

LEAD YOUR LIFESTYLE

THE 7 STEPS TO CREATING AN ONLINE BUSINESS

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DISCLAIMER

All the information, techniques, skills and concepts contained within this publication are of the nature of general comment only and are not in any way recommended as individual advice. The intent is to offer a variety of information to provide a wider range of choices now and in the future, recognising that we all have widely diverse circumstances and viewpoints. Should any reader choose to make use of the information contained herein, this is their decision, and the contributors (and their companies), authors and publishers do not assume any responsibilities whatsoever under any condition or circumstances. It is recommended that the reader obtain their own independent advice.

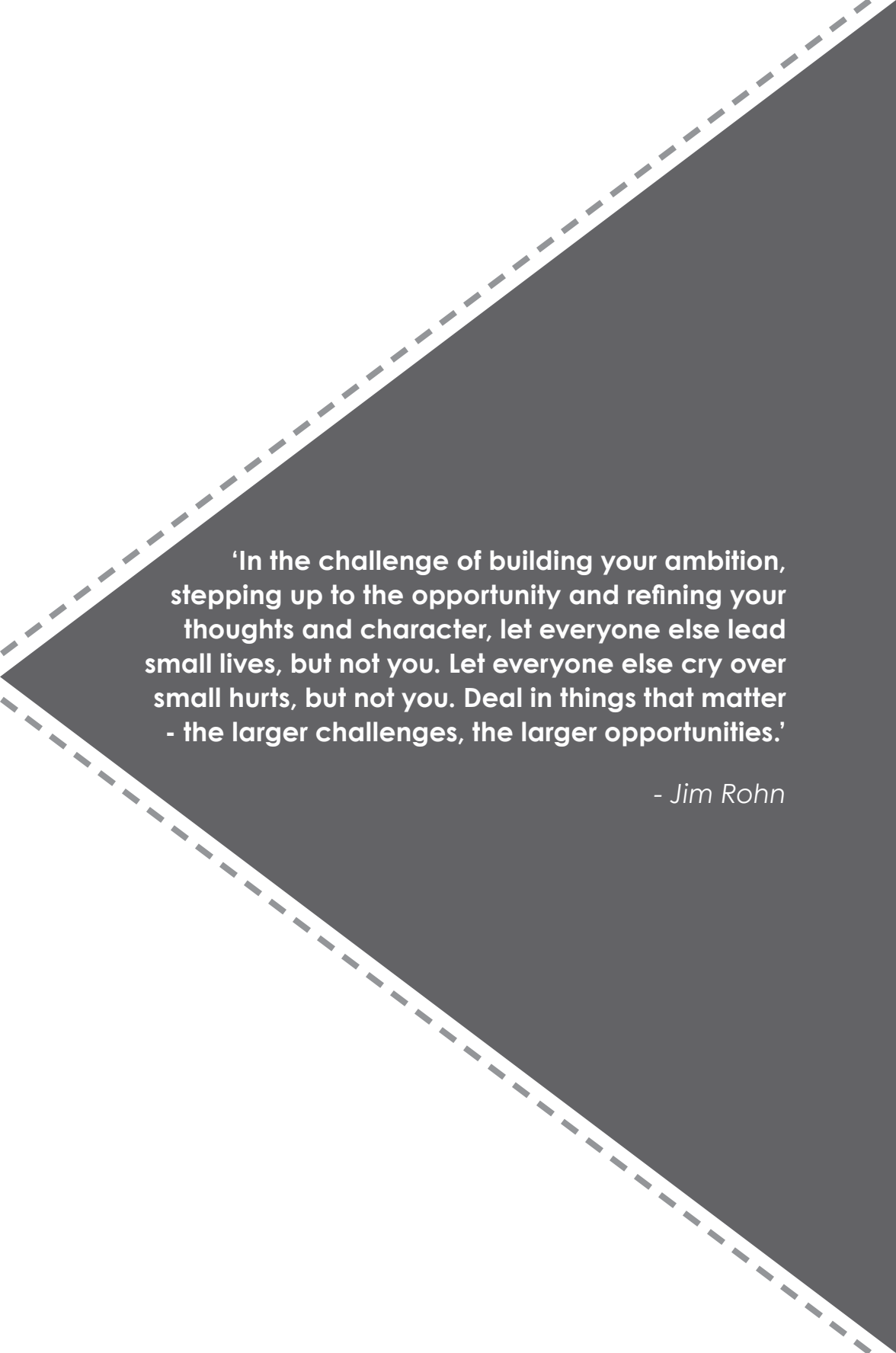
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'In the challenge of building your ambition, stepping up to the opportunity and refining your thoughts and character, let everyone else lead small lives, but not you. Let everyone else cry over small hurts, but not you. Deal in things that matter - the larger challenges, the larger opportunities.'

- Jim Rohn

WHO ARE TRISH AND CHRIS?

They are two very good friends that met in a job over 12 years ago. They were professional accountants that were working in an office environment that was unpleasant, stressful and toxic! After they both left this organisation they found out that all of the senior managers had since been fired and escorted off the premises. This is just to give you an idea of the type of corporate culture they were working in. Trish resigned in 2005 just after their boss refused to fund her professional development for the year ahead. An amount that was so small relative to the huge budget of this large organisation. This was the tipping point for Trish and within days she had left to start her own business as an international real estate investment consultant. And Chris also left in 2005 moving to another organisation with a role in finance.

Lets step back... In 1997 Trish went through a separation with her husband and in 1999 received tragic news overnight, which left her a single parent immediately with a 4-year-old daughter! Her husband was killed in a tragic motorcycle accident at 29 years old... Trish was left as a widow with a 4 year old daughter at the time. Not the future she had envisioned for herself and definitely not for her daughter. Not only did Trish and her daughter go through the negative experience of a separation but just two years later, they go through the tragic experience of his death.

They loved each other, but the biggest cause of the separation was money problems.

She made a decision after those tragic circumstances “to build a financial wall around her family that nothing or no-one could get through”. How was she going to do that? By replacing an income.

If anyone has heard Trish present at one of her seminars or training she always encourages people to “replace an income in their household, at least one income!” This is to protect you and your family in the event of losing one income.

At first she thought the only way to do that was with a formal education. So first came the Commerce degree and she accomplished that in 2002. Something she was really proud of achieving, as she was never very good at school. She failed in commerce and maths in Year 10 and left at 15 years of age.

Once she graduated from college in 2002 she got a job as a ‘graduate accountant’ at her local government Council earning a grand \$35,000 per year. She was shocked! This was not replacing a household income. It was just barely going to support her daughter. On that salary it was so low she was still receiving government support for childcare. She was working 9-5pm, putting her daughter into before school care, after school care, vacation care, and she just got fed up with trying to find care for her daughter.

The next question she asked was “how do I increase my income?” The only way she knew at the time was to fight for a salary increase. So that’s what she did. It took months of justifying her position and what she did in that role. It then involved convincing managers and bosses of the increase and more importantly; could they afford it, did it fit in with their budget they so carefully put together and got approved?

After months, they finally agreed that the salary needed to be increased to justify the amount and level of work she was doing... A win! My salary was increased to \$50,000. That was a huge increase. So had she not believed in herself she would have not received the extra income. She had also paved the way for the next employee that was to come along.

And, that is exactly what happened. A few months later a position came up in a neighboring organization and yes, she got the position. It was the same money, less travel.

However, she was starting to come to the conclusion that she would be stuck in a job that she hated. And, it was not just the job, it was the profession she had chosen... big dilemma!! She had worked so hard to achieve those qualifications and there was this feeling of obligation, a feeling of commitment. This made her feel even worse when contemplating a move out of her profession, she felt seriously stuck!

The only positive that came out of her corporate job was the people she met there. One in particular, her name was Chris Sweeney and they worked in the Finance Department together. She shared more with Chris than any other person there. Chris left to join another organization, better position less travel. Trish left because she discovered the power of PASSIVE INCOME.

Let me get back to the discovery of passive income. Whilst working at the corporate job she started to research other ways of earning income. The first one she discovered was 'Learn to Trade'. It was learning charts, signals, Fibonacci numbers, candlestick formations and whatever else was necessary to make a decision to buy and sell currencies. She ran with it for 4 years and did not make any money. She also realized it was not passive income. It was active income. She had to be in front of those computer screens and watch, analyze and trade as much of the time as she could.

The education and training was phenomenal! The people she met were incredible. She still has life long friends from that experience. It opened her eyes to new ways of making money; unfortunately she didn't make any money trading the markets! In later years she discovered she did not have the personality for this way of earning an income.

Whilst working at the corporate job, she decided to get a mortgage and buy a home for Emily and herself. The house she chose was in a

nice neighbourhood however the house needed a lot of work. Her mom and dad helped out with a very small deposit and the bank came with the rest of the money needed to purchase it. With the little money she had she could only afford to do very small jobs, painting, refurbishing floors, anything that could be done by herself and her family.

After a couple of years living in this house, her parents wanted to sell their house in a neighbourhood 10 minutes away to buy another across the road. They offered the house to her; they asked her if she wanted to buy it. She thought it would be a great opportunity, in that Emily would be so close to her grandparents. It would make life so much easier. It was that decision that put her on a journey of understanding PASSIVE INCOME.

The only option at the time for her was to rent out her existing house and buy her mum and dad's house at market value. There you have it, all of a sudden she was producing a second income, a passive income, by putting people into a house and have them paying her rent, she was earning an income. It was truly passive!

Her Mum and Dad then decided to move out-of-state and it began again. They offered her to buy their house at market value. They got a valuation, and she went off to the bank and they approved another loan for another property. She put people in the house and moved across the road into a bigger and better house with a swimming pool, another income coming in.

So the pattern continued, until she had purchased a total of 7 houses and in 2005 she decided that she wanted to leave the corporate job, and pursue real estate as an investor and business owner. However, it was not easy. She had to lie to employees and managers about why she was leaving; as what she was doing just did not fit into what is usually done. In other words, you just don't leave your job for no job.

It took guts, and her biggest fear was leaving her corporate job without another. The fear was so ingrained in her mental conditioning she

wasn't exactly truthful to everyone about why she was leaving and where she was going. She told them she was leaving to become an independent mortgage broker. She grew up with the belief that you cannot leave your existing job unless you had another to go to.

In 2005, after reading a book titled 'You Were Born Rich' by Bob Proctor, she was awakened to a world of personal development. It was an awakening that she had never experienced before. More than a 'Light bulb moment' it was a desire to learn more about people and herself. She vowed that if this man ever spoke here in Australia she would go and see him. She registered her name on his website and within weeks she received an email to say he was speaking in Las Vegas.

In September 2005 she flew her daughter and herself to a seminar titled 'The Science of Getting Rich' which was over 3 days. Her daughter was 9 and the both of them spent 3 days with this education and training and learning from Bob Proctor. It was just before the release of 'The Secret' they were a privileged group to be able to see the previews at that event. It was very powerful for her, Bob Proctor had her stand in a room of hundreds of people and told her that she would be doing great things in the future for the people of Australia.

Walking the stage with Bob Proctor was a woman, a real estate entrepreneur. She was the same age, same professional background as an accountant and she was successful with real estate in America and internationally. She delivered a message to Trish that "if you are prepared to invest money and time in yourself and your education you can achieve whatever it is you want". In education, she meant training and coaching from people that were business owners and investors. Not traditional education as we know it.

She introduced herself and she said, "You would be my first international coaching client. Come and join me, be coached by me and I will show you real estate markets that do not exist in Australia". Trish invested a lot of money that year to be coached by both and travelled to America and Mexico for this to happen.

In the years following, many coaches including Jay Abraham, Tony Robbins, and Chris Howard have coached Trish, and the list goes on. It is so important to find the people that can guide you, teach you, mentor and coach you in the line of business you want to be in. Trish has laid the foundation and continues to expand and grow herself and her business.

