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Your wealth is like your health.

If you wanted to get fit or lose weight, you would begin by measuring your level of fitness or your body measurements. It's exactly the same with your wealth. If you don't know exactly where you are and where you need to go, you can't set a plan and you won't see the healthy improvements.

If you compare your wealth with your health, the three financial reports you need to know about are no more complicated than the three things your doctor looks at to check the health of your body:

1. Your "cash flow" is like your bloodstream
2. Your "profit & loss" is your input and output like your breathing and digestion
3. Your "balance sheet" is your general health of your organs, bones, muscles -- all the parts that are feeling what you put into your body, provided your blood is flowing

Many people want to try and become millionaires or financially free without first taking care of their cash flow or personal profits. That's like someone trying to get fit without first managing our heartbeat, our breathing and what we eat. Small incremental changes will always get us to health, and it's a more certain way to get there than a big transplant or banishment, where the odds is still uncertainty.

Why most of us don't measure our money.

It might seem obvious that when someone has healthy, positive, personal cash flow they can more easily build their wealth in a way that someone who does not can not. Why, then, do so many of us not do these simple things? Here are the three biggest reasons we give ourselves:

- "There's no pain in measuring it because I can't change it anyway."
 - "It's too difficult to measure, and I'd prefer to do other things."
 - "Money isn't the most important thing in life, it can't buy happiness."
- Most who haven't learned the mechanics of how money is made, the cost of capital, and the non-inflationary benefits from their work. You are going to learn this skill of making money in the Millionaire Maker Plan, and all states leading the way at home.
- Most who know that personal savings and investments are important but don't set up a simple process with instructions on how to automatically measure your money, resulting in a simple getting on a scale of between weeks check your weight. If you haven't mastered this easy, it doesn't will be the best, in the following order, you will have to use an expensive to set up your money flow so that it measures itself.
- Most who have been taught that money isn't something we should be so worried about, but a result of trying not to worry about having it, we spend most of our time worrying about not having enough of it. The reason we don't get on a scale of each day in the development world is worrying about what it because we have a plumbing system breakdown or a leak in a tap. If we didn't have this, we would spend most of each day worrying about water. Money is the same. Once you have set up a plumbing system that ensures money flows to you, you don't need to worry about this the same way. How you can measure it and how you can set up an automatic system that ensures money flows to you. You can certainly spend the time in a better way - and with less worry, comes more happiness.

When wealthy people say "It's not about the money", they mean it. They have just a plumbing system in place to take care of the money so they can focus on other things.

Have you ever thought of the saying "time is money"? If your time is important to you then you will be interested to learn that the first step to understand how you make money begins with understanding how you spend your time. We all have the same 24 hours of time. The only difference of those making more money is that they spend their time differently from those that do not. This will see how quickly you change the pattern of how you spend your time in these paradigms. By following the next steps on the next page, you will see how your time flow changes your money flow.

Progress Assessment

1. I have a clear motivation for measuring my money, and have this as a top priority in enabling me to grow my wealth.

1 2 3 4 5 6 7 8 9 10

2. I have a rhythm to manage my time and my money which is aligned to my Genus, that energizes and engages me and that keeps me in flow.

1 2 3 4 5 6 7 8 9 10

3. I have set up my bank accounts to report effortlessly and automatically on my cash flow, so I can focus on growing my wealth, not counting my money.

1 2 3 4 5 6 7 8 9 10

4. I have a clear and a system that supports me effortlessly, giving me simple ways to understand and control where my cash and where my time is going.

1 2 3 4 5 6 7 8 9 10

5. I have a personal financial report that tells me what my monthly personal net cash flows, what it was a year ago and what it'll be in a year's time.

1 2 3 4 5 6 7 8 9 10

6. I have clear criteria for how I measure (based on my time, what I want to invest more time in, and what I want to invest less time in.

1 2 3 4 5 6 7 8 9 10

7. I know what options to watch today in dollars per hour, or time invested, what it was a year ago and what it'll be in a year from now.

1 2 3 4 5 6 7 8 9 10

8. I have clear measures of how my company will grow, its revenues and profits, and how that'll compare to its industry.

1 2 3 4 5 6 7 8 9 10

9. I have clear measures of how my personal balance sheet will grow, and how it relates to its own value, cash flows and what it will own.

1 2 3 4 5 6 7 8 9 10

10. I have a level of understanding every financial flow which takes away the stress of uncertainty and keeps me on my right path.

1 2 3 4 5 6 7 8 9 10

Enter your score and enter the total below. This is your score out of 100. Now focus at where you want to increase. Look to make progress every time you finish this in this. It isn't about being perfect. It's about being clear.

The first 4 assessment questions are based on this key question: Is my wealth path aligned in a way that's measurable and meaningful?

