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Far from a get-rich-quick formula, Wealth Can't Wait equips you with a comprehensive set of wealth-building skills that will serve you throughout your life. Osborn and Morris's tested and proven five-part strategy outlines what is required to build wealth - from making the initial choice to dealing with setbacks - and details how to cultivate the mindset, habits, business, and momentum to secure the greatest results.

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Stack the odds in your favor and start building your wealth today! David Osborn and Paul Morris, two of the most popular and celebrated wealth-building minds in the game today, have mastered the art and science of sustainable wealth creation through entrepreneurship, passion, and a...

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David Osborn and Paul Morris, two of the most popular and celebrated wealth-building minds in the game today, have mastered the art and science of sustainable wealth creation through entrepreneurship, passion, and a relentless focus on growth, success, and fulfillment. In Wealth Can't Wait, they share their decades of knowledge, debunk the myth that building wealth is often difficult, and demonstrate how

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Stack the odds in your favor and start building your wealth today! New York Times, Wall Street Journal, and USA Today Bestseller

Doing well with money isn't necessarily about what you know. It's about how you behave. And behavior is hard to teach, even to really smart people. Money—investing, personal finance, and business decisions—is typically taught as a math-based field, where data and formulas tell us exactly what to do. But in the real world people don't make financial decisions on a spreadsheet. They make them at the dinner table, or in a meeting room, where personal history, your own unique view of the world, ego, pride, marketing, and odd incentives are scrambled together. In *The Psychology of Money*, award-winning author Morgan Housel shares 19 short stories exploring the strange ways people think about money and teaches you how to make better sense of one of life's most important topics.

"In the dark, bewildering, trap-infested jungle of misinformation and opaque riddles that is the world of investment, JL Collins is the

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Fatherly wizard on the side of the path, offering a simple map, warm words of encouragement and the tools to forge your way through with confidence. You'll never find a wiser advisor with a bigger heart." -- Malachi Rempen: Filmmaker, cartoonist, author and self-described ruffian This book grew out of a series of letters to my daughter concerning various things--mostly about money and investing--she was not yet quite ready to hear. Since money is the single most powerful tool we have for navigating this complex world we've created, understanding it is critical. "But Dad," she once said, "I know money is important. I just don't want to spend my life thinking about it." This was eye-opening. I love this stuff. But most people have better things to do with their precious time. Bridges to build, diseases to cure, treaties to negotiate, mountains to climb, technologies to create, children to teach, businesses to run. Unfortunately, benign neglect of things financial leaves you open to the charlatans of the financial world. The people who make investing endlessly complex, because if it can be made complex it becomes more profitable for them, more expensive for us, and we are forced into their waiting arms. Here's an important truth: Complex investments exist only to profit those who create and sell them. Not only are they more costly to the investor, they are less effective. The simple approach I created for her and present now to you, is not only easy to understand and implement, it is more

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powerful than any other. Together we'll explore: Debt: Why you must avoid it and what to do if you have it. The importance of having F-you Money. How to think about money, and the unique way understanding this is key to building your wealth. Where traditional investing advice goes wrong and what actually works. What the stock market really is and how it really works. Why the stock market always goes up and why most people still lose money investing in it. How to invest in a raging bull, or bear, market. Specific investments to implement these strategies. The Wealth Building and Wealth Preservation phases of your investing life and why they are not always tied to your age. How your asset allocation is tied to those phases and how to choose it. How to simplify the sometimes confusing world of 401(k), 403(b), TSP, IRA and Roth accounts. TRFs (Target Retirement Funds), HSAs (Health Savings Accounts) and RMDs (Required Minimum Distributions). What investment firm to use and why the one I recommend is so far superior to the competition. Why you should be very cautious when engaging an investment advisor and whether you need to at all. Why and how you can be conned, and how to avoid becoming prey. Why I don't recommend dollar cost averaging. What financial independence looks like and how to have your money support you. What the 4% rule is and how to use it to safely spend your wealth. The truth behind Social Security. A Case Study on how this all can be implemented in real life. Enjoy the read,

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and the journey!

Although we have been successful in our careers, they have not turned out quite as we expected. We both have changed positions several times—for all the right reasons—but there are no pension plans vesting on our behalf. Our retirement funds are growing only through our individual contributions. Michael and I have a wonderful marriage with three great children. As I write this, two are in college and one is just beginning high school. We have spent a fortune making sure our children have received the best education available. One day in 1996, one of my children came home disillusioned with school. He was bored and tired of studying. “Why should I put time into studying subjects I will never use in real life?” he protested. Without thinking, I responded, “Because if you don't get good grades, you won't get into college.” “Regardless of whether I go to college,” he replied, “I'm going to be rich.”

Part personal development guide, part adventure tale, *Tribe of Millionaires* teaches readers six timeless lessons about the power of those around us to transform our lives. When Ethan Martinez receives a mysterious invitation after the death of his father, he embarks on an adventure not only to save his struggling business, but to discover

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Today his past. Traveling to a tropical island with the mysterious "Tribe of Millionaires," Ethan finds his whole approach to business and life shifting with each lesson. The more time Ethan spends with the enigmatic members of the tribe, the more he comes to realize that the answers he seeks are, as they are for all of us, hidden in plain sight.

