



### Step Three: Turn off the Classic Rick in Your Car



*"If you love life, don't waste time, for time is what life is made of"*  
— Bruce Lee

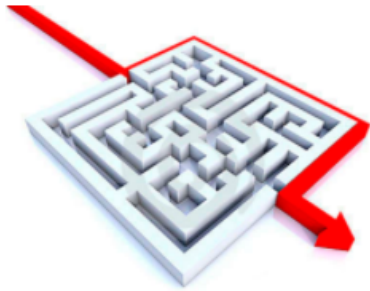
I love music. I like to rock out. It's a form of release in this crazy busy world. But compared to what else I can be doing, often rocking out to the radio is a total waste of time.

Talk radio can also be a tremendous time suck.



For years I have been tuning into financial radio shows and podcasts through iHeart Radio and cell phone apps. Most are free. And I can Google anyone and find out when and what radio station their financial or leadership themed show is playing.

**Example** I can listen to podcasts from [The Tim Ferriss Show](#), who interviews many of the most successful, interesting, and inspiring people in the world any time I want. I love Tim's stuff. He's not perfect and seems to have some exaggerated claims, but overall his books and podcasts have helped me break many underperforming sacred cows and transform my life for the better. Much better.



Here is a link for some really good finance podcasts. Folks, this is free information from some very smart people who have spent decades and a lot of money to discover what works and what does not. Learning from professionals are shortcuts to success that will save you years of headaches.

There should be at least two or three you can find who will help increase your personal net worth: [The Top 15 Personal Finance Podcasts to Follow](#)



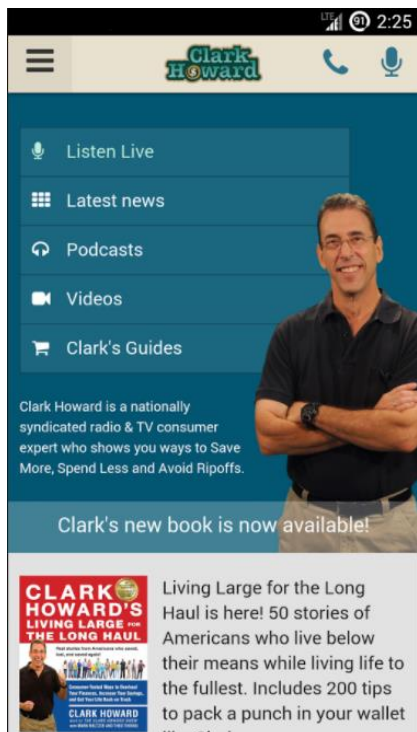
**Very Important** Please do not think these are fifteen different people all with the same message. I've spotlighted three. Each has their niche and perspective that is unique from the others.

As always, I strongly suggest you go to YouTube and find DIY videos that explain how these websites, apps, and podcasts can best benefit you.



[Clark Howard](#) Popular consumer expert and host of the nationally syndicated Clark Howard Show.

[His Shtick](#) Shows you practical money-saving ideas to help you Save More, Spend Less, and Avoid Rip-offs.



There's a lot going on at his [website](#) from The Free and Cheap to Great Deals on Travel. I really like his GUIDE TAB, loaded with great information on everything from Money & Credit, buying a used car, home and real estate, scams and so much more. Clark also has a newsletter you can subscribe to: [Clark Howard on Demand](#)



[Dave Ramsey](#) You can be debt free.

[His Shtick](#) Dave has a ton of free information on his website. I don't have the time or space to cover all he has to offer, so I'll focus on a couple items.

[Popular Classes](#) Dave Ramsey has many courses geared toward individuals, couples, families, kids and teens, teachers, students and businesses. There is something for everyone.

[EveryDollar Budget Tool App](#) I really like this app and have it on my cellphone. From Dave himself, "Budget from your computer, iPhone or Android device with EveryDollar, Dave's **FREE** budget tool that is helping people knock out debt, build wealth, and start living!"

[YouTube EveryDollar Tutorial](#) These tutorials will take you through EveryDollar. Note: the 5 Ways Dave Ramsey Has Ruined My Life is a hoot and is a positive review. These people had to make life changes that were not comfortable but necessary.



## [Ric Edelman](#) Financial Planning for Your Life

[His Shtick](#) One of the largest independent investment and financial planning firms in the nation. Retirement is his specialty. He's author of several personal finance books and the host of a syndicated weekly personal finance talk radio show called, *The Ric Edelman Show*.

He also has a TV show called [The Truth About Money](#) on Public Television. You can watch episodes online.

Again folks, this is free wisdom. Smart people have spent a lot of money and a lot of time learning what works and what does not work.



While we're at it, go ahead and turn off the TV. I'll binge watch Netflix and wifey and I love documentaries. But overall, most TV shows and news programs are not very good — they are full of commercials and contribute to the dumbing down of our society.

I can get the gist of what's going on in our world by scanning the headlines. I don't need a screen of talking heads beating a story to death when the first couple paragraphs or a simple summary statement tells me all I need to know.



[Oh By The Way](#) It's okay to have that fringe show (or is it really fringe???) that is waaaaaaay out there. I admit I love the syndicated show [Coast to Coast: The Latest Paranormal News](#) with George Noory and listen whenever I can.

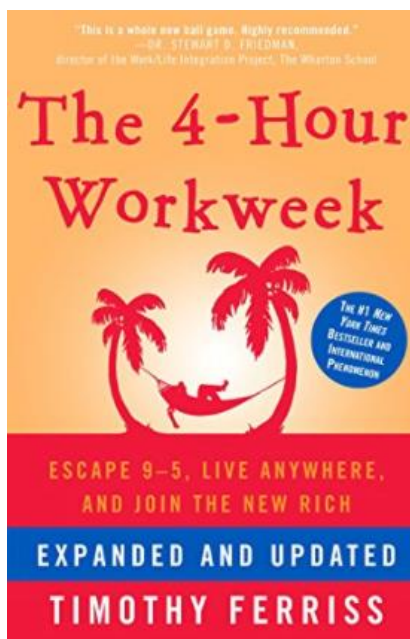
I'm a Speculative Fiction writer who loves science and the supernatural and there is no shortage of interesting stuff and inspiration for a darn good story on his syndicated show. Often these are the best investments of time. I like to look at what's going on that doesn't make sense. This is where I find hidden treasures the masses miss, interesting stuff and inspiration for a darn good story.



[Call to Action](#) Download or subscribe three new apps or podcasts this week that will help you build your personal and professional net worth. Then go to YouTube and check out related videos on how to better use the apps.

### Book recommendation

[The 4-Hour Workweek](#) (416 pages)



Forget the old concept of retirement and the rest of the deferred-life plan—there is no need to wait and every reason not to, especially in unpredictable economic times. Whether your dream is escaping the rat race, experiencing high-end world travel, or earning a monthly five-figure income with zero management, *The 4-Hour Workweek* is the blueprint.

This step-by-step guide to luxury lifestyle design teaches:

- How Tim went from \$40,000 per year and 80 hours per week to \$40,000 per month and 4 hours per week
- How to outsource your life to overseas virtual assistants

for \$5 per hour and do whatever you want

- How blue-chip escape artists travel the world without quitting their jobs
- How to eliminate 50% of your work in 48 hours using the principles of a forgotten Italian economist
- How to trade a long-haul career for short work bursts and frequent “mini-retirements”