

THINK RICH PINOY 7- STEPS TO FINANCIAL FREEDOM

Your guide in surviving today's CRISIS!

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危機

weiji
“crisis”

The Chinese character for CRISIS (*weiji*) was believed to be composed of the words DANGER (*wei*) and OPPORTUNITY (*ji*).

This was widely used in speeches and scripts...
until it was proven to be an etymological fallacy.

Still, the lesson it brought to its readers and listeners is very valuable.
It reminds us to treat trials we encounter as two-faced creatures.
We usually only see the face of danger and rarely the face of opportunity.

Today's financial crisis is a world of opportunities!
It is our task to turn it around and all it takes is 7 easy steps!

No wonder why Tsinoys are ahead in the financial game!

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My Story

Here's my story.

Around 10 years ago, I hit rock bottom. Sure I was not bankrupt. Honestly, personally, emotionally, financially, I was worst than bankrupt. After many years of honors, achievement and leadership in the charismatic renewal, I had reached ground zero. I was a single parent with 4 kids (one had died tragically). I had no job to give me steady income. Zero. Bokya. Nada. It is a feeling and an experience I prefer not to think about the rest of my life.

I felt I was the only person IN THE WORLD with that catastrophic sinking feeling.

I was wrong.

People hit rock bottom and do come back. And the best part was that many people have had superb comebacks (picture Donald Trump's "Art of the Comeback").

My comeback can be traced to a Book, Mentors, a Game and an Opportunity.

First, I had to face the reality of my situation. Robert Kiyosaki author of the book "Rich Dad Poor Dad" describes the reality this way.

"Take any hundred people at the start of their working careers and follow them for 40 years until they reach retirement age. Here's what you'll find, according to the Social Security Administration: only 1 will be wealthy; 4 will be financially secure; 5 will continue working, not because they want to but because they have to; 36 will be dead; and 54 will be dead broke—dependent on their meager Social Security Checks, children, relatives, friends, even charity for a minimum standard of living. That's 5% successful, 95% unsuccessful."

Yaks! The message was clear. If I don't act today my future will be terrible.

After letting the truth of this reality sink in, I knew I had to change if I wanted a secure future for me and my four children (one is now married).

And with the current global crisis, it is even scarier. A lot of people have lost their money in the stock market. Major financial institutions have folded. Where does this leave us now?

Being a bookworm, I began to devour “Rich Dad Poor Dad” “Cash flow Quadrant”, and other books written by Robert Kiyosaki. Then John Burley. Robert Allen. AND BO SANCHEZ. It is as if a whole new world opened up before my very eyes.

Then I played Kiyosaki’s Game, Cash Flow 101. And what I read, I experienced full force--emotionally, psychologically and materially. For example, know what it feels to be downsized. Or bankrupt.

My reading led me to many journeys, vicarious to be sure, but gut-feel real. The movie “Shadowland” has a character saying, “Reading helps you know you are not alone.”

How true!

I read. And read. I read so much and visualized and experienced vicariously the lives of the people I encountered, that my head, no my being, my whole person was about to explode with confusion, excitement and emotion. I felt I was on to something, but what?

I tried network marketing and made some money. I did training even starting a training business. Then consulting. And made money. But something was missing. When I worked I earned. When I stopped working, my earnings stopped. I looked at the stock market briefly as a money-making option, but decided to pass.

Until one day I looked up during a family reunion and saw Mama Isabel. It is not like I had not seen mama before. I saw her regularly. Only now, something clicked. She was doing what Robert Kiyosaki had been writing about! Passive Income through Real Estate! And right under my very nose. Eureka!

My mentor was sitting there right before my very eyes. My own mother. And I did not even know it! She had been teaching me all along. Ever since I was a kid she was struggling to pay her “amortization” on her apartment building. Either mama paid the bank her amortization or we would lose everything. I did not know it then but to mama, it boiled down to survival for her and for her six kids. And here I was looking towards a PhD for an answer. Kiyosaki says, “PhD stands for Poor, Helpless and Desperate.”

