

# THE STEPPING STONES OF WEALTH



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**JOHN W. NEWMAN!**

**My Road To Financial Freedom**

**“Dream It... Believe It... Then Achieve It”!**

# THE STEPPING STONES OF WEALTH



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This eBook offers general advice only.

I am not a financial expert or advisor.

These concepts and ideas have helped me along my road to financial freedom.

I hope you will gain some real value reading this book.

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If you have any questions about your own situation I suggest you seek the assistance of a qualified advisor.

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# THE STEPPING STONES OF WEALTH



## Table of Contents

CHAPTER ONE Who am I and why am I writing this book? .....	4
CHAPTER TWO Money Management 101 .....	7
CHAPTER THREE Know Your Numbers.....	10
CHAPTER FOUR Create A Money Management System .....	12
CHAPTER FIVE Build Your Foundations.....	16
CHAPTER SIX Educate Yourself .....	19
CHAPTER SEVEN Invest for Cash Flow and Growth.....	21
CHAPTER EIGHT My Secret Weapon - An Online Business.....	24
CHAPTER NINE Mindset - The Secret Of Success .....	27



# THE STEPPING STONES OF WEALTH



## CHAPTER ONE

### Who am I and why am I writing this book?



Hi, my name is John W. Newman - property investor, Internet marketer, entrepreneur, husband and father of four beautiful girls. I am so glad you are reading my book ***The Stepping Stones of Wealth.***

I have spent many years working on personal development and increasing my financial fluency. What I have come up with is a value-packed simple five-part system that I actually use myself.

My goal is to help as many people as I can on their road to financial freedom from my perspective and what I have learned along the way.

I'm going to tell you my story and how I arrived at this stage of my journey to financial freedom.

#### MY STORY

I grew up in a small country town in Northern Tasmania and was raised by a hardworking single Mum who worked as a cleaner at the local hospital for over 20 years. My Mum had a lot of help from my Nan and Pop, so I never felt that I was poor or really missing out on anything. Although, this may have had something to do with being an only child and the eldest grandson! I was a bit spoiled after all and that's why my wife says I have trouble sharing now - ha ha!

# THE STEPPING STONES OF WEALTH



In any event, I grew up in a happy household. I performed okay at school but never really excelled. However I did well at sports. I played golf, cricket, volleyball and Australian-rules football.

## THE ADVENTURE

Eventually, at the age of 21 my best friend and I left the chilly shores of Tasmania and crossed the country on an adventure to the goldfields of Western Australia. We eventually gained jobs as dump truck drivers in the mines.

This was my life until I turned around one day - 15 years later - and realised I was middle-aged with a couple of failed relationships, paying child support, in a job I pretty much hated, overweight, drinking too much, but in my mind I was doing okay. I was earning good money and spent time with my daughters as often as I could, but I was just drifting through life not really going anywhere.

## THE EPIPHANY

I'm happy to report that things started to change for the better. I met the love of my life - my beautiful wife, Natalie. Then my oldest daughter moved in with us full-time and things were really looking up. One day at work the machine I was operating was on standby. To pass the time, I was reading a book I'd picked up called ***Rich Dad Poor Dad***. What an aha moment for me! The book completely opened my eyes to the way I was managing and investing my money at the time.

As I was reading, I noticed this old guy behind me about 60 years of age. He was operating a bulldozer at a weird angle, rattling and bashing his body about. At that moment, I had an epiphany - there was **NO** way I could continue in this job for the next 20 years or more. I **had** to educate myself on creating wealth and financial freedom. I **had** to escape out of the rat race for my own health and sanity.

## MY PERSONAL DEVELOPMENT JOURNEY

I devoted the next couple of years to reading books, listening to audios, going to seminars, endlessly surfing the net in search of knowledge and joined a property mentoring group. I also started to work on my mindset because I soon realised that I had to change the way I approached life to get to where I needed to go. I also started taking action. I bought a few properties and things were humming along.

# THE STEPPING STONES OF WEALTH



But I also hit some roadblocks. I made heaps of mistakes, got some bad advice and made bad decisions. I was mortgaged up to the hilt with a lot of bad debt and cash flow was a real problem. I bit off more than I could chew, yet continued to chew like hell. I knew I had to increase my cash flow and fast!

