

E-Guide: 100 Leaps to Financial Freedom

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100 LEAPS TO WEALTH

Money doesn't guarantee happiness, but it does make life much easier. Money also allows you to be more of who you already are. If you are generous then money affords the opportunity for you to be more so, if you are the worry-wart type you just get more to worry about!

Creating wealth provides great teachings, prompting (and sometimes pushing) you to develop and grow beyond your current comfort zones. Rather than being a matter of chance, circumstance or greed, money follows very precise laws, and when you put in place the type of constructs that you are now committing to uphold over the next month, cash wealth will flow to you. It's not always easy to build the financial kingdom but it's a heck of a lot easier than being poor or even 'getting by.'

You deserve to be able to do everything in life that you want to do. The artist Willem de Kooning once famously said, 'The trouble with being poor is that it takes up all of your time.' Wealth brings you freedom to be the person you were born to be, to develop your talents as well as to enjoy the material gifts on this planet.

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LEAP ONE Commit!

Please sign the following now:

I commit to spending the next three months thinking about, and feeling great about, money. No matter how things may appear to me I will remain feeling optimistic, honest and excited about bringing new wealth into my life. (I realize this means keeping a huge smile on my face when the bills arrive!)

Name: _____ Signed _____

LEAP TWO Say 'YES!'

Give yourself permission today to be really wealthy. Put an actual amount on how much money you would like to have earned and invested in the next year, three years and five years. If you were to say to your brain, 'I would like more money,' your brain would be fuzzy about what exactly you would be asking it to do. However, if you state, 'I intend to create 250,000 dollars or euros in extra income within the next 12 months,' your brain has a clearer idea about what is required of it, and you'll start to come up with ideas for how this will be achieved.

This year I am creating _____(put money amount here)

In the next three years I am creating _____(put money amount here)

In the next five years I am creating _____(put money amount here)

LEAP THREE Know your personal money history.

Many of us grew up in homes where money was rarely mentioned or if it was mentioned it was usually in terms of what couldn't be afforded. Write up a short history of what went on with money in your home and school during your childhood. How was money spoken about? Whose responsibility was it to bring the money in? How did this person/those people feel about this responsibility? What were the prevailing attitudes towards spending, saving and investing? What are your earliest memories around money? What are your most vivid memories around money? What are your favourite memories around money? What do you wish had happened differently? Now write a new story for how it is going to be in your life from now on. How are you going to act around money? What will money allow you to create in your world? How will your life be changed for the better five years from now because you have committed to being wealthy? Take the story of the old way and burn it, rip it up or cast it to the waves. This is part of the past and does not dictate the future. Take your vision for the new way and put it somewhere you can see it several times a day.

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LEAP FOUR Where are you at?

Tally all your saleable assets, your investments, your savings, and your good debt (mortgages on rental property etc). Now list your regular debt (car repayments, house mortgage) and consumer debt (also known as not-so-great debt, which includes credit card repayments, or repayments on any non-essential household items). Incidentally, even things like barbecue sets, and fancy shoes are non-essential until you start to get some healthy residual income coming in. Do this especially if you find yourself resisting or saying, 'Well I know in my head where I'm at.' You must have it written on a page in front of you so that your conscious mind can really know what job is ahead of it.

LEAP FIVE Earn it!

It's time to start to make a lot more money than ever before! When you help people with useful products or services, people are willing to pay you. When you help a lot of people, a lot of people will pay you! Bill Gates has helped people run their lives with software that lets them e-mail, surf, type letters, do accounts, play games and watch movies. This is why he is doing pretty well with the whole money thing! There are a great number of ways of making money. What value would you like to offer and to whom? There is no single correct way. Some people prefer to deal in property, some are attracted by having a business that sells a service or product, or perhaps the Internet or stock-market appeal to you. Sit up in a state of emotional excitement (you are about to take a big leap forward into wealth after all!) and brainstorm creatively. Think of 100 different ways you would like to make money. At this point you don't need to concern yourself with HOW you're going to do any of these things, just allow your creativity to flow. But you MUST think of 100 money makers. It's worth it, especially as the really amazing ideas start to pop up around the 88 mark.

LEAP SIX Get more clarity.

Take your list from yesterday and choose six of the most practical or most immediate ideas. Brainstorm further around those six ideas and think in greater detail about all the different ways you could make put these six ideas into motion. And now take some action! Choose the top two ideas that seem the most fun and most practical and start making them happen! Make at least one phone call and send at least one e-mail and take one further step for each idea. This is just a minimum. The more you do right now the faster your wealth will come to you.

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LEAP SEVEN Know your deeper negative money beliefs.

Unconsciously we believe that there might be a practical downside to being rich. No matter how enthusiastic we are about it, our unconscious mind might have other ideas, and the unconscious mind is what drives the body because we can only override our buried wishes with sheer will-power for part of the time. Strange as it may seem it's now time to take a large piece of paper and write a list that starts with; 'Being rich sucks because ...' and fill in 20 reasons. Now start a list that starts with, 'Being rich is stupid because...' and fill in 20 reasons. Now start another list that starts with, 'I can never be wealthy because...' and fill in 20 reasons. Identify the person or people who might be upset with you becoming rich. Perhaps on some level you feel that your brother might get jealous etc...

LEAP EIGHT Get positive!

Now that you have retrieved these unconscious beliefs that wish to mess with your money, it's time to assert the opposite. Write 3 lists with 50 (yes, 50!) reasons beside each. 'Being wealthy is wonderful because...' 'Money is an excellent commodity because...' and 'I know I am becoming wealthy because...' Now write up all the ways that the person you mentioned or those people you believe don't want you to be wealthy, or those you are close to, will be blessed and served by your wealth (and think beyond buying them a vacation!).

