



Section One: 12 Steps Introduction



"You must walk to the beat of a different drummer. The same beat that the wealthy hear. If the beat sounds normal, evacuate the dance floor immediately! The goal is to not be normal, because as my radio listeners know, normal is broke." – Dave Ramsey, [The Total Money Makeover: A Proven Plan for Financial Fitness](#)

There was a time my Net Worth went from the penthouse to the outhouse. Life happens. But by implementing twelve life-changing steps I was able to make the necessary changes

that dramatically changed by net worth and moved the arrow from below empty to a full tank once again.

The purpose of 12 Steps to Increase Your Net Worth Every 30 Days for 12 Months is specifically designed to transform, grow and sustain your net worth. My intent is to provide you with concise and easy-to-read time-tested content you can use to increase your personal and professional net worth.



Being successful is challenging yet rewarding and it's all about the follow through. Commit with me to participating each month for the next twelve months and you will be blown away at your progress of increasing your net worth. Then you will be in a much better position to do three things:

1. Bring your Financial House in order
2. Launch or relaunch your product/service/cause
3. Give value back to your community and help make the world a better place

Twelve steps. They worked for me. They will work for you.

The best is yet to come!

[Why I am Writing This](#) Simple. I meet talented and passionate people every day who have great ideas. They surround themselves with gifted and experienced people. They have an amazing support team of family and friends. They work hard to put together a smart process that delivers their goods to their target audience and increase their online presence.

Yet, for whatever reasons, many of these people struggle through life with debt and developing any long-term financial plan that is sustainable. This alone is enough to

smother their dreams during rough times and derail what should be a very successful venture.

After talking to hundreds of people attempting to put together an online launch or a relaunch, it became clear far too many had the same problem. And I have answers to help solve their unwelcome situations with specific defined solutions.

[How This Will Empower You](#) I wrote 12 Steps mainly for people who enroll in my online course [The Launching Pad: Transforming Lives Through Online Learning Foundation Course](#). This is a structured study specifically designed to help new and established entrepreneurs from every walk of life further develop their craft and take that ground-breaking leap of success to the next level.

It doesn't make sense to take an online course like The Launching Pad only to fail to get your endeavor up and running because of financial problems or lack of cash flow. The result of this eBook is for you to transform, grow and sustain your net worth now so that you will better position yourself to be a smashing success.



Odds are Stacked Against You with a Negative Net Worth

Now, right now, is the time to develop a strategy and master the best tools, tips, and tricks that will help increase your net worth every 30 days for the next 12 months. You can accomplish this by making simple adjustments that will save you 20%, 30%, 40% or more on the things you buy every day.



A common theme in this course is to look at how you are improving your net worth in terms of percentages rather than dollar amounts.

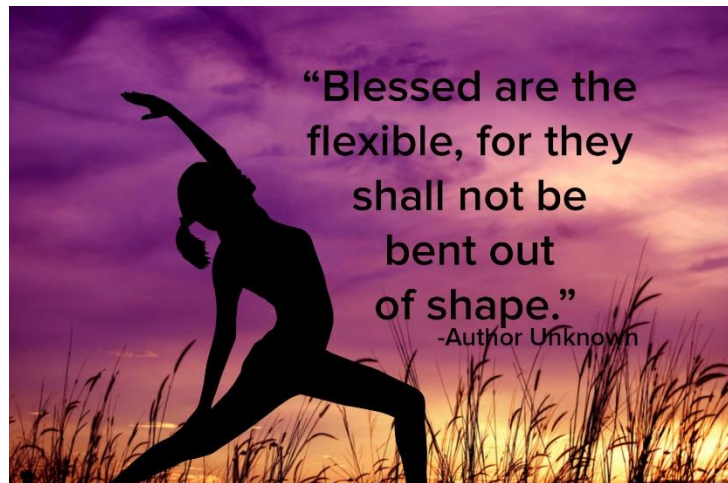
I try not use the word system. I don't care too much for the rigidity they demand. Sometimes they work. Other times, not so much. *12 Ways to Increase Your Net Worth Every 30 Days for the Next 12 Months* is not a system, although if you find comfort and safety in a system then Section Four: The Monthly Budget can be viewed as a system.

Heck, you can even give the monthly budget. Whatever floats your boat. Just be sure to take action and not get caught up on mental gymnastics when it comes down to the *system or be flexible* debate.

