

RIISING TO THE TOP

NEVER BEFORE REVEALED SUCCESS FORMULA USED BY THE TOP 3% OF SOCIETY

10 Steps You Can Take IMMEDIATELY to Improve Your Financial Future and Rise to the Top

By: Shannon Lavenia

I'm excited that you've taken the time to download and read this Special Report. Now, more than ever, it is important for you to take control of your financial future.

It may come as a shocker to you, but there's a lot of people failing in life. *Seriously!* After 40 years of working, only 3% of people have achieved financial independence. Even more shocking...*only 1% are actually wealthy!*

After 40 years of working, most people find themselves dependent on their kids or some form of Social Security. Now, given the obvious predictability that Social Security isn't going to be around for the long haul and doesn't provide for an abundant lifestyle, it's urgently important to foster self-reliance.

Here's the bright side. There has never been a better time to make money and achieve success than **RIGHT NOW TODAY!** YES! You read it right. Despite all of the moaning about the economy, there is an incredible amount of opportunity. Just yesterday, I was reading an article about David Tepper. If the name doesn't ring a bell, just Google it.

Why is Tepper such a great example...because he's what we call a "TREND SETTER".



Fund Boss Made \$7 Billion in the Panic

"Mr. Tepper scooped up beaten-down bank shares as many investors were running for the exits. Day after day, Mr. Tepper bought Bank of America Corp. shares, then trading below \$3, and Citigroup Inc. preferred shares, when that stock was under \$1. One of his investors insisted more carnage loomed. Friends who shared his bullish beliefs were wary of aping his moves amid speculation that the government was about to nationalize the big banks.

'I felt like I was alone,' Mr. Tepper recalls. On some days, he says, "no one was even bidding.'

The bets paid off."



by Gregory
Zuckerman

Monday, December 21, 2009
provided by [Wall Street Journal](#)

While most people were barking about how bad the banks were doing, Tepper was scooping up shares, betting **against** the odds. The result? His firm is now recognized as the MOST PROFITABLE hedge fund of the year.

All he had to do was simply bet against all the naysayers. While most people were in agreement about how bad things were, Tepper was looking up and remaining focused on prosperity and opportunity. That helped him prosper as he helped others prosper too.

Because Tepper bet against the recession, he also helped improve the economy. He set an example others could follow and provided an example of hope. Now, it can definitely be said that it would have been much easier to just follow others and go along for the pity party. However, Tepper didn't choose the easier road...he took the SMARTER road.



STEP 1: DON'T FOLLOW THE HERD

Leaders lead. Followers follow. Can you think of any great follower? Yeah...neither can I.

Greatness has never been accomplished by people who are followers. It takes a leader to establish a proven path, to break new ground, forge through adversities and obstacles and inspire others to follow along. While followers may get much of the work done, it's the leader who provides the opportunity for them.

Here's a fact: Most people will tell you "It can't be done." It's up to you to prove them wrong.

If you've ever seen the movie *The Matrix*, there's an awesome scene that provides the perfect demonstration of "Don't Follow the Herd". It's when Keanu Reeves is walking through a crowd of people. Everyone is walking in one direction and he's walking in completely the opposite direction.

A quote on a torn piece of paper.

A leader has the vision and conviction that a dream can be achieved. He inspires the power and energy to get it done."
Ralph Nader

So, you can either follow the crowd, or go against it and achieve something great.

Most of my life, people have been telling me what can't be done. When I was a teenager, I was a bit of a wild child. I hated high school...everything about it. I was often truant and quite frankly, didn't see the whole purpose of going to school everyday when I lived 10 miles from the Jersey Shore. It was just too tempting: sunshine, waves, beach and my friends.

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I wasn't a very good follower. With that said, I still wanted to go to college. Everyone...and I mean **everyone**, told me there wasn't a college in the U.S. that would accept me because of my low grades and terrible attendance record. More so, I was an orphan, broke and no one in my family had ever gone to college. But...I still knew that I could do it.

The principal told me I was nuts, my family was frustrated and most of the colleges laughed me off the campus. My guidance counselor even told me I should drop out because I would amount to nothing...how's that for inspiring?