LEAP NINE Inventory Time!

What do you spend money on? Start becoming aware of where your money is going, because this is the foundation money for your financial kingdom. Write down all the ways you spend unnecessarily. For example, take-out food or coffees, magazines, library fines, flights that could have been bought cheaper the week before, buying the latest model car when your old one was fine... You might be surprised how much you can save just by changing these habits for ones that serve your dream; preparing fresh food to bring with you, bringing green tea-bags into the office, reading on-line, getting organized with returning books or booking flights, driving the same car for another year. Where can you free-up extra dream-builder money?

LEAP TEN Start to think 'Residual.'

When you are paid a salary (or pay yourself a salary if you are self-employed), you do the work once and get paid once. Wouldn't it be great to do the work once and then get paid for it over and over? When you set up a system that continuously gives value, this enables you to receive a financial return on an ongoing basis. This is called 'Residual Income,' also known as building a money machine. Examples of residual income include getting royalties from published books or music, owning an ATM, getting rent from tenants staying in properties you own, or having products for sale on the Internet. Having a business that completely runs itself with little or no supervision from you is another form of residual income. Identity a form or forms of money machine that you would like to own. Take one hour to research this and take one action step towards making it happen.

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LEAP ELEVEN Feed your money-brain!

Order or borrow and begin to read some wealth creation books: Think and Grow Rich by Napoleon Hill. Rich Dad, Poor Dad by Robert Kiyosaki and Sharon Lechter. The Richest Man In Babylon by George S. Clason. The Science Of Getting Rich by Wallace Wattles. The One Minute Millionaire by Mark Victor Hansen and Robert G. Allen. The Millionaire Next Door by Thomas Stanley and William Danko. Some of these are available to download so you can do 30 minutes of reading immediately. From now on make sure that you read practical wealth creation materials for a minimum of 20 minutes every morning and one hour on the weekend. Immediately write this commitment into your schedule for the next two months.

LEAP TWELVE Get smart on streaming.

It's time to get savvy with the concept and the practice of Multiple Streaming. If you have only one source of income, this leaves you in a pretty precarious position. Those who have found themselves with all their investment money in stocks at the time of a massive market correction can suddenly go from wealthy to struggling. It's a similar story for those who are wholly dependent on real estate or a salary or a multi-level-marketing scheme. Whereas all of these are great wealth-builders, dependence on only one or two can leave you with a shaky wealth-structure. Write up your current income or investment streams and decide on two more streams you can add over the next year. It's is not wise to over-diversify either as all projects need laser-sharp focus in order to succeed and you will always have your zone of genius which brings in the most money for you. One or two extra streams per year is a good guideline for most people. Complete the following phrases: My current income streams are... The new income streams I am introducing over the next year are... My action steps today towards this goal are...

LEAP THIRTEEN Lucky for you there's help!

Get a great accountant and book-keeper. For most people getting the figures to add up is the part of wealth building they do not enjoy. If you already have people to take care of this side of things then make an appointment to see them in order to explain the ways you are now stepping things up. If you need to find these people, start by asking the most successful person you know if they can recommend someone. Only ask this of wealthy people. An alternative is to search in the local phone book and interview accountants. They need your custom so pay attention to their levels of efficiency and courtesy. If they fail to return a call before you are their customer are they likely to be on the ball at crunch time? Equally, if they treat you with respect before you are wealthy you know that their interest in you is genuine and will be likely to keep them on your team when your annual figures go into the stratosphere. Do not wait until bigger money is coming in, the very fact of having these experts on your side will free your mind, emotions and time to attract this money to you.

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LEAP FOURTEEN De-clutter your space.

Anything in your living space and working space that is not energized and useful is clogging the flow of money into your life. Do you have clothes in your closet that are not worn regularly? These need to be sold or given away. Any objects, magazines, foodstuffs, photos of ex-partners, coins, throws or old cleaning products that could do with being moved on? Find a minimum of 50 items to de-clutter and get them out of your house (even if this means giving them to a neighbour until you can get to the dump next weekend).

LEAP FIFTEEN Zen your money-desk.

What kind of state is your money-desk in? Have been using it productively or just as a dumping ground for notes and receipts? Do you even have a designated space for organizing your finances or are the receipts in plastic bags and unopened bills in with the junk mail? Organize your files for twenty minutes or get them set up if things are currently un-filed.

LEAP SIXTEEN What have you been up to?

What have you been valuing instead of making money? Having a few beers, relationship time, your comic book collection, learning for the sake of learning, your one-way-friends on television, eating and then trying to lose weight, volunteering at church? Often the things we spend time and energy on instead of making money are very worthy things. Perhaps these alternative activities need to be set aside while you create your wealth, or maybe you need to spend less or more disciplined time on those other things. Spend 30 minutes making lists, phone calls and taking other action toward freeing yourself up for money creation.

LEAP SEVENTEEN Put the fun back in!

What needs to happen to make money more fun for you? Do you need a buddy alongside you as you create money machines? Do you need a funny ring-tone on your phone so you smile before you talk to someone about a business matter? Do you need to make money in ways that are more closely connected with your passion?

Write up the following list: 50 WAYS I CAN MAKE MONEY MORE FUN FOR ME...

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LEAP EIGHTEEN Get a mastermind or mentoring group!

Find or form a local wealth-making support group. Ensure that everyone is as committed as you are and that everyone brings value to the group. It might start with just two of you in your kitchen every second Tuesday night, or you might feel it wise to book a hotel conference room to accommodate a larger group. Make ten phone calls or send 10 e-mails right now to get that scheduled and done within the next week.