But not only did Mama survive. In time, she THRIVED. She paid off her amortization and began generating steady passive income. Enough to allow her to play mahjong regularly with her friends. And to invest in other cash flow producing properties.

Slowly, quietly, I began to do real estate. Bank foreclosed properties. Rent-to-Own. Surprisingly I did well. Without even realizing it, simply by following basic concepts from Robert Kiyosaki and the lessons learned unconsciously from mama, I began to generate cash flow. Enough to support my family without having to look for an 8 to 5 job.

In time, I slowly accumulated enough assets to become a Real Estate Millionaire. Sure I made mistakes. For example, I would be stuck with tenants from hell. Problems kept cropping up. But slowly, I learned the Game and started to discover strategies to generate cash and cash flow in bigger and bigger amounts.

So I decided to thank Mama (discreetly and quietly) by writing a book about my experience of applying Rich Dad principles in the Philippine Setting. Both my failures and my successes.

I would now like to give you a sneak and compressed preview of what I learned by sharing with you a 7 Step Plan for Financial Freedom

First Step

YOU MUST DEFINE CLEARLY AND PRECISELY WHAT YOU REALLY WANT.

Many people fail in life because they don't really know where they want to go or what they want out of life. You can hear them saying: "I want to make a lot of money ...I would love to travel the world...I would love to have a beautiful house...I want this or that...etc. etc., etc. But the truth is that they don't really know what they want.

So our first step now will be to take pencil & paper and write what you really desire out of life in a clear and precise way. I can hear you asking..."Is that really needed?" or "Why take the trouble..."

It's very simple.

If you don't know where you are going, how do you know when you have arrived? How do you strive for something when you don't know what the heck you are striving for?

Here's an exercise.

Take 3 x 5 cards and put them in your pocket or purse or any other place that will be easy to reach. For a whole week, every time you think of something that you would like to have or do, write it down in the card.

Here are some ideas of things you might want: a new home...a second home...a new and better car...amount of money you want to earn monthly or yearly...where to go for your dream vacation...how much you want to save...etc.

Once you do this, you will have taken a big step toward moving towards
FINANCIAL INDEPENDENCE.

Moving into Action

Next you will:

1. Write everything in the order you feel is most important to you
2. Write the date when you would like to reach the goal.
3. Figure out the amount your goal will cost or the amount you want to earn each month or each year.

Here's an example to make it clearer. Let's say you have decided to earn US\$10,000 (Php450, 000.00) a month starting six months from now. (This might sound impossible to you, but this amount you can earn could be unlimited ("you can do it...if only you can believe it"). Write this amount and date clearly... and keep it in a place where you can see it every day as a reminder of your goal.

With this you have finished Step 1 toward your FINANCIAL INDEPENDENCE. It wasn't so difficult, was it?

Second Step

FIND A FINANCIAL VEHICLE THAT WILL HELP YOU SECURE YOUR GOAL

There are proven ways that will help you achieve your Financial Goal. The first one everybody thinks of is a JOB. Kiyosaki states bluntly, the word job means “Just Over Broke.”

The reality is that just a handful of individuals may claim that they got their FINANCIAL INDEPENDENCE through a job. It really does not make sense to repeat the same mistakes other people have already encountered. FACING RETIREMENT DEPENDING ON THEIR RETIREMENT INCOME (IF ANY) AND THE INCOME FROM SOCIAL SECURITY. Definitely this is not a way that I will suggest you follow.

GETTING A COLLEGE DEGREE for many is the way to go, although any one can tell you that having a college degree will not give you the financial security you are seeking.

More and more COLLEGE graduates find out that they must really be lucky to get a job where they can experience and get paid for all the knowledge they got in college.

My opinion is that going to college is a necessity, but will not secure your financial future at all. You must find a vehicle that will lead you to obtain your financial goals. Let me mention 3 vehicles that you can look at and I will point out the one I have chosen for myself.

VEHICLE NUMBER ONE:
START YOUR OWN BUSINESS

Having your own business is one of the dreams many people would like to achieve in life.

