4 SURE-FIRE STEPS to Personal Wealth

Action Guide

To Accompany the Audio Program

Mark O. Haroldsen

INSTRUCTIONS:

1. **PRINT THIS ACTION GUIDE!**
   This guide is designed for YOU to get the most out of the **4 Sure-Fire Steps to Personal Wealth** audio program. To do so, you will need to have this printed and in front of you, with pen in hand, ready to complete the fill-in sections and take down important information that will support you on your path to personal wealth!

2. **Clear all distractions**
   Set aside a time and place to listen to the audio and follow along in the action guide. Pick a time away from distractions. Let others know you should not be disturbed.

3. **Make notes, notes, and more notes.**
   As you follow along in the guide, fill in the blanks and make your own. This is a sure-fire key to your internalization of the key principles. Think about how you can implement these steps and lessons and jot down your ideas as you go along.

4. **Complete the PLANNING PAGES at the end of the Guide**
   Start making your plan and set deadlines on your path to PERSONAL WEALTH

© 2008 FG Publishing Network

Notes

What this action guide will do for you:

- ✓ Aid assimilation of powerful financial principles.
- ✓ Put you more quickly on the proven path to personal wealth.
- ✓ Serve as a reference guide and workbook for establishing your Personal Plan to create more Personal Wealth for you and your family.

Advantages of this program:

☐ It's much easier having a financial formula to work with on your path to financial success.

☐ Save time in attaining your own personal wealth by having and following these steps.

☐ There's been **proven** super-success using this program.

☐ It takes work but still, it's simple!

© 2008 FG Publishing Network

NOW START THE AUDIO AND TURN TO THE NEXT PAGE TO BEGIN!

Notes

Step 1—Acquiring Capital

You can acquire capital two ways:

1. _____ or

2._____

But the best way to start right now is to:

_____ !

Is This too Risky?

All investment takes Risk, but to reduce risk you look for investments that will be the most likely to _____ in value.

AND use the power of

_____!

"Take calculated risks. That is quite different from being rash."

--George S. Patton

© 2008 FG Publishing Network

Notes

The KEY to dramatically growing YOUR wealth.

Take advantage of compound interest—

Example:

Annual compound interest of 4% on $10,000 is $400. So after 1 year you have $10,400.

At the end of the 2nd year your $10,400 gains $400 on the first $10,000 and $16 on the $400 in interest earned off the first year. So then, your 2nd year total = $10,816!

3rd year its $10,816 + $400 gained on the initial investment and $33 off the interest earned the past two years, so in the 3rd year you have a total of $11,249 …

… and so on, and so on!

© 2008 FG Publishing Network

Notes

Dramatically Growing Your Wealth

To dramatically grow your wealth, you will need a _____ of compound interest.

"Make no little plans; they have no magic to stir men's blood. Make big plans, aim high in hope and work." --Daniel H. Burnham

The concept of growing wealth with Compounded Interest:

If you can get 50% return on $10,000 in 15 years you'll have $4,378,000!

If you get 100% return on $10,000, in 15 years you'll have over $10,000,000!!

Turn to the next page to see how this works …

© 2008 FG Publishing Network

Notes

Compounding Charts

Invest $5000 at just 10% and you can quadruple your money in 15 years. But with 50% compounded return over 15 years, you would have well over $2 million!

© 2008 FG Publishing Network

Invest $5,000	Total at end of each Year		
Year	*10%*	*30%*	*50%*
1	$5,500	$6,500	$7,500
2	$6,050	$8,450	$11,250
3	$6,655	$10,985	$16,875
4	$7,321	$14,281	$25,313
5	$8,053	$18,565	$37,969
6	$8,858	$24,134	$56,953
7	$9,744	$31,374	$85,430
8	$10,718	$40,787	$128,145
9	$11,790	$53,022	$192,217
10	$12,969	$68,929	$288,325
11	$14,266	$89,608	$432,488
12	$15,692	$116,490	$648,732
13	$17,261	$151,438	$973,098
14	$18,987	$196,869	$1,459,646
15	**$20,886**	**$255,929**	**$2,189,469**

If you make one $10,000 investment at 50%, in 15 years it'll be over $4 million. That's 105 times what you'd make at 10%!