But one school saw my potential...and my commitment. I got accepted to the perfect school for me: The College of St. Elizabeth in Convent Station, NJ. It was an all girls school, so that eliminated 98% of the distractions. The school was committed to empowering women...to teaching them to be leaders, to forge forward against the grain, to set a powerful example of what is possible and to use education for the purpose of personal gain and societal contribution.

At St. E's, I was surrounded by a generous faculty who only saw me as my potential, rather than my limitations. They accepted no excuses and never once berated me or told me what I couldn't do. I became an honor student, worked a full-time job, nannied on the side and graduated with a degree in Biology and a 3.65 GPA. I had multiple job offers when I graduated.

Now, if I had for even a moment indulged in the disbelief of the "herd" that surrounded me in my youth, I probably would be living in a trailer park working at the local convenience store, wondering if I should shower today.

STEP 2: IT TAKES VISION TO GET SOMEWHERE

The first step to achieving success is to know where you want to go. Without vision, you'll be subject to all the naysayers and disbelievers. Without a vision, a person is like a ship caught in a storm with no direction...you'll be tossed and turned and totally confused as to what direction you should be going.



If I could identify the most urgent problem I see in society right now, it is that too few people have any kind of vision for their life. It seems to me that most people are just trying to make enough money to pay their bills. So, they're focused on what they have to do to earn a paycheck that will stretch itself far enough to cover their expenses.

Working just to make a buck is neither fulfilling nor fun. The result of which leaves people exhausted and rather hopeless. I know...I've been there.

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The most successful people in the world, all have or had a great vision: Oprah, Bill Gates, Donald Trump, Andrew Carnegie, Mahatma Ghandi, Robert Kiyosaki, Thomas Edison, Martin Luther King, etc. etc. Their visions are or were bigger than themselves and incorporated their own personal aspirations with the aspiration to contribute on a global level.

My whole life, I dreamed of traveling the world, having a loving husband and enjoying much abundance. I also dreamed of helping people to achieve greater success in their lives. As a child, I would volunteer at nursing homes and homeless shelters and continue to serve with many organizations. Beyond my own personal gains, is the knowing that I am able to be at cause in the world. When the game is bigger than you, that's when you truly have vision.

Now it's time to get in touch with YOUR vision. It may be something that you've lost touch with, but I can guarantee that at one time you had a clear idea of what you wanted to be and how you wanted your life to be. To achieve greater success, the first step is to have a clear understanding of your vision. Vision is different than goals. We'll be talking about goals shortly. A vision is broad and encompassing...it's the ideal picture of your personal life, family life, community, and more. Take a few minutes to sit back and visualize what your ideal life would be. Then, write it down in the boxes provided below.

Disregard any barriers that you might perceive when visualizing (limitations in time, money, support, etc.). These can all be handled. Concentrate on what you really want for your life: who you want to be, how you want to contribute, what you want to do for a living, what kind of parent you want to be, your ideal family situation, where you want to live, what you want to drive, how you want people to perceive you, etc.). Don't be limited by the box...break out another piece of paper if you need to.

Exercise 1: My Vision for My Life

Congratulations! How did it feel to contemplate your future...to get clear on your vision? If it felt a little confusing or overwhelming...don't be discouraged. That's simply the fear and doubt coming off, revealing and unleashing your potential. Now, it's time to put that potential in motion.

STEP 3: SET GOALS

Once you have clarity on your vision, it's time to put it into action with the establishment of some firm goals. There's a very simple, but powerful formula to writing out your goals. Now, a goal is totally different than a "resolution" or a "want". It's a commitment to what you ARE going to achieve.



One you have your goals written down, you have clarity of focus. This is what you will be focusing your attention and efforts towards. There will be plenty of opportunities to lose focus, to divert from your path, but with a solid goal written down, your chances of success are exponentially greater.

“Only about 3% of adults have clearly defined written goals - and those three percent earn, on average, 10 times as much as those without written goals”

Why are goals so important? Goals are the driving force behind achievement. There is no such thing as a natural born champion. Rather, the people who seem to achieve so much in their lives are people who know exactly what they want and why they want it. Then, they develop their skills, whether natural abilities or acquired abilities, to achieve those goals.

