

## ***What Readers are Saying...***

“I read this book cover to cover in one sitting, it was that good! It's funny and fast moving, which is unusual for a 'money book.' David's taken away the excuse of 'money and finance is too complicated' from people's stepping up to being rich. To me, there's only two classes of people who shouldn't buy and read (and I should say devour) this book... the billionaires and folks who really enjoy suffering and just scraping by.”

**Steve Swanson, Largo, FL**

“Over the last 17 years I've built up my real estate portfolio and created a nice net worth, but it wasn't creating enough cashflow to quit my job. In fact, I'd been frustrated that I had to go through two layoffs over the years because I still needed a paycheck despite being rich on paper with my properties. [Through David Newby] I've been able to take advantage of investments that are now paying me sizable monthly income. My cashflow is currently on track to exceed my previous salary, which will allow me to continue growing my net worth full-time and avoid going back into the workforce working for others.”

**Will Fukui, Los Angeles, CA**

“I was a landlord for over 18 years, and I got tired of dealing with irresponsible tenants. Following David's blueprint I was able to retire in only three and a half months, and now I don't have to work or deal with those tenants any more. Thanks David!”

**Vilma Vitiello, retired landlord, Clearwater, FL**

“David Newby is a treasure trove of not only information, but also experience. Through a lot of hard work and a lot of creative approaches, David is continually trailblazing new opportunities for everyone whose goal is prosperity. And the best part is that he can save you a lot of time otherwise spent making mistakes and missing opportunities. David's strategies can profoundly accelerate your access to capital and your overall investment returns, all while honoring a balanced approach to life... if you are ready to invest in yourself and go to the next level and beyond.”

**Ned Freeman, Birmingham, AL**  
**InnovatorSoutheast.com**

“David Newby was able to guide us through properly structuring our [finances], and he provided us with good investment opportunities, which facilitated us with more and faster results than if we would have had if we'd opened a restaurant or just left our (home) equity in CDs. Thus, he allowed us the oppor-

tunity to be able to quit our jobs and retire and enjoy passive income. As a matter of fact, I'm quitting my job this month. Thank you, David, for leading us to a new way of thinking and reaching financial freedom."

**Bessy and Carlos Rendon, Los Angeles CA**

I'm a software engineer. After reading David Newby's book, I finally decided to open my business, and It's improved my income [already within 2 months].

**Julius Cutaran, Metro  
Manila, Philippines**

“As a marketing consultant having turned huge companies around, I'm impressed. David Newby teaches you principles of financial leverage that enable you to not only have money but grow the money you have and to transfer the skillsets to your children. Is that important? It's one of the most vital things you can do. This book is essential not only to read but to implement.”

**Joel Bauer, best-selling author, master  
perceptionist, and consultant to billionaires.  
[www.PersuasionFoundation.com](http://www.PersuasionFoundation.com)**

# Why Didn't Anyone Teach Me This?

---

*There's a 95 percent chance you were raised to be poor. Here's the financial information you should have received in school to ensure your prosperity in today's economy.*

---

**David R. Newby**

**Foreword by John Ulmer**



**Dearborn, MI**

Why Didn't Anyone Teach Me This?

David R. Newby

<http://www.FinancialPlanning202.com>

© 2007 by Rock Solid Financial Group LLC

Revised 2008. All rights reserved.

Reproduction or translation of any part of this work beyond that permitted by Section 107 or 108 of the 1976 United States Copyright Act without permission of the copyright owner is unlawful. Requests for permission or further information should be addressed to Rock Solid Financial Group LLC.

All names used in this book's stories have been changed to protect the identities of those involved. All other information is factual.

This publication is designed to provide accurate and authoritative information in regard to the subject matter covered. It is sold with the understanding that the publisher is not engaged in rendering legal, accounting or other professional services. If legal advice or other expert assistance is required, the services of a competent professional person should be sought. (From a Declaration of Principles jointly adopted by a Committee of the American Bar Association and a Committee of Publishers and Associates.)