I never gave up! I kept educating myself, found some great mentors, kept learning and started thinking like an entrepreneur.

## MY ROAD TO FINANCIAL FREEDOM.COM

This led me to create my website and my **Stepping Stones of Wealth** program.

My mission is to educate, lead and inspire people to experience and achieve their dreams and goals with confidence and courage.

My goal is to help as many people as I can on their road to financial freedom as I continue on mine.

I developed a system that I use to manage my money and I want to share it with you in this eBook.

I hope you get a lot of value out of reading it and get inspired to take action and change your life.

I wish you success.





# THE STEPPING STONES OF WEALTH



## CHAPTER TWO Money Management 101

### WHAT IS FINANCIAL FREEDOM?

Financial freedom for me is “being able to do what you want, with who you want, whenever you want... **WITHOUT HAVING TO WORRY ABOUT MONEY!!**”

You must understand that it is never a straight road to financial freedom. It is a long twisting road with many potholes, roadblocks and detours. It takes discipline, focus, commitment with constant learning and effort on your part and NEVER giving up!

### MONEY MANAGEMENT 101

The first basic principle is to spend less than you earn, invest the difference and never spend the capital. Easier said than done. Right?

So where do you start?

A good place to start is with my simple five-step program **The Stepping Stones of Wealth!**

### THE STEPPING STONES OF WEALTH

#### 1. You need to know your numbers

What is your income?

What are your assets worth?

What debts do you have?

What is your net worth?

# THE STEPPING STONES OF WEALTH



It is not the most exciting thing in the world but it is essential if you are serious about creating financial freedom. You need to know your financial position at all times and regularly track your “numbers”.

## **2. Create a Money Management System**

A system is not the same thing as a dreaded budget. You need a system for managing your money that actually works, is easy to use and doesn't leave you feeling overwhelmed.

## **3. Build a solid financial foundation**

Have a financial plan - set goals and targets.

Have an estate plan.

Have a cash management and debt reduction plan.

Have contingency reserves - have buffers in cash or lines of credit that you can access quickly for emergencies or to seize any opportunities that arise.

Remember, **Cash Flow is King!**

## **4. Educate yourself**

You must keep educating yourself and become financially fluent - read books, go to seminars, take online courses, watch YouTube videos and of course you will also find a wealth of information on my website if you go to <http://www.myroadtofinancialfreedom.com>.

## **5. Invest for Cash Flow and Growth**

Remember cash flow is King!



# THE STEPPING STONES OF WEALTH



There are lots of options: share trading, domain trading and numerous other methods. But the simplest method for most people starting out is to invest your time and energy in creating an online business.

Then the key is to funnel any extra cash flow back into growth assets such as property and blue chip shares or stocks, your business, debt reduction and lifestyle. It's also important to have fun along the way! The next section deals with each step in more detail.



# THE STEPPING STONES OF WEALTH



## CHAPTER THREE

### 1. Know Your Numbers

Part One of my **Stepping Stones of Wealth** program is to know your numbers.

Have you ever looked at your bank account at the end of the month and thought, “where has all my money gone?”

One of the biggest problems people have with managing money is they have no idea where all their money is going!

So the first thing I want you to do is start to track your spending.

If we don’t know where our money is going, how can we manage it?

I want you to try a little exercise to track your spending.

Carry a little notebook and pen with you and write down **every** expense for the next 30 days.

Whether it’s a car or mortgage payment, a bottle of wine, a new pair of jeans, or a cup of coffee just write it all down for the next 30 days.

The first time I did this exercise it was **truly** an eye-opening experience!

Everything is staring at you on the page – no escaping what the numbers tell you. Try hard to find areas you can cut back on or eliminate altogether.

Just try it for 30 days.

The next thing is to calculate your **net worth**.

Grab paper and pen and write down the following:

What assets do you have and what are they worth?

What is your home worth?

Do you have any Investment Properties?

# THE STEPPING STONES OF WEALTH



What are they worth? Write it down.

How much cash do you have in the bank?

Do you own any shares or stocks?

Do you have any other investments?

Add up the total, write it down and then draw a line under it.

Next step is to make a list of your liabilities.

How much do you owe on your mortgages?