In the beginning, her goal was to replace her income so that she could provide a future for her daughter and as a bonus, to never go back to a job that she hated. She didn't like being dictated to by managers and bosses and she didn't like going to an office everyday 9-5, which usually ended up being 8-6pm.

Trish went from no job, no money, no college degree, no investments, no husband and no home to now creating a property portfolio in Australia and the USA. Through understanding the power of PASSIVE INCOME, also known as residual income.

How did she get there? You might ask. Well... it took years of education, coaching, family support and eventually travel, to be taught by mentors and coaches that are doing it.

When travelling in 2005 she saw the opportunity for ordinary Australians to invest in the USA market. In 2005 to be coached by a real estate entrepreneur, was just amazing. She also became a student of personal development and she continues on a daily basis to develop her mindset. 2006 became a momentous year with exponential growth beyond what she ever expected.

So you can probably understand that she is constantly looking for different opportunities. She knows that with these opportunities comes an expanded knowledge and the ability to become independent and financially free. Financial FREEDOM and Independence are her highest values so when she can see that an opportunity lines up with her highest value she will go and passionately pursue it.

Her real estate business took 15 years to get to where it is today. It has been a long road with lots of obstacles and challenges along the way. Out of adversity came a journey that provided her with a very different direction in life. This is why we want to share with you something, which was discovered only 2 years ago...

A business where she has discovered a way to sell other people's products and services. It is to sell the education, training and mentoring that she has so valued over the last 15 years of developing her own 'Passive Income' journey. The exciting part about this business is it can be faster than her journey over the last 15 years.

The advantage to Trish, is not having the tenants and property management issues that can create the headaches, obstacles and challenges in her real estate business.

Research is indicating very clearly that 60% of the jobs that are around today will not be around in 10 years time. Research also indicates that the way of the future is online information, products and services. Trish being who she is is always looking for trends and opportunities that come out of adversity.

The big trend over the last 15 years has been the real estate trend and the opportunity that occurred out of GFC. Some people take advantage of that opportunity and others wish they had.

Trish is such a believer in finding people that are already doing what you want to do and be coached and mentored in the pursuit of creating that 'thing' you want to do.

So, getting back to the pursuit of passive income, Trish and Chris have teamed up together to bring to you the mentors and coaches that earn multiple seven figures online.

Since 2010 Trish helped hundreds of people create a successful real estate portfolio that creates passive income each and every month. Trish and Chris want to share their discovery with you and introduce

you to *The 7 Steps To Creating An Online Business*. Now we're looking to educate, coach and mentor others like you.

Chris had been a single mum since her youngest child was 2 years old and her oldest child 5 years old. In 2001, with both her children young teenagers, she had hit rock bottom, financially and emotionally.

She had just spent a month in hospital and was on the slow road to recovery when the bank advised they were foreclosing on her family home. She had one child in his final year of secondary school and her other child also in high school. Both were attending private schools at the time.

Although she was employed full time, during her recovery she was only capable of working part time. This put extreme pressure on her finances and didn't help her health either.

She was feeling very depressed and not sure what she could do about her situation.

She had her 2 children to consider as well and they were her primary focus. She knew it was a difficult time for them and they were still dealing with the fact that their mum had been away from them for a month in the hospital.

She had worked extremely hard over the years to provide for her children and to put a roof over their heads but she was running out of options. She thought she would have to sell the house, her home, to pay the mounting debts that now included overdue private school fees.

The children didn't know anything about their financial situation. Chris was trying to protect them from the pending reality of having to sell their family home.

She was falling behind in her mortgage repayments and she didn't seem to be able to get ahead.

This was something she really feared and thought if she had to sell the house, she would never be in a stable financial situation again to purchase another one.

She didn't want to take her children out of their schools as they were established there but she knew that might have to be done to help alleviate her growing debts.

She made an appointment with a Real Estate Agency to value her property and find out if there were other options available. The agent knew Chris was reluctant to sell and he put her onto a finance company who was willing to refinance her mortgage, albeit at a much higher interest rate than bank finance.

She was able to pay all her debts with this re-financing option and it took the immediate financial pressure off her shoulders.

It did not alleviate the stress and humiliation of being served legal papers saying the bank is foreclosing on your mortgage.

This meant her credit rating was severely affected by having a number of 'Defaults' registered against her name, she was only able to use the expensive option of 'finance companies'. The 4 major banks would not even look at her re-financing her mortgage.

Due to these 'Defaults' Chris was not able to apply for credit cards, to re-finance again for another 7 years until her credit history was cleared.

It was a very long 7 years!

There were still many struggles along the way. The repayments on her refinance were high and that made things very tight financially. They were living on a very tight budget for many years and Chris was so determined to stay on track after the big scare of being financially and emotionally at the lowest point in her life.

In fact, there were many times over the coming years, Chris thought of giving up and declaring bankruptcy because things were so tough. She was so tired of the stress. It was wearing her down. It was her children who were always at the forefront of her mind. She struggled on and finally came out the other end much stronger than she thought was even possible for herself and her family.

This very experience taught her a big lesson. She was determined to never be in this position again and she needed to find a way to be in control of her finances and her life.

This became her driving force.

As a result of her resilience she purchased another property, in 2011, in a much sought after area, a beach side suburb and just 500 metres from an exclusive beach.

The property prices soared over the next 5 years and she now has a property portfolio in multiple states of Australia.

Her health is the best it has been in her entire life, both her children have married and she has grand-children. This was a huge journey that has now provided the security she was looking for herself and her family.

In 2007, Chris attended an event in Sydney that absolutely changed the course of her life. Trish also attended this event! It was Unleash The Power Within seminar with Tony Robbins.

This was her very 1st face-to-face, live event she had ever attended and it blew her away! She did the Fire Walk on the 1st night and what an experience that was! Incredible! After doing the Fire Walk with absolutely no burns or blisters, she knew she could do anything she put her mind to!

She worked on herself, her mindset and read all the books and watched the dvd's from leaders in the industry.

The mind is so powerful and she started to believe it and became empowered and passionate about this. She started working on the things she wanted in her life and in 2008 she was offered and she accepted a leadership position she had been wanting for some time.

This was the beginning of her belief that success is as much about mindset as it is about application of work. With the right mindset and values, you can achieve anything you set out to do.

She has learned so much from Tony Robbins, Jay Abraham, Denis Waitley, Bob Proctor, Stephen Covey, John C Maxwell, Jack Canfield, Vic Johnson, Paul Scheele, Napoleon Hill, Dale Carnegie, Jim Rohn and Zig Ziglar, just to name a few.

All incredible motivators and mentors and coaches! Chris has read and re-read books like Think and Grow Rich, How to Win Friends and Influence People, Developing the Leader Within You, You Were Born Rich, 7 Habits of Highly Effective People, The Success Principles and The Science of Getting Rich and many, many more.

Several years later Chris was looking for a formal qualification around Information Technology. This was area that she seemed to have some aptitude in and was interesting to her.

She had worked in Corporate Finance all her working life and was looking for change with a view to finding a higher paid job. She discovered it would take 3 years and cost upwards of \$10,000 with no guarantees of a higher paying position.

Chris wasn't sure if she was prepared to study for the next 3 years but she didn't dismiss the idea.

A short time later while doing some research on social media, Chris came across a guy on a video, talking about internet marketing and that sparked her interest immediately.

She watched more on this subject and became even more interested. She liked the concept of marketing on the internet and was familiar with the idea because she had attended a number of live internet marketing seminars a few years earlier. The more she watched, the more she was interested and excited.

Everything he said made perfect sense to her. She signed up for the free bootcamp and watched as much as she could and read the materials and very quickly submitted her application and became a member of the digital community, ready to create her new lifestyle.

What she found incredible was the value of the material they were giving away. They give so much value up front. There are no hidden costs. It is all laid out for you so you can make an informed decision. Their program is incredible and the platform they offer is remarkable. And their enthusiasm is infectious!

Trish and Chris are creating an ideal lifestyle through this highly intuitive digital business.

Multiple streams of income give you the freedom to spend more time with family and friends, take vacations to places you have always wanted to visit or simply relax at home away from hustle and bustle of the corporate life. Chris left her full-time corporate job earlier in 2017 and now Trish and Chris are helping people from all around the world unlock their potential and discover their extraordinary life through an online business model.

It takes persistence, determination, commitment and the ability to take direction from mentors who have been there before.

Whatever resonates with you, when the right opportunity appears and with the right guidance, you too can create multiple streams of income to create your ideal lifestyle.



'What you get by achieving your goals is not as important as what you become by achieving your goals.'

- Zig Ziglar

INTRODUCTION

If you go searching and looking at the idea of making money online you will come away thinking it is a complicated, expensive and an out-of-reach opportunity. The truth is, anyone can start an online business.

There are just 7 steps that can take you from trading your time for money, to earning many times what you are making right now, and we will teach them to you. We'll even teach you a few other techniques, tips, tricks, and secrets that will help you to lead the lifestyle you've always dreamed of.

If all that sounds great, then read on, because we're about to start! Our success has been a direct result of implementing these 7 steps.

Step 1 - Where are you now? Firstly, are you trading your time for money? If so, you will learn a much better way of earning money in this book. Have you assessed your current financial situation recently? You must assess your current financial situation regardless of how tough that is. When things are not so successful it is the last thing you feel like doing. You would rather be or do anything else than to sit down and go through your income and expenses, determine your current net worth by listing your assets and liabilities. However, this is one of the most crucial parts of starting your online business. You can't possibly get to where you want to be before you know and understand where you are right now.

Step 2 - Where do you want to be? Develop clear financial goals to reach your vision. Having very specific goals by starting small first

with a clear pathway to your ultimate vision. Having a pathway is paramount to where you want to go and end up. As coaches we provide pathways to our clients so they are very clear about where they are now, where to they want to be, the goal they want to achieve and therefore they can identify the gap. What is needed to get you there? Is it financial education, coaching and mentoring? Is it capital to get you going? Is it confidence to know you are on the right path and guidance along the way?

Step 3 - Train your mind, more specifically, be aware of your current financial conditioning. Be aware of your daily thoughts and the ability to know what needs to change. The first place to start is in your language. Listening to what you are saying to yourself and others. This language not only impacts on yourself but the perception of who you are and what you believe in, to others. Also, the more you take action and have successes along the way, the more this changes your beliefs and expands your mindset. Trish and Chris are a big believers of taking action!

Step 4 - Develop a plan, which is important to help you get to where you want to be, your vision. We would recommend a 12 month plan broken down to 90 Day Action Plans which can be done on a spreadsheet. Very simply it is a 'To Do List' for the quarter. Things that need to get done and it works towards you getting you to your 12 month plan. We do a simple process of how many leads and how many sales do we need and income to achieve our goals, which is called 'Revenue Modeling'. This is great way to keep you on track. This is similar to an income budget.

Step 5 - You must identify what options are available to you? This involves getting educated and we don't mean back to school educated. You can take courses that do not lead to a qualification and they can give you the skills to invest in many different markets. We invest and we are online business owners and it has taken many, many years of local and international seminars, workshops and coaching to get to the level we are currently at.

Step 6 - Managing your finances is where most people get stuck. Part of the process of managing your finances is analysing your lifestyle expenses. Another part of your finances is reviewing your debt. Good debt or bad debt? Good debt is debt being used to acquire revenue-producing assets. Bad debt which is consumer or lifestyle debt being used to buy everything else you desire. Debt or other people's money can be the quickest way to accelerate your business, asset base or investment base. This debt is considered 'good' as you will have income coming in to cover the repayments. The interest on this debt also provides you with tax deductions, which can reduce your taxes.