LEAP NINETEEN Direct action!

How much of your money activity is 'indirect' and how much is 'direct' action to money? Indirect might be 'I am studying this course so I can make money at the end of it,' direct might be, 'I am calling this person and asking them to buy my product or service right now.' Indirect might be 'I am calling this person to see if they would be interested on coming to a wealth seminar with me in three months,' direct might be, 'I am balancing my check book.' Many people get lost in one camp or the other, the long-term and the short-term focuses on money need to be balanced. If you tend towards the indirect then make ten dollars right now any way you can. GO! If you tend toward the direct only, spend half an hour planning a money machine that will still be around in ten years, or read from one of your wealth books.

LEAP TWENTY Shake it up!

Think of a completely different way of bringing wealth into your life, - the more bizarre the better. Ask successful people and people who know you well what they think would be a great way for you to build wealth. Think of one product or scheme that would be crazy, buy hey, 'It juuuust might work!'

LEAP TWENTY-ONE Early rising.

OK, for some people this will be a cinch, for others it will be a stretch. Get up one hour earlier than you normally do and spend that hour on practical tasks for bringing in money. Notice what emotions came up and how you felt when the hour was up. Millionaires get up earlier and work more hours for the first part of their wealth creation. Then when the money is flowing they still get up earlier but it's usually to go shop for a new luxury car or to run along their private beach. Set new time and efficiency habits around your wealth-work schedule.

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LEAP TWENTY-TWO Say it!

Write up some great money incantations, quotes and motivational sayings. Some worldwide favourites include: I am so happy now that money flows to me easily and effortlessly. I feel amazing knowing I deserve my riches, I adore being rich. I find it easy to think of great business ideas. I happy accept all money that flows my way this day. Multi-millionaires are sexy! When I get a great idea, I always take action to make it happen! I always confidently create money machines! Millions are easy! These phrases serve to condition your unconscious mind, the part of the mind that mostly runs the show. Start to say these with passion and a smile at least once daily.

LEAP TWENTY-THREE Hear it from the horse's mouth.

Organize to speak to three rich people to learn how they think. If you cannot find any rich people around you, ask your friends and family members if they know anyone they could introduce you to. Offer to take them to dinner or to drive them to the airport. Wealthy people love to share how they created their wealth, but do make sure there is something big in it for them, like the restaurant you take them to is booked up weeks in advance but the owner is your old high school buddy so you can get a table. Perhaps an extra incentive might be if you gather a dozen or more people together to hear their message. Alternatively (or in addition) you can book into a seminar being given by a healthy and wealthy person, this way you can get to spend an evening or a weekend getting the good stuff.

LEAP TWENTY-FIVE Fold it!

Start to carry around 500 dollars, pounds or euros in cash. In this way you start to act like a wealthy person and it serves as a constant reminder that you can afford anything you want, you just choose to keep the cash for things that build the wealth kingdom.

LEAP TWENTY-SIX Further stretch.

What extra ways could you make money today? Here are some ideas. Introduce two or more people who then go on to do a deal and you get commission. Sell unwanted items of yours on e-bay. Think of something you already do and could do for someone else for little extra effort charging them for that effort, like minding kids while you mind your own, making a trip to the recycling plant, cooking dinner, washing your car, teaching in some area. Bake a batch of cupcakes and sell them to someone! It may sound like small-potatoes but it stretches your money making muscles. If these things do sound ridiculously small, be reassured that many multi-millionaires do one of these things exclusively and have built it into an empire. Do one of them, even if it is in a small way. This way you remind your brain that money is everywhere and money-making is instant and requires action.

LEAP TWENTY-SEVEN Brush up on money!

Get in the habit of asking one money question and answering it every time you brush your teeth. These might include, 'Why do I enjoy being so wealthy?' 'How have I successfully created value in the past?' 'What can I do next that will be fun and get me to my millions even faster?' And if you start brushing your teeth twenty times a day, all the better!

LEAP TWENTY-EIGHT Sign up for an investment course.

Even if you do not end up trading options, buying and selling land, or whatever the course is teaching, the laws or principles of making money are the same, and the deeper they are driven into your unconscious mind the more easily you will be a mega-investor.

LEAP TWENTY-NINE Be accountable for 10%!

Your commitment to save money and start it making even more money is as important as making the money in the first place. Set up an investment account and have an automatic direct debit from your main money account into this investment account. If you have a salary coming in then 10% of this needs to be transferred. You will be amazed at how you don't even miss it from your daily budgeting. Have a plan for when you will use this money and for what purpose. A person that spends all of their money will always spend all of their money no matter how much they earn. When you are committed to saving 10% for investments, will always find it easy to keep and grow 10% no matter your current earning levels.

LEAP THIRTY Get Tax savvy!

Get some great tax advice. Accountants are not always as versed in tax law and tax opportunities as many people imagine. Set up meetings with a minimum of three tax experts and attend all meetings, noticing what advice is similar and on what points they differ. How can you set up your financial life so that you pay tax after your living expenses are taken care of? Paying taxes is an honor as it makes us part of the communities we live in and supports those communities. Make a decision to pay all taxes due in a prompt manner with much heart, but to never pay more than is necessary.

LEAP THIRTY-ONE Buy to rent.

No matter what the economic climate there are places in the world where you can buy a property and have the mortgage more than covered by the rent. If you do not yet own rental property, or if you would like to own more, arrange a meeting with a mortgage broker and a realtor (real estate agent). If necessary get on line and look at properties further afield. Set these meetings up immediately, even if it means sending e-mails for them to reply to in the morning. Yes, it might seem scary or you might not know what to do, but they know the procedure and will talk you through it. Find someone who owns rental property in the area you are thinking of buying in and ask them about their experiences. Remember the best properties may not be in your home town or even in the same country as you, but that's what great property managers are for.