The first four questions will help you to align your system with your Genus. You have a natural way to do things well. Think of your Genus as your natural engine that can drive you forward. If you haven't put the gas in, no matter how much you try and apply the gas, you won't go anywhere.

A1: I have a clear motivation for measuring my money, and I see this as a top priority in enabling me to grow my wealth.

Money is an abstract idea for most of us. It isn't something we get motivated about as much as things like love, happiness and fulfillment. We invest our time in the things we value most. If growing your wealth is low in your priority list, you will have spent little time trying to grow it -- which means spending all your time working for far less than you should be.

We have talked about the three main reasons why we don't measure our money before. However, if you have scored particularly low on this one -- there may be deeper blocks at work. Use this opportunity to dive deeper into these blocks that may hold you back from increasing your wealth -- maybe one or more of these self- sabotaging beliefs are holding you back:

1. **You feel guilty.** Money can cause guilt - because of inequality in the West and East as well as between men and women. In particular women can feel guilty when they earn more than their partner. So they don't do it.
2. **You feel not enough.** You don't show yourself how money because you think you're not good enough, or you play yourself small. Especially women have a tendency to do this.
3. **You fear loss of failure.** Many people self-sabotage themselves just when they start being successful because they don't know how to handle the next level.

To overcome your blocks, you will need support and seriously start working on these blocks by reading, journaling, and writing gratitude lists that are all related to your beliefs about money. Be clear on what more you can achieve in the world and how your life will change for the better if you have more money.

Think of other successful and wealthy people, like Bill Gates or Tony Robbins. Imagine the level of mentorship and training they can afford, which helps them to return to give back to much more.

The fact that you are reading this and have taken the Millionaire Maker Plan Test means you're ready for a change. The first step is to ensure the time you invest in your wealth takes a higher priority naturally. It takes more than knowing this intellectually. You need to be a natural talent to put the time you invest in this ahead of other distractions. How do you do that? By understanding what your highest values are, and living what greater wealth and more time can do to contribute to your highest values.

Each of the four Genuses has a different high activity they value most highly.

- Dynamo** generates value time where they can be creative and grow.
- Blaze** generates value time where they can connect with others and give.
- Temper** generates value time where they can please and share.
- Flow** generates value time whether they can study and learn.

What are your Top 5 activities in your life that you wish to see more of and will motivate you enough to make change happen?

If you can't remember with ease, it might be best to ask your top 5 activity values from the list below:

<input type="checkbox"/> Adventure	<input type="checkbox"/> Health	<input type="checkbox"/> Make
<input type="checkbox"/> Family	<input type="checkbox"/> Spirituality	<input type="checkbox"/> Travel
<input type="checkbox"/> Giving back	<input type="checkbox"/> Excitement	<input type="checkbox"/> Environment
<input type="checkbox"/> Connection	<input type="checkbox"/> Learning	<input type="checkbox"/> Security
<input type="checkbox"/> Friendship	<input type="checkbox"/> Personal Development	<input type="checkbox"/> Insurance
<input type="checkbox"/> Relationship	<input type="checkbox"/> Sports	<input type="checkbox"/> Tools
<input type="checkbox"/> Creativity	<input type="checkbox"/> Exercise	<input type="checkbox"/> Material Possessions

Describe how more money will change and expand your time and experience in your Top 5 activity values?

When you have answered and for the report the greater wealth and how time will flow in your highest values, you will receive a report that helps you grow your wealth.

1. _____

2. _____

3. _____

4. _____

5. _____

A2: I have a rhythm to manage my time and my money which is aligned to my Genus, that energizes and engages me and that keeps me in flow.

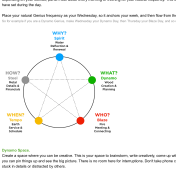
Aligning in wealth doesn't begin with the flow of money. It begins with the flow of your time. Most of our ideas and overwhelm in life is the result of not having a rhythm of time that creates success. When with the right ingredients, a chef will make a mess of a dish if the chef's have a recipe he can follow with the right mix of ingredients and the right steps at the right time.

When you group your activities into the five frequencies, and you create environments to suit your five frequencies, you soon find that there is a time and place for everything. If you don't do this, you will find yourself spinning out of time and energy each day simply through the exhaustion of constant interruption as you move from taking a call, to answering emails, to trying to look at details, then the big picture, and so on.

Divide your week into the five frequencies, so each day has a theme, and you can then focus at that frequency of that day. Start and end every day in Spirit energy and depending on your Genus, put an hour aside every morning or evening for your natural frequency. This energizes you and allows you to keep focused at the other activities you have set during the day.

Place your natural Genus frequency as your Wednesday, so it anchors your week, and then flow from there.