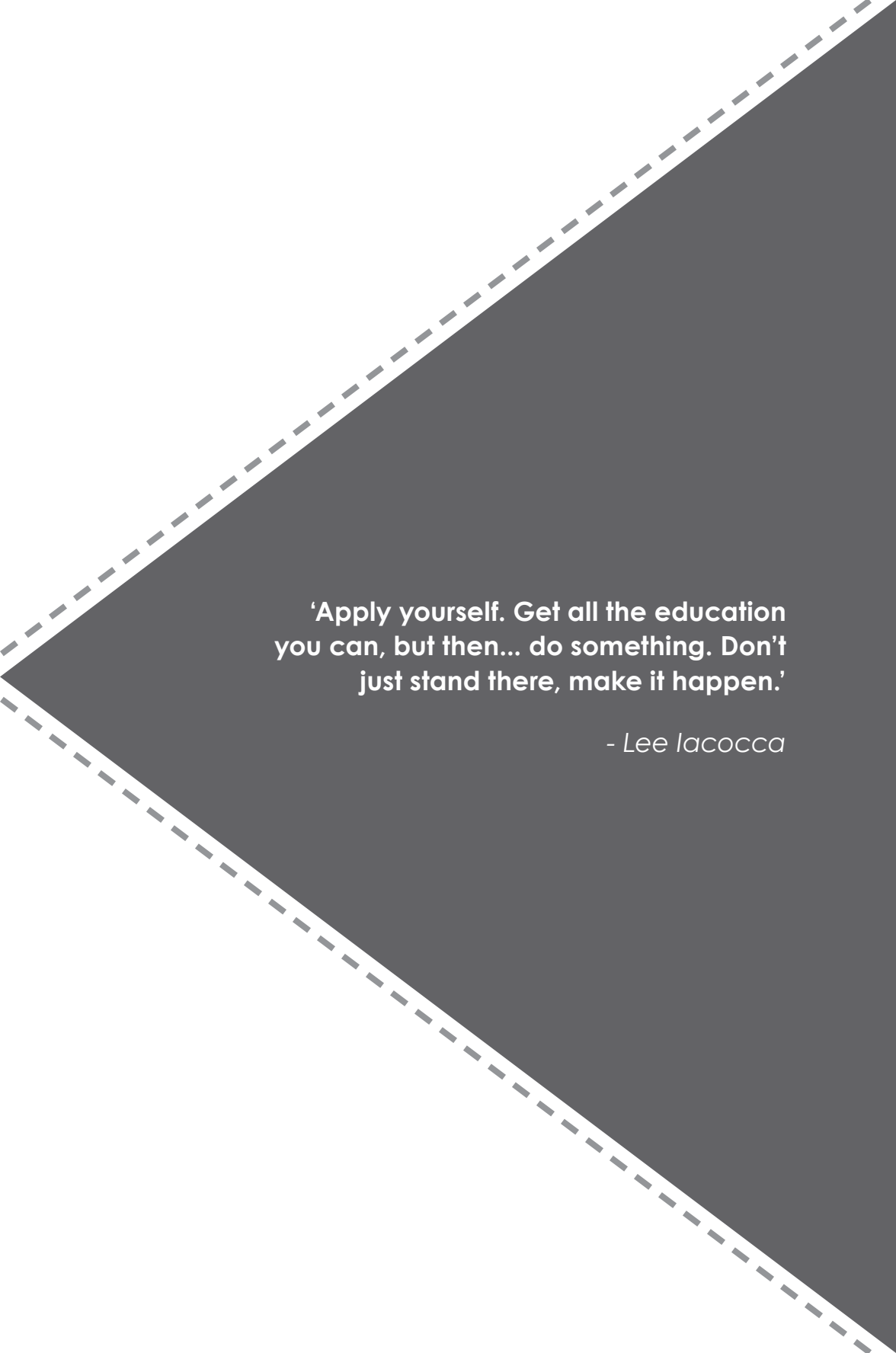
Have you looked at your current situation and identified ways of earning more income to help you create your online business? Or, have you looked at ways that you can reduce your spending in the short term in order to get your business off the ground?

Step 7 - To ensure your wealth plan works you must build and lead your team. Our business is nothing without our team and this is the most important component. We have built teams in Australia and internationally. We have mentors and coaches who give us the guidance to continually move forward and grow our business. We build a team who we can mentor and coach to achieve their goals. Our clients purchase a system through us, which consists of many moving parts. In our business we are coordinating all those moving parts, which are made up of different social media platforms, websites and teams of people just to name a few. You have to become good at communicating with people offline as well as online. When it comes to people, there is a whole other dynamic and influence that needs to be considered, as you cannot control what people do, you can only lead them.

The 3 Key successful concepts for any entrepreneur, is to: -

1. Identify an Opportunity
2. Obtain the Knowledge
3. Take Action!

The little bits of information you get from reading, attending workshops and seminars, networking, travelling, research and experience, soak in and they form our core beliefs, that is why you need to be careful about who you are hanging around.



**'Apply yourself. Get all the education
you can, but then... do something. Don't
just stand there, make it happen.'**

- Lee Iacocca



1 STEP

WHERE ARE YOU NOW?

It is really important when making a decision to go in the direction of creating an online business that you take stock of where you currently are now. You must take responsibility for your finances (at least) annually ... because you are ultimately responsible for it. In order to improve your finances and even begin making money in an online business, you have to know exactly where you are first.

All our studies and work experience as Accountant's has definitely helped us in this process. It has also helped with Step 6 Managing your Finances. For those of you that feel that numbers are just not your thing, you have to make them your thing! Why do we say that? When creating an online business you have to make sure the numbers work, otherwise you will be left with very unprofitable advertising campaigns. You have to know when to stop some campaigns and when to scale others. So it's really important to get used to running numbers and it is always good to start from where you know and that is your current financial situation.

Another big reason for sitting down and doing this process is to ensure you have the funds to be able to move forward on this journey. The funds required will be for training, education, coaching and mentoring

and a marketing budget. It could come in the form of cash or from finances, whether it be a line of credit or from existing loans or mortgages. So it is important to know where those funds are coming from and whether it is affordable. Once you start this journey you are on it for a while. It is not something you decide to do and get into and then get out quickly. Building an online business is a long-term strategy and something you work towards over a period of time. There have been some very successful online business stories.

1. Complete a profit and loss statement

This would include all the income you earn and all of the expenses (right down to the last coffee and pair of shoes) you incur on a monthly basis. Your income and expenses are tracked on a Profit and Loss statement on a monthly cycle. If you are a two-income family, you need to list both partners' incomes and expenses to get a totally accurate picture—because in reality, you are liable for all of it.

If you have a business, you will need to do this exact same exercise and complete a Profit and Loss for your business. As you get into this exercise, we'll give you further levels of detail as to how to take appropriate business expenses that you may be currently paying out of your personal account.

Your financial baseline is a reflection of your past financial awareness.

Whatever conditioning has brought you to this very moment in your life, financially, has created your financial results.

This could potentially be the most emotional lesson around money you'll ever be asked to complete. As you may be aware, women's and men's orientation toward money is quite different. A man would be more inclined to hire this part of the lesson out, or just go straight toward goal-setting and not do it. Women, however, would have a tendency to stay busy, multi-task, avoid the situation, or if they do complete it, possibly not do it to the level of detail required. This

exercise has nothing to do with emotions. You have to somehow separate your emotions from this process.

Unfortunately, 90% of money decisions tend to be driven by emotions and yet money has absolutely nothing to do with emotions. Those little notes of paper that we call money only drive emotions when you've given significance to it. Again, your conditioning drives your emotional state about your financials. So, as you do this exercise, we're going to ask you to go back and look at the lifestyle choices you've made up until this point in your life. Specifically, we're going to have you look at your bank statements, your credit card statement and your cash expense receipts over the past ninety days. What you will be doing is creating a financial report card.

If you have a business, you need to do this exact same exercise for your business. Ensuring that you take appropriate business expenses that you may be currently paying out of your personal account. Most people are dealing through one personal bank account, a million dollars does not come to a personal bank account they come to a business bank account. So we are going to give you some appropriate structure to get business expenses into the business column.

If you find that your business and personal expenses and income have been co-mingled and you are using one account for both, you will need to immediately open a business account.

In Australia, in order to open a bank account, you have to go along to the Department of Fair Trading and register for a business name. You can register for an ABN. You can then go along and open a business bank account.

In America you have to take your Articles of Incorporation for your LLC, C-Corp or S-Corp, Minutes to meetings, your ID and SSN and EIN and you should be able to open a business bank account. We suggest you phone your bank to find out what you need before showing up.

So when you are completing your profit and loss statement, again, also known as your income statement, you want to be extremely detailed in your income and expenses. Under the income column, we want you to list earned income, passive and portfolio income. If your income varies from month to month, take an average of the last 90 days to put in your income column. It's really interesting when we work with a lot of clients and they say "well... I have a lot of variable income, and I don't know how to do this and that's why I've never done this". So again you will take the average of the last 90 days. If it's really variable you will take the average of the last 6 months come up with a formula that you will consistently use from here forward.

The thing we want you to note is how much money do you actually work for, which is the earned income and how much comes in passively. We believe getting passive income into your account is one of your highest strategies in wealth development and we will continue to talk about that as we go through the program.

Under the expense column you need to list your tax first. We want you to look at your payslip and we want you to notice how much money goes out of the money you earned before you even get paid.

Your income and expense columns need to balance (at minimum), preferably you will have surplus income. If you've ever played Kiyosaki's cashflow game, getting passive income over expenses was the way to win that game. What we think is most people can barely get income over expenses much less passive income. That is why when you understand how to create passive income from your assets you will be well on your way to wealth acceleration.

So what we want you to do is get all your income and get all your expenses, be very detailed about all your expenses, some examples are listed in your worksheets, so be very detailed about all your expenses from rent home and office, utilities home and office, phone, entertainment, meals, motor vehicles, insurance, office supplies, computer equipment, education, accounting/bookkeeping

fees, hiring family members to work in the business, legal fees, gifts, staff, travel and petrol. There are so many expenses that people pay personally for and that can be legitimately be written off as business expenses. So while you are doing this financial baseline, I want you to do one thing for sure, don't make any guesses about what it should be, just put in the current state of affairs.

So notice when you do your income and expense what is it that you call that extra money. Some people we know call it 'retail therapy'. We believe if you call it cash flow you would be spending your money differently.

Once you have finished your personal and business profit and loss statements. Those of you who are in business you will have two, what do you have personally? and what do you have in your business for income and expenses? Now, be sure to keep them for your coaching with us to deepen your learning and understanding when it comes to creating and building your online business.

This piece will tell us a lot about your financial psychology. As my mentor Bob Proctor said "How you spend your time and how you spend your money is the basis of your financial conditioning".

2. Complete a Personal Balance Sheet

A personal Balance Sheet would include all of your assets and liabilities—all that you own and all that you owe so that you can determine your net worth. Your assets and liabilities that constitute your balance sheet are the sum of all that you have financially.

Again, if you have a business, you will need to do a business balance sheet as well.

Remember to include your shareholder equity, any of your office equipment, lines of credit or loans to start your business, etc.

Here are some very helpful tips in completing your balance sheet. When completing the asset column, list everything you own – whether its producing passive cash flow or not.

On the liability column side, list the total amount of each of the liabilities independently (ie list each specific credit card and its total, utilities have to be separate, if you have more than one loan, list each of them independently). All consumer debt (credit cards) needs to be detailed separately. Consumer debt is different to investor debt and I want you to list it separately.

In the liability column, good debt and bad debt is a critical number for you. Good debt is attached to an asset... a piece of real estate where \$100,000 is the asset and \$90,000 is the loan – that's good debt. Bad debt is consumer debt (credit cards) that's been attached to lifestyle choices.

