify for this simple interest program with our banks.

**\*\*\* Caution \*\*\***

Please Do Not take bits and pieces of this information and try to implement it on your own! Banks do not want you to know about this method. They want to sell you another Home Equity Loan (HELOAN) which will not pay off your house faster. You need a professional to help you get the right kind of loan in order for this to work.

If you're interested in paying off your home in 5 to 7 years you will need to schedule a call with me to see if you qualify for our simple interest loan program.

You will need to get qualified before you can work with our banks and get the right Heloc.

<<Click the button below to get on my calendar>>

[Book a call with Larry](#)

### Stop overpaying for Insurance

This course has articles by Insurance experts who will help you understand how much insurance you really need. They discuss insurance products and how to find the best deals on home owners insurance, auto insurance and life insurance. I believe were getting ripped off by the insurance companies and we are buying too much insurance.

### Stop Overpaying for Other Major Expenses

You know that the day finally comes when you are going to have to replace a major item. A roof, heating and air-conditioning, cars and major appliance to name a few. Some people have an emergency account where they save for these future expenses and others simply finance them. Your membership in this program will give you the very best way to pay for these items.

You can save thousands of dollars by knowing a few simple tricks when shopping for major appliances. Shelling out big bucks for a new appliance hits the budget pretty hard. Check out a few of the ways to save before you head out to buy that new major appliance.

1. Buy Last Year's Model	Last year's model looks like this year's model. You can save hundreds of dollars by ordering from last year's inventory. Best time to shop: September and October, when stores are under pressure to clear space for the new arrivals.
2. Buy a Scratch and Dent	A small scratch or dent can save you big money. Ask if there are any damaged appliances on sale. Then survey the damaged models to decide what you are willing to live with. Even the smallest blemish can net big savings. Trust me, you will be adding your own scratches and dents anyway.
3. Buy Only What You Need	Ask yourself if you need the latest bells and whistles. Then buy the best appliance on sale that meets your needs. Do you really need your refrigerator to call your cell phone to tell you to buy more butter?
4. Sell, Donate or Trade-in your old appliance	Ask your appliance dealer if they will accept trade-ins. Be careful because they may charge you more for the appliance if they know you have a trade-in. Wait until you're practically at the checkout stand before you bring up the trade-in. I prefer to sell the old appliance and use the money towards your new one. Or you can donate you old appliance to charity and get a tax deduction.
5. Ask for a discount	If you find something you like but think you can get a better price, ask a sales associate when your item is scheduled to go on sale. Waiting a week or two could be all it takes to reduce your purchase price by as much as 25 percent. You can also ask to speak with the manager and ask if they can give you an additional 10% off the price if you buy today.

6. Look for a Package Deal	If you need to buy several appliances at once, like a washer and dryer or all new appliances for your kitchen, then negotiate for a package deal. Retailers can bundle appliances together to save you hundreds of dollars over the price of purchasing each item individually.
7. Buy a Floor Model	Do you really care if your new appliance comes with a box? Ask the sales person if you can buy the floor model. You get the same warranty and save hundreds of dollars. Saves you having to throw away that big annoying box.

Buying new cars and wealth building are not compatible with each other. We all love that new car smell and if we have money left over each month, then we think we can afford a new car. Don't fall for the 0% financing at the dealer. You pay full retail for the car and it depreciates the minute you drive it off the lot. Bad money management. Many of the ideas we shared on how to buy major appliances also work for buying cars.

The first thing you need to do is to stay out of the showroom. Instead buy a certified pre-owned vehicle with low miles. You will avoid incurring the depreciation that new car owners pay dearly for. I pay cash for my cars using my open lines of credit. The advanced money management course will show you how to establish open lines of credit which gives you more leverage at the dealer because from their perspective you are paying cash and they are flexible on negotiating a lower price.

**Lesson 3 – Earn More Money**

Trading Hours for dollars

Most employees work a 40 hour work week and are compensated with an hourly rate. My favorite way to earn extra income is working extra hours with my current employer. This has the added benefit of letting your employer know that you are interested in helping out wherever you are needed in the company. This could very well make you stand out among your peers.

