

99¢ WEALTH

A YOUNG PERSON'S GUIDE
UNLOCKING THE INCREDIBLE
POWER OF TIME AND MONEY

BILL KECK



99 Cent Wealth

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Also By **Bill Keck**

[Yii 2 For Beginners](#)

[Yii 2 Para Principiantes](#)

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It's the great irony in life that the people who are most likely to benefit from knowledge are often the ones least capable of understanding it. George Bernard Shaw once said, "Youth is wasted on the young."

I'm going to do my best to help you escape that limitation. I've written this book so that a fourteen-year old can understand it. Wealth-building starts in your high school years. If you are already past those years, don't worry, we don't spend too much time on that and you can certainly benefit from the knowledge in this book, even if you are past college.

That said, this book is for anyone under the age of 30 who wishes to achieve wealth. If you are under 30, you still have time. If you are older than that, it's not impossible, but it's harder. You will understand all this as you progress through the book.

We all face challenges in life, so wouldn't it be great if we had some magic wand that we could wave over people that would instantly transform their lives and help them be successful? With one gesture, parents could give their kids the mojo they need to make it big in life. Kids would be able to achieve amazing things with a simple snap of the fingers.

It's a great fantasy, but unfortunately, the real world doesn't work that way. Many people, young and old, wish they were rich, but the simple act of wishing it, does little to make it happen.

That's not to say that wishing you were rich does not serve a purpose. Recognizing the desire is actually the very first step in the journey to making it happen.

With most people, the idea of getting rich is a passing desire that is given no serious consideration. It slips into their mind as a stray thought of it would be nice to have everything that money buys and then slips out of their mind as they consume some other pursuit, watching a video, playing a game, drinking their favorite alcoholic beverage...

If the desire to be persists, then you know it's a true desire, one that is bound to bring along with it a certain amount of frustration as you realize just how hard it is to achieve. While the path to becoming rich is open to all, not everyone makes it.

The purpose of this book is to help you stack the odds in your favor, instead of piling them up against you. I will help you develop the strategies and tools for success.

To do this, we first have to shatter a few myths and deal with hard facts. No one wants to deal with hard facts. 99% of people do not even want to acknowledge hard facts, which is why they never gain access to the top 1% of income.

But you're a little tougher than that, aren't you? At the least, the fact that you are reading this means you are proactive, willing to pursue your dreams.

While it takes time to absorb and use the information in this book, the fact that you are starting now is going to help you achieve results faster in life. And when it comes to building wealth, the sooner you get started, the better.

The good news is that most of the things you need to do to put yourself on the path to being in the 1% are all achievable. You don't need special skills and you don't need to be especially brilliant. You just need to know what's coming and what to look out for, including opportunities and risks.

Understanding how it all works is an important step in your journey to personal achievement. Knowledge is power. And once you have it, you will go on to do great things in life, I'm certain of that.

There's a lifetime of wisdom in this book, wisdom from my lifetime to be exact. I want to share it with you to help give you a competitive advantage in life. You will need it because it's a tough, competitive world.

So who am I to give you this wisdom? Let me state up front, I'm not the richest guy on the planet. In my best year so far, I only made slightly over \$1 million dollars in personal income. It was the same year I lost 50 pounds in weight and learned the better part of 6 computer languages. It was a great year, and I'm still building wealth. I can still do more.

It's taking me a lot of time and my biggest year didn't happen early in life. If I had had a book like this to help me when I was younger, it would have happened a lot sooner. In fact it's one of the motivations for this book. I recognize things I could have done better and faster. These are things you will not learn in school, things that will turbo-charge you on your way to success.

Hopefully you are aware that you are growing up in the digital age, the information age. Acquiring wealth is a transfer of data, money data, so it's well-suited to the information age and actually becoming easier from that standpoint.

99 Cent Wealth is oriented towards modern times and the advantages that are built into that. I will explore this theme throughout the book.

My hope for this book is that it is one of the most useful books ever-written. I have some previous experience in writing a useful book. I wrote *Yii 2 For Beginners*, which is an instructional book for PHP programming. The book is very useful, but only for PHP programmers who want to use the Yii 2 framework. It's a limited audience.

This time around, I'm tackling a more universal subject that has the potential to help a lot more people than just those interested in programming. I'm going to provide you with a framework, not for

programming, but for becoming successful.

Even though I use humor and sometimes even provocative statements to make my points, I'm very serious about helping you. I want this book to help you succeed in life.

This is a challenge worthy of dedication and effort. I'm going to combine my lofty goal with your lofty goals of becoming rich to see what we can accomplish together. You can do this.

If you don't understand everything in this book, it's ok. You don't have to memorize it. Just try to take in as much as you can, then refer back to it occasionally as you grow and learn more. Use it as a knowledge base.

So let me conclude this introduction with one note of urgency. Read this book now. It will improve the results you get in life. Even if you pick up just one useful tip for achieving success faster in life, it will be well worth your time.

And so, let's begin...