Invest $10,000	Total at end of each Year		
Year	*10%*	*30%*	*50%*
1	$11,000	$13,000	$15,000
2	$12,100	$16,900	$22,500
3	$13,310	$21,970	$33,750
4	$14,641	$28,561	$50,625
5	$16,105	$37,129	$75,938
6	$17,716	$48,268	$113,906
7	$19,487	$62,749	$170,859
8	$21,436	$81,573	$256,289
9	$23,579	$106,045	$384,434
10	$25,937	$137,858	$576,650
11	$28,531	$179,216	$864,976
12	$31,384	$232,981	$1,297,463
13	$34,523	$302,875	$1,946,195
14	$37,975	$393,738	$2,919,293
15	**$41,772**	**$511,859**	**$4,378,939**

© 2008 FG Publishing Network

Notes

But what if you continuously invest a small amount each year?

© 2008 FG Publishing Network

Invest $10,000 once every year		Total at end of each Year		
Year	Investment	*10%*	*30%*	*50%*
1	10,000	$11,000	$13,000	$15,000
2	10,000	$23,100	$29,900	$37,500
3	10,000	$36,410	$51,870	$71,250
4	10,000	$51,051	$80,431	$121,875
5	10,000	$67,156	$117,560	$197,813
6	10,000	$84,872	$165,828	$311,719
7	10,000	$104,359	$228,577	$482,578
8	10,000	$125,795	$310,150	$738,867
9	10,000	$149,374	$416,195	$1,123,301
10	10,000	$175,312	$554,053	$1,699,951
11	10,000	$203,843	$733,270	$2,564,927
12	10,000	$235,227	$966,250	$3,862,390
13	10,000	$269,750	$1,269,125	$5,808,585
14	10,000	$307,725	$1,662,863	$8,727,878
15	10,000	**$349,497**	**$2,174,722**	**$13,106,817**

At the higher compound of 50%, you're a millionaire after only 9 years! Do it for 15 years, and you'll have over _____ dollars!

But how are you going to get this money and this high a rate of return?

© 2008 FG Publishing Network

Notes

Step #2—Use Financial Leverage to get high rates of return.

What is leverage?

Leverage: A long stick or pole used to lift something you could not lift on your own. The _____the stick the more leverage you have.

Financial leverage: A financial strategy in which you use _____ money.

"Give me a lever long enough and a prop strong enough. I can single-handedly move the world."

-- Archimedes

© 2008 FG Publishing Network

Notes

How Financial Leverage works for you.

Example:

--You acquire a $100,000 asset.

--You use $10,000 of your own money + $90,000 of borrowed money.

--If the asset's value goes up by 10% you make $_____ that's a _____% rate of return on the $10,000 you invested.

--Now think what you could do with a 20%, 30% or 50% rate of return!

But what investment will get you that greater rate of return so you can really put the power of financial leverage to work?

© 2008 FG Publishing Network

Notes

Step 3-- Finding the right Investment Vehicle

Types of Investment Vehicles

- Stocks & Bonds
- Commodities
- Your Own Business
- Land Plots
- Improved Real Estate

But let's talk about one of the easiest, safest, and most predictable of investment options …

Improved Real Estate

Improved Real Estate is property that has been, and can continue to be, developed & improved. This includes:

_____,

_____, and

_____ properties.

© 2008 FG Publishing Network

Notes

Starting out with Improved Real Estate.

The Plan: Investing in Houses.

- Find _____ properties.
- Negotiate a good _____.
- Improve the value by investing _____ equity.
- Focus on _____ work, things that people see, to improve value.
- Do the work _____ or hire low wage help when needed.
- Sell the property!