When this is done, you will have the largest sense of relief. Here's the good news - most of you are stunned to see how much you are really worth! Trish was part of a wealth network and was coached in Lake Tahoe in 2006 and part of her program was to complete her baseline and identify her net worth. She had to get up in front of a group of people and share that net worth with everyone. For everyone in the room, it was very confronting and for some it was very surprising to actually see on paper how much they were actually worth. One lady was so surprised that she was worth a million dollars and she still had a job. So as you do this we want you to notice your psychology. Were you pleasantly surprised? Did you have a rude awakening? Either way congratulations! Because this is the first step to financial freedom. We want you to notice your baseline is your current state of affairs, your current financial situation.

Personal Profit and Loss

INCOME (Cash In)		EXPENSES (Cash Out)	
Item	Amount	Item	Amount
Earned:		Accounting Fees	
Salary & Wages		Clothes	
Commission		Credit Cards	
Bonuses		Education	
		Electricity	
		Entertainment	
		Food	
		Gas	
		Gifts	
		Hair/personal care	
		Insurances – Car	
		Insurances - Health	
		Insurances – House	
		Insurances - Life	
		Loans	
		Magazines	
		Medical	
		Mortgage	
		Pharmacy	
		Rates	
		Rent	
		Transport	
		Telephone	
Passive:		Accounting Fees	
Rental Income		Line of Credit/Mortgage	
Interest Received		Insurance	
Dividends Received		Property Management	
		Repairs & Maintenance	
		Tax	
Total		Total	
Income – Expenses = Cash flow \$			

Business Profit and Loss

INCOME		EXPENSES	
Item	Amount	Item	Amount
Earned:			
Passive:		Tax:	
Total		Total	
Income – Expenses = Cash flow \$			

Personal Balance Sheet

ASSETS		LIABILITIES	
Item	Amount	Item	Amount
Principal Place of Residence		Mortgage on PPR	
Investment Property 1		Mortgage on Property 1	
Investment Property 2		Mortgage on Property 2	
Investment Property 3		Mortgage on Property 3	
Investment Property 4		Mortgage on Property 4	
Motor Vehicle 1		Credit Card balance	
Motor Vehicle 2		Line of Credit balance	
Boat			
Shares			
Superannuation			
Total		Total	
Assets - Liabilities = Net Worth \$			

LEAD YOUR LIFESTYLE

This is really important to have this done, especially for when you go to the next level and are going through the process of advertising with a marketing budget.

It gives you a starting point, leading into the next step, which is; Step 2: Where Do You Want To Be?

Congratulations!

You have completed your personal and business Profit and Loss Statements and Balance Sheets and have taken the biggest step in assessing your financials.

Were you pleasantly surprised or did you have a rude awakening to your truth? Either way, congratulations! Again, this is the most intense and critical process to start the foundation for building and creating your online business.

In the space provided, list your observations.

What is the extra money (cash flow) that you have—personally and in your business—every month?



'Change is inevitable, personal growth is a choice.'

- Bob Proctor



STEP

WHERE DO YOU WANT TO BE?

We want to acknowledge you all for being here for Step 2: Where do you want to be? This step is all about Your Financial Freedom Day... but firstly; we want to review some of the action items from last session.

We asked that you complete your personal and business profit and loss statement and keep them for when you come on board for coaching with us. This is a more individualized and personalized plan to creating and building your online business.

We then asked you to complete your personal and business balance sheet and keep them for your coaching with us.

This Session is you clarifying 'where you want to be' 6 months from now, 12 months from now, 2 years, 5 years and 10 years from now. It is also, going to include some building blocks leading up to the 'how to' and 'what' in creating and building your online business. We're gonna work on your values, purpose, your vision and your goals. You're going to feel like we are going a little off topic, however, what we are going to deliver is just as relevant as knowing how to build an online business.

It doesn't matter how you think you arrived here on this planet or under whose direction, the fact remains that each of us has specific talents and gifts that are uniquely coded within our own DNA. As you go through life, you don't just pick up things, or do things by chance. You discover what you're good at because you were meant to discover it, just as you were meant to figure out what your fingers do, and how your elbows work.

Your unique gifts are hardwired into your system just as surely as your lungs are given their blueprint to breathe. And it's from these specific talents and gifts that you're able to define and determine your definite purpose, the reason why you're here. What's in you, cannot be found in another living human being. In fact, it's quite possible that what you bring to the table hasn't been duplicated, ever.

That's right! This "purpose" is serious business, as serious, as creating a full-time online business. If you fail to determine your definite purpose, everything else is wrong. It's like working with 'maps' on your iPhone when you don't really know how to follow them. You may think you're going North, but you're not. You're not sure which direction you're heading, so, you're just travelling aimlessly.

Without your purpose identified firmly in your mind, you will wander through life, never quite feeling that you're "in the flow." We say, then, that it's imperative you recognize what it is you're good at, what it is you really love to do. Your purpose in this lifetime is to do the thing that you love. The thing that we love is coaching and mentoring.

What is it you really love to do? The psychologist Alfred Adler once said, "*I am grateful for the idea that has used me.*" When you fall in love with an idea, it guides you, you don't guide it anymore.

You are not going to find yourself digging around for ambition or seeking to achieve your purpose. It'll push you out of bed in the morning long before your alarm clock considers doing the same. When you land on your purpose and truly start doing what you love, you're loaded with ambition.

Purpose gives meaning to WHY you're doing what you're doing. It's time to listen to that inner voice, to give serious attention to what comes naturally to you, to what gets YOU inspired, to what gets YOU moving at the start of each day. It's time to sit down and have a serious truth session with yourself. Nobody knows your gifts better than you, it's an innate sense you have.

We don't care what your parents, guardians, teachers, bosses, and best friends have said in the past, and neither should you. In this session, don't entertain ANY negatives about yourself, past or present, real or imagined. Understand that negative images have been crowding your mind since your first week in this world.

You might have a failed business in your past that's left you with the opinion that it was your fault. You play it back again and again rethinking what you did or how you acted. You're so embroiled in what you should have done differently that you're not seeing the bottom-line truth: The business was not in harmony, it wasn't resonating.

You might have failed in school. How can you get straight A's with something you're not in harmony with? When Trish was in High school, she was bored to tears. She didn't pay attention and she didn't get very good marks. Because she didn't get good marks in High school, she expected the same, and her parents expected the same. And so there was no expectation of her ever going to university. She remembers telling a teacher that she was going to be applying for university, at which point she was immediately told, "Don't go there. You'll never do well at college."

See, the masses are obsessed with conformity rather than creativity. You've had a great deal of input from well-meaning people who would rather you just stick to the status-quo, even if it's making you miserable. In their eyes, the status quo is safer, less invasive, more comfortable and it doesn't push them into thinking about their lives. Everyone, just like us stuck in our Corporate jobs were running around conforming to their 9-5 grind because they knew no other way.

What is it you love to do? Don't bother yourself with what anyone else says, that's why you're here. When you're not on purpose, odds are that you're not going to build in the right direction. But equally as important is this: When you believe you've found your purpose, do not allow yourself to be dissuaded by others' opinions, don't allow them to tell you in which direction to build.

After a lot of coaching, Trish landed on an alarmingly great idea, she was going to do this on her own. She wanted to do just what my friend and mentor, was doing, but she wanted to do it under her own name and with the education, experience and knowledge she'd been personally acquiring over these last 10-15 years. So along with Chris they both started an online business which also allows them to coach and mentor others.

*My name is Trish and my purpose... my WHY is
TO loyally inspire others to confidently recognize their gifts and talents
SO THAT they are determined to move forward
and create a life that matters.*

Their first business was in network marketing. Trish and Chris joined forces and started in the health business through a business model called network marketing. They say "don't worry about what you love doing just identify your skill set and go out and create a business based around those skills". If you can combine that with an idea that you love, all the better. Trish and Chris did that with the network marketing business, they ended up falling in love with the product but also loving the industry. As they love connecting with people, networking skills comes very naturally to them, It was a perfect fit.

If you're not on purpose, EVERYTHING is off course. When you have the right purpose, you'll easily develop the right vision. When you have the right vision, you'll quickly recognize the right goal.

*My name is Chris and purpose... my WHY is
TO positively support and inspire others to find their true voice
SO that they are empowered to live a happy and fulfilled life.*

Trish and Chris's coaching and mentoring is designed to educate and inform you about the online business opportunities available today. As team members develop and build their online businesses, they continually monitor the members progress and goals. They work aggressively with them to come up with a reasonable set of goals and achieve them.

One of the things they pride themselves on is their unwavering commitment to providing their members with the right support and advice over the long term. As Zig Ziglar said: *"If you can get everything they want, then you will have everything you want."*

The biggest challenge in getting our online business off the ground was living with the inconsistency of income and cash flow. There is also a level of uncertainty that you learn to live with when getting it off the ground. To help them with that inconsistency of income they got very creative about ways of earning additional income. It gives more freedom and also a backup in case anything happens in the future. The comfort you have in knowing your needs are met first is priceless. Then you can go about building your online business.

This network marketing opportunity gave them business skills that they didn't develop while they were working as accountants. They developed sales skills and presentation skills that will be with us for life. Everyone's an influencer, whether you're a parent selling an idea to a child or a manager selling a project to their staff. We all need these skills in life, skills that are not taught in our schools.

In any business, there are bound to be challenges that get in the way to impede your success, and sacrifices that have to be made. When you speak to any business builder they will tell you of the incredible sacrifices they have made and it is usually with their family, their lifestyle or cash flow.

Trish and Chris have a team of accountants working on our different business models. The biggest challenge that businesses have is lack of cash flow. A lot of business owners also struggle with the idea of

sacrificing the wage that a job offers. We show business owners how to overcome their stops, limitations and fears that are preventing them from reaching their goals. You need to work on your mindset and unlimited power within. Once you have done this you'll make breakthroughs and realize that success sometimes does come with a sacrifice. 'What are you prepared to do to make this happen?'

Trish and Chris also show businesses that through the power of leverage, marketing is the biggest leveraged tool that businesses can use to expand and grow their business. Once business owners see and experience this, then their business takes on a whole different meaning.

Step 2, where do you want to be is all about defining your ideal future situation. It is about detailing specifically what it is you would like to achieve. The purpose of doing this is to pass that detail over to the subconscious mind so it can do its work.

Goal setting is the most important part of any program. Trish and Chris would like to make this part of this program. Recording your goals is part of that process, so let's get started:

Financial Goals - 3 Months

Top Three 3 MONTH Goals

By what date:

Why I MUST and WILL achieve my financial goals

These are the new habits I much create in order to achieve my goals

Financial Goals - 6 Months

Top Three 6 MONTH Goals

By what date:

Why I MUST and WILL achieve my financial goals

These are the new habits I much create in order to achieve my goals

Financial Goals - 12 Months

Top Three ONE YEAR Goals

By what date:

Why I MUST and WILL achieve my financial goals

These are the new habits I much create in order to achieve my goals

Health Goals - 3 Months

Top Three 3 MONTH Goals

By what date:

Why I MUST and WILL achieve my financial goals

These are the new habits I much create in order to achieve my goals

Health Goals - 6 Months

Top Three 6 MONTH Goals

By what date:

Why I MUST and WILL achieve my financial goals

These are the new habits I much create in order to achieve my goals

Health Goals - 12 Months

Top Three ONE YEAR Goals

By what date:

Why I MUST and WILL achieve my financial goals

These are the new habits I much create in order to achieve my goals

Relationship Goals - 3 Months

Top Three 3 MONTH Goals

By what date:

Why I MUST and WILL achieve my financial goals

These are the new habits I much create in order to achieve my goals

Relationship Goals - 6 Months

Top Three 6 MONTH Goals

By what date:

Why I MUST and WILL achieve my financial goals

These are the new habits I much create in order to achieve my goals

Relationship Goals - 12 Months

Top Three ONE YEAR Goals

By what date:


Why I MUST and WILL achieve my financial goals

These are the new habits I much create in order to achieve my goals

Congratulations!