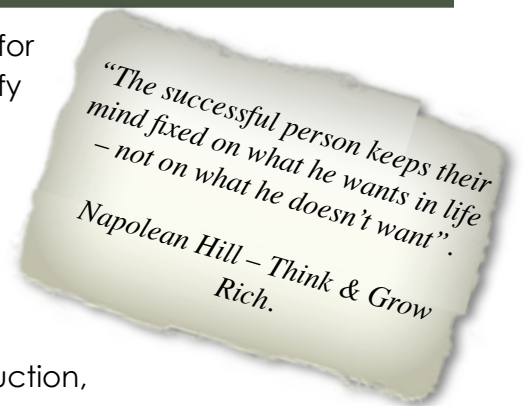
It is also much easier to get excited about the end result or prize than it is to get excited about the task at hand. Many people don't realize that motivation, drive and ambition stem from having a clearly defined written goal AND the consistent visualization of that goal.

Write the goal as if you've already achieved it, rather than something that may happen for you in the future. The purpose of this is to create a real knowing of achieving your goal. Having goals written down and with you at all times is powerful in the manifestation of everything you desire.

Things we have already achieved are always easier to achieve again so we utilize the power of goal setting to create the image in your mind that we have already achieved it...Find pictures of what you desire to achieve...create a folder for your goals. The more you keep your goals in front of you, the more focus you'll have on them.

Proper Goal Setting: The SMART system is a proven method for defining and developing goals. Use these guidelines to identify and write your goals.

S--Specific--Identify your precise why and what you are passionate about. It may be financial, spiritual, health, material, etc. For example, if your goal is financial, what exact amount do you want to earn, and most importantly, what it will provide. If your goal has to do with weight reduction, how much do you wish to take off and what size will you wear? If your goal is to buy a car--know the color, make, model, options and all the details of the exact car you want. Take time to visualize having achieved what you desire. How do you feel now that you have achieved your goal? Get emotionally involved with the result.



M--Measurable—Identify your marker—how will you know you are moving in the right direction? Your goal must be measurable. Saying "I want to be out of debt" or "I want to lose weight" definitely isn't going to get you the results you want. Thinking about debt is not really empowering, nor is focusing on being fat. But, thinking about having a year's worth of your expenses in the bank feels awesome. So does saying, "I'm so happy now that I've achieved my ideal weight of _____". Make sure your goal is quantifiable and measurable. "I will earn \$220,000 by December 31st, 2010" is powerful.

A--Attainable--You must believe that you are able to achieve your goal. It may seem somewhat unrealistic to you now, but it shouldn't seem insurmountable.

R--Relevant--Your goal should be something you are passionate about--you should be emotionally involved with your goal. If you are married or have a partner, each person should have his or her own goals - ones that are personal to you that you desire to achieve.

T--Timetable-able--Your goals should have an expected date of completion. This is usually an educated guess. Keep in mind that work expands to fill the time allowed for it!

Once you have set your goals, spend time daily reflecting on them. Write them onto a goal card and carry them with you everywhere. Identify which actions are necessary to take on a daily and weekly basis to achieve your goals. In addition, identify which actions you currently are taking that are NOT in alignment with achieving your goals (ex: TV). Follow through with consistent, focused action. When you have goals you are emotionally involved with and are passionate about, taking action will be easy.



STEP 4: IDENTIFY YOUR ACTION STEPS

What will it take to achieve your goals?

To achieve better results, it's going to take better actions and potential new actions. This may require you to learn new skills and stretch yourself in ways you never thought possible.

*"Insanity: doing the same thing
over and over again and
expecting different results."*

Albert Einstein

Every successful person has had to develop themselves, learn and grow. This is where persistence really pays off. It can be overwhelming and daunting when learning something new, or developing a new skill, but remember...no one starts out as an instant champion. Edison failed 10,000 times before inventing the incandescent lightbulb! His persistence changed the world, and yours can too.

Now is the time to identify what new actions you'll have to take to achieve your goals.

Exercise 3: Look at your goal. Now, make a list of action steps necessary to achieve the goal.