Having your own business will give you a lot of positive things like: freedom to act..., being able to apply your creativity..., face daily challenges that will help us become a better person, etc. Also having a business will give us a lot of headaches with things like employees, big investments, inventory... etc.

Statistics show that 95% of all Businesses will fail within the first 3 years.

To start your own business you will need experience and knowledge of what you will be doing. If you have the energy and don't mind the challenges this will be a great option. Instead of going for a job where you take most of the blame and maybe a little recognition, you'll be doing it for yourself.

VEHICLE NUMBER TWO:
FRANCHISING

This will give you all the advantages of your own business and will also eliminate the risks that a traditional business offers.

Out there you can find a lot of successful franchises, but they all require a HUGE amount of money to start up. If you don't have that kind of money to start, chances are you will not be able to take that path.

On the other hand, if you have the money this could be a fantastic vehicle to achieve your financial freedom.

Statistics show that 90% of all franchise businesses succeed and 10% fail. In effect, Franchising increases your chance of succeeding. Especially if the Franchisor survives 3 years or more

VEHICLE NUMBER THREE:
NETWORK MARKETING

Dr. Charles King from the University of Illinois in Chicago called network marketing “the last bastion of our capitalist world to achieve financial independence with little investment...” Network marketing is also known as “multilevel”.

You can find a great number of companies developing network marketing: and in a constant way, they have helped a lot of people to be financially free.

These companies (PROVIDED THEY ARE REPUTABLE & HAVE A FIRST-RATE TRAINING PROGRAM) will supply all their members the necessary information and guidance to help them achieve their success.

They give all this help—and much more—merely because the only way for these companies to be successful is by helping their members to become successful first...!!!

Which is a very interesting point... Because it’s not always that we find when starting a new business-experienced people willing to share their knowledge and experience with us, so we can obtain success...

Some writers call network marketing “the people’s franchise.” This is the vehicle some choose, and these are the four main reasons why:

1. Little Start-up Money
2. Tremendous opportunity to have passive income
3. An incredible chance to expand internationally
4. To maximize my self-development in quantum leaps it gives the opportunity to help myself by helping others obtain what they want in life, as mentioned by Zig Zigler as the formula to be successful.

The problem is in the Philippines, Network Marketing has a bad reputation. Except for Amway, the granddaddy of Network Marketing Companies, Multi-level or Network Marketing is perceived in the Philippines as a SCAM. No matter what the books say.

So if you want to try Network Marketing, join Amway. Money may not be that impressive, but the training you get is priceless.

There you have it. Three Vehicles: Business, Network Marketing and Franchising. You can choose one VEHICLE, or a sequential combination.

For example, start with Network Marketing in Amway then move on to choosing a fun Franchise to join like Think Rich Pinoy Millionaire Network or start your own Business.

I choose Franchising. Specifically, the Think Rich Pinoy Millionaire Network Franchise.

Third Step

STAY AWAY FROM NEGATIVE TOXIC PEOPLE

Take this suggestion very seriously.

PLEASE...PLEASE... stay away from those people who only talk, think or act in a negative way...Negative people will take you down with them...Don't let anyone steal your dream,! They may even be family members. You don't have to cut them out. Just cut down seeing much of them.

Find new friends if you must...Life is too short to let it be jeopardized by negative influences.

Fourth Step **DON'T BE A HUMAN LOBSTER**

I will include a poem by Dr. Orrison Swett Marden that explains very clearly what I mean by being a lobster:

THE HUMAN LOBSTER

A lobster,
When left high and dry among the rocks
Has no instinct and energy enough
To work his way back to the sea,
But waits for the sea
To come to him.
If it does not come,
He remains where he is and dies...
ALTHOUGH the slightest effort
Would enable him to reach the waves,
Which are perhaps within a yard of him.
**THE WORLD IS FULL OF HUMAN LOBSTERS:
PEOPLE STRANDED ON THE ROCKS
OF INDECISION AND PROCRASTINATION,
WHO,
INSTEAD OF PUTTING FORTH
THEIR OWN ENERGIES,
ARE WAITING FOR SOME
GRAND BILLOW OF GOOD FORTUNE
TO SET THEM AFLOAT!**

(This step does not need further explanation), Just don't be a human lobster!!!!