You have completed Step 2, Where do you want to be.

In the space provided, list your observations.



'The biggest secret in life is, there is no secret. Whatever your goal, you can get there - as long as you're willing to work'

- Oprah Winfrey



STEP

TRAIN YOUR MIND

Success is the “progressive realisation of a worthy ideal”. The size of your success depends on the size of your belief. What is a belief? A belief is a series of thoughts that you think on a daily basis which forms a belief. “What am I thinking”? What do you tell yourself on a daily basis? “I’m not good enough, I’m not smart enough, I don’t have the right education, I don’t have the qualification, I don’t have experience, I’m not attractive enough” and the list goes on. How do we change our beliefs? Well, we have to change our thinking. Training your mind starts with being aware of our thoughts and what we are thinking on a daily basis. Awareness is the first step to training your mind.

For Trish It all started when she picked up a book in her mid-thirties ‘You Were Born Rich’ by Bob Proctor. This book was the first personal development book she had ever read. Her whole life she had worked towards achieving qualifications by going to college and university. During that time she had never been exposed to something so powerful. It really made an impact. Immediately after reading the book she said to herself, “if this man ever comes to Australia to speak I will go and see him”. She then registered on his website. She received an email a couple of months later and it was an invitation to see him in a seminar “The Science of Getting Rich”. The only problem was that

it was in Las Vegas and not in Australia. The message was so strong after reading his book that she booked flights to see him in September 2005.

In those 3 days she learned about the power of the subconscious mind. That your thoughts consist of conscious thoughts and subconscious thoughts. Your subconscious mind expresses itself through your feelings and actions and is conditioned by past experiences, beliefs and repeated thoughts. The subconscious mind knows no limits, leaving you acting again and again on the basis of old, limiting beliefs that sabotage your goals and vision. Your mind is the key that opens or closes the door to success. This discovery inspired Trish in a direction of self discovery and personal development and on a journey to utilize the power of her subconscious mind.

Your beliefs are formed between the age of 1 and 8 years old. Some of our beliefs start before we are even born. One of Trish's beliefs was around money and that money does not come easily. Her family had a sense of lack and limitation and through the generations this has been reflected through their habit of hoarding and recycling things. This comes from a generational belief due to her grandparents living through the Great Depression and World War I and II in London. Because her grandparents lived through these events they had a scarcity issue and this was passed on to her mother and father and eventually to both her and her brother.

Trish was conditioned about money beliefs from a very young age. Our beliefs are not our ideas or goals about money. Our beliefs drive our results. Between the ages of one and three she lived in a caravan with no electricity, only gaslights. The water used to freeze in the winter and they had no washing machine and her bed was the top drawer of a chest of drawers. Her father was an apprentice with a small wage, so money was very scarce. He gave up smoking so he could afford to buy a vehicle for his work.

Her parents were only 18, one wage, half of which went to the caravan site fees. The best thing they did was to pay off the caravan as they had an asset to sell. They decided to break the cycle and be the first in the family to own a house. They moved to a family neighborhood and bought their first house. This is where her brother was born.

There was no conversation around money. The most harmful way in which we are conditioned is that we are not taught to have conversations about money. For many of us, money was a shameful thing and to talk about it brought up heated battles and stressful conversations. We grew up hearing about never having enough; covering the bills; not being able to afford things; money doesn't grow on trees. As we grew up, we were taught to manage money, but not control it, nor talk about it.

Trish had a good upbringing with parents that loved each other and are still together today. No one in both sides of her family had ever separated or divorced. Her parents left England and immigrated to Australia when they were both 29 years old. She was 11 and her brother was eight.

They discovered a land of wealth and opportunity. Her parents always taught her 'you need to study and go to university to get a good paying job to get security'. Many, many generations of conditioning does not change overnight.

Trish's most vivid memory of being poor was when the first couple of years of marriage with a newborn baby. Trish and her husband had started an electrical business, as her husband was an electrician. By May 1995 Trish's daughter, Emily, was born and so were the problems in their marriage. The business just existed and so did they.

Trish found her husband was running away from the problems. The end came when he decided to take the money from an electrical job and go snow skiing for a week. He did not tell her he was going, she had only a couple of dollars in the bank. It was winter and there were holes in the ceiling and walls of the house from renovating. It was this

day in 1997 that she decided she would leave. She packed the car with just enough belongings and left for her parents' house.

She had no job, no personal belongings, no college qualification, no money, no home, just her and her daughter with enough things that could fit into her car.

She started again, a full-time university degree in commerce. She managed to find a part-time job two days per week. She borrowed \$20,000 from her parents to buy a house and start renovations. She bought a house that needed loads of work and most of the painting, cleaning and handyman work she did herself with the help of her dad. That was the beginning of developing a team around her to provide support.

During the separation she suffered terribly. Coping with the loss of a partner and assuming additional roles and responsibilities. Being everything to everyone was taking its toll. She went through depression, guilt, anxiety, loss, and loneliness. What kept her on track was focusing on her future with her daughter. She focused on renovating her house, her college degree, her work and her daughter. There were some challenges and she got through them each and every time.

The biggest emotion she faced was the feeling of inadequacy when she had to be classified as a single parent and go to the government for financial support.

On 13 October 1999 she received news that Emily's father was killed in a motorcycle accident. It was devastating, with lots of mixed feelings. She went through sadness for the loss of her husband (they were still married) and guilt for the separation. She now found herself with a label of widow, not separated.

Today, Trish is now a lot more experienced in developing multiple sources of income. She wished that back then she had that knowledge. She would have created additional streams of income immediately.

This would have eliminated the need to go to the government for financial assistance. She did, over time pull on her knowledge and experience of real estate to help her create financial freedom for her daughter and herself.

There are two ways to be conditioned and that is environmental and genetic conditioning. With genetic conditioning this can go back as far as 5 generations. The environmental conditioning began as a baby and was occurring while the lid was off our subconscious mind.

If our beliefs are formed through repeated thoughts then to change our beliefs requires a change in our repeated thoughts. The way Trish and Chris started to change those beliefs was to listen to very positive motivational CD's every day. They dedicated between 30 minutes to an hour on a daily basis to filling their mind's with very positive and motivating thoughts from positive people that had achieved the very success that they wanted to achieve.

Taking control of your mind by eliminating the noise and integrating new beliefs and behaviors into your daily life. Another way to accomplish this is through relaxation and self-improvement, also, by integrating meditation into your day and your daily activities. Sometimes you can struggle with meditation and the feedback that you get back from others is that they struggle too. The struggle is getting your mind to quiet and also finding and dedicating the time to do it. Not thinking about the day ahead, what to cook for dinner, what report you need to complete at work. How can you spend more time with the children, running your business and with our overloaded information world and the necessity to keep up with social media are just a fraction of the thousands of thoughts that can go through our minds in minutes.

Did you know that your subconscious mind doesn't always work 'with' you? It's true, in fact, it works AGAINST you when you're trying to achieve a goal. Why, you ask, because It's programmed to keep you safe. This means your mind often steers you away from new

opportunities, people and events that could be the key to your goal achievement, without you even consciously realizing it. It doesn't always agree with what you want in the here and now

Your subconscious mind has been running in the background of your life for years and has memorized your current emotions, beliefs, habits and thoughts. And when you try to make a change in the present moment, your subconscious mind feels out of sync and uncomfortable, and will often steer you back to the same, familiar place you were before, your comfort zone. Have you ever had this happen to you? You set a goal and start off with great intentions, but soon after, thoughts of self-doubt and insecurity start to creep into your mind? You may even hear a little voice in your head say: "You can start tomorrow," or "You're not good enough to achieve this." Well this is the perfect example of how your mind works AGAINST you when you're trying to achieve a goal. And in order to reach the level of success and fulfillment that you desire, you and your mind have to be on the same team.

We want you to think back to your parents and grandparents. Especially in relation to money, what beliefs did they have and in what way did this influence their decisions and behavior. Did they think they could not afford things, did they work hard for money, did they save a lot, were they storing it for a rainy day or did they believe that people with money treated other people badly?

Changing our mindset surrounding wealth was progressive and still is ongoing and will be forever. For Trish It all started with one book *You Were Born Rich* by Bob Proctor. She read the book and was shocked that this information was out there and yet she was never taught this at school or university. She read this book and it changed her life. She then purchased his audio programs and whilst working as an accountant, she would go walking during her lunch breaks and listen to them. His program 'You Were Born Rich' changed the way she thought about things. She listened to them over and over until she knew what words were coming next. He explained paradigms, how

they are formed and how they impact us everyday with how we think and act and how we make decisions.

He shared the following with Trish, "Paradigms, what are they? Paradigms could be controlling virtually every move you make. When you understand how to build a paradigm that will lawfully guarantee the progressive realisation of your worthy ideal, a paradigm to replace the one that presently controls your life, you will have opened a door to a brand new world of opportunity and awareness."

He made such an impact on Trish during those 3 days that she made a decision to be coached by him. He helped her to understand why she does the things she does. During 2006 she spent 12 months checking in with Bob and getting feedback on a weekly basis. She was also was part of an international mastermind group.

That weekend in Vegas also encouraged her to be a part of a wealth program which gave her more audio material that was very specifically geared towards the steps to creating sustainable wealth. More importantly, it provided education, individual coaching and masterminding with Americans that were doing real estate. Trish learned about real estate markets that did not exist here in Australia. She also learned about entity structuring and tax in the US. This gave her the steps and the vehicles to get her to her financial freedom day.

Our thought patterns are impacted from a very young age.

Chris grew up in a loving family with her sister and 2 brothers. Her mum stayed at home looking after the children while her dad was out working.

Chris remembers spending fun times on the weekends with the family. Just being together as a family and going to play sport together. Her dad worked long hours and even longer hours when he was running his own business. This business was really good for a few years until her dad's business partner stole money from the business and the business went into receivership.

It was a really hard time for her family and Chris was really too young to understand the implications of a failed business. She now recognises why her parents were always concerned about money.

There were no family holidays and she knew no different until into her teenage years when her friends were going on vacations to really fun places. She was a little curious as to why her family did not go on vacations like other families. But she never asked.

When her dad got very sick and spent a long time in hospital after an operation and then a long recovery after coming home, his employer couldn't hold his place and her mum had to find work. She did find a job and worked in the evenings. There was a lot of stress around money or lack of it. Chris' dad recovered and found another job only to need another operation and more time in hospital a few years later.

There was always stress around money as Chris was growing up and this had an impact on her financial struggles in her adulthood.

When Trish and Chris started working in the same organisation in 2004, they were both starting their individual journey's on personal development.

A year or so earlier, Chris had been given a copy of a book called *The Game Of Life And How To Play It* by Florence Schovel Shinn. This book literally changed her outlook on life. It gave her hope, it gave her belief. This was her first exposure to affirmations and it was so powerful for her. And she carried that book everywhere with her for over a year. She would just open any page and start reading and it would be exactly what she needed to read at that moment in time!

So her thirst for knowledge on personal development was heightened. And over the coming years she was introduced to many other authors, mentors, speakers like Napoleon Hill, Bob Proctor, Rhonda Byrne, Jim Rohn, Earl Nightingale, Zig Ziglar, Tony Robbins, Jack Canfield, Brian Tracy, Robin Sharma, Louise Hay and so many more that influenced her life.

A real turning point in Chris' development was when she and Trish attended an event in 2007 in Sydney called Unleash The Power Within with Tony Robbins. They were not really sure what would happen during that event! But when they received a 9-page disclaimer to read over and sign on arrival, they knew something quite unusual was about to happen. And once they entered the arena, they saw 4 giant screens showing blazing fire pits! It was then they realised these were the fire pits for the FIREWALK.