Simply ask to work overtime doing the same thing you already do. Or let your manager know you are interested in advancement within the company and are willing to take on new assignments and to be trained in a new skill set.

Find a part-time job.

Your hobby is one way to earn extra money. Be careful though. You could put in an extra 40 hours a week and effectively earn \$4/hr. A part time job should at least earn the minimum wage required by law.

### Start a small Business

Another way to increase your wealth is to start a business or partner with someone who already has a business. You don't have to swing for the fences here. A lifestyle business will do just fine. For example, if you love golf, then consider teaching young people how to golf or consult part time at the local pro shop. You will have fun and be entitled to several tax deductions that will improve your income and cash flow.

Many folks use arts and crafts as a fun way of making extra money. They get to travel to trade shows to sell their wares. There's no down side to doing something you love and getting paid to do it.

### Lesson 4 - Credit Builder

It's very important that as you implement the principles in this course that you pay attention to your credit. We provide a Credit Builder workbook to help you with several aspects of your credit. We also provide a reference to a third party credit agency.

### How the wealthy use credit

Down the road you will have an opportunity to establish a business line of credit and a simple interest line of credit to pay off your home in 5 to 7 years or finance deals that earn double digit returns. Building credit NOW takes work, but you will eventually learn the secrets of the wealthy which is to become your own bank.

### Lesson 5 - Retirement Savings and Investing

Perhaps the most well-known retirement plan is the 401K. They are popular because of their simplicity and accessibility by your employer. Your contribution in a 401K allows you to take a tax deduction of the same amount from your income. You only pay income tax when you take money out of your 401K account.

### Setting up an retirement account

The sad reality, according to the U.S. Census Bureau, is that only 32% of Americans are saving for retirement in a 401(k). This is partly due to the fact that not all company's offer a 401K. That being said, 53% of small to medium sized businesses offer their employees a 401K and nearly all large companies offer a variety of 401K plans with matching contributions. If you have not already done so, setup a retirement account with your employer. Choose the Roth IRA option if they offer it. You do not get a tax deduction now, but it grows tax free and you will never pay taxes when it comes time to make withdrawals.

All employers have their own rules on what you invest in. Other IRS rules also govern what you can invest in and how much you can contribute to your 401K. When you leave a job you must take your 401K with you and redirect it into a new retirement account. This is called a roll-over.

Current tax law does not allow The Wealth Builder Playbook to act as a fiduciary in how to implement your roll-over but we can help you get the right advice so that you understand your options and tax implications. This is actually a very simple transaction.

When you sign up for the Wealth Builder Playbook you will receive a free consultation with one of our many third party IRA Consultants who will show you how to self-direct your retirement funds

## Lesson 6 – Advanced Money Management - Overview

I emphasize that this is a brief overview of what is taught in the Advanced version of the Wealth Builder Playbook. Not everyone who is taking the CORE class owns a home, a business, or has money to invest, so I did not want to get ahead of where you are in your wealth building endeavors. The material in this training is a look into what lies ahead.

### Investing Principles

Professional investment advisors tell us that investment diversification is key to building an investment portfolio that minimizes risk and balances that risk with growth. Diversification is about taking advantage of the strengths of each asset classes through the ups and downs of the stock market. That is to say “Don't put all of your eggs in one basket”. Well they may be right on paper. These experts have been telling me this for 40 years. I followed their recommendations and stayed diversified, but I still lost a fortune. 84 percent of actively managed mutual funds underperform the stock market. In other words, you're paying someone 1 and 2 percent of your portfolios value to not even track the market. These people are guessing with your money and making a commission doing it.

Once I started questioning these investment strategies, I figured out that the problem was that my money was in paper assets and are not insurable. Stocks are paper assets that are subject to the whims of the marketplace which is full of speculation driven at the top by professional traders. I also learned that 80% of all Mutual Funds are invested in the same stocks, leaving very little to separate one fund from another.