Action Step 1: _____

Action Step 2: _____

Action Step 3: _____

Action Step 4: _____

Action Step 5: _____

Action Step 6: _____

Action Step 7: _____

Action Step 8: _____

STEP 5: PLAN TO SUCCEED

Seriously! This is an IMPORTANT STEP!

As you were writing your goals and action steps, you may have been hit with a mix of inspiration and "Holy Cow! How on Earth am I ever going to get this done?????". There's a really great definition I discovered from Abrose Bierce about time, "Day, n. (noun) A period of twenty-four hours, mostly misspent."

One of the things people often comment on when they observe me work, is how efficient I am and how much I'm able to get done. That's because I control time. When I control time, I find

that there seems to be twice as much time in a day...and I'm able to get twice as much done. When I don't control time, I often find my day filled with miscellaneous things that I really don't want to do, don't have an interest in doing, don't care to do...but end up doing.



Make planning a habit. With good planning you'll have the time to do all the important things in your life...like bathing, but also have time for the extra action required to achieve your goals. It does require focus and commitment to a schedule. I realize this is not brain surgery and you've heard all about the

importance of managing your time, but the key to success goal achieving is to ACTUALLY plan your time and stick to your plan.

There's no right or wrong way to manage your time. Some people like to write it out while some people like to use technology such as Blackberries and iPhones. I personally prefer to use iCal, which syncs instantly with my MacBook Pro, iMac and iPhone, keeping my schedule up to date as I go throughout my day.

My advice is just to keep it simple and do what works best for you. There are tons of complicated planning tools on the market today...gigantic planner books with all kinds of inserts you can buy. It cracks me up when I meet with someone who is lugging around a gigantic planner book with all kinds of dividers and pockets and such. That wouldn't work for me...but it works for them. So, do what works for you. I like convenience: my entire life is stored on my iPhone. In fact, sometimes I'll get on a plane heading to a meeting with only my iPhone, debit card, American Express and driver's license...that's pretty much all I need to do business. The simpler you keep it and the more comfortable you feel with your tools, the easier it will be to maintain your plan and enjoy the process.

Now's the time to put this into action.

Over the years, I've observed many people wanting to skip this step. Why? I think it's because this is where people put order into their lives. Plus, it's where you have to make a commitment to keeping that order working. Creating a schedule may seem daunting at first, but once you get into the groove with it, you'll find yourself with a lot more time to do the things you want to do. And, let's face it...the more successful you get, the more people are going to want some of your time. Learning how to manage your time now is an incredibly valuable habit to put in place. This will prevent burn-out, exhaustion and over-booking.

Exercise 4

Part A. Freely write down all the things that you have to do on a daily and weekly basis.

Make sure to include the activities necessary to achieve your goal.

Part B: Grab two different color pens, crayons or highlighters. Select one color for daily and one color for weekly. Highlight all the daily activities with one color. Now, highlight any activity that only needs to be done once or twice a week with the other color.

Part C: Identify the method of scheduling you're going to use (Outlook, DayTimer, Calendar, iCal, etc.). Set up your scheduling tool how you like it.

Part D: Schedule your activities. Include time for the fun things like Date Night or Movie Night.

STEP 6: USE YOUR TIME WISELY

Every single successful person I have gone to for mentoring has advised me to use my time wisely. What this boils down to is asking yourself, "is what I'm doing right now moving me closer to my goal or farther away from it?"

Where this really shows up is in your leisure activities. Do you find yourself popping open a beer, plopping down on the couch and "vegging-out" in front of a TV? If so, I can guarantee that is a complete waste of your time. When I first got started in the network marketing industry, the TV was described to me as the "electronic income reducer". It's true...time spent in front of a TV could be spent reading a book, completing an educational course, talking to successful people, learning more about finance, exercising, playing with your kids, etc.

Think about it. Can you picture Donald Trump, Bill Gates, Oprah Winfrey, Ellen, Lance Armstrong, Michael Phelps or any other highly successful person sitting around all day, watching *Dancing with the Stars* or *Days of our Lives*? No...they are out living their lives! TV is simply meant to entertain the masses. Smart entrepreneurs use it to reach thousands, but they don't engage in it. TV is more about programming you than anything else. Commercials will tell you about all the ailments you could have, what drugs you should be taking, how to counter the depression you have because you're not moving your body or aspiring to anything, what sneakers to buy and what cool car just came out that you won't be able to afford unless you turn the TV off.



