

Do you have what it really takes to make \$1,000,000 or more a year in personal income?

FACT: Only 0.15% of the people filing taxes in the USA make \$1M or more a year so...Why?

“If you want one year of prosperity, grow seeds. If you want ten years of prosperity, grow trees. If you want a lifetime of prosperity, grow your self-worth.”

— Chinese proverb

“If you want to earn a million buckaroos a year, eliminate mediocrity from your thinking and your life.”

--- John Assaraf

Before I get into how to earn a million bucks a year have you ever thought about what is money really and, what are the laws of earning money? This happens to be one of my favorite topics because money is easy to earn if you do a few things right, and it will forever elude you if you do a few things wrong.

In other words, I believe there is a formula anyone willing to learn and apply can make a million or more in personal income yearly.

Let's start with an understanding about money and I'll walk you right into making all the money you want if you are serious.

I do want to caution you in advance. The majority of people love the idea of making a million bucks a year but hate the reality of

actually doing whatever it takes. In other words, they are interested, not committed. What about you?

Back in the old days, before “money” existed, people used a form of exchange called bartering. They basically traded one service or product for another of value to them. It was simple, easy and common in small communities and villages.

Later as commerce started to emerge, chocolate, cattle, sheep and other livestock became the common form of exchange. That worked well within small communities and cultures however, when towns and cities grew, it became inconvenient to drive cattle and other animals across great distances. That’s when the smelting of metal began and with it, the production of coins began.

Coins were portable and, thanks to the gold rush, they were durable.

Some of the earliest coins bore an image of a cow’s head. In fact, the word *capital* comes from the Latin word *kaput*, which means “head.” As wealth increased, coins became inefficient and too heavy for horses and buggies, so paper was added.

Soon there were also letters of credit, which appeared on the scene to represent large amounts of money. As more people started traveling, credit cards came into play, with the advantage of being lighter than cash and more secure.

Most recently we’ve seen incredible developments with electronic and Internet banking where we can move vast amounts of money around the world at the push of a button. So, what exactly is money? Money is an idea created to establish a value system so

that some fairness existed amongst those bartering, trading, investing or giving.

Money is nothing more than an idea and ideas are nothing more than electromagnetic energy. In the case of money, other proponents other than thinking about it contribute to its flow and circulation in and out of your hands and bank. Once you understand the whole picture, it becomes much easier to attract and earn as much of it as you are prepared to achieve.

If you understand the laws of attraction or more precisely the law of resonance, then you understand the laws for resonating with money. But beware.

You must also understand that this is NOT enough to make a \$1,000,000 bucks a year just show up in your account.

As much as Money is an idea, it is used as a means of exchange in our society and if you do not understand the laws of compensation and exchange, you'll never win the money game and you will never make a million bucks a year either.

If you think that you can just sit your ass on the sofa and pray, visualize, affirm, mediate, tap and then pray some more for money to just show up...You better get off the drugs now.

You are suffering from an overdose of a drug called HOPIUM.

Now for some truth!

The more money you want to make, the more specialized knowledge, skill and application of the right strategies and tactics IN THE RIGHT ORDER must be applied, including the right thoughts and feelings. Please reread that last sentence.

OPTIONS FOR MAKING MONEY

There are **SIX** options to consider when it comes to making or finding money.

1. Win it. In any given year, about 25 people out of 250 million will win a big lottery. I don't recommend banking your financial career on hitting the winning number. Statistics show that eighty-five percent of people who win the lottery quickly lose all the money within a few short years. You can hope for this, buy your ticket, be in the right vibration, but just don't bank on it.

2. Steal it. Of course, this price is quite expensive because you end up going to jail if you're caught, and there's a very big chance that you will get caught over time. So stealing money is not an option.

3. Find it. I'd be willing to bet that the odds on this one are just as high as winning the lottery or less. Hoping for this is ok but again, don't hold your breath.

4. Inherit it. I don't know about your family, but in my family, this option isn't worth holding my breath for either. This means the only option left for me, and I would imagine for you, too, **is to earn it.** And that means it's really important to understand the laws of earning money.