What do you owe on any personal loans?

How much credit card debt?

Do you have any other debts?

Total your liabilities and then subtract them from your assets.

Now you have a solid starting point and can move on to Part Two – Create a Money Management System.





# THE STEPPING STONES OF WEALTH



## CHAPTER FOUR

### 2. Create A Money Management System

When you hear “money management system” I bet you are thinking “not another dreaded budget”. No, you are going to create a comprehensive system that is by far the easiest method for managing your money.

#### THE JAR SYSTEM

The Jar System is the brainchild of multi-millionaire businessman T. Harv Eker. I was first introduced to this system at his live seminar –[The Millionaire Mind Intensive](#) – and it was later reinforced when I completed the [Associates Degree with Catch Fire University](#).

I have done a review of these programs on my website if you are interested in finding out more about them. Just remember, I only recommend something on my website that I have tested and used myself.

Some people actually use jars, but with today’s technology it’s just as easy to set up a bank account with six separate sub-accounts.

Label each jar/account as follows:

FFA 10% - Financial Freedom Account

LTSS 10% - Long Term Savings and Spending

EDU 10% - Education

NEC 55% - Necessities

PLAY 10% – Play

GIVE 5% – Give

# THE STEPPING STONES OF WEALTH



The idea is to divide up all the money that you receive according to the percentages assigned to each account as soon as you receive it. The system is flexible and if you only have a dollar – manage that dollar. Become an expert at managing the money you already have.

Each account has a different purpose.

## **FFA 10% – Financial Freedom Account**

Your Financial Freedom Account (FFA) is set up for you to create – you guessed it - Financial Freedom!

Put 10% of **everything** you earn into this account. You are going to save up until you have enough to invest in assets such as investment properties, quality shares or stocks, or setting up businesses that will provide you with passive income streams.

## **LTSS 10% – Long Term Savings and Spending Account**

The LTSS account is used to save up for big-ticket items such as a new car, down payment on a house, holidays, or the designer shoes you’ve always wanted.

It can also be used to pay down debt and you can set up additional accounts to track each item you are saving for in your LTSS account.

## **EDU 10% – Education Account**

This account could arguably be the most important of all. As Tony Robbins says, *“If you are not growing then you are dying.”*

This account is to be used for your ongoing financial education. Whether it’s for university, college fees, books, seminars, courses or personal coaching – lifelong learning is one of the most important things you will ever invest in and it is certainly a key stepping stone on my road to financial freedom.

I have personally spent thousands and thousands of dollars on my financial education and discovered there will always be more to learn.

# THE STEPPING STONES OF WEALTH



## **NEC 55% – Necessities Account**

The Necessities Account is for all your everyday bills such as your home mortgage, car payments, power bills, groceries, NECESSARY clothing etc. The idea is to get these everyday expenses down to 55% of your income.

## **PLAY 10% – Play Account**

This could also be called the blow-it-all account.

The idea is that every month you take this money and SPEND IT! You actually HAVE to spend it!

Spend it or blow it on something that you enjoy doing such as a night out, an expensive bottle of wine, a night in a five-star resort, a two-hour massage. Whatever will make you feel fantastic!

If all you ever do is save, save, save, you will end up sabotaging yourself.

You need to do something to re-energize, so go out and PLAY!

## **GIVE 5% – Give Account**

The secret to a life well lived is giving back and contributing to causes you believe in.

You can either contribute monthly or save up and donate one big sum. If you want to give 10% take the additional 5% from your LTSS or NEC accounts.

## **TRY IT – WHAT DO YOU HAVE TO LOSE?**

So give this money management system a go.

The percentages are flexible. The key is to start somewhere and manage what money you have right now and work towards meeting your ideal percentages.

As you start to manage your money better your income will start to grow, especially if you take my advice and start up an online business. Your NEC percentage will decrease and your FFA percentage will go up. You now have all your financial bases covered and well on the way to financial freedom!



# THE STEPPING STONES OF WEALTH



I personally use this Money Management system and have found it invaluable.

What I like best about it is the holistic view of managing your money – it's simple to use, eliminates overwhelm and covers all aspects of managing your money.