I decided that it was not my job to know everything about every asset class. That was my broker's job. So I decided to dump the retail order takers and learn how investing really works and how wealthy people invest their money. I needed to find successful investor and do what they do to create wealth. I needed a coach.

I started investing in hard assets like real estate and secured notes. These investments have security build in. If my property burns down I have an insurance policy to replace it. Contrast

that to a speculative investment into a company that holds lots of promise but goes bankrupt. You cannot buy insurance for that eventuality.

This course will introduce you to successful investors, advisors and coaches who will to help you emulate their success and grow your portfolio.

Short Term Investments

There are many definitions for what is a short-term investment. To keep this simple I will say that for me a short term investment matures in 1 year or less, but can be up to 2 years. One scenario I teach for short term investments is to lend money to fix and flippers. Let’s say an investor has purchased a house that needs \$50K in repairs and that you lend them the money. Your investment is secured by a promissory note. I recommend that you discount the note by 2 percentage points. This simply means that the borrower only gets 98% or \$49,000 but still owes you \$50,000. You make \$1,000 in points. The interest is also calculated on the \$50,000. In one year you earn \$5,000 in interest. In one year you have earned a total of \$6000.

These short term gains are then reinvested and begin to earn compound interest, which is the key to wealth generation. The Earnest Investor Network will provide you with these investment opportunities after you complete the Wealth Builder Playbook course.

Long Term Investments

Here’s a simple way to look at an existing retirement account that can be rolled over into a Self-Directed IRA. Using 10% ROI an investment will double every 7.2 years without any additional contributions. Similarly, a 9% return will take 8 years to double in value.

IRA Roll over Investment	Doubles every 7.2 years	Estimated Value	A 30 year old person will only be 58 years old when their investment reached \$1.6 Million dollars!
\$100,000	7.2	\$200,000	
	14.4	\$400,000	
	21.6	\$800,000	
	28.8	\$1,600,000	

What this model is showing us is that we can earn compound interest and become our own investment advisor without paying 401K fees. This model does not define what the funds are invested in, only that it earns 10% interest and these funds stay in the account the entire time. No additional contribution is needed.

Creating Passive Retirement Income

The significance of long-term investments is that they produce safe long-term passive income. In the example above there is \$1.6 Million Dollars that earns 10% annual income. This is \$160K a

year in interest income to retire on. This is \$13,333 per month to live on without touching the principle. Is this a better path than the one you're on?

Most people I talk with want a simple plan that will provide them with long term passive income. Like me you probably are fed up with investment choices that are too confusing, unpredictable, time-consuming, too risky, or they provide too meager of a return. And besides, who has the time to get skilled on such a diverse investor landscape. The Wealth Builder Playbook was created to provide a simple method of achieving your retirement goals.

### Professional Services

When you become a member of the Wealth Builder Community you will have access to financial service professionals who can help you in several key areas. Start an IRA account, Tax and Legal considerations, investing and accounting and how to get a better job. A free coaching call will help you decide which services you need.

Advanced Money Management Services are for those who have completed the CORE Training and are ready to invest inside the Earnest Investor Network.

## Lesson 7 – **Your** Legacy Wealth

This course teaches you how to build legacy wealth so that you will never worry about money again, and it works with the money you already have. This is hands on wealth building.

### Funding What Matters To You

Here is where you get to stand tall and write your own story. The actual wealth you will have as a result of following the principles in this book, is not important. It could be \$50K or \$5 million. It does not matter. What does matter is that you took your Resources and created something much greater than if you left your future to chance. I can't wait to tell you how proud I am of you.

Funding your retirement is a key priority. Once retirement is funded you can focus on other things that matter to you since you now know that you will have the financial resources to do so. Other priorities include hobbies and recreation activities. Helping pay for your grandchildren's college education. Add to that your other charities you care about.