ISBN: 978-1-4243-3438-4

Paperback Edition

146 pages

Published by Straight Arrow Press LLC

Mailing Address: 3319 Greenfield Rd. #369, Dearborn MI 48120

## **Dedication**

I dedicate this book to my wife, Rhea, and my sons Benjamin and Simon. Your presence in my life has helped me rise above my fears and commit 100 percent to live a life of passion.

And to my Mom Violet who taught me to enjoy this adventure we call life.

*Maraming salamat!*  
(“Thank You” in Filipino)

# Table Of Contents

<b>Foreword</b>	<i>i</i>
<b>Introduction</b>	1
<b>Why You Need This Book</b>	
<b>Chapter 1:</b>	7
<b>Something's Wrong With The USA</b>	
<b>Chapter 2:</b>	13
<b>Why Conventional Wisdom Stinks</b>	
<b>Chapter 3:</b>	29
<b>Your Blueprint For Success Begins Now!</b>	
<b>Chapter 4:</b>	39
<b>Job Security? Yeah, Right!</b>	
<b>Chapter 5:</b>	55
<b>"If I Only Made A Little More Money..."</b>	
• Admit There's A Problem	
• Look At And Improve Your Money Blueprint	
• Start Changing Your Financial Habits	

<b>Chapter 6:</b>	69
<b>Traditional Investment Advice Fails us</b>	
Step 1: Invest In Protecting Yourself	
Step 2: Invest In High-Yielding Safe Investments	
Step 3: Invest In Your Family's Financial Future	
<b>Chapter 7:</b>	97
<b>How To Create Lifetime Passive Income, So You Don't Have To Worry About Losing Your Job</b>	
<b>Chapter 8:</b>	113
<b>Conclusion: How It All Adds Up Depends on You!</b>	
<b>Resources</b>	119
<b>Index</b>	125





# Foreword

by John Ulmer

**D**avid Newby had a dream. Like everybody, his dream was to make a better life for himself and his family. David knew that there were as many ways to make that happen as people trying. Long work days, entrepreneur ventures, corporate ladders, buying lotto tickets are the traditional ways to pursue one's dreams. The approaches David knew were different, but the dream remains the same. All dreamers seek something better.

David knew that working for someone else would make reaching his goals difficult. Normally, you can scrape by while building someone else's business, but to really make it big, David knew he had to take a big leap of faith to do it on his own.

He knew at a young age that setting goals was not enough. He had to write down his goals, review them morning and night. This spunky kid from Detroit,

Michigan, began reaching out to others who could help him reach his dreams. He sought assistance from people and groups who could help him climb to a greater level of success.

I am fortunate and proud to be one of his mentors. I recall my first contact with him. When I experienced David's relentless pursuit of excellence first hand, he convinced me to admit him into my elite one-on-one life-long mentoring program. From the start, I saw in him the qualities of a determined winner. It is rare for such a young man to possess these qualities, but I was not there to judge David. I was there to move him to a higher level of success. His leap of faith began through real estate investing, backed by his personal faith and that of his family.

David Newby's accomplishments are chronicled in this, his first book, for which I am honored to write this foreword and introduce him to the world.

David has continued to grow and expand his business success, which has impacted his financial growth. More importantly, he has helped countless numbers of people over the years to reach their own personal financial goals.

You see, David's ladder of success is founded on strong principles of helping people to achieve their goals. David's knowledge transcends his age and his net worth reflects his achievements, not just on paper but in real life.

After seeing David realize his dreams of making a better life for himself and his family, it's easy for me to reflect on his amazing success. I can value his goal today of reaching out locally, nationally, and world-wide to help others achieve their own success.

So, this book is for you if you are ready to make the big leap of faith towards your own success. If you're now ready to fulfill your dreams, you have picked up the right book to set you on course. Congratulations to you for this choice, and I encourage you to read on. Your financial destiny is in your hands.