# THE STEPPING STONES OF WEALTH



## CHAPTER FIVE

### 3. Build Your Foundations

#### TOUGH LESSONS

The biggest mistake I made was to jump in headfirst and buy a bunch of investment properties without first building a foundation.

In the end I haven't totally regretted it, because I learned incredibly valuable lessons. I realised a cheaper and less stressful way to learn is to leverage from the experience of those that have gone before us. My goal now is to help as many people as possible through my experiences and hopefully they will find an easier path.

#### BUILD YOUR FOUNDATIONS

Essentially your Financial Foundations are broken up into five sections:

1. Cash Management Plan
2. Financial Plan
3. Estate Plan
4. Debt Reduction Plan
5. Contingency Reserves

#### CASH MANAGEMENT PLAN

We covered the Cash Management Plan in **The Stepping Stones Of Wealth – Part 1** and in **The Stepping Stones Of Wealth – Part 2**.

# THE STEPPING STONES OF WEALTH



You must know exactly what is going into your bank account and what is coming out; where you can save and where can you cut back. Also you must have a money management system in place that covers all aspects of your finances. It needs to be a system that is simple, flexible, easy to maintain and doesn't leave you overwhelmed at the end of the day.

## YOUR FINANCIAL PLAN

Your financial plan is all about setting your **goals and targets** and deciding where you want to end up.

If you don't know where you want to go, how are you going to get there?

First I want you to find a quiet spot with some paper and a pen and work out where you want to be financially in five years time. Right down in three sections what you want to "be", "do" and "have" in your life in five years.

Remember to **Dream Big** and always start with the end in mind.

Then go through process again working backwards to your three-year goals. Then one-year, quarterly and finally what you want to achieve this week. What daily and weekly actions do you need to take NOW to help you reach your longer-term goals? Breaking it down into micro targets and doing the small daily and weekly actions will create momentum and lead to success. But you also need to have a bigger vision of where you want to go.

## ESTATE PLAN

If you have family and children you really need to provide for them.

Make an appointment with an accountant, a financial advisor and an estate lawyer to make sure that all your affairs are in order and documents current. Make sure your life, trauma and income protection insurance cover all eventualities.

Once these are taken care of you can concentrate your efforts on creating wealth for yourself and your family.

Just remember to review it every couple of years and keep it up-to-date as your personal and financial situation changes.



# THE STEPPING STONES OF WEALTH



## DEBT REDUCTION PLAN

Do you have any bad debt such as credit cards or personal loans for depreciating assets? To be truly financially free bad debt must be eliminated. Once your money management system is in place you can start to use any extra funds to tackle this debt BEFORE you buy a pair of designer shoes!

Start with the smallest debt first. Pay the minimum on any other debt (BUT don't rack up any more in the meantime). Once you knock over the smallest debt take that extra money and put it on the next smallest.

Repeat the process until you are out of debt!

Eventually you will be debt free and you can invest all that extra money in your financial freedom.

## CONTINGENCY RESERVES

A massively painful lesson I learned is that CASH FLOW IS KING and you must always have contingency reserves in place.

You never know when life will rear its ugly side and you need cash in a hurry. Or better yet ready to take advantage of a not-to-be-missed opportunity.

A contingency reserve can be cash in the bank, a line of credit, or a credit card for emergencies. To be truly free and take the pressure off yourself you need these contingency funds in place.

In my opinion, you need to build a contingency reserve of at least two to six months that you can access at short notice. In my opinion there is nothing like having money in the bank (earning interest of course).



# THE STEPPING STONES OF WEALTH



## CHAPTER SIX

### 4. Educate Yourself

This quote from Tony Robbins really resonates with me and I am going to quote it again: “If you aren’t growing then you’re dying”. Continuing to learn and grow as a person are keys to success, particularly as you build your financial freedom.

#### THE TROUBLE WITH THE EDUCATION SYSTEM

Here’s a famous quote from Jim Rohn “Formal education will make you a living, self education will make you a fortune.”

I am not against the current education system you understand. I do believe however, that the education system teaches you how to get a J.O.B but very little about money management and wealth creation.

The education system tends to reward you for not making mistakes. As an entrepreneur you learn your most valuable lessons from problems you solve and mistakes you make. Apparently, the average millionaire goes broke at least two to three times before finally making it big. There is a pattern - you make it, you lose it, you make it, you lose it, you make it, you make it, you make it!