Defining what matters to you is a very personal issue. The things you care about are influenced by the events that either happened to you or you observed in others. As you read this you already know where your wealth is going to be invested. Later in this book you will see the interrelationships of giving with nearly every other area of your life.

It's hard to image that there is a reader out there that has never experienced hardship, lost a loved one or has a loved one with a special need. Many of you have a heart for special causes such as wounded warriors, children in need of life saving operations, animals, or feeding the poor.

Whatever your passion is, here is an opportunity to define it and to plan how you will be able to donate a percentage of your income to it for generations to come. Long past your years left on this earth. Our professional resources link will put you in touch with people who will show you how to fund these charities for generations.

When you are ready to explore wealth building in detail you can schedule a free consultation with me. I will help you get an idea of what your future legacy looks like based on the income you already have. Be prepared to brainstorm and explore options for your consideration.

<<Click the button below to get on my calendar>>

[Book a call with Larry](#)

## Lesson 8 – Live Inspired

There are two mindsets that influence how you experience life. The two mindsets that govern your life experience are the Scarcity Mindset and the Abundant Mindset.

The Scarcity Mindset: Is the zero-sum pattern behavior of life. People with a Scarcity Mentality have a very difficult time sharing recognition and credit, power or profit—even with those who deserve the credit. They also have a hard time being genuinely happy for the success of other people. Even people with lots of money can exhibit a scarcity mindset. These people have nice things but the things own them.

The Abundant Mindset: Comes from a deep inner sense of personal worth or security. It is the pattern behavior that there is plenty out there and enough to spare for everybody. It results in the sharing of prestige, recognition, profits and decision-making. It opens possibilities, options, alternatives and creativity.

This course will show you how to identify your mindset and how you have been conditioned to think and act your whole life. You will see how your thinking in one area influence your thinking in another. We will tie all the pieces together. I hope you are feeling more optimistic, inspired and motivated to take your life to the next level. Those who recognize the reality of abundant thinking know that there is always a next level to grow into.

### How We Think and Act Is Who We Are

This concept is best described as our thought life. The course has several resources to help you understand this very real phenomenon in our lives. The truth is that you don't manifest what you want, you manifest what you believe. In other words, your "beliefs" determine what you experience in your life. Understanding our limiting beliefs is really the first step in building the life of your dreams.

Your mindset is the key to how you think and act. It drives pattern behaviors that are always at work and determines to what extent you live the abundant life. Here's why:

Your **mindset** leads to the **PRIORITIES** you set

Your **PRIORITIES** lead to the **DECISIONS** you make.

The **DECISIONS** you make lead to the **ACTIONS** you take.

The **ACTIONS** you take lead to the **RESULTS** you get in life

Other great leaders have said it this way:

Watch your thoughts; for they become words.

Watch your words; for they become actions.

Watch your actions; for they become habits.

Watch your habits; for they become character.

Watch your character for it will become your destiny.

Spend time reflecting on these quotes. Learn to acknowledge and appreciate all the positive things in your life. Gratitude is a powerful aspect of an abundant mindset. A grateful heart is at the center of an abundant life. In his book, *Life, the Truth, and Being Free*, Steve Maraboli says, "Those with a grateful mindset tend to see the message in the mess. And even though life may knock them down, the grateful find reasons, if even small ones, to get up."

If you are not thinking abundantly, these quotes may seem unnatural or awkward. However, as you commit to developing an abundance mentality, they can help you internalize the positive message and change your life. Be good to yourself and give this some time.

### Becoming A Better You

This course will help you evaluate your progress at several points. We look at your finances and personal growth from when you began this training and who you have become along the way. You will be able to see your personal development and measure your progress in very tangible ways.

At some point you become the success you imagined. You will be able to express exactly how you think and act differently towards 1) Yourself, 2) Other people, 3) Work, 4) Giving, 5) Retirement, and 6) Wealth.

In the end, you will write your own story. It's your testimonial on how you were able to improve every area of your life and Live the Generous Lifestyle

## Lesson 9 – Define Your Next Level

### What To Do Next

All you need to do at this point is to listen to the free on demand video. Then you can decide if this course is right for you.

