

Wealth Creation Dynamics



Learn how to
drastically
advance
your financial
future.

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Welcome

Module 3 Creating Further Change

Welcome to module 3 of the Wealth Creation Dynamics Home Study Course - Creating Further Change.

This module is number 3 of 24.

Each module is presented in the same layout and contains exercises that you can do in your own time.

The benefits of participating in this Home Study Course are:-

- You progress at your own pace.
- You can study in the privacy of your own home.
- You can ask questions regarding the course at questions@apin.com.au

We hope you enjoy the Wealth Creation Home Study Course.

Best regards,
The team at APIN

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Commitment

Your Commitment to your wealth 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.

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)

vs

I know there are opportunities out there for me. (new belief)

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.

In the exercises you can take note of your position in life today as opposed to where you thought you were.

*“If you were 10 years older,
giving advice to yourself 10 years younger,
what would the advice be?”*



Exercise

My Old Mission Statement Is:

My New Mission Statement Is:

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?

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

Your destination

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.

Exercise

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

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)

Be “in-the-know”

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

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 time frame you require.

Who do you ask for advice on how to create personal wealth and happiness?

- Family
- Stock Broker
- Next door neighbours
- Financial Media
- Real Estate Agent
- Investment Books & Newsletters
- Tips from Friends and Peer Group
- Seminars and Workshops
- Accountant and Lawyers
- 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.

So to achieve your goals, you need to:

- 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 (budget)
- 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

Keeping it simple

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.

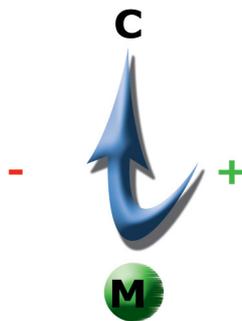
Change

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.

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 exercise page.

Then insert your new saving (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...

E.g. “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).

“WE ARE WHAT WE THINK”

Studies have shown that when we make a small thought change (1°) and develop this into our new



How do you feel?

Have you ever thought ?



Will I ever be successful?

How can I 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 exercise 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.



Exercise

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.

Fill in below my saying in life - WHO "AM" I:

Fill in below my new saying that will reshape my future - "WHO "I" AM:

What is your general feeling in life?

How do you feel about who you are?



You are ready for the next module.