What if the real secret of millionaires isn't about doing more, but becoming more? Millionaires know everything in your present is a result of how you thought, decided, and acted in the past. But your present circumstances can easily change. Right now. Because, with this revolutionary manual to wealth, you'll discover... -The undeniable connection between mornings and wealth. -Why becoming wealthy is never a sedentary pursuit. -The simple five-step wake-up process that'll guarantee you'll rise early...like a millionaire. -Four choices you must make to become wealthy. -The specific actions you must take when you choose to become a millionaire. (They'll surprise you. Definitely.) -A revolutionary twist on affirmations...and how to leverage them in a way that will absolutely produce results. -How Rearview Mirror Syndrome can significantly inhibit your financial growth. -The key to replacing your blind spots with a vision for the future. -A free 30-day Transformation Challenge Fast Start Kit. This,

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Today In the end, is the true value of mornings: In that quiet period of stillness, when the world is asleep, and you're in complete control--that's when you nurture the golden goose and discover the incredible potential of each new day. That's where you find your Millionaire Miracle Morning.

Educate yourself about finance and socially conscious investing with a woman-centered approach Activate Your Money provides the foundational support women need to talk to each other about their money, invest to grow their wealth, and to take the actions required to shift their assets into alignment with their values. Written for smart, savvy women who want to feel financially empowered, Activate Your Money starts where other personal finance books leave off. It delivers the depth of information you need to make informed investment decisions across your entire portfolio. Starting with checking and savings accounts and proceeding asset class by asset class, this book provides you with core investment knowledge, as well as concrete examples about how and where you can invest your money in alignment with your values. You don't have to do it alone. As women, our strength is in relationships, and this book will help you use that strength to attain better financial outcomes for yourself and your family. Activate Your Money will help you find communities of support and position you to

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Share your knowledge with other women and enable the next generation of smart, confident values-aligned investors. Activate Your Money also includes a companion website that contains downloadable tools you can use to take action and a curriculum that guides women through the process of starting and running their own values-aligned investment clubs. Step up your relationship with money and recognize the power you have to change the world through your investment decisions Demystify financial lingo, learn investment strategies, and acquire tools to help you grow your wealth Explore values-aligned investment options, asset class by asset class, and make informed decisions about where to put your money Break the taboo on discussing money with partners, advisors, friends, and daughters Unlike any other investing book out there, Activate Your Money offers expert guidance, a uniquely woman-centered approach, and a focus on doing good while doing well. Whether you are just starting out or are already a seasoned investor, this book has something for you. Use it as a reference that you can return to again and again as you build your knowledge, confidence, and values-aligned portfolio.

What does it take to say “F-it!” and really mean it? To walk away from the circumstances that have you stuck in neutral, or worse, headed in the wrong direction? To reroute your life along a smoother path toward

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success? To live an “F”-It-Less life? Have you ever just thrown your hands in the air and said “F”-It!? Been tempted to give in to someone or something you’ve been resisting? Or worse, found yourself backed into changes, circumstances, or even a life you didn’t ask for? If so, you are not alone. But thankfully, there is now a powerful way to never have to say “F-It!” again. It begins with reframing the ‘f’ word . . . and ultimately leads to reframing your life. It’s a method designed to help you choose the life you want to live, rather than blindly accepting the one you’ve got. Shaun Rawls, popular motivational speaker and founder of Atlanta’s #1 real estate firm, devised this method during one of the most trying, yet triumphant periods of his life. In “F”-It Less he offers a whole new lexicon of F-words more powerful than the one we all already know. By employing each thoughtfully and practically in your life you can begin to craft the existence you’ve always dreamed of. During his own transformation, words such as ‘fragmented’, ‘frustrated’, ‘fractured’, and ‘failed’ helped him identify where he was in the moment and to earnestly assess where he’d gone wrong in the past. In time he enjoyed days that were ‘fine’ or even ‘fantastic’. Prioritizing words such as ‘float,’ ‘family,’ ‘faith,’ ‘fun,’ and ‘freedom,’ reminded him of his destination, while words such as “find,” “forgive,” “forget,” “fix,” and “foxhole” helped him to get there faster. What he discovered is

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Today that these F-words can draw us back into alignment with our purpose and goals, enabling us to live a more intentional and rewarding life—the life of our dreams. In this infinitely empowering book, Rawls shares both his story and his method with you, boldly encouraging you to use these words to examine your own life too—to see if it is one you consciously crafted or one you simply allowed to unfold. To decide whether you're living how you really want to live or if there is still much more work to be done. He challenges you to truly listen to your heart and gut, and to honestly acknowledge the areas of our life where you've compromised love and happiness for money, safety, security, or worse, fear. He coaxes you not to let our best life pass you by, but rather to proactively attain the life you really want. By sharing some of his greatest lessons, Rawls aims to help you avoid some of the same obstacles he's encountered and to live what he refers to as an “F-it-less” life—the life we're all entitled to discover, explore, and fulfill for ourselves. Saying, “F-It!” doesn't always have to mean you are giving in or giving up. With the right tools, it can actually mean you are ready to pursue a better life— one of greater ease, meaning, and purpose. A truly F-It-Less life.

Everyone wants to be rich, but do you know that there is a SCIENCE OF GETTING RICH. This book explains in simple steps how you can first

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Ready yourself to earn more, without hassles or worries. From the simplest question of who all can actually get rich, to the small steps taken - like developing a will power, showing gratitude, getting into the right business - have been explained in detail, in everyday terms. Read on, and find out the secret behind changing your life and the way your earn.

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