#### MY SELF-EDUCATION

When I think of who I was as a person several years ago compared to the person I am today - well on my way to achieving financial freedom - I can appreciate what a massive learning curve I’ve been on. My old, fixed mindset kept telling me that I had to work hard at a J.O.B. until retirement at 65 and then hope I’d put enough money put away to support me until my dying days. Creating a growth mindset requires an enormous amount of self-education and personal development. It certainly doesn’t happen overnight. I also realize that the more I seem to know the more there is that I don’t know!

# THE STEPPING STONES OF WEALTH



## SO WHAT HAVE I DONE?

Someone said that leaders are readers.

I've read a ton of books on mindset, money management, and business strategies. Some of the classics that have helped me are: ***Think and Grow Rich, The Richest Man in Babylon, The Charge, Rich Dad Poor Dad, The 7 Habits Of Highly Effective People, and Secrets Of The Millionaire Mind.***

I have gone to seminars, joined mentoring groups and taken many online courses.

On YouTube I've followed Tony Robbins, T. Harv Eker, Bob Proctor, Brian Tracey, John Assaraf and Jim Rohn.

I've found mentors and coaches. Hired a personal coach and listened to hundreds of audio CDs while driving or exercising.

To date my self-education has probably cost close to \$20,000, some of it well spent, some of it not. I have learned so many valuable lessons from all my mistakes.

Moral of the story: self-education is a must if you are determined to achieve Financial Freedom.

You really need to be aware of all the sharks and scam artists out there, especially in the online and seminar world and this is another driving force behind me starting my website.

I want to help as many people as I can with the lessons that I have learned along my road. Hopefully they can avoid the same mistakes I made.

So my advice would be to read as much as you possibly can, listen to motivational audio CD's, check some of these people out on YouTube, go to seminars but leave the credit card at home. Gain as much free information as you can, weigh it all up and then choose a mentor and a coach to help you integrate everything you've learned to date.

Remember the more good stuff that you can feed your mind the better off you will be.

Compare your mind to a garden. If you don't take care of it the weeds will take over.

Remember, no one cares more about your money than you do!

So get educated!



# THE STEPPING STONES OF WEALTH



## CHAPTER SEVEN

### 5. Invest for Cash Flow and Growth

So we are finally on to Part 5 of my *Stepping Stones Of Wealth* program. Here's a recap of what was covered so far:

Part 1 – was all about “knowing your numbers” and establishing a financial starting point for taking control of your money.

Part 2 – introduction to the Money Management System.

Part 3 – building solid financial foundations.

Part 4 – building a success mindset and a financial knowledge base.

Part 5 – provides best practices for investing that include finding the right vehicles to invest in for **Cash Flow** and **Growth** that will ultimately lead to **Financial Freedom**.

#### IT ALL STARTS WITH THE FINANCIAL FREEDOM (FFA) ACCOUNT

The reason I left the investment section until Part 5 of the program is because all the other foundational steps need to be in place first, just like the structure of any building. Without a solid foundation a building is going to collapse.

I have first hand experience venturing into property investment without first building a solid foundation and didn't do very well. I did not have my cash flow under control or my money management system in place. So I had to sell some properties and start again.

Tackling my next property investment I implemented my **Stepping Stones Of Wealth** system with far greater success!

The key to successful investing hinges on a small, yet critical element of the Stepping Stones and Money Management systems, namely the Financial Freedom Account (FFA) account.

# THE STEPPING STONES OF WEALTH



Ideally, if you follow the Jars System and invest your FFA money skillfully, you will create the golden goose that lays a **lot** of golden eggs and creates true financial freedom.

## CASH FLOW IS KING

The first thing to remember with investing is that cash flow is king and you must always have your cash flow under control.

As you start putting 10% (or more) of your hard earned money into your FFA account, it's so important to build up your cash buffers first. The actual amount is up to you but I recommend two to six months of cash reserves as a buffer – life happens and you need to be prepared.

Next, but only after you do your due diligence, buy shares in quality companies that pay good dividends and, this is really important, keep **reinvesting** those dividends and let the principle of compound interest work it's magic.