More so, the news will fill you with fear, dread and depression. If you want to know what's going on in the world, I'll tell you: someone died, stocks are up, stocks are down, we're about to go to war with someone, the president's dog peed on a tree, someone's dress wasn't up to par, etc. etc. etc. It's the same stuff, all the time. If you are a news addict, then change to The Good News Network at www.gnn.com.

Can you believe that the average American watches 4 - 6 hours of TV A DAY! So, if they spend 8 hours sleeping, 8 hours working, an hour commuting and let's say 1 hour eating, the remainder of their day is spent watching TV.

If you want to make a significant improvement in your life, you **MUST** engage in a Media Fast. Yes...a **complete** media fast. That means, no news, no TV, no movies, no radio, no newspaper for at least 90 days. Will it be hard? That depends on how motivated and committed to

achieving your goals you are. If you are addicted to *Desperate Housewives*, *Lost* and any of the other shows, you may find it a bit painful turning them off. I sure did the first time I did a media fast. But, here's what I noticed. First, I became more interested in other things. Second, my husband and I started to talk more and have more fun together. Third, I developed myself and within 2 years went from broke high school teacher to self-made millionaire.

So, if it's worth it to you, you'll do it.

STEP 7: CHOOSE THE RIGHT CROWD

Environment is essentially important to achieving success. When we're surrounded by people who are depressed, losing, fearful, hateful, angry, etc., we take on their mood and engage in the same level of thinking. The same is true when we are surrounded by people who are happy, enthusiastic, creative, loving, caring, motivated...we rise to their level, taking on their mood and characteristics.



We begin to see, therefore, the importance of selecting our environment with the greatest of care, because environment is the mental feeding ground out of which the food that goes into our minds is extracted.
Napoleon Hill

So, the question becomes: Who would you rather be around? People who are winning, or people who are losing?

The answer seems obvious, but many people choose to hang around people who are small-minded and antagonistic to their goals and aspirations. I'll never forget when I decided to become an entrepreneur. My husband, John, signed up as a distributor for a network marketing company. I caught the vision and decided to join him in the business. I was so excited and just brimming with enthusiasm. I had a clear vision for my future, my goals were written out and I was ready to go.

Then, I went to work at my job. I was a high school teacher at the time, teaching high school Biology. I shared my new vision with my fellow teachers and they laughed at me. Really...they laughed, out loud, like I had just told them the most hilarious joke.

They thought I was a joke!

That was a very revealing moment. Now, I could have given up on my dream to gain their acceptance. But, instead, I moved my solid steel desk out of the Science office and into my classroom. I shut them out and continued to focus on my goals. That's when they took it upon themselves to warn me...about all the scams, their friends who failed, the things they tried and failed at. It was obvious they didn't believe in me. I carefully evaluated their results and what I discovered was that they were all financially struggling, did not have the results or lifestyle I wanted and therefore, I was **NOT** going to take their advice.

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Instead, I identified successful people in the network marketing company I was with and followed them. I picked up books like Napoleon Hill's *Think and Grow Rich* and Donald Trump's Books. I purchased courses that taught me how to market. I developed myself.

It only took me three months to get to the point where I could quit my job. It was October 31st, 2002...Halloween (here in the United States). I bought myself a pumpkin costume and dressed up. I thought this was totally creative...instead of Cinderella turning into a pumpkin, I was a pumpkin turning into Cinderella. I drove my brand new Lexus GX 470 SUV to the school, walked into the principal's office and quit. I then walked up to the Science Department and informed all my colleagues that I had just resigned.



Their faces were awesome! Shock, disbelief...none of them thought I was going to win. They wanted to convince me that I would fail as they had. Yet, I proved them wrong.

Even better...I inspired them. One of the teachers decided to pursue her dream of becoming a doctor and applied, was accepted and enrolled in medical school. Another teacher started her own magnet school and still another bought a tutoring franchise. All it took was me not allowing them to stop me and I got to show them that there was more possible...more for them than settling for a small paycheck and failed dreams.