5- Invest it - This is an excellent option that requires your own or someone else's specialized knowledge in one (or more) of many options. Real estate, Stocks, diamonds, business, currencies,

commodities etc, There so are many ways in this section and last but not least

6. Earn It - Some of you have already fallen off your chair because you may actually have to go to work and provide real tangible value in the marketplace to make a million bucks.

You see, it's the marketplace that pays you based on the value you bring to it and your ability to get people to exchange their money for your product, service, ideas or investments.

I know that many of you are already working hard and providing value but...you probably aren't working on the right things in the right order and in the right quantities to make a million bucks a year.

If you are currently not earning this amount it's simply because you are not yet offering a million bucks worth of your products, services, knowledge or expertise to either enough people or the right people. (Worth rereading)

Money therefore is part of a value system whereby those who figure out how to provide more of their products, services, knowledge or expertise end up making millions.

Here are a few things to consider: If making a million a year was easy, everyone would be earning it so pay close attention as there are a few moving parts.

Part One:

VALUING YOURSELF FIRST

The first question to ask yourself is this; *Do I really feel that I deserve to earn a lot of money?* I can honestly tell you that the people I know who make a lot of money (\$1,000,000 or more a year) absolutely, unequivocally, without a doubt feel that they deserve it. They do because they have earned the right and ability to do so.

If you don't believe you deserve to earn \$1,000,000 a year you must raise what I call your "deserving level" and lower your excuses level. By "excuses level," I mean all your reasons and excuses about why you can't earn this amount of money or why you haven't earned this amount of money so far.

It's time to stop telling yourself that you aren't smart enough or good enough or that you don't know enough and start putting a million dollar a year value on yourself. If you don't value yourself this much, the money, people and opportunities will never, ever be attracted to you in these quantities. You will repel the difference between a million bucks a year and your current internal "secret" value every time. In addition, others will only value you and treat you to the degree you value and secretly see yourself.

Part two:

YOUR FINANCIAL PERSONA

Every one of us has a persona, a term that comes from a Greek word meaning "mask." We wear masks about all sorts of different things: We all have our money face or our game face on whether or not we are aware of it. To attract more money, you must alter your financial persona immediately. Start thinking, acting, and behaving like the people who are already earning the income you want to earn. In this case a million bucks a year.

Think of Donald Trump. I don't know of anyone who interests me as much as he does from this one perspective only: His brilliance for coming back from financial devastation. Trump was \$900 million in debt and he kept his game face on as if nothing was wrong. Although he was probably getting irate phone calls and visits from his creditors, Trump kept his persona in line with that of a billionaire. While things were crumbling around his financial world, his mask stayed on.

For those who didn't know the exact truth, that mask created a certain air of arrogance and a certainty that made people want to do business with him.

One of the best ways to alter your financial persona is to believe a certain thing that's a lie right now. You can impress a new persona upon your sub-conscious mind using the right visualization techniques; affirmations, self hypnosis and mediation techniques and that new persona will take hold and take flight.

Then and only then will the physical outside world match the new inside "million Dollar" a year image.

Here's a little formula for attracting and earning more money:

Increase your deserving level through your new self-worth vibration.

Alter your financial persona immediately. Start walking, talking, and behaving like a person who is already earning the level of income you want to earn.

This may feel awkward at first. About twenty-five years ago, I heard a speaker by the name of Tommy Hopkins say, "Fake it till

you make it.” I didn’t really understand what he meant until I started studying the brain. Hopkins meant that your subconscious doesn’t know the difference, so if you fake it long enough, you become it.

You’ll probably find some resistance from your own internal dialogue. That small voice inside your head will argue, “But you’re not a multimillionaire. You’re not making this amount of money. Why do you keep telling yourself that? Why do you walk this way?”

I don’t suggest that you go out and *spend* that way just yet, but I do recommend that you try something that actors Jim Carrey and Barbra Streisand did, and that I have done as well.

Five years from now, I want my equity in one of my new companies to be worth \$100 million so I carry a check in my pocket written out to myself for that amount. Every time I put my hand in my pocket, I’m sending an electrical message to my brain that matches that vision and goal.