Research other investment options that don't require a huge cash outlay that will put money back in your pocket, such as bonds and other fixed interest investments.

## GROWTH

Next start building an asset base by investing in good quality investment properties.

The only problem with real estate is that it does require substantial deposits and borrowing. But the risks can be minimised by having buffers in place. Just make sure that the financial outlay you have to top up these properties with each month is minimal. Preferably these investments are putting money into your pocket and not taking it out.

To recap - build up your cash buffers first and then invest in passive investments that provide strong cash flow. **THEN** funnel that money into quality growth assets such as investment properties and traditional or online businesses.

We need to have a mix of all investment types but always remember my number one rule... **CASH FLOW IS KING!**

# THE STEPPING STONES OF WEALTH



## MY SECRET WEAPON

As you can see, investing is pretty basic once your foundations are in place. It will require some education and research but it is doable. However, I have a big problem with this. Even if you follow THE SYSTEM, yes, you will be better off and eventually financially free, but my question is WHEN???

That is why you need a secret weapon to get you on the path to financial freedom and out of the rat race as soon as possible. What has really propelled me towards my destination of financial freedom is starting my own online business.

## SO WHY AN ONLINE BUSINESS?

Ever thought of starting an online business?

Ever wondered why it might be a good idea?

There are many reasons why you might consider it. In the next chapter I will outline five reasons why it might be a good idea.



# THE STEPPING STONES OF WEALTH



## CHAPTER EIGHT

### My Secret Weapon - An Online Business

#### 1. THE INTERNET IS THE CHEAPEST PLACE TO FAIL

As one of my mentors says, “the Internet is the cheapest place to fail”, meaning that an online business has very low start up and ongoing costs.

You will have to pay a small fee for hosting your site and maybe an email responder service. But basically if you have a laptop and an internet connection then you are up and running.

Taking out loans or mortgaging your house is not necessary, so the risks are minimal in comparison to traditional business start-ups.

#### 2. WORK DOING SOMETHING YOU LOVE

An Internet business is FUN!

Everyone has some special talent or knowledge. Maybe an interest or hobby or something you are really passionate about.

You can then use these interests and turn them into a business. You can help other people with what you already know and love and make money at the same time.

#### 3. WORK WHEN YOU WANT AND WHERE YOU WANT

The great advantage of starting an online business is doing it in your spare time.

You don't have to give up your day job, although eventually you may want too and then you can schedule when you work around your other commitments. You still have to work but you will no longer have to deal with the nine-to-five grind and will have the luxury of time freedom!



# THE STEPPING STONES OF WEALTH



As long as you have your laptop or iPad and a reliable Internet connection you can work from anywhere in the world.

I have worked on my business while relaxing by a pool in Indonesia and even while having a couple of beers in a hotel. There is no office.

## **4. MAKE MONEY WHILE YOU SLEEP**

Once you do the initial work on your business you will then start getting paid on an ongoing basis, this is called residual income.

Your business can be fully automated and run on auto pilot. Now you have time to start another business!

You can utilise tools such as shopping carts and auto responders to send out emails to your database automatically using services such as Aweber.

You can also leverage affiliate programs and use affiliates to help sell your stuff as well.

Do the work and you will start to make money while you sleep!

There is nothing better than to wake up to an email saying more money has been deposited into your bank account overnight because you have made some sales or received an affiliate commission.

## **5. ANYONE CAN DO IT**

The best thing about starting an online business is that anyone can do it.

Everybody has their own interests, passions, or specialised knowledge that they can use to start an online business. You can create a second income or maybe even replace your job one day.

Even as an absolute beginner with the right tools, training and guidance, everyone has the ability to start and run a successful online business.

The key however, is to find the right training and mentorship.

# THE STEPPING STONES OF WEALTH



This is where the online community at Wealthy Affiliate (WA) can help.

WA is the #1 ranked Affiliate Marketing online community today.

You receive the very best training and support available to get your website up and running and making money in no time.

I use WA personally and I highly recommend them.

If you would like more information on WA to see if affiliate marketing might be a good fit for you click here to [read my full review](#).

