

creating change



Creating Change

Philip's 15 Laws

1. *STOP* what you are doing now.
2. Identify your spending habits.
3. Make drastic changes.
4. Open a separate savings account and save 10%.
5. Write down what you want and be specific.
6. Start slowly while you build up confidence.
7. Get advise from professionals who are successful..
8. Work on your plan daily – keep changing it until it becomes clearer.
9. Select the right investment vehicle.
10. Build wealth slowly to start with – safety V's risk.
11. Is it – negative – neutral – positive?
12. If the numbers don't work - don't rework the numbers.
13. Check your progress every 90 days.
14. Get an accountant to go over the figures and your progress
15. Reduce **'debt'** quickly and remember cash is King.



Example 1

On the area provided below write down the major obstacle in your life today.

Step 1—You today

Take time and write down 6 names of people you spend most of your time with. Under each name write their profession.

EG.

1. Mother
Part Time Nurse

2. Father
Motor Mechanic

3. Bob Smith
Accountant

4. Sally Smith
Financial Advisor

Your current team today is:

1. _____

4. _____

2. _____

5. _____

3. _____

6. _____

Of the people listed above, are there any who are not totally behind what you stand for and if so who would you replace in any?

1. _____

4. _____

2. _____

5. _____

3. _____

6. _____

Step 2—Team Leader Mentor

Write down below the name of one person who you admire completely and would like to spend more time with.

Name: _____

Profession: _____

Why This Person ?

Write down 5 things that stand out in this person, i.e. never gives up, positive attitude, etc...

1. _____
2. _____
3. _____
4. _____
5. _____

Your challenge now is to become good at what you admire in your role model.
i.e. You need to develop the skills, which you admire in other people. So now write down two skills you need to develop more into your life.

Step 3—Your New Team

For you to move ahead and go where you want to go now is the time to change some or all of your team members.

Write down your new team of 6 people that can help you. If you are not friends with your new members, don't worry soon you will be.

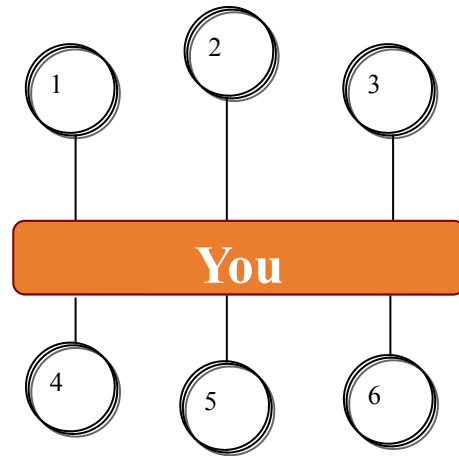
- | | | | |
|----|-------|----|-------|
| 1. | _____ | 4. | _____ |
| | _____ | | _____ |
| 2. | _____ | 5. | _____ |
| | _____ | | _____ |
| 3. | _____ | 6. | _____ |
| | _____ | | _____ |

Observation

What was the major difference in the people you chose from your first list.

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____

You Pty Ltd



Record below your new team.

1. Name: _____ Occupation: _____

Phone: _____ Mobile: _____

2. Name: _____ Occupation: _____

Phone: _____ Mobile: _____

3. Name: _____ Occupation: _____

Phone: _____ Mobile: _____

4. Name: _____ Occupation: _____

Phone: _____ Mobile: _____

5. Name: _____ Occupation: _____

Phone: _____ Mobile: _____

6. Name: _____ Occupation: _____

Phone: _____ Mobile: _____

Your Greatest Asset is "YOU"

How much money do you spend on your car? \$ _____ monthly

How much money do you spend on your house? \$ _____ monthly

How much money do you spend on your food? \$ _____ monthly

How much money do you spend on your holidays? \$ _____ monthly

But how much money do you spend on gaining knowledge to make you successful ?

\$ _____

KNOWLEDGE = POWER

Books

Courses

Tapes

*Education is not expensive...
it's what we don't know that costs us.*

Exercise

List below two books and one course you will complete over the next 90 days.

Take control of your life

- This is your life so make the most of it
- Your destination is reached by the decisions you make along the way
- Money is not everything, but, it does take the pressure off when you have it.
- Financial stress occurs when you can't afford something



*“Take the coins out of your purse
and invest
them in your mind and your mind
will fill your
purse with coins.”*

Benjamin Franklin 1882

Income = Philosophy not economy.

Exercise

In the area provided write down what you are prepared to do to spend on your education.

Philip's Success Formula

Make a clear decision of what you want in the next 6-12 months.

Take action and do what ever it takes to achieve your goal (I am going to):

Measure what you are heading towards, daily, weekly, monthly etc.