Take time to identify who in your environment may be antagonistic to your growth and success. Treat these people with kindness, but by all means, don't listen to them! Find people who have the success you desire and spend time with them. **Get a Mentor! Having a successful person who will guide you is worth it's weight in gold!**

Read great books from successful authors and apply the information. You've already taken a step in the right direction by reading and applying the information in this Special Report.

STEP 8: BECOME YOUR OWN BOSS

Working for someone else is not the way to wealth and riches...unless, of course, your the CEO of a major Fortune 100 company. But, that takes years.

As an employee, you are limited by what your employer thinks you're worth, not what you are really capable of earning. As an entrepreneur, you determine your own worth, schedule,

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future, etc. Entrepreneurs have control. They also have all the responsibility. And, they create all the opportunity for others in this world.

The first step to becoming an entrepreneur is to decide if you have what it takes. It takes leadership ability, the desire to grow, vision, focus and determination. It also takes intelligence. You can't be an idiot and succeed as an entrepreneur. I'm assuming, since you've made it this far, that you are smart, determined and focused.

Becoming an entrepreneur also takes guts. There are going to be ups and downs and you have to have the stamina to stay calm, focused and act intelligently in the face of adversity.

With that said, the rewards are AWESOME! With the right business, you can live an amazing life.

When I was 28, I knew that I no longer wanted to work for anyone else. I was tired of being told what to do, when to show up, how to dress, etc. As a teacher, I was even instructed when it was okay to urinate...talk about prohibitive! I wanted to travel the world, enjoy luxuries, be able to support my family and my charities. Fortunately, my husband was 100% entrepreneurial (I think he was born that way), so I had a lot of support.



I began to look into different opportunities to be my own boss. I started in a Master's Degree program to become a counselor, but hated it. Then I put together plans to open an Italian Ice Shop in Tucson (I thought this was brilliant!), only to realize I would have to borrow about \$100,000 to get it started and make about \$40,000 a year, while being strapped like a slave to my business.

Then, John got started with a direct sales network marketing company. I never knew about MLM or direct sales before then, but for a minimal investment, we were in business and very quickly making money. The company was relatively new, we liked the products and the leadership was in place.








Now, it wasn't a get-rich and be lazy type of deal. We had to work...but everything (the system, products, etc.) were already there for us. We just had to apply ourselves. I didn't have any business experience, so I had to teach myself about Limited Liability Companies,

bookkeeping, taxes, business registration, marketing, advertising, promotion, communication and more. I spent nights reading Google Adwords Tutorials and listening to Dan Kennedy tapes. I did everything possible to guarantee my success. Within our first 90 days, John and I were earning more in a month than it took me an entire year to make as a teacher. Within two years, we had earned more than \$1 million in profits. Life was great.

We travel the world, have control of our time, enjoy the company of great people. And, best of all, I now pee whenever I want to as my home-office has it's own bathroom!

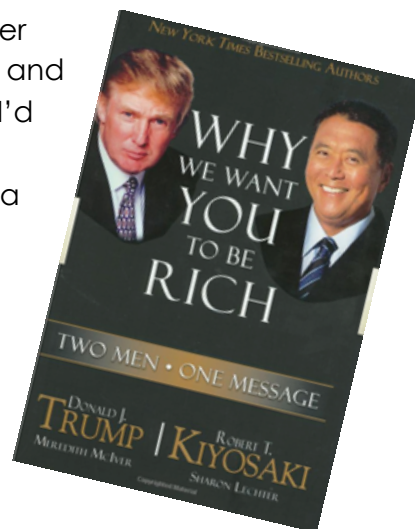
So, working for someone else is not going to catapult you to success. Taking bold action and venturing out on your own, definitely increases your chances of success. I recommend network marketing because it provides all the tools and training necessary to succeed. Do people fail? All the time...but that doesn't mean you have to be one of them. Find the people who have achieved success and stick close to them.