**John Ulmer**

National Authority on Buying &  
Selling Single Family Homes.

Consultant, Speaker, & Author

Backed by over 5000 Real Estate Deals

([www.JohnUlmer.com](http://www.JohnUlmer.com) )



## Introduction

# Why You Need This Book

**Hi!** My name is David Newby. I'm living proof that you can overcome the worst obstacles in your life to become successful. As a child, I was so hyperactive that doctors told my mom to put me on Ritalin. I also stuttered a lot and wet the bed until age ten. We lived on welfare in my formative years; my mom, brother, and I survived on just \$503 a month.

We had moved 46 times by the time I turned 17, mostly to hide from my half-brother's dad, who tried to kill our mom. My mom had three

---

**We lived on  
welfare in my  
formative years;  
my mom,  
brother, and I  
survived on  
\$503 a month.**

---

husbands while I grew up. The only constant in my life for many years was change. I was a bully as a kid, so I sat in the back of a police car more than once. My work history was dismal. I was laid off from my first full-time job at age 23. I lost my second job after two years. I was not exactly the picture of success.

But the fact remains that I overcame all of these obstacles. I succeeded in spite of them. I used being laid off at such a young age to decide to make myself layoff-proof for life, and I will show you how to do the same. You can use whatever obstacles you're facing right now to drive you towards your own success.

## **Startling Facts About Your Money**

This book will tell how you've been programmed for failure with money and finance your whole life,

---

**You've been programmed for failure with money and finances your whole life, and you probably didn't know it.**

---

and you probably did not know it. This programming was not the fault of your parents, your teachers or your relatives. They taught you the best they could. But when you look at the average person's finances, it's obvious that most of us suffer

from ignorance about money, not just how to make a living and pay the bills, but how to grow wealth.

I figure you bought this book because you want to do better than average, and I want to help you do that.

In this book, I'll share with you some startling facts about money and how you can get more of it. I'll show you ways to make your money grow rapidly and safely. I'll show you ways to make your money work hard for you, so you don't have to keep working so hard to make money!

Most importantly, I'm going to show you ways to protect the money you have now as well as all the money you'll ever gain in the future. After all, what's the point of amassing a fortune only to have it stolen by some jerk who sues you?

If you follow my advice and take action to implement what you'll learn in this book, you will become wealthy. How can I make such a guarantee? Simple! If you do what the rich do, you'll have what the rich have. If you keep doing what you've always done, you you'll get the same results as you've always gotten,

---

**I'll show you  
ways to make  
your money  
work hard for  
you, so you  
don't have to  
keep working  
so hard to  
make money!**

---



which likely means a continuing lack of all the good things that money can bring to your life.

If you're going to live, why not live richly in every area of your life? I have no interest in “just scraping by,” and I'm sure you don't either! Are you willing to commit to your own success? If you are ready now, then you are reading the right book. I don't claim to have all of the answers, but I do have a blueprint for success that anyone can

follow. *If you fully use this blueprint, you WILL become wealthy. The strategies in this book do work — if you don't let your fears get the best of you.*

---

**If you're going to live, why not live richly in every area of your life?**

---

## **Learn The Tools to Become Rich**

This book gives you the basic tools necessary to become rich by exposing the secrets that the rich use to get wealthy and stay wealthy.

You'll learn:

- The five most dangerous and challenging trends facing your finances today.
- Why following conventional wisdom is making you poor and keeping you poor.
- The good, bad and ugly truth about consumer debt.

- How to make yourself layoff-proof for life.
- How to live the life you always wanted but didn't think you could afford.
- Simple steps to build wealth faster than a speeding bullet.
- Methods to protect your wealth now and for future generations.

Before we get to the good stuff on getting wealthy, it's important that you understand how messed up our finances are in America. Once you recognize how severe the problem is, I trust you'll be motivated to do something about it in your own life, like I was.