So to exemplify you are a Dynamo Genus, make Wednesday your Dynamic Day, Thursday your Blaze Day, and when there is weekly tasks or responsibilities in your "flow day"



Dynamo Space. Create a space where you can be creative. This is your space to brainstorm, write creatively, come up with new ideas, and answer the question "What". Make it a place where you can get things up and see the big picture. There is no room for interruptions. Don't take phone calls here or text messages or use any kind of social media. Don't get stuck in details or distracted by others.

Where will this and what day have you chosen?

What is the most important theme/question you need to focus on when you are in your Dynamic Space over the following 3 months?

Blaze Space. Design a "Blaze" space where you can have all your conversations, answer all your emails and take all your phone calls. When you step into this space, you will have everyone's contact information close at hand. Have photos of people who are important, and post it notes of conversations and threats to follow. Be in a space of connection, where there is no room to daydream or procrastinate.

Where will this and what day have you chosen?

Who are the most important people you need to connect with when you are in your Blaze Space over the following 3 months. They can be clients, potential partners, or other thought leaders.

Temper Space. Make a space which is calm, grounded, and in which you can sit with team members to plan or with clients to listen. This isn't a place to promote or sell, but a place to provide care and service. Think of it as a service lounge with comfortable seats and an opportunity to take stock and take care of the smaller, people-related activities. This is where everything has a "When" and "Where". Don't let any overly positive or overly negative energy into this space.

Where will this and what day have you chosen?

When and where do you need to make improvements in your business over the following 3 months - and what do you need to know? whom do you need to talk to? if you are not sure:

Flow Space.

Create a space which allows you to concentrate on the detail. This is where you keep all your finances and spreadsheets, and all your detailed files can be easily accessed. Keep out all interruptions, and have no phones, emails or distractions in this space. Be willing to be critical and to take criticism from here. This is your "Flow" space, where you can get your time and focus clearly.

Where will this and what day have you chosen?

What do you need to focus on when you are in your Flow Space over the following 3 months?

Blitz Space. Create a space which allows you to connect with your spirit. This is a place that inspires you and when you can reflect on your higher purpose and bigger mission. This is where you get to breathe and bring out your inner self. Every morning I begin in my spirit space and ask my eight questions that we have talked about in the previous blog entries. Once a week, spend some time working on your big "Why", your purpose. You can work on your mission and vision statements, or connect overall with why you are doing this, and if you are still on the right path.

Where will this and what day have you chosen?

What will you be doing when you are in your Spirit Space over the following 3 months - and how it is different from being yourself here? If questions:

Now open your calendar and enter an hour everyday -- even 20 min can sometimes do enough -- that you will spend in each of the 5 frequencies. If you don't schedule it and define what you are going to do in this space, you are not going to keep up with this rhythm.

You are changing a habit -- and it takes more than 90-days to change a habit. Be kind with yourself if it doesn't work straight away. Keep on trying and don't give up. You will see the changing benefits, even you have more time to do things you love.

A3: I have set up my bank accounts to report effortlessly and automatically on my cash flow, so I can focus growing my wealth, not counting my money.

The biggest mistake that most people make is to have their money broken into one bank account, and then having to try and make sense of all their receipts and payments. This always ends back to stress and anxiety. It is like a chef taking all the ingredients for the meal, and throwing them in a bucket, then having to try and sort through only to find it all a big mess.

Modern banks have automated the entire system of banking so that they can keep track of all your accounts and give you the statements you need free of charge. There are fee apps and web services that will take your different bank accounts and credit cards and keep track of all your accounts -- also for free. So there is no longer any need for you to be worrying over spreadsheet trying and make sense of your money.

The key is to set up the right structure that makes it easy for you to know what money is moving where, and that will continue to make it easy for you as your flow grows and your assets grow. If you have not set up a million dollar plumbing system, you can't expect to become and remain a millionaire. If you haven't proven that you can handle a couple of thousand dollars without fear and anxiety, who makes you think that a couple of hundred thousand dollars will increase your happiness? It would only increase your fear and stress until you are flat.

Whenever setting up any system of flow, set it up as a three tiered highway. Most of us set up our cash system as a one lane country road, and wonder why we never get where we want to faster, and keep experiencing jams.

The simplest million dollar plumbing system is one with three current accounts and one deposit account:



Your **Clearing Account** will always go to take every month. It receives income from your salary whether from an employer or your own business. It is then set to take a fixed amount into your checking account, your cash account, and your results account. When income goes up, you adjust the payments out -- always giving your result account first priority.

Your **Checking Account** receives the right amount to pay your fixed monthly bills -- such as rent, lease payments, and monthly bills. Automate these so you don't need to worry about making a payment.

Your **Cash Account** is your discretionary purchases, with credit card to take out money where you need it. When the money runs out for the month, that's it. This forces you to practice moderation and to improve your cash flow.

Your **Business Income** is your business revenue, and as it grows, you can use this money to buy cash generating assets. This is the best for your wealth.

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NOTE: Only 20 coupons are available for this Action Pack.