Steps to finding a great network marketing company:

-  Choose the kind of product you are most inspired by: health, finance, wellness, vitamins, juice, education, candles, jewelry, etc.
-  Do your research. Find out what companies are having success and growing. Newer companies offer the most opportunity for fast growth, but are also a bit risky.
-  Investigate the financials of the company to ensure they are stable and the company owners to ensure they are ethical.
-  Find a leader...someone who is already having success and get started with them. You can also get started with a friend or family member who is new, but be sure you have direct access to an up-line leader.
-  Check-out their marketing system to ensure they have all the tools in place for you to instantly begin marketing the products. You don't want to rely on the "friends and family" method of building a business. You want it to be duplicable.
-  Look for growth opportunities. With technology today, you should be able to market internationally using Skype and the internet.
-  Check out the compensation plan. Make sure it provides for enough profit so you can achieve your financial goals.

Network marketing has produced more millionaires than any other industry. It provides real opportunity for people to learn, develop and succeed as an entrepreneur. If it weren't for network marketing, I'd probably still be teaching. But, network marketing provided the opportunity for me to become a self-made millionaire, and help a lot of people along the way.

To learn more about the value of being self-employed and network marketing, pick up a copy of the book "[Why We Want You to Be Rich](#)" by Robert Kiyosaki and Donald Trump.



STEP 9: IMPROVE YOUR FINANCIAL IQ

I think that is utterly ridiculous that a child can graduate from high school, go to college, apply for a credit card and get it without even knowing how to open a bank account, reconcile an account or understanding how to manage credit.

When I first got to college, I was totally broke. I used every last penny to buy my books and I didn't have a new job yet. So, I did what many college students do: I filled out the "Get Instant Credit" brochure hanging off the bulletin board in the cafeteria. Within 4 days, I had a brand new credit card with a \$500.00 available balance. So, I went out and bought a \$300.00 CD BoomBox and new sheets for my dorm room.

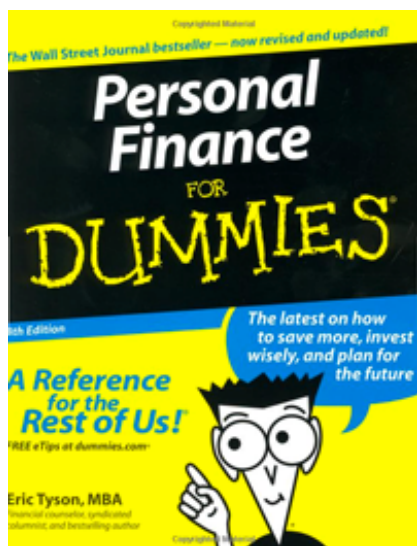
Then, I had to pay the bill. Problem was, I didn't have a checking account. So, I went to the bank and they helped me open one up. I then wrote too many checks, bounced the checks, incurred over \$200 in bank fees and ended up with \$500.00 due on my new credit card, \$200 in bank fees and no job.

Fortunately for me, the bank I opened up my account at was small and the bank president sat down with me for an hour and taught me about bank fees, checking accounts, interest, etc. This was my first ever financial lesson.

When I first started to really make money, I spent almost all of it. My husband and I earned \$133,000 one month and two months later we didn't have any cash. We had a new TV, a new car, some new speakers, new watches...but no security and no money. So, we had to learn.

The quickest way to create security for yourself is to know how to manage and grow your income. It's increasing your Financial IQ. Robert and Donald talk about it the aforementioned book. It's critical to creating long-term financial stability and assurance of a fruitful life.

This amounts to more than hiring a financial advisor. A financial advisor is only as good as your knowledge and understanding. It's your money that you work for, so just handing it over to



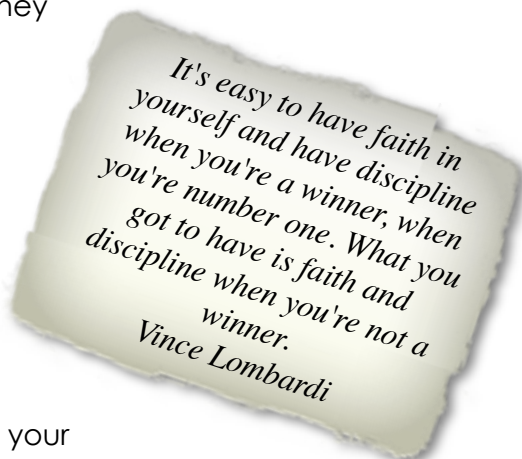
someone in the hopes that they'll manage it right is just ignorant. Many of the victims of Bernie Madoff did just that. He sold them on the idea of spectacular returns and so they blindly trusted him. Had the investors thoroughly investigated Bernie, his investment house, the prospectus and the investments, they would have smelled something fishy, as did the whistle blower who first tipped off the feds.