And they were scared; well Chris was anyway! Trish was more adventurous! So along with the other 5000 people there, they did the fire walk and came away unscathed.

This set them up for huge transformation over the following 3 days. It really was a huge turning point for them, in mindset, personal development and health.

Both Trish and Chris listen to audio material every day when they are walking and exercising or driving the car. It is all about changing your thinking by reprogramming your subconscious mind.

The easiest way to do this is to make personal development a habit in your daily life. The biggest impact you can make to change your mindset is action.

Along with the right mindset you need a process. There is a specific process you must follow to become wealthy.

You must build a solid foundation and works towards your goals, which we will talk about later.

You must learn how to build wealth for life with a simple strategy, which you can work towards step by step, everyday: -

1. Change your conditioning by training your mind
2. Assess your current financial situation, measure risk and structure

3. Develop clear financial goals to reach your visions
4. Develop your plan, which you must take action.
5. Identify what options are available to you?
6. Managing your finances, how do you get there?
7. Build, lead and manage your team.

How to Train Your Mind?

Your mind needs daily training just like the fitness training would you do to keep your body fit and lean. For your mind to think differently it needs different information to think about.

The 5 Things That Leaders Do Every Single Day

The 5 things that leaders do every single day brings consistency and action into your daily routine. This is the single biggest thing that has created success for Trish and Chris.

1. Meditate/Visualize On Your Goals

To meditate and visualize on your goals you must first know what those goals are.

Clearly define your goal

1. Create a goal that defines what you want
2. Write out your goal statement in a paragraph
3. Re-write that goal statement 100 times
4. Then re-write out that goal statement 3-4 times per night

It is the 31st Dec XXXX and we are L1 Leaders in the Leadership Program and we are celebrating our success on Zoom. We have 10 active members

and we have \$10,000 in earnings. We are so pleased this has happened with ease and flow and creativity.

Observe your thoughts

Listen to what your mind is saying, just listen, hear it and note whether it is supportive or unsupportive, empowering or disempowering. For the most time when the mind is talking to you it will be non supportive, and so you must catch yourself very quickly, speed is everything, because if you don't do that then the negativity will take you into a negative energy.

When you start on the negative energy and don't catch yourself, it will escalate further and further. The negative energy results in a negative or bad feeling. So rather than monitoring your thoughts, which can be difficult, it's very important to be monitoring your feelings.

So when you are not feeling very good about what you are thinking, you need to change it quickly into a more supportive thought. Focus all your attention on what you are currently doing, if you are driving then focus on that, listening to inspiring audios in the car help you focus in the present moment and on something really positive.

Don't be focusing on negative thoughts like what bills need to be paid and if you can afford it, or someone owes you money and wondering if you are ever going to get that money. Do something in the present moment, whatever it is you are doing focus on that, that is the key. Observe your mind and don't let it take you down a path of negative energy. What is more important is the feeling that is attached to that thought.

The practice of meditation

We do meditate as the practice of meditation is the practice of focusing, focusing your mind on the present moment. If you cannot

quiet your mind during meditation, what is going to happen during the day? If you don't like the fact that your mind is loud, non-supportive and negative, you should do something to train it to be quiet and supportive and meditation is one of those things. This is fitness for the mind. You have to step in and train your mind to work with you rather than against you. Fitness for the mind. You don't get fit by going to the gym one time. It takes time to build your fitness and the same applies with meditation. Meditation is one of those ways of training your mind.

2. Income Producing Activities

You must take action. What does Nike say 'Just Do It'? When you are uncertain about something in your life right now, do it! Do whatever you are uncertain about, why? In taking the action, in doing it, you'll get in the game. You'll start learning the skills and knowledge by doing. The problem with most people is they are not out there doing it, they are in their head. Real life does not happen in your head, it happens in reality, it happens in life, it happens in the game. Those that are so busy planning and thinking about and considering about what is going to happen, they don't get into the doing. So you got to get in the game and correct along the way versus staying in your head and figuring everything out before you get into it.

You have to ask yourself the question, "Is this task in line with the goals I have set? Will this task lead me to the end result?" A practice which can help is to set your tasks the night before. Set yourself 6 revenue producing activities.

When it comes to creating an online business, everything to do with marketing should be revenue producing. Placing advertisements, writing articles, producing videos, connecting to your followers on Facebook or any other social media websites. Connecting with your subscribers through emails and sending out broadcasts.

3. Invest In Yourself

The biggest impact on our conditioned minds is the reading of books. Reading a book of someone else's journey gives you so many insights into how things can be done and done better. It's great to read 'How To' books on the area of interest whether it be 'starting an online business' or 'wealth creation' or 'investing' or 'personal development' or 'spirituality' or 'biographies'. Our libraries are filled with business, wealth and personal development books. Trish and Chris are reading on a consistent basis and they really enjoy it. If you don't have the time for reading then go down the route of audio books which you can listen to in the car when you are driving out and about and going to work. Books and audio have had the single most biggest impact on on their journey.

Trish and Chris have been going to workshops or seminars every year. They have been coached by many mentors and usually these mentors hold their own seminars that you can attend every year. You should be attending at least 2 a year. When you attend and seminar its called immersion. You learn and you have the greatest impact through immersion. One seminar can be the equivalent of a year's worth of consistent daily action. Last year alone, Trish and Chris attended a seminar in Brisbane, Australia, Toronto, Canada, Phoenix, Arizona and Perth, Australia and we are about to head off to London UK.

4. Mastermind With Other Leaders

"Proximity is power" - John Jackson. This quote we will never forget! Trish and Chris mastermind everyday with people that are developing an online business. Gone are the days of having to meet with them in person and network in a room or over coffee. Trish and Chris are networking with people from all around the world using conferencing tools that allow you to meet visually online.

Trish and Chris offer one-on-one coaching to any member that joins their team. The coaching is priceless for anyone wanting to start and develop their business. Walking in the footsteps of people that have already accomplished what you want to achieve is priceless.

Trish and Chris are being coached by people in the industry of affiliate marketing. These are people that have created multiple six and seven figure online businesses.

To build a successful real estate investment consulting business Trish had to seek our coaching. Especially as the the business would be based in the USA and Trish lived in Australia. It required all sorts of expertise and coaching to make that happen. For the last 12 years Trish and Chris have been involved with masterminds.

Masterminding and coaching has been an essential part of building and creating an online business. It's been a whole new skill both Trish and Chris have had to develop and the only way it could be done was getting more and more specialised coaching and mentoring and masterminding.

5. What You Learn Today - Do Today - Share With Others

Trish and Chris are always, everyday learning something new in their online business. That something new can be shared with others, especially their team members. Part of this journey requires you to learn every day whether it be from reading or listening to books or training or masterminding and then sharing what you have learned with others.


This is such a powerful way of developing your leadership skills. You then become accustomed to the journey and knowing that it takes time to develop as an online business owner. Trish and Chris started their journey by learning something everyday and then sharing that insight through video. The videos were then uploaded on a daily basis to their Youtube Channel TrishandChris.

It always comes back to the value you can create for others. The value that you can share with others. The more value you can provide the more you grow and develop yourself and the by-product of creating and adding value will be money.

Congratulations!

You have completed Step 3, Train Your Mind.

In the space provided, list the 5 things you will do everyday.



**'Of all the 'attitudes' we can acquire, surely
the attitude of gratitude is the most important
and by far the most life-changing.'**

- Zig Ziglar



4 STEP

CREATE A PLAN

It's here at Step 4, creating a plan where we get more tactical and start sharing more of the 'how to' of building your online business.

The only way to start a business is to start at the beginning, put one foot in front of the other, and keep doing that, until you get it done. Trish and Chris have been fortunate to meet some people along the way, who have offered them advice, and have become their mentors and coaches, and without them, they would not be where they are today.

So that's exactly what Trish and Chris want to do for you.

They like to offer people who are in the same position that they were in when they started out, some support and guidance, but you have to remember that even though they are sharing the secrets that made their online business what it is today, it's still YOU who has to put the work in to apply them.

There are 2 rules when it comes to creating an online business, they are:

1. You have to be willing to put in the work, do the training and putting into action what you learn.
2. Always reach out when you have a question, there is always someone that will have an answer.

These 2 rules will see you grow and expand beyond what you ever thought you could. It will help you overcome those obstacles and challenges you will experience along the way. When working with Trish and Chris they will give you direction when it comes to these 2 rules.

There are 3 components to building a business:

1. Something to sell
2. Somewhere to sell it, and
3. Someone to sell it to

These 3 components are relevant for any business whether it be online or offline. Part of the planning process is to determine what it is you are going to sell, what platforms on the internet you are going to use to sell it and then work out who you are going to sell to and how to find them.

Any good coaching program should include a thorough planning process. You should be provided with the worksheets and documents required to complete and then review with your coaches or business consultants. When becoming a member of Trish and Chris team you are provided with all the documentation required to plan out your whole online business.

The Advantages

There are clear advantages to having a plan when it comes to building an online business. As Trish and Chris's business grew so did their plan. The advantages of planning are numerous:

- It gives you a sense of direction – it allows you to set goals a lot easier and gives you focus.
- You focus your attention on the objective and the results - You do not get distracted as easily and you stay on task.
- It establishes a basis for teamwork – one of the most important advantages. The size of your success depends on the size of your team! It becomes very clear in this business that you require multiple team members to make it happen.
- A plan can anticipate problems and cope with change.
- It provides guidelines to make decisions – It is like this coaching program. Guidelines provides structure and makes for a easier process. Guidelines tend to develop over time. The longer a process runs the more effective it becomes due to continuous improvements along the way.
- It provides you with a solid foundation on how you are going to build your online business.
- A plan makes for a very good reference point enabling you to keep going back and reviewing. Checking what is working and what is not working.
- It is a great place to start when it comes to your coaching and mentoring, as one of the first questions will be ‘what’s your plan?’

The Steps in the Plan

What your plan should include: -

- Set up Skype for contact with coaches and leads
- Install Zoom for video conferencing
- Write out your ideal day in detail
- Set your goals, Step 2
- Decide on which online business model you will do
- Decide on the product or service you will promote
- Setup your Youtube Channel
- Set up your Facebook account

- Set up your Instagram account
- Set up any other social media accounts that you would like to use
- Determine your target market
- Determine your marketing budget
- Decide if you would like to do paid or unpaid marketing
- Decide on which social media platform you would like to advertise
- Work out how much time you can dedicate to your business
- Build your website
- Start the 90 Day Video Journey
- Write articles which are called blogs
- Communicate to your list of subscribers
- Determine how you will communicate to your list
- Determine how you are going to provide value
- Decide what things you will be doing on a daily basis

The 5 Proven Steps

There are 5 proven steps to creating your online business and your plan should include these 5 steps:

1. Build A List

Building your list requires you to get targeted people to your website or landing page.

The one thing you have to realize, when you're starting out in online marketing, is that no one starts out with a list. Everyone starts with nothing, and they have to build their list from scratch.

However, if you know how to encourage people to join your list, what to give them and what to send them in your emails, then you will start to notice your list growing, one name at a time. Some very successful marketers have lists that are thousands, or even tens of thousands of

subscribers, and that's where you want to be, and where you can be, if you follow the rules of list building.

For most people, who advertise to their list, and offer their subscribers something valuable, you will attract more and more people, more and more subscribers every day.

The good news is that there are plenty of great ways to find people who are interested in joining your list, and while some of them may require a marketing budget and may be expensive, others are cheap, or even free.

When it comes to internet marketing, information overload is very common, so focus on learning just one strategy at a time. There are multiple advertising strategies and many different platforms you can advertise on. It just means doing your research and making a decision on one strategy and sticking to that until it's successful.

