

A Special Report...

“Why We Fail With Money... And What To Do About It”

This Special Report is going to explain the “underlying” causes of why we fail with money, and also explain what you need to do if you want to succeed in taking control of your financial life... and creating Self-Made WEALTH.

Here’s The Bottom Line...

We fail with money and we don’t build wealth and financial security because we make a few key, consistent errors. These are common errors that are caused by our mental “hard-wiring” and our inability to calculate the long-term effects of our decisions.

If you learn about these errors and you over come them, you can take control of your financial life and your financial success.

If you don’t learn about these errors, you’ll keep making them, and you’ll keep going down a path of having less success with money, less control of your life, and less of a feeling of security and safety for yourself and others.

If you want to get control of your financial life... and get control of your ENTIRE life... then you must educate yourself and learn how to do it.

No one is going to do it for you.

Controlling Your Money Is Controlling Your Life

There’s a lot of *controversy* about money.

Some people think that money is evil.

Some people think that money is “God.”

Some people think that people who have money are “bad people” and people who are poor are “good people.”

Regardless of how you feel about money, what you think money is, or whether or not you think that people who have money are good or bad, it’s likely that you DO FEEL one thing:

Most people feel like...

...Money Controls Their Lives

Every important decision is affected by money.

Money is THE way to get things like food, transportation, the home you live in, clothing, education... and everything else.

Money is the medium that we exchange for it all.

It's the common denominator.

And today, money controls everything.

But if you stop the average person walking down the street and ask them to explain money, where it came from, how it works, and the simple principles for succeeding with money... they will either:

- 1) Have no idea
- 2) Give you the wrong answer, but THINK they're right

I have been studying money and how it works for over 15 years, and I very, very rarely meet a person who has any idea where our modern money came from, how it really works, and what they need to do in their lives to achieve financial security and success.

In other words, money controls their lives, and their lives are OUT of control.

If you don't take control of money, it will take control you. That's the bottom line.

So let's start with what money actually IS, and then learn how to get control of IT, rather than having it control US...

What Is Money, Anyway?

Where did money come from?

Why was it created?

How does it work?

Back when we all lived in tribes in the woods or on the African Savannah, life was a little more... well... interesting.

We spent most of our time trying to *survive*.

“Work” consisted of building and maintaining shelter, hunting and gathering food, and staying alive.

Very recently, we humans came up with some ingenious inventions. Things like growing our own food, building homes that lasted tens or hundreds of years, and ingenious ways of protecting ourselves from “the elements” that threatened our lives.

Well, as this happened, we could have done one of two things:

- 1) We could have just “taxed” the food growers most of their food, and GIVEN it to the rest of the people in the tribe - who could then sit around and do nothing
- 2) Everyone could go learn valuable skills and learn to create other valuable products, and we could figure out how to specialize and trade one skill or product for another

We’ve obviously chosen Path #2, for the most part.

But then trade became a little “weird.”

If I have three pigs and ten fishing nets, and you have a goat, four hand axes and seven pretty shell necklaces... and I want your pig and one net, but you don’t want anything that I have... we have a problem.

In that case, I’d need to find out what you DO want, and then see if I can find someone who has that stuff... go talk them into trading it for what I’ve got... then find you and hope you’ve still got one pig and one net for me.

Very inefficient.

The Birth Of Money

I’m sure you’ve already “done the math” and you can see where this is going.

So we invented money.

A “universal currency” that anyone could use or accept to “trade for” or purchase anything.

Originally, money was in the form of rare and special items. A particular type of shell that was found in limited supply. A type of carved stone that required much work. You get the picture.

Eventually, we found the “ultimate” money: GOLD.

Gold was great money because it was rare, easy to carry around, didn’t corrode, and could be used for all kinds of things other than money - which were very valuable. If you didn’t want to use your gold for money, you could make jewelry, make a tooth filling, use it in art, etc.

Silver is another “great money.”

In modern times, both elements are valuable for many, many important processes in our lives. They are used throughout technology, science, medicine and others - because they’re highly conductive, resist corrosion, etc.

The point here is that money used to be WORTH SOMETHING.

If you had some “gold money” or “silver money” and you didn’t need it for money, you could actually USE it for other things.

Fast-forward to modern times, and we’ve gotten off of the “gold money” and “silver money” standard, and our money is literally value-less in a real sense.

You can’t take a dollar bill or a “junk metal” coin and do ANYTHING with it (unless you consider starting a fire with paper money or making a souvenir with a “pressed penny” something).