"The big secret in life is that there is no big secret. Whatever your goal, you can get there if you're willing to work." --Oprah Winfrey

© 2008 FG Publishing Network

Notes

Step 4—Do it Again

The most expensive and risky way to make a million dollars is to _____.

The easy and lowest risk method to make a million dollars is to_____.

"That which we persist in doing becomes easier, not that the task itself has become easier, but that our ability to perform it has improved." --Ralph Waldo Emerson

Advantages of duplicating your efforts:

- You already know how to do it.
- You get better at it as you go.
- You learn smarter ways to do it.
- You get progressively faster at it.

© 2008 FG Publishing Network

Notes

Building Wealth in a Hurry

Follow the method of Mark's billionaire success student Dell Loy Hansen:
Instead of borrowing, find investor partners.

The Dell Loy Hansen Formula:

- Find partners.
- Find properties.
- Negotiate a good price.
- Fix up & package properties.
- Manage properties.
- Take care of your partners:
  Under_____ and over _____.
- Duplicate the plan!

"I'm a great believer in luck, and I find the harder I work the more I have of it."
--Thomas Jefferson

© 2008 FG Publishing Network

Notes

YOUR NEXT STEPS

#1-- Get more details on the above plan.

For more detailed information on these 4 Steps, get Mark O. Haroldsen's book:

The Next Step For Waking Up The Financial Genius Inside You

To purchase go to **www.WakeUpGenuis.com**

#2—Plan YOUR Steps to Personal Wealth.

On the following pages are planning worksheets, resources, and additional information. Find the information you need in the addendums and the listed resources, fill out the planning sections, set your deadlines, and then meet them!

Take Action.

Do it Now!

"A goal without a plan is just a wish."

--Antoine de Saint-Exupery

© 2008 FG Publishing Network

Planning Pages--Step #1:

Where you will borrow money from?

Fill in the following chart with YOUR sources for investment money. You should be able to fill in the first 5 lines (up to deadline) right now. Then once you've contacted your sources, fill in the amount, terms and budget impact to compare your options.

For more on investment sources, see the next page.

	Source #1	*Source #2*	*Source #3*
Name of Source			
Address			
Email			
Phone			
Deadline to contact			
Amount available to borrow			
Terms of loan			
Impact on your Monthly Budget			

© 2008 FG Publishing Network

Step #1—Addendums

Where can you get money to Invest?

- **Home Equity**—Borrow off the equity in your home. This is not free money, however. Remember you will have to pay out on the loan every month until you can access money from your investment.

- **Financial Institutions**—A bank or other institution that you already use for other financial services may more readily loan you money because of your history with them. Consider how the terms and monthly payments will affect your budget.

- **Friends and Family**—See if you have friends or family members with money to invest. Borrow from them as you would from a bank, with agreed upon terms and a guarantee they will get their money back with interest.

- **Credit Cards**—A bit of dangerous territory, as this money is unsecured. Only borrow off credit cards if you can get a very low interest rate and only take out as much credit as you can comfortably pay on each month.

- **Investment Partners**—Find people or groups that are willing to take on the risks with you as investors. (See "Getting & Keeping Investment Partners" below.)

© 2008 FG Publishing Network

Step #1— Addendums (cont.)

Getting and Keeping Investment Partners

Getting them:

- ✓ Offer lower risk investments by taking on several partners thus spreading out and decreasing the risk for each investor.
- ✓ Show that you have faith in the investment. Invest in it yourself. Show the investors that you too have a serious stake in the project.
- ✓ Build on a great reputation. Make the best possible impression on everyone you work with on your investments. Their good opinion and positive recommendations will gain you new investors.

Keeping them:

- ✓ Promise somewhat less than you expect to return to your investors. This covers you if the investment isn't quite as lucrative as you speculated. On the other hand, it will impress your investors greatly if they get a higher rate of return than they expected.
- ✓ Even if it means cutting into your share a bit, deliver more than expected as often as possible. The investors will be impressed, ready to do business with you again and will recommend you to their associates.
- ✓ Treat your investors as the VIPs they are. Return their calls promptly, keep them in the loop and, where appropriate, remember their birthdays and anniversaries and query about their families and personal interests.