Once you know there's a problem, then you can create a solution and implement it. If you are ready to ensure the prosperity of your life, turn the page. Let's get started and get right to the very heart of the problem we're facing in America.



## Chapter 1

# Something's Wrong With the USA

In 1992, Aerosmith released a song called “Living on the Edge” with the opening line “Something’s wrong with the world today.”

This lyric is especially true when it comes to Americans’ finances. There's *definitely* something wrong. Don't take my word for it. See what Uncle Sam has to say. According to the U.S. Department of Labor Bureau of Labor Statistics:

*Around the age of 60-65 when most people retire, their income drops to to 1/3 of what they were barely surviving on when they were working.*

What will be your quality of life if you have that little amount of money to live on when you retire?

*At age 65, out of every 100 Americans:*

1 is Rich

8 are Well-to-do

14 are Still Working

24 are Dead

53 are *Dead Broke!*

This means that out of every 100 Americans, only nine retire in comfort. The other 91 people, about 90 percent, retire *dead broke* or are still working until death!

---

**Of every 100 Americans, only 9 retire in comfort. The other 90 percent retire broke or else are still working until death!**

---

- The average American has more than \$6,000 of consumer debt, and the total debt load has risen from 80 percent to 93 percent of disposable income in the past decade.
- Americans on average have a 2-5 percent savings rate. This will not change if people keep spending more than they make. If you are in this situation, how long can you go before filing bankruptcy?
- Of 1.5 to 2 million married people filing bankruptcy annually, 86 percent of the marriages end in divorce.
- The average American at age 50 has a net worth of less than \$40,000.

So, we have nine out of ten Americans retiring broke, people saving less and less, more bankruptcies leading to divorce and broken homes, plus more and more debt piling up on us. Doesn't add up to a pretty picture, does it?

### **And There's More Bad News**

- Since 1974, it's been legal for companies to bankrupt their pension plans with no recourse for the employees. The steel companies did it in the 1980s, and in the early 2000s airlines and auto companies are cutting or wiping out retirement benefits. What will you do to protect your pension from this fate?
- 401Ks have replaced pension plans, and the average 401K balance is under \$25,000. Most people are not saving enough in their 401Ks to retire comfortably. They risk dying in abject poverty.
- As icing on the cake, our government is over \$9 *trillion* in debt, which equals more than \$30,000 of debt for every man, woman, and child in America. Until 1985, we were a

---

**Since 1974, it has been legal for companies to bankrupt their pension plans with no recourse for employees.**

---

net lending nation; we loaned out more than we borrowed from other countries. We've amassed all this debt in the last 20 years.

### **Sarah's Story**

After living in metro Detroit for about 12 years, I'm witnessing the disappearance of the middle class American Dream right before my eyes. In the past year alone, Ford, GM, and Chrysler have announced over 63,000 layoffs. Seeing the writing on the wall, over 22,000 GM workers have accepted an "early buyout" offer of \$70,000 to \$140,000 in lieu of working at a job for retirement benefits that may not be there in a few years. Did they make a smart move?

I invest in real estate. Detroit already has lots of foreclosures. With all the layoffs and the sub-prime

---

**I'm witnessing the disappearance of the middle class American Dream right before my eyes.**

---

mortgage fiasco, foreclosures in Detroit and around the country will skyrocket over the next few years. It's hard to pay bills with no income and no savings. The situation will get ugly.

I recently met Sarah, a homeseller and single mother who works for

Ford. Many in her plant have already been laid off. Her overtime has been cut, so she's barely paying her bills. If she gets laid off, she'll be bankrupt within a month. She recently had a heart attack from the stress she's under, so she decided to sell her home. She has no other choice if she's going to support her family.

---

**Most  
Americans  
are only 30  
to 60 days  
away from  
bankruptcy  
if their  
income  
stops**

---

I wish Sarah's situation was the exception to the rule, but sadly it's not. According to government statistics, most Americans are only 30 to 60 days away from bankruptcy if their income stops. If you had to pay 100 percent of your bills with 53 percent of your weekly income (standard unemployment payment), how long would you last? Probably not very long!