LEAP THIRTY TWO Money for the golden years.

Pensions. Depending on what country you live in you can get massive tax breaks for contributing to a pension. The earlier you contribute to a pension the better. Waiting for even a couple of years can leave you tens of thousands less well-off than if you had taken action the moment you thought of it. If you do not yet have a pension, start one today by calling up a company selling pension products or to your bank to set up an IRA or 401K if you live in the USA. If you have a pension or similar arrangement, talk with your accountant or tax advisor about ways to maximize your contributions. You'll be very happy you did as even multi-millionaires like extra flurries of cash to play with later in life.

LEAP THIRTY-THREE The magic of Time.

How much time are you investing in actually making money? Could you find a way to double this? In the movie 'The Pursuit of Happiness,' the main character finds that by not hanging up the phone between calls he could make a certain number of extra calls per day. Perhaps you will need to get help from loved ones. For the next month could you eat a healthy home-made meal at your desk instead of going out to eat? How about not wandering around getting coffee and diving right into work instead? Are you having unnecessary meetings or making unnecessary phone calls? How about not wandering over to the water cooler or the on-line equivalent of the water cooler for chats. Make it your mission to create two extra hours of work-time today.

LEAP THIRTY-FOUR Get real!

Get a grip on your real results. How much money did you actually bring in this month? How many cash machines did you create? How many long term investments such as pensions and real estate did you initiate? What excuses did you make? What advances did you make? What are you absolutely committed to making happen next month?

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LEAP THIRTY-FIVE Celebrate along the way.

By way of celebration, give something away. This increases your feelings of abundance and decreases any old feelings of scarcity. Not something that you need like your car, maybe a meal or a book or something that means a lot to you. Reaffirm that you know that a higher power is supporting the actions you take towards wealth.

LEAP THIRTY-SIX Know your customer.

Today you are going to find out what it is that people really want. For one hour read magazines, ask people you know, and look on-line, taking note of what others are buying and selling. What product or service do you feel is missing from your life? Notice just how many ways there are of making money, from having a window washing business to being a movie star. Make a list of 50 money-makers that you have noticed even if you are not interested in that business.

LEAP THIRTY-SEVEN Think 'VALUE!'

Ask yourself the following question: 'How can I help people and make money in the process?' Brainstorm 100 ways you could help people and make money in the process. Be creative, you don't have to be practical. Practical ideas will emerge while you are in the flow of this exercise. Just keep writing, keep the pen moving or your fingers tapping on the keyboard until you have 100. You'll be amazed at what starts to come up as soon as you think you've exhausted your brain. Yes, you did do a similar exercise before, and this is a slightly different focus at a later time and is part of conditioning your wealth brain.

LEAP THIRTY-EIGHT Know your own value.

List 20 things that you are brilliant at. (Be honest, there are lots of things you excel at!) Now list 20 things you love doing even if they take no skill or you feel you don't have that skill. Where are the points at which these two lists and the list from step thirty-seven meet?

LEAP THIRTY-EIGHT Get to business!

There is a difference between self-employed and owning a business. A business is a system that will continue to make money without you. Brainstorm ways in which you could create a business that could run without you. What would actually happen if you were not there? Your business must generate passive income for you, operating automatically without you having to do much. Sometimes this means having staff, sometimes it entails clever management of other people who are indirectly employed by you, and sometimes a website can do it for you. The sign of a good business system is that it will carry on making money while you go traveling for six months.

LEAP THIRTY-NINE Together we are stronger.

Join a local business networking group, such as your local chamber of commerce or a private networking organization. Being around successful business people will cause you to start thinking like them. It will also keep your focus on where you are going while giving you fresh ideas.

LEAP FORTY Get a massive scary goal going on!

Have a goal for your business that is large enough to excite you and then chunk it into manageable pieces. If you go in saying you are going to earn five million in the first year then you would probably be thinking in a general and imprecise way that doesn't allow for the grass roots operations to be set up. You earn the right to work on your big goals once you've first achieved the small goals. Set a small goal for this week, this month and the first three months of your business.

LEAP FORTY-ONE Breathe and remind yourself that all is good.

LEAP FORTY-TWO Book time again!

Go to a book store and purchase 3 business books. Different people are inspired by different things so trust your own judgment and choose the books that appeal to you. We suggest: Robert Kiyosaki 'The Cashflow Quadrant.' Michael Gerber 'The E-Myth.' Felix Denis 'How To Get Rich.' Richard Branson 'Losing My Virginity.' Reading about businesses will stimulate your creativity and save you years of learning through making mistakes (although you will still make a few!)

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LEAP FORTY-THREE Practice writing your own advertisements.

This will force you to start planning your business methods. What are you going to offer people? How is your product or service different from others? What extra value are you offering in terms of price, convenience or superior product? Write ads for one hour today.

LEAP FORTY-FOUR The Internet.

Plan the homepage of your website, even if you've never had a website built before. A website can help any type of business no matter what you are doing. Ask yourself if the website is where the business happens or where people find out about the business so they can go somewhere else to avail of it. If you are planning a big photo of you and your family with pages on how you came to this point in your life, STOP! The point of your website is to sell, not to make you feel you are personally noticed and valued in the world. What needs to happen with your page to get the sale or capture contact information? Do you even ask for the info or the sale?

LEAP FORTY-FIVE People power.