[Or click on this link to sign up for their FREE Ten Module Starter course.](#)

The screenshot displays the Wealthy Affiliate website interface. On the left is a sidebar with navigation links: 'Get Started Here' (with progress 'Course 2, Lesson 7'), 'Live Chat', 'Build My Website', 'Affiliate Bootcamp' (with progress 'Course 3, Lesson 1'), and 'Upgrade to Yearly'. Below these is a 'Training' section with links to 'My History', 'Classrooms', 'Certification Courses', and 'Live Video Classes'. The main content area features a green chalkboard-style background for the 'Online Entrepreneur Certification - Getting Started (Level 1)' course. It includes the WA logo, a star rating of 9.6 out of 10 (represented by 10 stars), and a 'View Lesson 1' button. A member profile for 'Kyle' is shown, noting he is a 'Premium Member Since: Sep 10, 2005' with '126350 Followers'. At the bottom of the main area, there are social engagement buttons: 'Like This' (4168), a settings gear, 'Affiliate', a comment bubble (17767), and an email icon (2718).

# THE STEPPING STONES OF WEALTH



## CHAPTER NINE

### Mindset - The Secret Of Success

#### HOW DO YOU CREATE A MINDSET FOR SUCCESS?

The further I travel along my road to financial freedom, the more I realise that it is truly your mindset that will help you achieve success and reach your dreams and goals, or it will stop you in your tracks.

It has been said that success is achieved 80% in the mind and 20% from strategies you implement. However, I believe that (especially for me) it could be as much as 90% to do with your mind.

Speaking from personal experience, if you don't develop the right mindset you won't be able to silence all the noise in your head that causes doubts, fears and worries. You might have the best strategies in the world, but you will slip into self-sabotage and not take the necessary actions to achieve your goals and dreams without the right mindset.

#### WHAT IS A SUCCESS MINDSET

It all comes down to belief...your belief in yourself and what you are capable of achieving.

If you believe you can do something you most likely will.

If you believe you can't do something you most likely won't.

It is the reason you will give up after facing problems or challenges or not starting in the first place.

You are capable of achieving so much more out of life and just don't realise it. Or maybe you don't believe that you could ever succeed doing something like building an online business.

# THE STEPPING STONES OF WEALTH



## WHAT CAUSES FAILURE

Self-limiting beliefs that have been rattling around in your subconscious mind since childhood are the major causes of failure. Think back... What did you hear when you were growing up?

Money doesn't grow on trees.

I'm not made of money.

You have to work hard to get ahead.

Go to school, get a good job and work hard for the next 40 years and save for a rainy day.

Favorites of mine are the ones my Mother used to say when referring to someone who had money, "he's got more money than a bull can s\*\*t" or "he's as tight as a fishes a\*\*\*hole".

You see my family, like most, were hard working, well meaning people but never exposed to role models of rich and successful people. They didn't know anything different.

Society in general is full of a lot of negativity and people who put you down. Just look at the nightly news. I rarely watch it anymore it's just too depressing.

Some of the self-limiting beliefs that I continue to deal with include procrastination, fear of rejection, fear of failure, fear of putting yourself out there. Not to mention numerous doubts and worries.

## SO HOW DO YOU CHANGE YOUR MINDSET?

The bad news is it does take time but you can start straight away.

What I have done and continue to do is to continually feed my mind with good information.

Listen to audios. I do this while going for a walk, exercising or driving my car.

Read books. Some of the good ones include ***The Charge*** by Brendon Burchard, ***The Seven Habits Of Highly Effective People*** by Steven Covey, ***Feel The Fear And Do It Anyway*** by Susan Jeffers", or the classic ***Think And Grow Rich*** by Napoleon Hill.

YouTube some of these people as well as others such as Tony Robbins, Bob Proctor, Jack Canfield, Brian Tracy, T Harv Eker, Doug Nelson, and Robert Kiyosaki.



# THE STEPPING STONES OF WEALTH



These people and others have been great mentors and role models for me.

Find a mentor or life coach and surround yourself with like-minded people.

Also use tools such as positive affirmations and declarations.

Explore the power of visualisation and meditation.

Create a mission statement or code of conduct that will hold you to a higher standard.