### **Evaluating Your Financial Risk**

Do all these statistics leave you worried? Are you thinking this stuff isn't that important to you? If your purpose is to have enough money to survive any economic collapse, or if you wish to be more than just comfortable, no matter how you imagine your future, please take a moment to answer four questions:



1. When will you be financially free? (Or do you believe you'll always be in debt to someone?)
2. If you lost your job, how long could you survive before you ran out of cash? (Be realistic here.)
3. When will you have more time for your family? For yourself? (Have you been missing out on life?)
4. How much stress can you handle? (The more stress in your life, the shorter your lifespan.)

Financial stress is the #1 cause of divorce. With a 2 percent savings rate, more and more Americans are stressed financially. Not since the Depression in the 1930s have we had a savings rate this low.

How did we get to this point? We're in the richest, greatest nation on the Earth and nine out of ten people retire broke. Despite the vast scale of the U.S. economy, we're experiencing record bankruptcies. Most of us are only 30 to 60 days away from bankruptcy if we lose our income.

On the surface, all this doesn't add up. Actually, it does add up when you understand our education system and the blueprint for failure we've been given.

Let's see where we've been led wrong.

## Chapter 2

# Why Conventional Wisdom Stinks

**S**o, nine out of ten people will retire broke or will still be working at age 65. I'm sure you don't want to end up with that financial future. For you to avoid being one of the nine who retire broke, it's important to look into what most people do during their lives to end up with those horrible results. Then I'll show you how to avoid that fate for yourself.

I feel safe in saying here that *most* people follow conventional wisdom. So, what is the conventional wisdom about work and money? Go to school and get a good education. Go get a safe, secure job and work hard at your career. Invest your 401Ks and IRAs in mutual funds. Retire in comfort and enjoy your golden years. That's what we're taught, right?

Are we taught as kids in our education system the financial skills we'll need as adults? No, we are not taught how to balance a checkbook, make a budget, the value of savings, how to understand and manage our credit, or how to invest wisely.

---

**Are we taught  
the financial  
skills we need  
as adults?**

---

We are taught *none* of these important skills in school. Most parents aren't teaching these skills to their kids at home because they weren't taught them. It's a failed system, and it needs to change.

## **Financial Matters 202**

Recently, I was at an investor conference and met a couple of school principals from Utah. The state of Utah in recently required a new class on financial literacy that teaches basic financial skills to high school seniors. This is phenomenal, and I think every state in America needs to follow Utah's example.

I actually think schools should start teaching our children about money much earlier. My mom taught me and my brother how to pay bills when I was 12 years old. I think fifth or sixth grade is a great age for us to start teaching children about how to handle money in daily life. If you're past high school age and

you're reading this, consider this book the financial management course you never received in school!

The problem of financial ignorance isn't new. Even in the 1950's, when Americans saved 10 to 20 percent of their income, over 90 percent of them still retired broke. If conventional wisdom leads to such horrible results, why keep following it? Isn't it past time for us to be taught how to act better financially?

We can look around and see that most people are broke. We certainly don't want that for ourselves. We can see that most people have a lot of debt and suffer stress from it. We don't want that, either.

We can't keep acting in ways that do not work for us. We need to admit to ourselves that there's a much better way to think about money.

## **Your Financial Survival is at Risk**

To help you shift your thinking, for the rest of this book, I'll refer to "the wealthy" and "the rich" as the *Prosperous People*. Why? We all know someone who

---

**Fifth or sixth grade is a great age for us to start teaching children about money.**

---

is rich financially but who lacks a balanced life. The dictionary defines prosperous for us as "enjoying vigorous and healthy

---

**Prosperous people are living their lives based on different information than 90 percent of the population.**

---

growth; flourishing.” Does that sound like a wonderful life to have? I invite you to make it your goal to prosper in every area of your life, including in your finances.