In the “old days” if you wanted to steal money from the masses, you had to actually dilute the entire currency. You had to start making coins that had less and less gold and silver in them.

Today, you just fire up the printing presses.

Actually, you don’t even have to do that anymore.

You can just put more numbers on a computer screen, and VOILA! Done.

This is called “inflation” - by the way.

The Good News And The Bad News

So the “good news” is that money is a great invention that allows us to quickly exchange work, goods, services, expertise, real estate, commodities, stocks... and everything else.

The “bad news” is that money is easy to manipulate.

VERY easy.

But the REALLY bad news is the news we don’t hear.

We humans are not wired very well to deal with money.

And we’re *especially* not wired well to deal with money that’s not REAL anymore.

Paper money, credit, interest rates, monthly payments, taxes, fees... all of these confuse us *beyond the point where we can make decisions that lead to long-term financial success and security.*

False Security And Herd Behavior

Have you ever watched Discovery - or a nature documentary - and seen a big herd of animals grazing on the plains peacefully?

You know what always comes next, right?

Somewhere in the neighborhood, there’s always a family of predators waiting for the right moment to strike.

And what does the herd do?

It just grazes along peacefully. Glancing up once in awhile to see if anything looks like it’s wrong.

But what’s the KEY signal that they use to decide whether to keep eating or start running?

Exactly...

They Look At What All The OTHER Animals Are Doing!

LOOK: We're not talking about making the decision between whether to buy a Honda or a Toyota, or whether to eat out or cook at home.

These animals are making the most important decision they can make by LOOKING AT EVERYONE ELSE.

And guess what?

It turns out that we humans have an animal side that automatically drives most of our thinking and behavior.

And we like to hang out in big groups.

And we have a lot of "predators" following us.

So what do WE do when we need to make a decision in life?

What does the creature with the smartest mind and the sharpest wits do?

Of course...

We Look At What Everyone Else Is Doing!

I love to read science and psychology books.

My favorites are the ones where they do psychological experiments on people - where they put people in "setup" situations to see how they will behave.

Sometimes, they ASK people how they would behave before putting them in the actual situation and then WATCHING what they do.

These are the extra-fun experiments.

And, as it always turns out, when they ask people how they think they would handle a situation, the person being asked always guesses that they'd be logical, rational and "intelligent" about the decision. They always assume that they'll make a calculated, independent, wise decision based on their mastery of understanding how the world works.

But then, when they run the actual experiments to watch what people DO... we always do the same predictable things.

Dan Ariely, the MIT Behavioral Economist wrote a now-famous book called "Predictably Irrational." You've probably seen it.

The idea is simple: We behave irrationally, but we do it in a predictable way. In other words, we do stupid things... but we all do the SAME stupid things.

We eat foods that we know are bad for us, even though we KNOW they're bad for us.

We say things we don't mean to people we love, even though we KNOW we don't mean them.

We waste time amusing ourselves with T.V. and news, even though we KNOW it's wasting our valuable time and programming us with "bad ideas."

But Why?

Why would we do stupid things that we KNOW are stupid... that hurt us in the long-run?

Why would we look at what others are doing when it's time to make decisions about our lives that will affect us in the long-term... rather than doing what we KNOW is right?

After thinking about this problem for a long, long time... watching my own behavior in every type of situation... and studying the best that science and psychology have to offer... I've come to a simple conclusion.

You're not going to like it.

The reason why we do stupid things is...

Because We Can't Help It!

I realize that all of the "self-help gurus" out there aren't going to like this answer very much. The idea that we're not all "empowered" in life makes them upset.

But stay with me, and I think you'll get it.

A question for you: How do you figure out what's IMPORTANT to a particular person?

You can basically find out in one of two ways:

- 1) You can ASK them
- 2) You can WATCH them

Here's a simple experiment for you to try...

I'd like to ask you a question. Answer the question in your mind.

"What's MOST IMPORTANT To You In Your Life?"

In your mind, make a quick list of the most important things to you in your life.

Is it health?

Is it spending time with your family?

Is it a particular hobby?

What are the most important things to you in your life?

Great. Now that you've made this mental list, choose the TOP 3 items that are most important in your life, and put them in order. When you're finished, you should have a mental list, in priority order, of the three most important things in life to you.

Perfect.

Now I'd like you to make ANOTHER list in your mind. This time, I'd like you to make a list of the things that take up the most TIME in your life.

What do you actually DO with your waking hours?

How do you invest the 16-or-so hours you're not sleeping every day?

Mentally list out all of the biggest categories of "time spent" in your life.