My measurement tools are: _____

Change your approach and adjust where necessary

How Can I Change: _____

Success Formula



- You reap from what you do. If you do nothing don't expect anything in return.
- You do not get a second chance; it is not a dress rehearsal. Do it once and do it well! Money can be made and lost, however time is a valuable commodity so spend it wisely.
- In the area below write down your most urgent goals to do in the next 3 months.

O.P.A.T.

(this is a weekly goal sheet, photocopy and repeat)

Outcome

Plan

Action

Tracking

What Is Your Short Term Outcome (Goal)

End of 1st week _____

End of 1st month _____

In one years time _____

Work Out A Plan Of How To Get There

What Action Steps Will You Take?

How Will You Track It? (measurement)

Personal Mission Statement 1

- Your Commitment to your creation must be long term, don't give up.
- To help you succeed in your finances today and in the years to come you must develop a life plan.
- To systematically and purposefully create wealth you must consistently revise your plan and make adjustments where necessary.
- To improve your lifestyle and accumulate wealth, you must adjust your plan to the changing conditions.
- Write down what your personal call to action statement is
- You attract what your core belief is, so to date if your results have been negative, then its time to reprogram your core belief to achieve different outcomes.

It's all too hard. I never get the breaks.

(old belief)

V's

I know there are opportunities out there for me.

(new belief)

My Old Mission Statement Is:

My New Mission Statement Is:

Personal Mission Statement 2

The purpose of establishing where you are today is to realise the point where you are starting from.

The majority of people today are floundering through life mainly because they simply do not know exactly where they are headed and have no defined starting point.

Fill in the spaces below, taking note of your position in life today as opposed to where you thought you were.

So Today, What Are Your Plans For Yourself In The Next 10 Years?

What do you hope to have? _____

How old will you be then? _____

Looking back then, what will you be saying about yourself today?



*“If You Were 10 Years Older,
Giving Advice To Yourself 10 Years Younger,
What Would The Advice Be?”*

Write down a short story of what you could have done 5 - 10 years ago that would have changed your life today

Creating a plan that works

Would You Ever Buy A Ticket

To An Unknown Destination?

Of Course not, you don't just jump on a plane and hope it will fly you to where you want to go. Likewise, one of the first rules of getting ahead is to know where you are going – before you begin.

If you liken your financial journey to embarking on an incredibly exiting, life-long adventure, you have to ask yourself, “Do I know precisely where I am now? Have I plotted my course? Am I fully equipped to navigate my way once I've set sail?”

From the earliest records known to man, the ability to find one's way from destination to destination was dependent on the skill of navigation.

Navigation does not merely know where you are but also where you are not.

All journeys have a starting and ending.

The better the navigator the more successful the journey.

Write down what tool you can use to track what you are going to do in the future differently than today. ie. A diary:

Personal Goals

List in order of priority, from 1 (highest) to 5 (lowest) your most important goals:

- Mortgage Reduction / Credit Card payouts
- Retirement Income
- Tax Reduction
- Wealth Creation and Asset building
- Refurbish Home / New Car / Other

SHORT TERM GOALS (next 12 months)

MEDIUM TERM GOALS (next 3 years)

LONG TERM GOALS (next 5 years)

How much do you invest in your wealth education

You should invest a minimum of 5% of your net yearly income into your wealth and personal development education if you want to raise your income by _____%.

Not just any education – it is the type of education and from whom that will produce the results.

Must speak to people who have achieved the same goals and done it from the same start in the same timeframe you require.

Who Do You Ask For Advice On How To Create Personal Wealth And Happiness

Family	Stock Broker
Next Door Neighbors	Financial Media
Real Estate Agent	Investment Books And Newsletters
Tips From Friends And Peer Group	Seminars And Workshops
Accountant Or Lawyer	Professionals And Experts
Financial Planner	

Only Ask People Who Are Achievers Already or Success In Their Lives

Negative People Are Negative By Nature And Their Advice Will Match.

People Who Have Not Achieved Success Cannot Give Good Advice.

Write down the names of three people who you know are successful that you can seek for advice

1. _____ Phone _____

2. _____ Phone _____

3. _____ Phone _____

How can you achieve your goals?

- Educate yourself to make informed decisions and, ensure you get advice from people who are informed
- Protect Against The Contingencies Of Life (*insurance*)
- Keep More of What You Earn in Your Pocket (*save 10%*)
- Provide A buffer For Unexpected Expenses (*separate savings accounts*)
- Secure Lifestyle By Accumulation of Wealth (*property, shares etc.*)
- Remove ALL Non Tax Deductible Debt (*credit card, store a/c, leases*)
- Plan Future Expenditure (*budge*)
- Don't trust anybody and sign nothing until you have had it checked by
- qualified people, lawyers, accountants, financial planners

Exercise

Write down on the area provided a current situation that is not working out and then write down a solution that you think would fix it. When writing down the solution consider that someone else is giving you instructions.