List all the people you know and list the skills that they have. How can these people help you with your business? If you absolutely had to use ten of these people in your business, what would they do and why? Identify any activities that you are currently doing, or planning to do, and ask if these could be done by the people you know or people like them. If you are saying that you don't have money to pay them you need to get over that type of thinking. You need to bring money in quickly (this is the point of a business after all) and you can arrange with someone to pay them in two weeks time or when a certain payment comes through for the business. Many people are happy to work for a percentage of the pie. Having said this, make sure you retain all ownership and control of your business.

LEAP FORTY-SIX Use your accounting team more.

Call your accountant or a new accountant and set a meeting with them. Speak with them about how they could help you at this stage in the game. There is never any obligation to employ them or re-employ them after this meeting. It's reasonable for consultants to have to sell themselves. Have a plan in place for how you intend the money to come in and in what quantities.

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LEAP FORTY-SEVEN Use the Web Wonders!

Call four web builders. Ask them how much they charge. Get comfortable with speaking to these people and asking them questions. Remember that they need to impress you, not the other way around!

LEAP FORTY-EIGHT Call two financial advisers.

Ask them what they do, how they could help you and how much they charge. Get used to having business conversations with business people.

LEAP FORTY-NINE Field trip!

Visit three other businesses that are similar to yours and ask them, or notice, how it is they do things. You could purchase their product or service to see what they do, or you could just call up as would a potential customer. What do you believe is working and how will your business be better? What will you be offering that is slightly different?

LEAP FIFTY Rehearsal time.

Practice on your friends today. Offer them your service or products (perhaps at a reduced rate). This will give you an opportunity to practice, to get into a groove. Their comments and feedback will help you to improve your systems.

LEAP FIFTY-ONE Ask for the money.

Don't be afraid to charge people. Start confidently stating the price of your product or service. Tell ten people how much you charge. Notice how you feel. If you feel great, then great! Does it need to be higher? If you feel strange or apologetic then tell ten more people, and then ten more until you are simply bored of telling people and the emotional sting has gone from it.

LEAP FIFTY-TWO Model your idols!

Find out how one of the top business people in your field conducts his or her day. Starting today, live as much of their routine as is possible for you (possible not comfortable!) Do they get up and six a.m. and you've been lying in until 7.30? Do they have meetings while commuting to work and you listen to the Classic Hits station? Do they dress smartly whereas you hope to goodness something doesn't smell too much of last week? How else can you emulate the great parts of them? Do they stay true to their own beliefs while you bend at every criticism or comment? Be like the greats in order to start getting their results.

LEAP FIFTY-THREE Get sorted!

Get a filing cabinet that will grow as your business does. Put a simple system together for your paperwork. Keep things tidy and organized or, better still, employ someone else to keep things in order. If you already have an efficient office, ask yourself how it can be made even better.

LEAP FIFTY-FOUR Get virtual!

Virtual Assistant services are very simple. It's possible to hire staff from areas of the world where hourly rates are much lower than the UK or USA. As long as you don't need the person to physically be in the same room as you, you can source all sorts of different specialists such as virtual receptionists to answer your phone, do administration work, accounting, graphic design, web programming, marketing and PR. This can save the cost of opening an office, buying equipment and all the other expenses traditionally associated with employing staff. High speed Internet connections make it possible to easily keep in communication with any of your virtual assistants anywhere in the world. Also useful are products such as Skype which allows you to type live messages, to call other users for free or to video conference. V.A. companies will allow you to buy credit (like pay as you go) so the amount of time you use your assistant is flexible and you only pay for what you use. Your assistant will carry out any instructions you give them, they can work with a list of standard replies to answer customer e-mails, or just sort through spam so that your time isn't wasted on this. Search for VA services on a search engine today and send one query by e-mail or phone one such company and ask questions.

LEAP FIFTY-FIVE Get smart!

Invest even more in your education. If there is training that you think you need, then get it. This will be an asset to you and your business. Book yourself onto a seminar or hire a specific training session in an aspect of your business today.

LEAP SIXTY Get staff!

Employ someone new for your business today. You can trial people on a short term basis to see if they are fit for the job, or you can employ freelance people to do occasional jobs for you on a per-job basis. The worst that can happen is you spend some money on wages and it doesn't work out, the best thing is that you learn how to get people making money for you. Who do you need first, a personal assistant to do all the jobs like picking up groceries and doing the post so that your time is freed up, a cleaner so you don't waste time on housework, a bookkeeper to get your receipts in order, a personal trainer so you can get in shape, a sales person because that is where the maximum benefit will be, a manager to manage your other staff, a project manager for a particular branch of your business? Get word out today that you have a position to be filled. You don't need to use an agency. You can contact training centres, colleges and even radio stations with 'job-spots.' Make it happen even if it's just paying your teenager to refile and tidy.

LEAP SIXTY-ONE Check your 'chude!

Becoming wealthy is an attitude, it's not about just having a great business idea. If you are committed to making money then you will find a way. It's time for some soul-searching and self-assessment. Is your business a money-maker or a glorified hobby? How are you doing with setting it up so that it runs itself? Are you actually doing it or are you still thinking and talking and mistaking it for real action? How much money has your business brought in so far? What are your sticking points and who do you need to be, or who do you need to bring on board in order to make it happen instantly?

LEAP SIXTY-TWO Check that you have something worth selling long term.

You can sell a business, you can't sell a job or appointments. Would anyone want to (or be able to) buy your business. What is your plan for five or ten years down the road? Write up this plan and put it beside your main computer.

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LEAP SIXTY-THREE De-bug!