Fifth Step **TAKE ACTION !!!**

If you decide to do something....something you know you want with all your heart...but don't take action, nothing will happen. Einstein said it best, "Nothing happens unless something moves." You must research. You must think, but by all means... you **MUST** Take Action.

Not making a decision is in itself a decision. You have to ask yourself... how can you get where you want to be if you don't start any movement...? If you don't take the first step...?

Act today! Do not leave for tomorrow what you can do today !!!!

Sixth Step **ALL EXCUSES ARE EQUAL**

No matter which excuse you give... or which excuse you choose to give...there is NO good reason to be a failure.

Look back five years, can you see yourself at that time...? What happened during those five years? Did you get what you wanted? If not... **WHAT IS YOUR EXCUSE?**

It is hard to face reality...It can hurt to face reality...I can understand that...I've been there many times...But I can also tell you. "Don't look back wallowing in blame and put yourself down...Now is the time to move forward...now is the time to make the decision...Now is the time to make the necessary changes to have a fantastic future!!!

Seventh Step
**START SAVING !!! SAVE...SAVE...
AS MUCH AS YOU CAN !!!**

You can make all the money you want, but if you don't have a plan to save a part of it (ex. 10%), you will never get to your golden mountain!! Start with a little...Then increase that amount step by step...You must save save and remember...all excuses are equal.

These are the seven steps I promised you, but I must add two more that I learned after I finished with my original plan:

Number Eight

SURROUND YOURSELF WITH PEOPLE THAT KNOW WHAT THEY'RE DOING. LEARN FROM THEM. APPLY WHAT THEY HAVE DONE TO GET TO WHERE THEY ARE NOW.

Number Nine

(This is the most amazing step of all, that's why I saved it for last)

HAVE TOTAL FAITH IN GOD. THANK GOD FOR EVERYTHING YOU HAVE NO MATTER WHAT. AND DON'T FORGET TO THANK HIM FOR THE WEALTH AND ABUNDANCE THAT IS COMING YOUR WAY.

Join the FEAST at Valle Verde Country Club every Sunday and be spiritually nourished weekly by BO SANCHEZ's practical spirituality.

Following these seven steps...plus two, you can achieve what you really want out of life...I can't promise for sure you will be successful, but ...these steps worked for me... They worked for others who, like me, were willing to pay the price...why not for you?

Remember, I am always looking for FRANCHISEES committed to building a successful business backed by real estate. Sharing with them success formulas and secrets to achieve financial independence through real estate.

Jessie & Apple Raquel are good examples of people who caught the vision and in a little over a year have become successful. Think Rich Pinoy Franchisees. They are making their dreams come true by achieving
FINANCIAL INDEPENDENCE

But if you are full of excuses and think the world is guilty for your terrible life, please ...DON'T BOTHER ME

BUT ON THE OTHER HAND... if you are a person willing to learn how to become financially independent, how to turn disappointment into success. How to be the best you can be...PLEASE ACT NOW.
If you are one of them, please don't hesitate to call me.

No more excuses, do it now...!!! MY SPECIAL THINK RICH PINOY MILLIONAIRE NETWORK BOOT CAMP has been tailored to grow Pinoy Millionaires in less than 3 years.

DON'T LET THIS OPPORTUNITY PASS BY WITHOUT FINDING OUT BY YOURSELF!!!

CONTACT ME NOW...

Don't ever forget that:

ONLY THOSE WHO RISK, DESERVE TO WIN!!!

And

ALWAYS

STRIVE FOR THE BEST

I wish you all the luck in the world!

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P.S. How you deal with failure determines whether or not you will be successful in life. Apply these principles with passion, and you will see changes in your life you never thought possible. Best of luck!!