It doesn't matter whether you have no money, or very little time, there are different ways to drive traffic to your site, and your landing page!

There are a few tips to cover before getting into specifics, so remember the following:

- There's no such thing as too much marketing. Try as many methods as possible. Testing does not have to be on a huge scale either!
- If you're short on cash, work harder and be more resourceful. If you're short on time, budget a little more for marketing. Whatever you do though, rest assured that you can find ways to get the word out!
- Choose one or two marketing methods (maximum) that appeal to you, and start with those. Once those are working well, start on the next, and the next, and then another one, and so on. Eventually, you'll have a vast network of links and posts, all sending traffic to your site or blogs!

- Start small, and test anything that requires payment, focus on cheaper or free methods while you build momentum, and don't be afraid to change tactics if something isn't working.

Now that we've got that out of the way, let's look at your options, and find out which one is the BEST marketing method for you.

Adwords

It's virtually impossible to talk about online marketing without talking about Google's Adwords. It's probably the first thing anyone thinks of when they hear 'PPC' pay-per-click, so there's no wonder it's on the list.

Anyone who hasn't heard of Adwords probably hasn't been involved in the internet at all, let alone as a marketer. Whether you're looking to bring in new website visitors, grow online sales, get the phones ringing or keep customers coming back for more, Google AdWords can help.

The benefits of Adwords:

You can advertise locally or globally. You can target your ads to customers in certain countries, regions or cities, or within a set distance from your business or shop. Your business gets found by people on Google precisely when they're searching for the things that you offer.

You can choose how you want to reach your customers either with text-based search ads, graphic display ads, YouTube video ads or in-app mobile ads, you have plenty of ways to reach your target customer with AdWords.

It takes the guesswork out of advertising as you can really monitor how your ads are doing. With AdWords you will see how many people are shown your ads, visit your website or call your business. You can even target specific types of people if your business is specialised.

You can really put your ads to the test. Once you've found what's working and what's not, you can tweak your ads and test your changes to see if they work better.

Adwords also allow you to stay in control of your budget. Adjust your budget whenever you want. Plus, with no contract, you can end your campaign anytime without cancellation fees.

Adwords allows you to choose all sorts of targeting, from the type of keywords and phrases you want your results to appear for; to the geographical areas you want them to appear in. You can also choose the ad frequency, and a whole lot of other options, to make sure that you reach exactly the target audience you want to reach.

The disadvantages of Adwords:

When most people get started with Adwords, they spend a lot of money figuring out what works, and what doesn't. Either their ads aren't getting clicks at all, or they're getting clicks but no sales, or their keywords aren't performing as they had hoped. The bottom line is that getting started in Adwords is an expensive business, so you'll want to have a strategy first.

The high cost of Adwords, and the variability of this type of advertising means that you need a strategy, and here's one that Trish and Chris found works quite well.

Start with a list of several keywords that you think could work well for your market. Spend some time advertising with all of them, and pay attention to which ones perform well.

Then, get your list down, until you are only left with the high performing keywords, and write some great ads. Make sure your ads are targeted, and specific, and you should start getting a higher CTR (Click Through Rate.) The 'click through rate' is the rate at which people

are connecting with your advertisement and taking action by clicking on the link.

A higher CTR doesn't always guarantee more people signing up to your list, but it's the only thing that can improve your subscriptions, when it comes to Adwords. More people clicking through, means more people potentially signing up.

Let's look at an example though. Let's say we want to start a website or blogs about real estate. Using single keywords like 'real estate' means too much competition, and its very broad, so we choose a few keyword phrases, such as:

- Flipping houses
- How to flip houses
- Flip houses

And so on, depending on which niche we are targeting. We'd then work out a list of ten or more keyword phrases, and start off using them.

Over time, we'd be able to see which of our phrases are really outperforming the others, and we would make those the focus of our Adwords campaigns.

The more targeted the keywords and phrases you use, the better your results will be, and the more likely your CTR rate, and your sign up ratio, will be higher.

Keep using the same principle, even if you're narrowing a list of a hundred keywords down to just five, and you'll find the best ones for your campaigns. Now before moving on we would like to say one thing. As powerful as Adwords and PPC can be, we do not suggest this is for newbie's. We started doing PPC after around 4 months of starting our marketing business and knowing a bit more about our market. So if you are new, this may be something you would like to hold off on.

Facebook Advertising

Facebook advertising works very much like Adwords does, except that your ads are targeted to Facebook users, rather than anyone on the internet. While that may seem to limit your advertising pool, advertising with Facebook, and other social networking sites, actually lets you target your ads more, with the result that you can choose the age group, gender, employment information and other data of the users who will see your ads.

Since successful list building is all about targeted advertising, if you know your target market, this can be a great tool.

The key differential between Facebook and Adwords is that Facebook is what is called contextual advertising. This is much like advertising in a magazine.

What you are effectively doing is placing your ad in-front of a target market by picking your demographics. With Adwords you are placing your advert in front of people specifically searching your keywords.

Teaming Up With Other Marketers

Another great strategy to consider is that of teaming up with other marketers and doing a JV (joint venture).

Typically you do need to have a list of your own already, in order to 'trade' with other internet marketers, but that list doesn't necessarily have to be huge. You will probably have more success working with someone in your general niche, who has a list that's about equal to yours in terms of members and sales. Don't try to ask the leader in your niche for this sort of deal – it's not likely to happen!

How this works is simple.

Let's say you know another marketer. Call him Keith, for argument sake. You have a website about real estate investment services, and Keith has one about learning how to trade the financial markets. It's reasonable to assume that at least some of the people on your list would be interested in Keith's site, and some of the people on Keith's list in yours.

All each of you would do is make a mention of each other, and each other's products, services and website in an email to your list.

You will need to be sure that you're both happy recommending each other, since you might hurt your relationship with your clients if you recommend someone who isn't reliable or offers poor quality information.

Get the person you're teaming up with to direct visitors to your free offer or sign up page, and do the same for them.

At least a few of their list should sign up for yours too, and the same goes for your list and you will both have grown your lists without spending a cent, in just a few clicks.

DON'T ever try to sell the people who are referred to your list something right off the bat though. It won't work. They won't sign up for your list, and you'll probably never hear from Keith again!

Article Marketing

There's a reason why article marketing is such huge news: it's cheap, easy, and effective.

If you can write a great article about your niche, business, or product, and that article is useful to the people who read it, then you can bring LOADS of targeted traffic to your website.

How it works is quite simple.

- Write an article about your business, niche, industry, or product
- Make sure you use your keywords in the article.
- Upload your articles to directories around the web (these are usually free, and there are distribution services that will send them to many different sites for a small fee.)
- Make sure you have your URL and your bio in your article resource box.
- People read your article, are interested, want to know more, and click through to your site.

Most article directories have millions of visitors every day, and since it's all information marketing, and all related to what you are selling, you will always get targeted traffic.

Of course, there is an art to writing articles for the web. You need to get the headline right, and make it interesting. The articles themselves need to be factual, to interest the reader, and to have your keywords subtly dispersed throughout them. You also need to entice the reader to visit your site with a well-crafted resource box.

The good news is, again, that you can hire a freelancer to write great articles, that will send targeted traffic flooding to your list, and that it doesn't cost you a fortune to do that.

Blogs

Blogs are a great way to make money online. But not on their own. You need to have a list of people who are buying from you, who are supporting the products and services you are recommending, and who are loyal customers if you want to make money online. If you want your blogs to make money, then you need to combine it with an email marketing campaign, with a social network campaign on Twitter, Facebook, Ecademy or LinkedIn.

You need to use information marketing to send out newsletters, tips, and hints. To run competitions, to boost traffic and to send people to your site.

You need to create a social network and electronic frenzy about your blogs, and THEN you can use your blogs to make money!

YouTube and Other Video Sites

Video marketing is another HUGE option for online marketers. It's free to use, has an enormous reach, and can get you a lot of publicity. Plus, it's fun to use for you and your audience! We can easily say that video marketing has been responsible for most of Trish and Chris's sales in their business.

Most people think YouTube is just a place to watch funny videos about cats, but it's also becoming a great place to market your website, and your internet business!

It's not only the people who see the video on YouTube though. It's the people who share it – via emailing links, with friends on social networks, and on their own sites.

2. Lead Capture Page

To build your list you must have a 'lead capture page' also known as an 'opt-in page' or a 'squeeze page' or a 'landing page'. All different names, however, they all have the same characteristics and the same purpose. This page is a very uncomplicated website, generally, one page with the main purpose of collecting a persons contact name and email address. The way of collecting someone's email address is to offer something of value in return.

When you offer people the opportunity to opt in to your list, whether it's in exchange for a report or a newsletter, training videos or ebook,

you know the people signing up for your list are genuinely interested in the products you're selling, and you will be able to market effectively to them.

Whatever you want to call them, whether you call them optin pages, squeeze pages, or anything else, you need to make sure that people who reach your forms are interested, and give you their details. There are a few simple rules here:

- Your Headline is the first thing anyone sees, when they reach your sign up forms, its your headline, you want it to be attention grabbing, interesting and intriguing.
- Give your subscribers something of value! Giving away something free is almost always a guarantee of huge sign ups on your list! You don't even have to do it yourself, just hire someone on a freelancing site, like Elance.com, oDesk.com, Freelancer.com, fiverr.com or any of the other freelancing sites out there, and pay them to create a free gift for you!
- Make sure you capture details! Getting your subscriber's details is the whole point of your subscription form. But be wary about asking for too much information. Email address and name at a maximum. Once you're capturing names through your landing page, you're going to need somewhere to store and manage them too. You could opt for the old fashioned, self-managed database method, but with options like Aweber and GetResponse around these days for list management, there's really no reason to go to all the extra effort! We'll talk about this a little later.
- Branding can be important and it can add credibility to your message. It creates a congruent journey between all your advertising and marketing and websites and landing pages.
- Keep your landing pages simple in appearance. Appearance is all that your visitors have to go off when it comes to making a decision about you and your product or service. Stick to the basics and keep it simple, otherwise your visitors might get confused or frustrated.

3. Free Gift

It's not that easy to have people willingly hand over their contact details, and happily accept your emails. Your incentive, when it comes to building your list, should be something that everyone in your target audience would be interested in reading or viewing, it could be a:

- Training video course
- Free report
- Newsletter
- Ebook
- Personality survey
- Questionnaire
- Free Tools
- Free coaching or consultation

These are just a small example of some of the things that could be offered for free in return for someone's name and email address.

If they're offered it for free, and it's something your market would be interested in then you've got yourself a winning formula. People love free things. They're willing to sign up and opt into your list in order to get free stuff that interests them. You end up with more subscribers, who will actually be interested in what you are offering them. That's a winning formula.

As an affiliate of someone else's product, you can usually get something to offer your potential customers in exchange for their details. It's exactly what we do with all our members. We give them stuff to give away free!

4. Mailing List

Once you've set everything up in the background, you need to capture, manage and store your subscribers' information.

Once a subscriber has clicked on your ad and is directed to your landing page, they want your free gift and they put in their name and email address.

Where does that email address go exactly? You link that landing page to an auto-responder. Trish and Chris use Aweber and its a database that collects all the details of the subscriber and places it automatically in a list you choose. This is all done automatically, once set up it requires very little maintenance. This is one of the most powerful automation tools that an internet marketer can use and is crucial in the process of building the relationship with the subscriber, which we will explain next.

5. Build The Relationship

Your list doesn't make you money. It's your relationship with the people on your list that makes you money!

If you've ever read about people who tried to buy a list, or rent a list, and failed miserably, then you probably already figured this one out.

The reason having your own list is such a powerful tool is that the people on it already have a relationship with you. They know you, like you, and trust you, which mean they're much, much, MUCH more likely to buy from you!