What about your business really bugs you? A person's attitude, the hours, the small accounting details, the office building, the phones always ringing, the lack of customers, the decor, the fact that there are no real systems in place, the attitude of friends toward what you are doing, the product, the lack of training for you or others? Take ten pieces of action to remedy this before you do anything else.

My niggly things are:

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My ten action steps are:

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LEAP SIXTY-FOUR Get online (or on-line again).

Decide to have a new online business, or set up part of your current business online, not just using the Internet as a way for people to find out about what you do. Get honest. If you were a person looking for something on the internet a) would they be able to find you easily, and b) would you have what they want available in the way they want it? Write up the twenty or more small steps to making this happen, i.e. 1. Decide on product or service, 2. find sites selling something similar, 3. decide whether to write sales copy or farm it out...etc.

LEAP SIXTY-FIVE Multi-task effortlessly!

What other business could you run simultaneously? If you have a party-catering business you might find that you can put clients in touch with DJs and take an agency fee. If your business involves selling mountain bikes, might you also be able to set up a mountain-biking competition for former clients which they pay to enter, or set up a small one-person business fixing bikes (remember that person will not be you!). If you import fabrics from abroad to sell to hotels and companies, might you be able to set up a branch that has interior designers who know what to do with the fabrics once they land? Or perhaps there is a small business idea that just seems like fun, would be simple to do and is just itching to happen?

LEAP SIXTY-SIX Be your best.

What is one personality trait, that if you adopted it your business life would vastly improve? Is it courage, patience, understanding, finesse, discipline, charm, dynamism, energy, power, honesty, diligence, fun, ability to question, spontaneity, acceptance gratitude, humour, love, curiosity, flexibility or something else? Write the words, 'I AM...' on a poster-sized piece of paper followed by the character trait that will best serve you. Keep it positive and hang the poster on the wall which you see most during your day. Who you are is just as important as what you do.

LEAP SIXTY-SEVEN Storytime!

Tell the story of your business to a complete stranger. This may mean putting it online as a blog or going on a local radio station to be interviewed. What will you say you are most proud of? What will you say you have learned? How will you tell the story of how you plan to go forward?

LEAP SIXTY-EIGHT Develop a great marketing mind.

Marketing is simply finding ways to get your product, service or message out to the market, out to people who will avail of it. Nothing fancy. It's about finding the right people to persuade and allowing them to buy into your product and service because they believe that it will give them what they want in life. If you have a healthy-eating and fitness product then your marketing is about finding people who dream of being fit and healthy and letting them know that your product will get them there. There would be no point having something to sell if people didn't know about it, and no point having them know about it if they were not convinced that it is something they need to buy right now. You can market a product, yourself as a celebrity, a service or an idea or mission you feel strongly about. It's time to get yourself out there!

LEAP SIXTY-NINE Discover what marketing means to you.

How do you feel about telling people about your product or service? What do you believe their reactions will be; anger, indifference, curiosity, gratitude? Imagine you are going to talk to one person and you think they will be dismissive of you. How excited will you be to speak with them? Not very. Imagine, on the other hand, that you are going to meet someone who will be really excited to see you and completely grateful that you have transformed their life with your product. You feel differently about meeting that person, right? Take ten minutes and run a movie in your head where dozens of people are raving about your business and thanking you for finding them.

LEAP SEVENTY List the benefits to get clarity.

List 30 ways in which your product or service benefits your customer. Is there something that needs to happen in order for you to feel that you are, in fact, giving good value. Do you need to improve your product or add something to your service? Or is it simply a matter of getting over any old ideas you might have had about people's willingness to buy from you? Keep this list to hand and re-read it every time you are about to make a business approach.

LEAP SEVENTY-ONE Know your customer's pain and pleasure points.

As humans, everything we do is in order to avoid pain or to gain pleasure. Write 20 phrases and statements that emphasize how your service will improve your customer's life and give them more pleasure. Write 20 phrases and statements that emphasize how your service will get your customer away from painful experiences which they hate. Keep in mind that we will do more to avoid pain than we will to gain pleasure.

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LEAP SEVENTY-TWO Do some market research.

Take the lists you generated from the previous step to write some sales pitches that can be used to promote your product or service. Try them out on at least five people, asking which appeals to them the most. Pay attention, especially if no-one goes for your favourite. Do men and women or different age groups prefer different sales pitches?

LEAP SEVENTY-THREE Know where your people are.

Work out which group of people are your customers. Do you need to market to people who are physically near you, do they need to physically visit your premises in order to avail of your product? In this case it would be a waste of energy for you to be talking to someone in another city. A local cleaning service or shop might be an example of this. Perhaps your product can be availed of nationally, in which case national marketing would be in order. Or is your product or service available internationally? For national and international marketing the Internet would be a stronger tool, whereas for local services, leafleting might reach more of your target customers.

LEAP SEVENTY-FOUR Know who your people are.

Does your customer come from the general population (for example everyone is likely to buy food or want TV services), or does your product appeal more specifically to a subset of society such as mothers, anglers or drummers? If the latter then your marketing might be through a web page for new parents, sponsoring a fishing competition or having an arrangement with a band promoter. General or specific? How does this change your marketing strategy?

LEAP SEVENTY-FIVE Let your customers big you up!

Add testimonials and endorsements from happy customers or people that know you. You can even give them guidelines as to the type of things you would like them to specifically mention such as the longevity of the product, speed of results, or customer care. Edit them yourself down to two or three sentences. Along with the person's name also add their career or any other detail about them that might be relevant, so it might say 'doctor' or 'mother of three' or 'customer for five years.'

LEAP SEVENTY-SIX Remove the risk.