Before you can ever become prosperous, you need to open your mind and admit to yourself that what you already know isn't the “whole truth.” Realize that there is more you need to learn. Prosperous people aren't any smarter than you. They are living their lives based on different information than 90 percent of the population.

Prosperous people don't have a monopoly on any secrets! Wealth awaits anyone willing to learn what prosperous people know.

### **Your Financial Commitment**

If you are now committed to living richly in all areas of your life, then say these words with me: *“I commit to prospering in every way — my finances, my health, and my spirituality. I commit to learning whatever I need to learn and implementing it daily until I achieve my desired goal.”*

If you've repeated those words, then you agree that conventional wisdom stinks! It's unconventional to decide to be prosperous. Nine out of every ten people never do *commit* themselves to prosperity.

I want to point out that you don't have to want to be "wealthy" or "rich" to repeat the above statement. You can define "prosperity" as not having to work or not being broke at age 65. By doing that alone, you're richer than 90 percent of the people!

Most people will never make the simple decision to be wealthy. Maybe they were taught that money is bad, or money is the root of all evil. (The Bible actually says *love* of money is the root of all kinds of evil, not money itself.) Maybe you were taught that you don't deserve money, or that you are not worthy of being prosperous and retiring with any comfort.

All of these ideas are false self-limiting beliefs. Maybe you heard such things about money from your parents or others while you were growing up. Ask yourself: What are the financial results of the people who say these things?

Unless you want those same results for yourself, chose to respectfully disagree with these limiting beliefs. You can choose a better future for yourself.

---

**Wealth awaits  
anyone willing  
to learn what  
prosperous  
people know.**

---

## New Truths About Money

You've been told lies about money your whole life. You weren't told lies maliciously to harm you; you simply weren't given the whole story. You were told "the truth" according to the mediocre masses.

---

**If I give you a step-by-step formula to become a millionaire in the next seven years, and you tell yourself you can't do it, guess what? You're right!**

---

If you want to see better financial results, it makes sense to learn some new truths. What you believe is true for you, and no one can change that. If I give you a clear formula to become a millionaire in the next seven years and you tell yourself you can't do it, guess what? You're right! You can't! But if you tell yourself you can do it, that you will do it, guess what? You're *still* right! So why not go ahead and choose to believe that your dreams are possible?

If we agree that conventional wisdom stinks, if we agree that following conventional wisdom 90 percent guarantees that you'll be retiring in mediocrity, why leave many of your life's dreams unfulfilled?

If we also agree that there are different “truths” out there, and that you can choose your truths, isn't it great to know that if you grew up poor or middle class, you can adopt the mindset of prosperous people and become prosperous? I call that awesome!

Once you accept most of us were taught a formula for financial failure, what do you do about it? Before you buy a course on late-night TV about real estate investing or stock trading, make sure you condition your mind for optimal results before you start taking new actions. A key element to reconditioning your mind is to understand your *money blueprint*.

## **Your Money Blueprint**

Your Money Blueprint is the way you were taught to think about and act with money. The majority of us learned a money blueprint from our parents' examples, but we often suffer from the false thinking about money that our parents taught us.

For example, as I started to make “good money” on a regular basis in recent years, I noticed a disturbing trend. I could make four or five times the amount my family

---

**Your Money  
Blueprint is  
the way you  
were taught  
to think  
about and  
act with  
money.**

---



needed to pay our monthly bills, but the money did not last four or five months. After only two months, we'd be tight on money again!

I could never figure out why this shortfall kept happening until I learned the concept of the money blueprint. Growing up on welfare, we were always “just getting by” every month on \$503. There always was just enough to pay the bills. If we had a little extra at the end of the month, we'd go to the arcade or a \$1 movie.