"You can't build a reputation on what you are going to do." --Henry Ford

© 2008 FG Publishing Network

Planning Page for Step #2:
Determine Your Goals Using Compounding

What will be your investment plan for the next 5 years? How much will you aim to make each year? Use the chart below to help determine what it would take to reach your goals.

Your investment	On a 10% return	On a 30% return	On a 50% return
1,000	$100	$300	$500
5,000	$500	$1500	$2500
10,000	$1,000	$3,000	$5,000
50,000	$5,000	$15,000	$25,000

Now, how much will you need to borrow or save to reach your goal each year? Base the amount on what return rate you expect you can get?

How much do you want to make each year?	How much investment will it take?
Year 1: $	$
Year 2: $	$
Year 3: $	$
Year 4: $	$
Year 5: $	$

© 2008 FG Publishing Network

Step #2— Addendum

Where can you go for more financial and investment information?

- Small Business Administration -- For small business assistance and information: **www.sba.gov**
- Bloomberg -- For up-to-date business news: **www.bloomberg.com**
- The Motley Fool – An advocate and great source of information for individual investors: **www.fool.com**
- Dinkytown--Calculators for more in depth calculations of return and investment potentials: **www.dinkytown.net/investment.html**
- Wikipedia—A great source for a myriad of subject matter. You can find a quick overview of investing terms and the expected return rates in several areas of investment at **http://en.wikipedia.org/wiki/Investment**

"There are risks and costs to a program of action. But they are far less than the long-range risks and costs of comfortable inaction."

--John F. Kennedy

© 2008 FG Publishing Network

Planning Page for Step #3:

What type of investment vehicle will you use?

There are a number of investment types you should investigate, including several options within real estate, to concrete your plans. Investigate these options very thoroughly before putting your money into them. A quick summary of different investments types are in the addendum below. Once you've decided what kind of investments you want to seriously consider, list them below, your sources for acquiring these assets and the associated contact information.

Type of Investment	***Source for asset***	***Contact information***
Ex: Homes	*MLS Listings*	*www.mlsonline.com* *www.cyberhomes.com*

© 2008 FG Publishing Network

Step #3— Addendums

Types of Investments:

- **Stocks & Bonds**—There are many sites on-line with information about how stocks and bonds work and how you can invest directly in them. Many investment groups also offer free consultations to help you decide what kind of portfolio you should hold taking into consideration your present situation and your goals.

- **Mutual Funds**—An investment made up of capital pooled from individual investors that funds a diverse portfolio of stocks and bonds overseen by a fund manager. Basically you pick the type of fund based on your goals and how much risk you are comfortable with and let someone else do the trading.

- **Gold and Silver**—Considered one of the safer investments, these commodities do fluctuate and may not be suitable for short term investments. Go to sites like Motley Fool (fool.com) and Bloomberg (Bloomberg.com) to get up-to-date assessments.

- **Foreign currency trading**—This type of investment takes experience and a keen understanding of currency trading models. You would want to work hand in hand with an expert to invest in this area.

- **Small Business**—A very rewarding but intensive investment. The Small Business Administration in your area is one of the best places to get started. Go to www.sba.gov to see what's involved and to get more information.

- **Real Estate**—There are several different types of Real Estate to look into including residential properties, commercial properties, land speculation, renting & leasing, and development. If you choose to invest in Real Estate, you need to check out Mark's latest book at www.wakeupgenius.com.

© 2008 FG Publishing Network

Step #3— Addendums

Links for more investment information

- Investopedia—A wealth of information for new investors. For the page going into specific detail on different types of investments go to: **http://www.investopedia.com/university/beginner/beginner5.asp**

- Banksite—Another investor resource, Banksite has a succinct page describing the 5 primary types of investments-- **http://www.banksite.com/investments/types_of_investments.htm**

- About.com—This site provides largely objective articles on wide variety of topics concerning investing including different investment types, planning and strategy: **http://beginnersinvest.about.com/**

"Create a definite plan for carrying out your desire and begin at once, whether you are ready or not, to put this plan into action."
--Napoleon Hill

© 2008 FG Publishing Network

Planning Page--Step #4:

Putting it all together

Now that you've investigated your money sources, your monetary goals and the types of investment options you have, its time to put it all together into a Master Plan.