I prefer the adage *Blessed Are the Flexible*. I like to make changes and adjustments as I go along when it is necessary because circumstances dictate so or I see new opportunities that systems failed to foresee.

Systems are great. Don't get me wrong. However, they are not infallible and are often developed with critical errors that manifest themselves at the most inopportune moments. Our dynamic world is constantly changing. Many systems fail to change to keep pace let alone lead the pack.

Almost every Facebook Ad I see for Funnel Clicks or how to make a Webinar or lose weight or get a set of washboard abs are all systems and are promoted as such. They work. But I wouldn't build a lifestyle around them and ignore signs down the road I need to make changes or risk becoming irrelevant in my goods I'm promoting.



[Healthy Wealthy and Wise](#) Even if you only do half the things in 12 Steps to Increase Your Net Worth Every 30 Days for the Next 12 Months, you will reap benefits that will transform three areas of your life; health, wealth and wisdom. Time is money, and there's no time like the present to realize these three areas of your life may very well need a tune-up or even a complete overhaul.

Your competition is doing the same thing.

I'm here to help.

Folks let's face it. It's a very competitive world to launch a successful venture. So many things can go wrong and there are many unforeseen events we are not able to imagine at the present. To quote a line from a classic rock band, *"It's a hard world to get a break in. All the good things have been taken."*

Okay, so not *all* the good things have been taken. But it's still a hard world to get a break in.

I'm here to help.

[The 25/25 Rule](#) A popular radio talk show in southern California had a segment when listeners called in and gave their opinions of millennials and if they felt they were entitled. One caller took offense at the perception her generation was made up of people who believed they were inherently deserving of privileges and special treatment, weren't into the concept of marriage, and were content to live with their parents among other assumptions.

She then said something that helped the hosts and the listeners (myself included) have a better understanding of this amazing group of young people who also happen to be our leaders of tomorrow. She explained her world was far different than when her parents and grandparents were building their lives and starting families.

She mentioned the 25/25 rule, meaning what jobs were not outsourced to other countries, or taken by people here on H2B visas, fell under the 25/25 rule. Companies are looking to hire young people with a college education and some experience (around 25 years old) but only willing to pay about \$25,000 a year.

She stated many millennials cannot afford to get married, buy a house, and start a family like her parents and grandparents. Not being able to afford what previous generations could at the same age is an underlying driver that explains why millennials are often perceived in a light they do not deserve.

Her words struck a chord with the radio audience. Yes, this is very much a hard world to get a break in. And not having control over your net worth will only make things harder.

I'm here to help.

Net Worth A key measure of how much you or your business is worth.

I have people ask themselves two questions: if they know the net worth of their business and if they know their personal all-encompassing net worth. Far too many people:

- do not know
- do not currently have the capability or skills to find out
- simply do not want to know



I am flabbergasted at how many people start a business, whether for supplemental income or as a full-time job, and they do not know their net worth. This alone has the making of a perfect storm and reaches not only all aspects of their personal and professional lives but also the people who depend on them.

Worse, many do not have the desire to take the time and effort to determine their net worth for the silliest of reasons. What you don't know can't hurt you. Right? Or here's a common comeback; *I make more than I spend and that's all that matters.*

And please do not let a one-time moment when your assets exceed your liabilities give you a false sense of security. You should be showing or will need to show a consistent increase in your personal and professional net worth. This indicates you are in good financial health.



In [The Launching Pad](#) you don the CEO hat and learn to act like one 24/7. And what's the number one job of a CEO? You might get different answers depending on who you ask, but generally a CEO's job is to increase shareholder value.

If a CEO does not accomplish that goal, then they are not doing their job and the entire organization suffers. Competitors will seize on this opportunity. Adversaries will steal market share, be the first to exploit market niches, and even put that non-performing company out of business.

So, before we do anything, I want to officially release you in two separate but related areas of your life.



1. First, as founder of The Launching Pad and by the power and authority vested in me, I hereby bestow upon you the desire, wisdom and ability to prosper and shed yourself of debt.
2. Second, I do hereby release you to become CEO Of Your Life.

These are both activated right now; effective immediately!

Just like in the Wizard of Oz, the Wizard tried to convince the Cowardly Lion, Tin Man, and Scarecrow what they were seeking they had all along. Even after taking a perilous journey with a total stranger through an unknown land fraught with unforeseen dangers such as a psychopathic witch with an army of evil flying monkeys and overcoming seemingly insurmountable odds, the trio still needed something else, something tangible, to believe.