Problem _____

Solution _____

Success Formula

To be filled out daily

OBJECTIVE:

PLAN:

ACTION:

NEW COMPANY BUSINESS CONTACT:

BUSINESS IDEAS:

So how are you going so far?

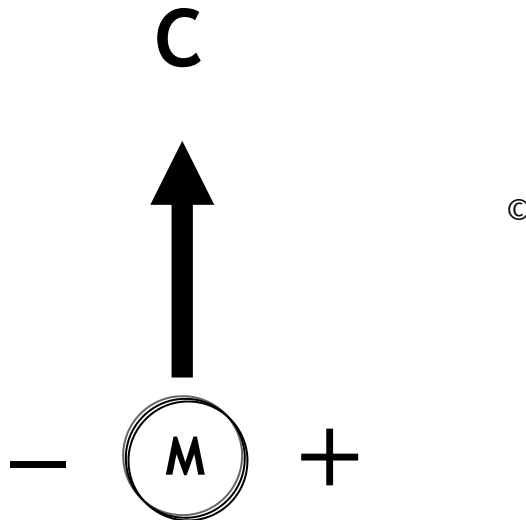
Next we are going to look at some exercises and help guide you through to create change in your life.



My suggestion here is to keep it simple, so work on ONE strategy at a time. As you build up confidence you can then work on the next area of your life. Remember that small changes create larger change in the future.

Change

- You must develop a positive belief system and keep an open mind.
- There is always an easier way.
- Understand the basic fundamentals, its not rocket science.
- Once you make a decision to change, the people around you will change.



- You need **(M)** momentum to **(C)** Change. The only measurement is if it is **(-)** negative or **(+)** positive change.
- We need always to be moving in a positive direction so write down one task you are going to give yourself daily to create positive change over the next 30 days.

What is your attitude ?

In many situations today we see and hear people blaming others for the lack of success and misfortune in their lives. Many people find it hard to communicate or just approach people, and generally are locked in a rut, unable to break free.

Have you ever wondered why some people seem to progress faster and easier than others? Why is it that other people always seem to get the breaks that you don't?

Many of us have a role model – somebody we admire. How do you think you are seen in their eyes, what do they think of you, what do people say about you.

Instead of us trying to be liked or forcing others to notice us, initiate my ***“1 degree change strategy”***, and stick to it. The change in you will automatically change the people around you.

Deep down in your own mind ask yourself – What is my driving force?
“My saying for life” and write it down on the opposite page.

Then insert your new saying (new self image belief strategy) that you would like to live by. How would you like to be seen by others – family, friend's and/ or colleagues etc...

Eg. “My saying for life” He/ she had a better upbringing
Life's a _____ then you die
I'm the unluckiest person alive
I never get the breaks...
Etc...

These negative thoughts patterns create self-doubt and generally result in a ***WHO “AM” I*** personality. By installing the new ***“BELIEF”*** program our momentum will be of a more positive nature and develop a this is ***“WHO “I” AM*** personality, when you look at successful people closely ***ASK YOURSELF IF YOU CAN SPOT OR GUESS THEIR MOMENTUM STATEMENT*** (their saying for life).

Fill in below my saying in life –

WHO “AM” I:

Fill in below my new saying that will reshape my future –

“WHO “I” AM:

“WE ARE WHAT WE THINK”

Studies have shown that when we make a small thought change (1°) and develop this into our new pattern by constant repetition every day we will make a massive change in our future.

A small change (1 degree) today is a massive change tomorrow.

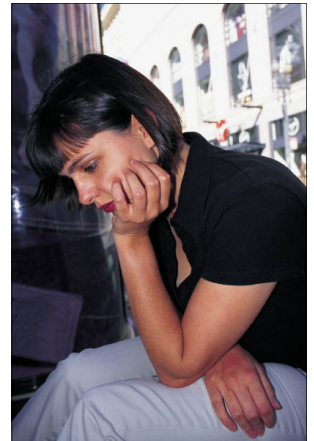
How do you feel ?

What is your general feeling in life? _____

How do you feel about who you are? _____

Have you ever thought ?

- Will I ever be successful?
- How can I be succeed?
- Nobody likes me!
- I have the wrong personality, people push me around.



How many things can you think of which have effected who you are today? These issues are preventing you from who you want to become.

On the opposite page are some classic examples. Fill in the boxes and take special note of how you feel or react to each question. Make up some for yourself on a separate piece of paper

The importance of this exercise is to let your mind find the solutions and answers to that which you want to improve

Celebrate those things to which you excel at, write them down on the area below and make sure you have at least four items listed.