There are many great resources available to increase your financial IQ. I recommend the "[Personal Finance for Dummies](#)" book with Eric Tyson. It provides a great explanation of the basics of finance...much of which is misunderstood by most people, like what an interest rate is, what compounding interest is, how credit cards work, mortgages etc.

Being well informed in finance, gives you the ability to be responsible for your money. It doesn't preclude you from hiring bookkeepers, accountants, advisors, etc. I certainly couldn't do all my own bookkeeping, etc. However, it gives you the ability to **intelligently** hire the right people and to understand what they are doing with your money.

STEP 10: BECOME UNSTOPPABLE

Expecting that success is going to be a cake walk will inevitably set you up for failure. To achieve something great, you'll most likely have to overcome some obstacles and face some adversities. This is where motivation and inspiration are essential.



Follow the 10 Steps in this Special Report and you'll be well on your way to achieving a greater level of success than you've ever experienced. Have your goals written out and with you at all times. Surround yourself with supportive people who are thriving and achieving success. If you find yourself around people complaining about the economy or anything else, get as far away from them as possible.

Fill your mind and time with positive, inspiring resources. Read great books, study great people, continue with courses that will improve your skill set and increase your abilities. And, most of all continue to put one foot in front of the other. Create new habits and momentum for yourself.

The hardest thing to overcome is the start-stop-start-stop pattern. Once you start, keep at it for as long as it takes with as much energy and focus as it takes. That's the key to creating long-

term momentum and success. Have integrity to your commitment to success.

"I act in the knowing that I'm going to get the results. And I know I'm going to get excellent results in my life, and I do get excellent results in my life, because I remember that excellence is commitment to completion. I'm committed to completing what I begin. And why am I committed to completing what I begin? Because I know that I am going to get the results. Therefore, I am motivated to take consistent action. This is a very powerful position to operate from. "

-John Lavenia

[Integrity is Everything: How to Regain Your Natural Ability to Get Everything You Want](#)



There is an endless array of quotes about overcoming adversity and sticking to your vision and your goals. But, no amount of quotes is going to do it for you. YOU must make the decision to do whatever it takes to realize your goals and your vision.

And now, for the Never Before Revealed Success Formula of the Top 3% of Society.

FOCUS + ACTION = RESULTS

Apply it to your life consistently and experience success as you never have before.

To your success!

A handwritten signature in black ink that reads "John Lavenia". The signature is written in a cursive, flowing style.

About the Author:

Shannon Lavenia represents the epitome of American success stories. An orphan, she worked three jobs to put herself through college and spent 8 years as a public school educator. From there, she quickly advanced to Top Producer status in the network marketing industry. She maintained the position of Top Producer, along side her husband and business partner John, in a Direct Sales company for 7 consecutive years before moving into her own consulting and training company. An expert in online marketing, social networking and leadership development, Shannon is known for her ability to teach even the most inexperienced novice how to excel in home-based business and internet marketing. Her ability to take complex concepts and make them easily understandable, as well as her charismatic and enthusiastic stage presence, makes her a much sought after industry educator and speaker.



Learn More About Shannon Lavenia at the Following Websites:

www.ShannonLavenia.com
www.GetYourOwnLeads.com
www.MommaMind.com
www.Facebook.com/shannonlavenia

For information on individual coaching or mentoring, call 1(800)701-6645

MY SUCCESS STORY

We love to hear about the success people are having with this Special Report. Each month, we recognize one of participants for their success on our live tele-seminars and on our website. Fax or e-mail us your success story and you'll automatically be entered into the special drawing we do each month for special prizes and recognition. Fax to 1 (800)701-6645 or email: shannon@getyourownleads.com

Name: _____ Email: _____

Address: _____

Phone: _____ Best
Date: _____

I attest my statement is true: _____ (signature)

Is it OK for us to publish this with your name? ☐ Yes ☐ No