Your next step is to make your financial dreams (and your life) the priority it deserves to be. The truth is that no one else is going to do that for you.

The free on-demand video takes the teachings in this guide to the next level, and put your feet on *even firmer* ground to get your new financial life and the new *you* ready to go.

If you are not ready to start the course now but want to get started in some way, then please get on my calendar for a free consultation. Everyone has their own starting point.

### Summary

There are some simple differences between those who have peace of mind and retire with abundance versus those who are already experience anxiety and thoughts of scarcity. Which is this: “Peace comes to those who have the ability to predictably, and profitably plan their retirement by managing the money they already have. Which means living within or below your means.”

On the other hand, if you’re spending money with no forethought on how it may affect your future, then you are on a risky path towards disappointment and poverty.

The lesson here is Don’t Just Let Things Happen. Have a Plan, Your Plan, and find someone you are accountable to. After all nobody else is going to do it for you.

This course will teach you how to build a support network with the knowledge, wisdom, and leadership that can take you step by step through a process that will achieve your financial goals.

This course has several motivational videos, worksheets and links to valuable money saving Resources and virtual coaches to help keep you accountable and focused.

Finally you will have access to the members’ site where you can stay current on money saving ideas and professional Resources and ways to stay inspired.

You see, I believe you will begin experiencing an abundant life the moment you decide to re-shape your world, rather than be shaped by it. When you begin to see yourselves as the person you want to become. It’s in that moment you become the sole architect and builder of your life.

## Testimonials

Thousands of people have already seen my online webinar and here is what some of them have to say about it.

### **Aaron Adams**

"This training program has everything you need to kick your personal and financial life into high gear. You will learn how money works and how you can beat the banks at their own game. It's one training you can't afford to miss out on."



### **Earl Johnson**

LARRY - I just want to say WOW. You're book was spot on. I've been in the financial line of work for well over 10 years now and I must say this book teaches you why we have a 1%. You have truly opened Pandora's box with this. I have referred many of my clients to your e-book including my father. You've got something HUGE here if people are just a little open minded and can unlearn what we've been force fed for generations and use these simple but not easy principles they can achieve financial health.

Thanks again Larry

Sincerely -- E. Johnson II

### **Brandon Park**

"What Larry Earnest has taught me has been the absolute #1 best money management tip I've ever received. I've successfully lowered my housing debt by over \$50,000 and I am well on my way towards having my home paid off in the next four and a half years. Larry not only teaches you how to pay down debt but how to build wealth for your future. I can't recommend his services enough."



### **Pete Ferrucci**

Like Larry, I was raised to believe that if you got a good education and got a good job then you were all set. My experience was that, while I made a good income, I worked making someone else rich. Now, I'm at retirement age and wish that I had learned 30 – 40 years ago, about the strategies that Larry teaches in The Wealth Builder Playbook. While they help me now, had I learned them earlier, my life would have been completely different.

Sincerely -- Pete

**Floyd Rodgers**

Hello Larry - Your book has really opened my eyes to see the financial reality we face as young people in today's society. It's straight to the point and easy to understand.

It's a real road map that guides us straight through today's financial problems at hand and that are also ahead.



This book serves as a real eye opener. There's a saying that says "you don't know what you don't know". I just found that out! Lol. I heard a saying that goes "whatever you do for yourself dies with you, but what you do for others will live forever". Your lesson 4 on "funding what matters" pretty much sums that up!

Thanks Larry- this book has changed my entire perception of lasting wealth.

Sincerely - Floyd

**Disclaimer**

The strategies described in this eBook may not be appropriate for everyone. Other options not mentioned here may be more suitable for your specific circumstances. Consult your personal accountant, tax and legal professionals to discuss your specific situation.

Past performance is no guarantee of future results. All investments are subject to investment risks, including the possible loss of the money you invested.

The possibility of errors and/or need for updates always exists. Every effort is made to maintain accurate and current information.