

THE MILLIONAIRE IN YOU

Ten Things You Need To Do Now To
Have Money and the Time to Enjoy It

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MICHAEL LeBOEUF is a former business school professor who retired at the age of forty-seven in 1989 to live off his accumulated wealth. Since then, he has occasionally worked as a business consultant, professional speaker and seminar leader. Dr. LeBoeuf has also written six other books: *The Perfect Business*, *Fast Forward*, *How to Win Customers and Keep Them For Life*, *The Greatest Management Principle in the World*, *The Productivity Challenge* and *Working Smart*.

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MAIN IDEA

At the end of the twentieth century, one in every fourteen U.S. households had a net worth of \$1 million or more. In practical terms, that means the opportunity to obtain the financial freedom to do whatever you want is statistically closer now than at any other time in history. For most people, however, the goal is not simply to achieve millionaire status, but to have sufficient time and money to do whatever they feel passionate about. In other words, money alone, without the time to enjoy it, is not so great.

Put differently, true financial freedom means to have enough money and enough time to enjoy it. To achieve that in practice, you have to master four different skill sets:

1. You need to make enough money so you have discretionary funds to invest.
2. You have to learn how to save money rather than spending every dime you make (and borrowing still more).
3. You must master how invest your money in such a way it will continue to appreciate in value regardless of the market cycles.
4. You need to know how to enjoy your money – something most people consider a no-brainer.

Relatively few people manage to master all four skills, but until you do, financial freedom will remain just like a mirage which is consistently beyond your grasp. And yet, if you commit to learning and doing everything that's required, you almost certainly will become a millionaire.

So how do you create the millionaire which already lies inside you?

1. See the possibilities which lie in abundance everywhere around you every single day.
2. Do what it takes to create your fortune using your unique set of skills, talents and interests.
3. Know when to step back, celebrate your financial freedom and enjoy it.

4 Key Insights That Will Help You See More Possibilities

Pages 2 - 3

- Insight #1** Position yourself on the time and wealth grid
- Insight #2** Invest your time actively and your money passively
- Insight #3** Keep it simple
- Insight #4** Realize you're probably going to live longer

10 Choices For Creating Your Personal Fortune

Pages 3 - 7

- Choice #1** Live the life you want, not what others expect
- Choice #2** Make choices that stack the odds in your favor
- Choice #3** Be a super-saver rather than a big spender
- Choice #4** Increase the value of your time consistently
- Choice #5** Don't try and do it all; Do less better
- Choice #6** Work hard to capitalize on the unexpected
- Choice #7** Don't try and beat the market; Own the market
- Choice #8** Always limit losses; Don't fall victim to bad luck
- Choice #9** Listen to those who know, not those who sell
- Choice #10** Do it now rather than regretting it later

4 Jobs That Will Help You Celebrate Your Accomplishments

Pages 7 - 8

- Job #1** Stay financially independent
- Job #2** Keep physically and mentally active
- Job #3** Give something back to the community
- Job #4** Always remember the journey is the joy

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