INVESTMENT NETWORKING

FOR YOUR
BUSINESS AND YOU



some **work** others **network**

learn how to

drastically advance **your financial future**

through property and personal investment



Australian Property Investors Network (APIN)

www.apin.com.au

What does APIN offer ?

Seminars & Workshops

Why is that most people aren't taught how to be rich or happy? We are trained to do most things in our lives, in order to do them well enough to get by. We are taught how to read and write, how to cook, how to drive. We are taught how to do incredibly complex and challenging tasks like designing and building bridges over wide spaces, how to cure diseases, to fly airplanes, yet when it comes to creating personal wealth and happiness, we're left to find out for ourselves.

There's another, more subtle reason why most people don't achieve wealth and happiness. Deep down they don't believe that there is a choice to be made between being rich and being happy. They believe that somehow you can't have both, which is why in the end they don't get either.

The money that slips through your fingers could make you wealthy if spent more wisely.

Our free seminars and information evenings will provide you with leading edge valuable and up to date information. As a bonus you will be able to meet other like minded people who are either starting out on the road to success or are avid investors sharpening their investment knowledge. As a further advantage we encourage you to meet and freely talk with our alliance

partners. These hand picked people both male and female are leaders in their own right, they are also licensed, qualified and independent.

These evenings are fun and informative plus you will have access to lots of support material in the form of e-books, books and cd's on a wide range of topics. Come and learn the many strategies used by successful investors NO SECRETS just sensible plain English techniques that really work in any market at any time.



Education

It's true what they say "the difference between the rich and poor is what they know and what they do". Property is more than houses and unit investing. Do you know how to buy a property using an option, how about knowing all the ins and outs of being your own "DIY Developer"?

There are many ways to make money in real estate and with the correct tools and strategies you too can play with the best.

TIME x INTENSITY = SUCCESS.

You can't expect to get results in life if you have all the information but fail to apply the principles needed to succeed.

Our programs, e-book, books and home study kits will give you the ability to learn and gather what you need at your own pace in your own time. We encourage you to learn from our expert alliance partners all that you can, so when you are ready to act you will have the education to get into your first investment or do your own JV building renovation makeover.





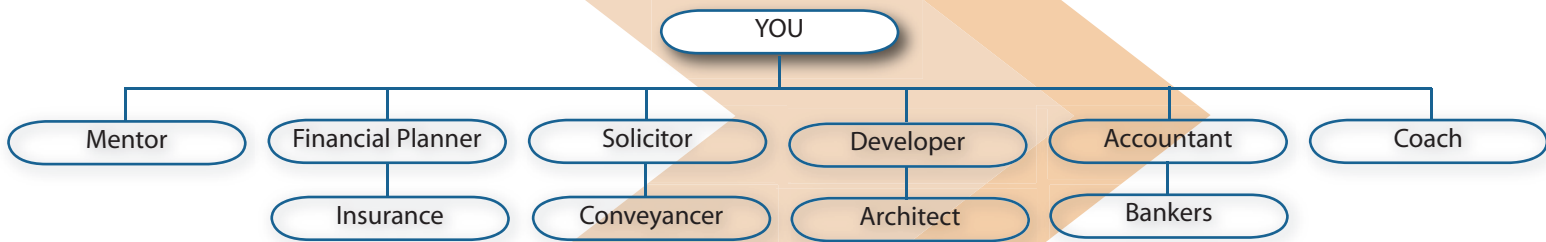
On going Support

Through APIN's Alliance Partners and Discussion Forums you can fortify your ideas and gain strength by exchanging information. Creating alliances generates business opportunities increasing your network and of course - your cashflow.

We have a mentoring service for those that are not quite ready to take those steps without guidance, extra information and some affirmation. Helping you to create a "safe" environment for your first steps.

Who is on your team?

When looking at people who are successful, you will notice they have a hand selected group of people to support and advise throughout the journey to success.



Property Opportunities

Through our Australia wide network we select opportunities that "stack up". We use an independent Research company (Guardian) who are licensed financial planners and real estate agents to use our pre selection due diligence program. From investment properties, development sites, future land subdivisions, building makeovers to even golf course resort projects.

APIN also align ourselves with a select group of builders and developers where we negotiate wholesale purchasing, saving you 10% off the retail price. These opportunities are not available to the public but only members of the APIN site. We can introduce you to the key people who are experts in their fields, saving you thousands of hours of frustration and heartache. Very shortly APIN will also be offering FREE property advertising on our site through resisearch.com who are one of our alliance companies. APIN is fast becoming the most exciting site in Australia.