Now I'd like you to think about your list, and put the top three items in order... just like you did with the previous list.

Now Compare Your Lists!

In my entire life, I've never seen two lists that perfectly lined up!

What we SAY is important is never what we're DOING.

How can this be?

What's going on?

How could we ALL be living "double lives" - and usually spending most of our time doing things we don't want to be doing?

And why aren't we DOING what's important to us?

Again, the reason keeps popping up, everywhere you look for it:

WE JUST CAN'T HELP IT.

Why We Can't Help it

OK, so we do irrational things, we are living lives that aren't the way we want them to be, and we look to others when it's time to make decisions... all without realizing it in the moment.

Why can't we help it?

This is where the mystery gets REALLY interesting, as far as I'm concerned.

Remember earlier when I talked about how we used to live in tribes, spending most of our time and effort surviving and finding food?

Well, in THAT environment, there were certain things that DID work predictably and consistently...

Here are a few of them:

- 1) **Operate From Fear**
- 2) **Seek Safety In Numbers**
- 3) **Get And Consume Now**

Back then, we didn't have locks on our doors, stable jobs, grocery stores and banks.

We woke up every morning with hunger pangs in our stomachs and alert eyes and ears scanning for predators that were hunting us.

The name of the game in THAT environment was DO WHAT WORKS RIGHT NOW.

Get food NOW.

Eat it all NOW.

Run from predators NOW.

And when in doubt, look at what everyone else is doing NOW.

We are precision machines that have been time-tested and refined to survive NOW.

At a deep, unconscious, primal level we have a "program" running... and it's directing every thought, emotion, action and communication of our lives:

DO WHAT WORKS TO SURVIVE RIGHT NOW!

You've seen it at work in your own life, and you've seen it at work in the lives of people you know and don't know.

It's the "real" reason we eat food that's bad for us, watch news about events that trigger fear in us, spend money we haven't earned, and just about everything else that HURTS us long-term.

We are programmed for INSTANT GRATIFICATION.

And if the temptation is put in front of us, we usually yield.

Combine this with the confusing "unreal" nature of "fake paper money"... the impossible-to-calculate implications of borrowed money and interest rates... a few extra "gotchas" like monthly-payment-thinking and hidden fees... and it becomes a game that's almost impossible to win.

We're living in a "long-term" world, but we're programmed with "survive now" instincts.

We're living in a world that's completely "man-made" - from the houses we live in to the foods we eat... but we're wired to survive in a "natural" environment.

We operate from fear, we seek safety in numbers, and we get and consume whatever we can NOW.

Put it all together, and the average person CAN'T HELP the bad decisions they make with money, and they can't help the situation that they wind up in later in life.

So How Do We Fix This Problem?

I've said something that many people don't like: I've said that we "can't help" our bad decisions with money and the situations that we've gotten ourselves into.

Now I'm about to contradict myself.

One of the strange and interesting things about being human is this: IGNORANCE IS BLISS.

When we don't know something, or we don't know how something works, we just go on "auto-pilot."

We follow our creature instincts, do what "feels good" - and whatever happens... happens. If it's a good thing that happens, we get to take credit for it and sound smart. If a bad thing happens, we get to BLAME OTHERS for the mess, and STILL sound smart.

But nature has put an ironic joke into this picture.

It goes like this:

Knowledge Is Power

The thing that makes us "unique" in the world is our ability to use our minds to CONSCIOUSLY control and direct our lives.

Now, most people never learn HOW to do this... so they run on auto-pilot and get bad results their entire lives.

But once you learn something in life, you have a new type of power that can literally change everything.

When you were a little child, you didn't know how to drive a car. And the first time you tried it probably didn't go so well. But once you LEARNED HOW IT WORKED, you began to take control of the car... and you developed the ability to drive it anywhere.

In the case of money and financial success, the way to take control of this area of life IS WELL RESEARCHED, TESTED AND DOCUMENTED.

There are many people who have learned how money and wealth WORK, and they've used this knowledge to take control of this area of their lives.

Like driving, we must learn a few new rules and a few new "moves"... and then direct our FINANCIAL lives where we want them to go.

If you want to control your financial life, you must LEARN how to do it.

So Why Doesn't EVERYONE Do This?

If the knowledge exists, then why haven't we learned it?

Well, it's back to our "creature wiring" and our hard-wiring that keeps us focused on survival... and that keeps us making decisions by looking at what others are doing.

And just like any OTHER specialized area of knowledge and expertise, people who have "mastered" this area of life are rare. Most of us are not surrounded by financially successful role models.