Create some sort of risk-free guarantee to comfort people. Can they return the product for a full refund within a certain amount of time? Will they get an immediate replacement if the product is not up to the mark? What will work for you and for them?

LEAP SEVENTY-SEVEN Create a 'call to action.'

You need to obviously request people to do business with you. Make it clear what they need to do, perhaps by displaying your phone number or having a 'buy now' button on a website. Maybe it's as simple as making sure that you always ask for the sale and make sure your staff do too. Put a 'call to action' into place today.

LEAP SEVENTY-EIGHT Make it easy for them to buy.

Consider offering something for free or at a reduced rate. Maybe a free treatment, free download, or half-price offer. Everyone likes to feel that they are getting a bargain or a free gift. Make sure this is not done at a cost to your own profit-margins.

LEAP SEVENTY-NINE Get to other people's customers.

List 20 other businesses that are in a similar industry to you but aren't directly competing with you, (for example a pet store and a cattery, or a lawyer and an accountant). Create a useful promotion or special offer for your business and ask them to advertise this to their database of clients. Your service will help their customers without directly competing with them. You could offer them a commission or profit-share in exchange for that promotion. You can do the same thing in reverse, offer to promote other people's services to your customers in exchange for a commission or profit share. Contact one such business today and outline your idea.

LEAP EIGHTY Get bigger numbers!

Databases and lists are very important. If you can get access to lists of names and email addresses, then this can generate serious sales for your business. Consider offering a free giveaway or special offer in exchange for people giving you their details. Send out useful information regularly with links to your website at the bottom. You will be able to promote things to this list indefinitely. People may not purchase from you until they have heard from you several times, which is why it's important to capture a list of names and email addresses. Call five people who already have a large database.

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LEAP EIGHTY Start building your own database.

Brainstorm five ways that you can increase your database. Perhaps you can visit a local Expo and get business cards from everyone you meet, or you can go through an old e-mail account and ensure you have included everyone in your personal contact list onto your database. Find five ways to get more names in an ethical fashion and take one piece of action on each.

LEAP EIGHTY-ONE Become a professional expert.

Newspapers and magazines are always looking for experts to comment on certain situations, all types of experts not just doctors and politicians. You are already an expert on your product so don't think that you need special qualifications outside of that. Call up the editor of a particular section of a paper, one that you think is most likely to write articles you could be included in, and let them know who you are and what you do. This is not about them writing an article on you, it's about you being quoted in numerous other articles. You can then use your appearance in this journal by including it in your newsletter. Examples of how this would appear in an article: 'Ned Smith, provider of car parts in the London area, thinks that the best way to keep the value high in your car is to send it in for regular checks. "Over time any damage can be getting worse and if you leave it until crisis point then you could be looking at a large repair bill," Smith states. "We encourage all our customers to put a problem right the moment they discover it".' or 'Julia O'Brien, a local reflexologist advocates holistic treatments coming into winter. "If you take care of your health now, with regular treatments such as massage and reflexology, your chances of being healthy all winter remain very high".' Call one editor today.

LEAP EIGHTY-TWO Get the words right.

Some people are skilled at writing and others are not. Often those who are not, don't even realize that their phrasing can sound clumsy or obscure. Sometimes people spell things badly that spell checks can't pick up on such as writing 'your' instead of 'you're', or 'there' when they mean 'their.' It could be that you write beautifully but not in a way that grabs the customer. Employ a professional writer to improve your marketing pitch. It is a skill, one that is worth investing in.

LEAP EIGHTY-THREE Book time again!

Read marketing books by Jay Abraham and Dan Kennedy. It's worth the investment of time and money. Find Internet marketers (on the Internet) and purchase their courses to learn how they do things. There are many free newsletters and e-books available online. Every wealthy person has invested in their own education.

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LEAP EIGHTY-FOUR Get a newsletter, blog or vlog.

Write your own free newsletter or blog and allow people to subscribe to it on your website. This is a great way for potential customers to get familiar with your abilities. Any website specialist will easily be able to make this work for you. Get your first newsletter or blog written today and make sure it is entertaining as well as informative and pertinent to your business. This is not about healing the wound from when they wouldn't take you onto the staff of the high school newspaper!

LEAP EIGHTY-FIVE Get on camera.

Consider making a video presentation so people can watch you on your website or you can have it running at trade fairs. A small camcorder is all you need and a brightly lit room. Be sure the microphone is of a high enough quality to record your voice clearly. Keep it short and simple, you can re-do 'Invaders Of The Lost Ark' another time. You can find a video editor either locally or on line to make the video look professionally produced or you can use iMovies and similar software to do it yourself.

LEAP EIGHTY-SIX Are you really working it?

Examine your work ethic and notice if you are actually doing what needs to be done or half doing it and half entertaining yourself. Do you spend an hour a day telling people about your great new idea or do you spend that hour working to make the idea happen? When you have meetings with people are you professional or do they feel that you are excited to be outside the office or have contact with another human being? Do you complain about the economy or speak negatively about the state of your profession? In every moment you are marketing yourself, so ask yourself what you are telling the world about doing business with you.

LEAP EIGHTY-SEVEN Spring clean!

Is your marketing old and tired or fresh and innovative? Is there a way you can spruce up the language or the way you reach people? You know the phrase, 'nothing fails like yesterday's success.' List five ways in which you can try things differently such as using auto responders or having a photo of your product available. Look at how the most successful people in your industry are doing it and then try something even newer again.

LEAP EIGHTY-EIGHT Learn adwords.

Even if you don't use them they are being used on you and are very powerful. Visit <http://adwords.google.com> and read about adwords. This is a proven and still-growing method for driving customers to your website.