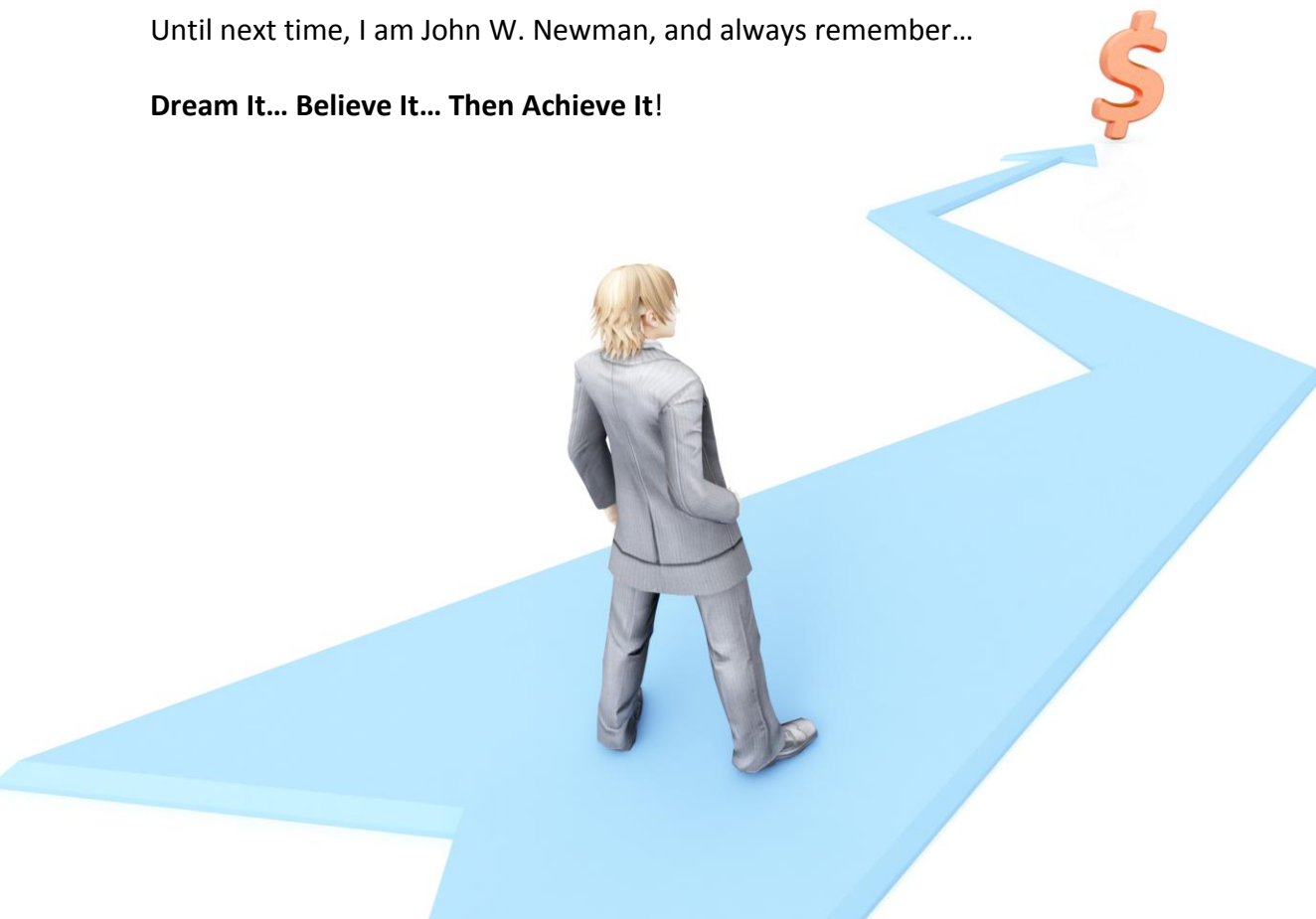
Treat your mind like a garden, if you don't take care of it weeds will takeover. Work hard at developing a positive mindset and the rewards will come back to you in spades.

It all comes down to what you believe. I hope you have enjoyed this eBook and gained some real value from it.

Start to implement my **Stepping Stones Of Wealth** system. Work on your success mindset. Consider my secret weapon and start an online business, and join me on My Road To Financial Freedom.

Until next time, I am John W. Newman, and always remember...

**Dream It... Believe It... Then Achieve It!**



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John W. Newman

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