---

**I was  
programmed  
as a child to  
“just get by,”  
and that's  
what I was  
still doing  
as an adult.**

---

I was programmed as a child to “just get by,” and that's what I was still doing as an adult. If I made \$20,000 extra in a month, I'd find a way to spend that money so I could “just get by” the next month. I was doing whatever was necessary so my lifestyle matched how I saw myself subconsciously.

I was sabotaging myself and my family so the outer form of my life would coincide with how I saw myself on the inside. I've been doing it my whole adult life, and now that I'm aware of that money blueprint flaw, I'm correcting it. Thank God I learned what I was doing to myself and my family! With that insight, I've been able to change my money blueprint.

My wife, on the other hand, learned from a very different blueprint. Her father died suddenly when she was 10 years old, and her family's lifestyle went from living quite comfortably to "just getting by." My mother-in-law invested in several businesses, but she struggled financially for many years until some long-term investments finally paid off.

As a result, my wife invests extra money in things that will have value in the future but produce little income, such as land that we can build upon or sell

---

**I was sabotaging myself and my family so the outer form of my life would coincide with how I saw myself on the inside.**

---

later. She learned to fill the security void created when her father died while at the same time not producing too much income now, just like her mother did with her investments.

What is your own money blueprint? Is your life still shaped

by the way you were taught to think and act towards money while growing up? It's essential for you to find out if your money blueprint is sabotaging your life, then change your money blueprint to improve your life. Without this self-knowledge, how can you change yourself or your life for the better?

A great resource to help you find out your own money blueprint is a book, *Secrets of the Millionaire Mind*, by T. Harv Eker. I cannot recommend the book highly enough as a good place to start.

## Your Blueprint for Success

What formula for handling money and working should we adopt to replace the one we were taught? It took me more than five years

---

**It's essential for you to find out if your money blueprint is sabotaging your life.**

---

of searching high and low to discover my blueprint for success. It all started with me changing my thinking. Changing your thinking habits takes time. It does not just happen overnight.

Let's look at the truths of prosperous people and how we can adopt them for our benefit. Let's look deeper into how they think, so we can join them on the beach in the Bahamas, on yachts in Monaco, or in flying first class on the way to our favorite vacation spot. What do you dream about having or doing?

## Practical Exercise #1: Identify Your Dreams

What are your loftiest dreams? If you shoot for the moon, you just may end up among the stars.



Read this vision every night before you go to bed and visualize living this lifestyle in as much detail as possible. Engage all your senses in your imagination. Do your best to see it, feel it, touch, smell it, taste it. This technique is called *Psycho-Cybernetics*, and it's been used by more than 30 million people to change their lives. You can use these techniques, too.

### **Practical Exercise #2: Improve Your Blueprint**

Changing your money beliefs is a key step on your journey to becoming rich. Try this three-step exercise for 30 days and see what a difference it makes!

**A. Write about Your Current Money Beliefs:**

*Describe what you currently believe about money, such as your relationship with money, your ability to manage money, the availability of money, etc. Be honest about self-limiting beliefs. Be specific:*

---

---

---

---

---

---

---

*A. Your Current Money Beliefs (continued)...*

---

---

---

---

---

---

---

---

---

---

**B. Write about Your Desired Money Beliefs:**  
*What is the ideal way you want to think about money and the way you handle money. This will lead you into your new Money Blueprint. Be specific:*

---

---

---

---

---

---

*B. Your Desired Money Beliefs (continued)...*

---

---

---

---

---

---

---

---

---

---

**C. Write about the beliefs you will *Change*.**  
*Identify the self-limiting believe about money that you are replacing with new prosperous beliefs. Write the old and new beliefs here. Be specific. This is your New Money Blueprint:*

---

---

---

---

*C. Your New Money Blueprint (continued)...*

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

---

*Read aloud your new new money blueprint when you wake up in the morning for 30 days. For an added boost, read it again just before you go to bed at night. Watch how your life begins to change as your thinking begins to change.*