1. **Get a binder and put this Action Guide along with any material you've gathered in researching your options into it.** Let this be your planning binder where any new information and correspondence will go as you concrete your plans.

2. **Put together a sheet for each of the following areas** to keep you focused on your path to Personal Wealth:

    a. **Your Investment goals**—These will include monetary as well as life style and other associated goals. Specifically what are you trying to accomplish for yourself and your family? Include your 5 year monetary plan from Step #2.

    b. **Investment type** –What are you going to invest your money in? Write out your conclusions from your research and the chart in Step #3.

    c. **Source of investment money** –Transfer confirmed sources from the chart you worked on in Step #1.

    d. **Steps to your goals**—Write down everything you will need to do from today through the acquisition of your investment assets, their growth, and how you will profit from them. Be very specific and include time frames and deadlines for completing each step.

    e. **List ways to expand investments & your master plan**—Know where you're going so you're keeping an eye open for opportunities and connections that will benefit you in the future.

3. **Get yourself a day planner or set up planning software** (such as MS Outlook) on your computer and put your deadlines into it.

4. **AND MOST IMPORTANTLY**… Do something EVERY DAY to move your plan forward. If you work on it continuously, you will successfully put yourself on your path to Personal Wealth.

© 2008 FG Publishing Network

Additional Sources for following your path to Personal Wealth

- For Inspiration, Guidance, and FREE access to the *Living Your Passion* Newsletter, visit: **www.IgniteMyLifeNow.com**
- For the wealth formula that made Mark O. Haroldsen many millions of dollars, go to: **www.wakeupgenius.com**

This Expanded Edition of Mark O. Haroldsen's Classic Best Seller is RESERVED for YOU

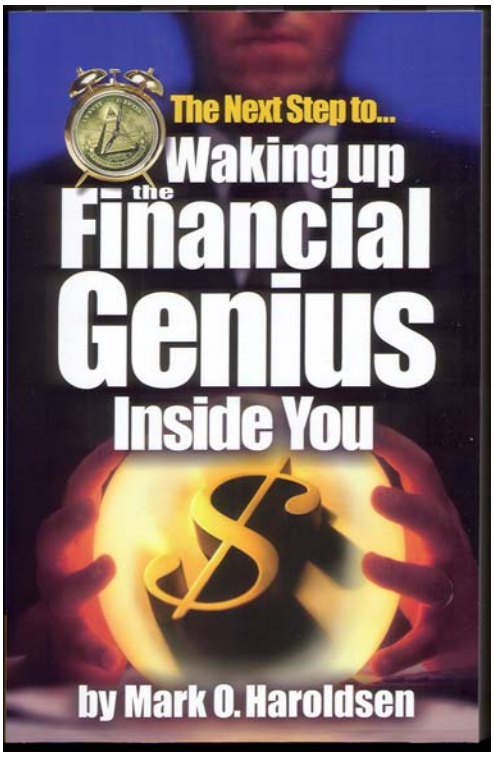
A Note from Mark ...

I became a millionaire in just four years by following the very same wealth formula in my book.

Many thousands have made millions of dollars from reading my book—one that I know of became a billionaire.

But Know This...

My book is not for everyone. It's primarily for the person who is willing to do what it takes to lift themselves to a much higher financial level—and they are willing to follow every part of the step-by-step formula detailed in my book.



***Mark Haroldsen's dynamic book (now over 2,000,000 copies sold) is in its twenty-fourth* printing—but this is the biggest and best edition so far.**

www.wakeupgenius.com
Buy HERE $5.00 less than on Amazon.com

© 2008 FG Publishing Network