LEAP EIGHTY-NINE Move toward critical mass.

Read 'The Tipping Point' by Malcolm Gladwell. It explains how some trends and brands take off and others don't. The term 'Tipping Point' comes from the world of epidemiology, the name given to that moment in an epidemic when a virus reaches critical mass, or the point of no return or the time when things just take off massively on their own. Reading this book will give you more ideas than a whole shelf-full of marketing books as it brilliantly explains how human nature functions when gathered en masse in society.

LEAP NINETY TV time.

The best way to let people know about your product is to get on TV or radio and then mention (or have the host mention your website). The key is to be sure you are talking about something of interest and not just trying to directly sell your product. So you will call the researcher from a particular show and suggest that you come and talk about the best way to get colour into your house for spring and not that you want to talk about your new spring-line of silk cushions. Get the difference? Think of the money it would cost to you for even five seconds of advertising on a TV show and see what a powerful strategy this is.

LEAP NINETY-ONE Award time!

Sponsor an award, an amateur sports team or scholarship. You can do this for as little as 1,000 euros, dollars or pounds. It will make people feel good about your business and keep your product name being mentioned in the press and the community. Can you find a way to do this on-line? People can be suspicious of offers for free-cash but a bursary, scholarship or cup has more of a gravitas about it that makes people take you more seriously.

LEAP NINETY-TWO Word of mouth starts with you.

Remember that simply speaking to people you meet is a really powerful form of marketing. Record your voice talking about your product and ask yourself if there is a way to be clearer about it and make it sound more interesting. After all, word-of-mouth is an opportunity you need to make the most of and it starts with you. You train people how to treat your business.

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LEAP NINETY-THREE Know they are out there!

Get a picture in your head of all the people on an average street. Now add another street full of people. And another. Now picture the millions of people in a large town or city. There are enough people in the planet to make you a billionaire with your business. Tap into that fact and ask yourself if you have been playing small. Now is the time to go massive!

LEAP NINETY-FOUR Get seasonal.

There are always seasonal opportunities in marketing, so be ready with promotions and newsletters and blogs for spring, summer, autumn, winter, Halloween, Valentine's Day, Christmas, New Years, and any holiday or festival pertinent to your customer base.

LEAP NINETY-FIVE Use the power of celebrity.

Is there a local or national celebrity that you could get to use or endorse your product. If you have a product that might interest them, send it to them via their agent or manager. Designers have had their businesses sky-rocket when a star has worn their clothes or jewellery. Even a tabloid shot of a celebrity carrying the book you wrote or using the dog-leash you sell can be ways of sparking interest when done with taste and discretion.

LEAP NINETY-SIX Find the hidden possibilities.

Where else can you look for customers? One small recording studio made a fortune when they stopped marketing to the 'musos' hanging out in the mall and started to target the nearby financial district. The business-people signed up immediately to record themselves being the rock star they never got to be in the past or to make corporate training CDs for their teams. The time they approached them was also key, not when they were rushing to meeting but at lunchtime in cafes and in bars after work hours. Lexus made huge profits while others in their industry were making losses simply because they began to drive their cars to country clubs and golf courses and simply offer free rides to people. Once people got back into their own car having spent 30 minutes of driving in luxury they pretty soon called the Lexus dealer.

LEAP NINETY-SEVEN Smart samples.

You can get samples of your product or services to people in ways where they will be more keen to try it out. One brand of pain-killing medicine increased their sales enormously by making sure there were samples of their brand (and a money-off voucher for a further

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purchase) in the bathrooms of thousands of ski-chalets. People wanted the product after a day on the slopes and there the product was, instantly available with an incentive to buy more. If you were a massage therapist giving five-minute free massages in the line at the ski lift you might also find your bookings rocketing! It has been proven that if you can get people to sample your product at a time when they are away from their usual environment (and therefore more likely to be relaxed and open to new things) there is a much bigger conversion rate. What leisure places and activities can you tap into to market to new people and get them when they are in a more receptive state of mind? Would hungry commuters go for a sample of your food product on their way from work to the train station? Would harassed Mums be more likely to want to hear about your yoga classes when they are logged on to the Internet at the end of the day rather than when dragging screaming toddlers round the supermarket? When and where would be a better time and place for you to market your product? Write up five ideas and take action.

LEAP NINETY-EIGHT Write that book!

A book written by you can serve as a great marketing tool whether it is published by a large publishing house or self published. If you are in real estate the fact that you have a book on how to treat your customer well in the industry will really impress your customer and give them confidence in your ability. If you sell vet's products a book about the best care of animals will instil similar trust in the person thinking of buying de-worming tablets for their dog. If this method appeals to you, write up a 500 word plan for your book.

LEAP NINETY-NINE Assess and evaluate.

Assess the differences your marketing strategies have been having on your business. Have you made more money this month? Has awareness turned into sales? Are people visiting your site and then leaving without buying? What methods of approach have been most successful? Have you tapped into something that is working really well and needs to have even more energy pumped into it?

LEAP ONE HUNDRED. Keep dreaming.

The bigger your dream for your life, the more inspired your thinking will be and the greater your actions. Write up everything that you will achieve and where you will be thanks to your efforts. Find one meaningful image or sensation that will keep inspiring you. Perhaps the smile on your wife's face as you hand her a new diamond and sapphire ring? Or maybe the sound of your child laughing as they run free through the grounds of your new property? Or maybe the feel and smell of the leather in your new luxury car? Or the knowledge that people are alive who otherwise wouldn't be, and all on account of the fact that you made money happen in your life.

Keep stepping up!