Most of us never made it a project to learn how money and wealth work in life (and the knowledge of how to succeed financially is not well-known - so it's not in our education system yet).

The knowledge is out there, we just haven't LOOKED for it, taken responsibility for learning it, and GOTTEN it.

But the problem goes much deeper...

The knowledge that we all need isn't just the "what to do."

We all know that we should save and invest more. We all know that we shouldn't borrow money on credit cards. This isn't the problem!

Again: The knowledge we need isn't the "what to do."

The knowledge we need is...

How To Change Our Own Thoughts, Emotions And BEHAVIORS

What I'm trying to say here is actually very simple.

Let me sum it up for you:

- 1) If you want to succeed with money and create "Self-Made WEALTH" then you need to learn how money and wealth WORK
- 2) Further, you need to learn how to change your thoughts, emotions and behaviors with money
- 3) Finally, you must re-train yourself to make decisions and take actions that go AGAINST what you would normally do - so that you can create financial success and wealth in the long-run

If you do these things - if you get the new education you need about money, get the training in how to change your thoughts, emotions and behaviors with money, then re-train yourself to make decisions and take actions that go AGAINST your "creature wiring"... you can succeed.

If you DON'T do these things - and do ALL of them - you're going to keep getting the same results you've been getting all your life... and the same results that most people get in life.

You Have A Few Choices...

Right now, you have three basic choices of what to do:

- 1) Do Nothing**
- 2) Do It Yourself**
- 3) Let Me Help You**

Unfortunately, most people will hear this message, and they will DO NOTHING.

For them, the time where they had the willpower to change is passed. And it's probably not coming back. If you're "on the fence" and feeling like you might be "too far gone" to change, then you must seriously consider the implications of what will happen if you stay on the path you're on.

If you do, it probably won't be pretty.

Another option is to DO IT YOURSELF.

If you choose to do it yourself, I have a bit of advice for you: Study psychology, study behavior, and study money. The new disciplines of Cognitive Science, Evolutionary Psychology and Neuro-Economics are discovering MANY amazing things that can help you to take control of yourself and your financial life.

I've spent years studying these new topics, and I can tell you that they're AMAZING.

The final option is to LET ME HELP YOU.

After many years of having others ask me to teach them how to succeed in their businesses and with their money, I finally decided to create a training program to teach everything I've learned about how to create financial success.

In this program, I take my 15+ years studying psychology, behavior and financial success and combine it into a simple, easy-to-understand program that literally ANYONE can use to change their thinking and behavior with money.

The program is called "Self-Made WEALTH," and it condenses all of the key lessons I've learned about how to change your "creature wiring" and your "creature thinking" and your "creature actions"... and to literally TAKE CONTROL of your financial future.

This program isn't like other programs that quote a few experts and show you a table of interest rates... and tell you to save a dollar a day for fifty years to become a millionaire.

In this 13-week video training program, I personally walk you through the psychology, behavior and emotional lessons... and give you simple exercises to do that will RE-PROGRAM you to make the RIGHT decisions with money as they come up... so you're not SABOTAGING YOURSELF on a moment-to-moment basis in life.

As I mentioned before, KNOWLEDGE IS POWER.

If you've never given yourself a financial education, then it's probably time to do it.

One thing is for sure:

The knowledge isn't going to magically appear in your brain all by itself. And your financial results aren't going to change by themselves either.

So it's your choice:

Do nothing...

Do it yourself...

...or ask me to help you.

If you'd like to join me for the first Self-Made WEALTH training class, then you need to do two things:

1) **Watch the videos on my Self-Made WEALTH Blog here:**

<http://Blog.SelfMadeWEALTH.com>

2) Go to SelfMadeWEALTH.com on Thursday, March 11th, 2010 at Noon Pacific / 3 PM Eastern when we open for registration. We will only be open for registration for just over one day, so make sure to register while the window is open!

Whatever You Do, Do SOMETHING

Whatever you decide to do, please DO SOMETHING.

Get yourself educated about money and wealth. Learn how to change your behavior.

In the long-run, you'll be glad you did... and so will the people you love.

Talk to you soon, and I hope to see you inside the Self-Made WEALTH Program!

Eben

P.S. I've set up a special "Early List" - so you can get access to the Self-Made WEALTH registration page a full 10-minutes early on Thursday (and get access to special fast-action bonuses that won't be available to everyone else).

To get on the Early List, just go to this link and enter your name and email:

http://www.getaltitude.com/selfmadewealth/early_signup.asp