In the marketplace, once you have the right vibration, the right persona, and the belief that you deserve to earn more money—and you understand that you’re not going to get it by inheriting, finding, stealing, or winning it—the question is, What are the laws of earning it? Since the whole universe operates by laws, what are the laws of compensation?

LAWS OF EARNING MONEY

At the beginning of this chapter you learned that money is an idea. Now let’s take that concept one step further and add this statement:

You will get paid in direct proportion to the service and value you bring to the marketplace for which you charge for.

If you can determine how to bring more excellent service and more value to more people, they will gladly exchange with you that little green paper with ink on it called money. The formula is simple- the execution, much more difficult.

To earn a million or more a year in income, you must ask yourself Three questions.

1. Is there a need in the marketplace for my product, service or investment?

I'll give you two products to think about as an example: Hula Hoops and Pet Rocks. In case you're too young to remember, a hula-hoop was something you put around your waist, then you moved your hips a little and it swirled around and around. A pet rock was literally a rock in a box that someone packaged nicely, marketed brilliantly, and sold by the millions. Was there a need for hula-hoops and pet rocks? Of course not, but great marketing and selling created a market and millions for it.

If there's a need for your product or service or investment dollars, even better!

In the investment arena, there are tons of options to consider that you must have or acquire the specialized knowledge to move safely into this zone. The right timing is also a great ally to have. Most people are amateurs in this arena and do not do their homework to protect themselves from substantial losses and mistakes. Me included!

2. How good is your product, service or investment opportunity and how unique is it?

Compared to other investment opportunities or a similar product or service that you offer for sale, how good is yours from a quality perspective, how unique is it? The more rare you or your product or service is, the more you can earn from it. Just think general doctor versus brain surgeon. Start thinking specialization and being the best at something instead of general and average. There's too many of those already.

How low or at what value is the commodity or real estate deal you are looking to invest in?

This is where you must be or have your own expert to help you make decisions to increase your chances of not getting screwed on investments. Skill and specialized knowledge are great to have in your corner when playing the investment game.

3. How good is your ability to market and sell your product or service?

Your ability to market and sell your product or service to generate revenue at a local, regional, national, or international level is the most vital part of the equation if you are earning money from marketing and selling.

To earn more money, you have to become a marketing and selling master or have one on your team. If you have an average product or service and average marketing and selling skills, you will earn an average or just below average income because ninety-five percent of your competitors are also average.

That group will share fifteen to twenty percent of all the revenues for that product or service category. The remaining five percent of the competition—the ones who understand the laws of earning money—will rake in all the rest.

Please note that you do not personally have to be the expert in sales or marketing for your product or service but you do have to build a team around you that has those skill sets.

One of the things I teach is this:

Always hire/barter/trade or partner with people who PLAY at things you have to work at including any part of the formula below. So with this said...

What is my formula to earn a million dollars a year or more?

Here's what you need:

Knowledge + Skill = Your Confidence and Certainty Level

The Right Strategies + Tactics = Your Blueprint and Game Plan

Your Goal + Your Beliefs = Your Vibration

Your Habits = Your Actions and RESULTS

Your Resolve and Commitment = Achieving it

Here are a few “ACCELERATORS”. Passion. Purpose. Enthusiasm. Contacts. Flexibility. Drive. Tenacity.

And here is the PLAN

Step 1: Have Absolute Written Clarity on Your Vision/Goal/Income

Step 2: Develop the Beliefs and Habits Needed To Achieve It

Step 3: Determine the Knowledge, Skills, Strategies and Tactics Needed To Accomplish Your Goal- And The Product, Service or Investment Vehicle

Step 4: Surround Yourself With A Team To Help You Apply Your Plan

Step 5: Take Action Daily towards Your Goal

Step 6: Tweak Your Thoughts And Actions As Often As Possible Till You Develop a System and Process That Repeatedly Works For You

Step 7: Have Fun No Matter What.

The Journey and Lessons Are far More Valuable Than The Money

I hope you enjoyed this as much as I love to share it. Check out some of my New York Times bestselling books and products at www.johnassaraf.com and sign up for my blog. Also join my fan page at www.facebook.com/johnassarafpage

To You Having It All,

John Assaraf