That's when the Wizard performed a truly amazing feat, something brilliant, that made everything officially official for the traveling trio.

He gave the Scarecrow a diploma, the Tin Man received a clock shaped like a heart, and the Lion received a really cool looking medal for courage.

Then, and only then, did the three wayfarers truly believe they really did have what they were seeking all along.



[A Little Help from My Friends](#) Now that you are officially CEO Of Your Life, the first thing you need is a little help from your friends. And numbers are your friend! Don't believe me? Well then, just check out these smiling faces:



See. I told you numbers are your friends. And the good news is they are all around us and ready to help in any way they can, 24/7, if only we will allow their assistance.

Numbers represent information. Information is power. And with power we can create change in our personal and professional lives.



“What gets measured, gets managed” – Peter Drucker

Numbers by nature are used to measure things. And if you can measure something, then as CEO of your life you can manage it. If you can measure 100 things, then those 100 things are now officially manageable. And if you can manage something like your spending then you can control the processes and habits that justify making or not making a purchase.

Okay, before we get started with the 12 Steps, I want to state one more thing. I believe everyone is born with a destiny. Well, at least with a purpose and gifts to give the world. And I believe in the Law of Attraction. This ability comes in various shapes, sizes and colors depending on who you talk to.

Basically, The Law of Attraction enables us to attract what we focus on, positive or negative, regardless of race, gender, age or social standing.

Me, I believe in the ancient Proverb *As a man thinketh in his heart, so is he.*

By committing with me every 30 days for the next 12 months you are telling me that you are attracted to increasing your net worth and that you have a successful venture in you ready to be launched!

This will take discipline, commitment, and sacrifice. But you can do it. And the great news is you can start today. Right now! You have just been released to prosper and shed off debt. And you are now officially CEO of your life.

And I am here to help!

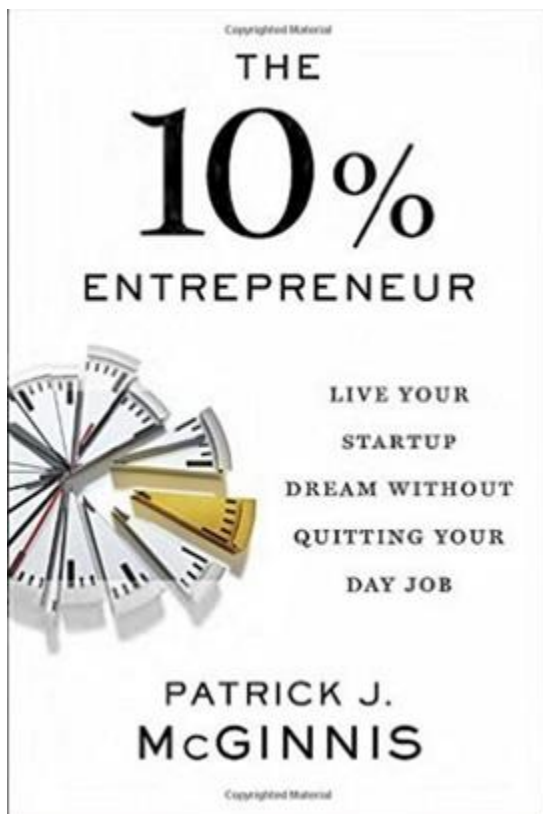
[Oh By The Way](#) Here is a list of twelve benefits you will enjoy as you get your Financial House in order and increase your Net Worth:

1. Know your personal net worth
2. Less stress in your life
3. You will sleep better at night
4. Your family can rely on you
5. Grow your business
6. Sustain your success

7. Work less hours
8. Better invest for your future
9. Fulfill your passions
10. A working monthly budget
11. You'll have confidence moving forward to weather the storms of life
12. Give something back to your community and help make the world a better place

Recommended Reading

[The 10% Entrepreneur: Live Your Startup Dream Without Quitting Your Day Job](#) (240 pages)



A successful 10% Entrepreneur himself, McGinnis explains the multiple paths you can follow to invest your cash, time, and expertise in a start-up—including as a founder, angel, adviser, or aficionado. Most importantly, you don't have to have millions in disposable income to become a 10% Entrepreneur. When you put McGinnis's 10% principles into action, you'll quickly start racking up small wins, then watch as they snowball into your new (and far more entrepreneurial) life - *Amazon synopsis*