It's like the idea of word of mouth marketing. It's a powerful tool for real world businesses, because it's about relationships!

Use email marketing and your social networking to tell people about the posts, reviews or interesting stories. Emailing to your list is called broadcasting and the number one purpose of emailing to them is to build the relationship. Trish and Chris have developed a plan around this whole process outlining how many times per week they should email and what those emails should include.

The first thing you need to focus on is relationship building. It's what some people call 'attraction marketing.' Start by sending the people on your list regular newsletters, with really useful, free information in them. They'll soon start to look forward to your emails, and to trust your opinions and advice.

Send them updates about your business or your life, and let them start to see you as a friend, that they like. Even share videos or posts you think may be useful to them.

If you try to start selling, before you've built that relationship, and that trust, then all you will achieve is to have your list unsubscribing.

Once they DO know you, they're far more likely to buy from you.

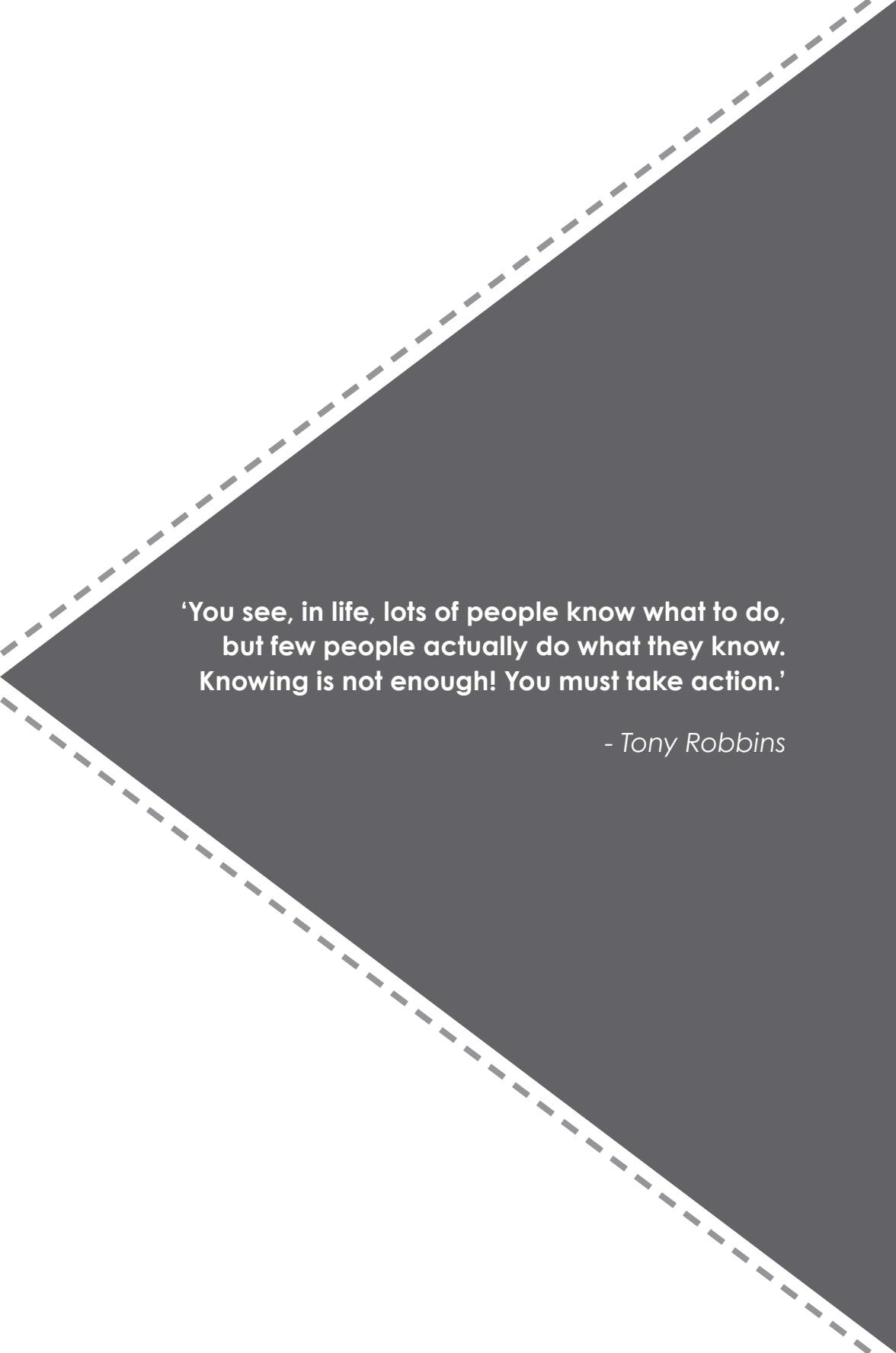
You have them. They're on your list. They like and trust you, and they're ready to buy. Your list will be made up of targeted prospects, who are interested in your niche, and that means that they will be much more likely to buy from you. You now have their email addresses.

So you've learned about list building, it's not as complex as you thought, and now you're not quite sure how that will help you make money.

Congratulations!

You have completed Step 4, Create a Plan.

In the space provided, outline how you would build your list.



**'You see, in life, lots of people know what to do,
but few people actually do what they know.
Knowing is not enough! You must take action.'**

- Tony Robbins

5

S T E P

WHAT ARE YOUR OPTIONS

The business types you can build online is infinite! A little challenging to know what type of business you want to build when you are just starting out. People are not even aware they can start their own online business let alone define what it is they would like to do! The best place to start is getting some training and education. This will help to define what it is you would like to do.

For Trish and Chris, ideas get created every single day and a lot of those ideas come from training and listening to other people that have already travelled that path. For them it was the perfect fit to join a global community of online, like-minded, motivated high achievers to get them from where they were to where they wanted to be.

Once they started the training process in the first year they knew that they could parcel up Trish's knowledge, skills, experience and stories to create an online training package. Trish was an international real estate investment consultant dealing with people one-on-one which took so much of her time and energy!

A lot of that time and energy was training and educating the investors coming through her program. It was not a good use of her time as she

was trading her time for money. It was different from the 9-5 job as she did have freedom and flexibility that she longed for however, her time was diminished and she was spread very thin.

To solve the issue of giving Trish more time back they developed a training package where the investor would pay a fee and they could go and watch the 7 Steps To Buying USA Real Estate which consisted of 14 foundational videos that Trish created along with bonus videos also.

Now, this is just one type of business model that you can develop online. Sometimes it takes someone else outside of your own situation to identify or highlight the gifts and talents that you have that can be delivered to the world. This is where coaching can help along with the training and education. Trish and Chris offer coaching programs to help in this process of identifying those gifts.

There are many options for creating an online business:

1. Consulting business
2. Affiliate marketing and direct sales
3. Promote your own products and services
4. E-commerce Business

Ultimately the amount of money earned from your business comes down to the amount of effort, time and resources you put in.

1. Consulting Business

An online business model can help to grow your existing business. Whether your existing business is a traditional bricks and mortar business or a consulting business, going online with the type of business model that Trish and Chris use would help you attract new leads, prospects, customers and clients.

When we talk about going online, We don't just mean with a website, it has to be a dynamic online presence with a sales funnel. What does all this mean?

Firstly, let me tell you what we did with Trish's international real estate investment consulting business. This business was a one-on-one consulting business which was not a good use of Trish's time. Trish was limited by the amount of time she had in her week and how many people she could see in that time. Chris showed Trish a way of expanding her existing business without taking any more of her time. In fact, it would reduce the amount of time spent with clients.

The first thing Trish had to do was identify an area of her business that was time intensive. Trish worked out that a lot of her one-on-one time with clients was spent educating them around the process of buying USA real estate. Trish would book a 3 hour consultation with a client, where they would pay \$795 for that meeting. Most of the time, the client would travel to a location where Trish would book a room, which would cost money. This money would come out of the \$795 consultation fee.

Those 3 hours would feel like an 'information dump' where Trish would pile loads of facts and figures on to the client. Trish would then arrange for interviews from the US with team members to further answer any questions. The client would walk away from that meeting overwhelmed with information and not sure about what questions they wanted to ask. This was the area of Trish's business that needed to be modified and she did not know how to do it.

Chris came along with a program which provided the tools and training to take all that information and put it into an online product that no longer required Trish to be present.

In other words, the client that wanted to move forward in the process would now pay \$495, being cheaper than the \$795 they were previously paying, and they would access that information through training videos that Trish created.

Trish decided to create videos that would provide the client the same, if not more information and called it The 7 Steps To Buying USA Real Estate. It was structured in bite-size pieces of information in a step by step systematic process that people could follow.

It turned into 14 foundational videos and a workbook that clients could access anytime and anywhere. They could watch the videos as many times as they liked and they had the workbook to write down any questions.

The videos that Trish created were uncomplicated and easy to create. She created them using a simple iPhone and tripod in her lounge room. She knew each topic she wanted to cover and then turned on the iPhone to start videoing.

Trish wasn't looking for perfection in her videos, it was all about the information to the client and providing value. Trish also has a plan to interview all of her team members in the US and provide those videos as part of the package also.

The advantages to creating the training package was to:

- Generate another source of income to the business
- Advertise the business to a global audience
- Be more targeted in the type of audience they would market to
- Create educated investors
- Help make the process easier for other members of the team
- Qualify the investors that wanted to move forward in the process
- Avoid unnecessary phone calls and meetings to brief the client

Once the training package was created it was time to create a sales funnel. When an interested person would click on the video advert, created by Trish, they would be taken to a landing page. They would opt-in by providing their name and email address. Trish would then

provide them with an ebook outlining the process of Buying USA Real Estate.

The clients were then placed on a mailing list. Trish would then email to them on a regular basis and also offered them videos on case studies of recent rehab projects along with a workbook and also another ebook for \$47. They would either take up that offer and if they wanted more they would then move on to the training package for \$495.

The sales funnel is a way of moving them through the sales process by providing value, building trust and rapport and educating them along the way. So if its the growth of your existing business, whether it be consulting or a traditional bricks and mortar business it can be done through the methods and sales funnel process that is delivered through this program.

2. Affiliate Marketing

Within the next year Trish and Chris then decided to create another online business model, called affiliate marketing. This was promoting the training, education and coaching that got them to where they are now. They started in January and the first sale came through in March and by June they had matched Chris's monthly salary. As a result of seeing these results she gave up her full-time job.

The advantages of affiliate marketing:

- It can be the fastest way to generate income online
- You can market and promote to a global audience
- You do not have to stock or shelf the physical products
- You do not have to distribute the product
- You do not have to handle the customer service or follow through
- You do not have to do the finance, you do not have to do the invoicing

- You can receive high commission payment depending on the product you promote
- As long as you have a laptop and internet connection you are good to go
- You have the freedom and flexibility to work your own hours

Affiliate products are great if you don't have a lot of time, don't have many technical skills or you don't have a lot of money. They are ready to sell, so you don't have to wait to get started, and there's usually little or no cost to get involved in affiliate programs, so you don't need much money to get started.

There is a lot of competition in the affiliate area though, and you might find that you're not earning that much, because you only earn a commission on sales. However, you can have as many affiliate products as you like, which means you can make money by combining lots of products. You also can be an affiliate marketer for high-ticket priced items. This means the commission you receive will be higher.

The advantages Of Affiliate Products:

- There are products available in every possible niche for every possible market
- There are lots of high ticket affiliate products you can market
- You can earn big commissions per sale
- The products are already available for you to sell

Last year it took time for Trish and Chris to learn, train and educate themselves on affiliate marketing and creating an online business. They had to dedicate time to it everyday, consistency was key in this working. It took Trish 4 years to complete a college degree and yet here, in 12 months, Trish was prepared to put in the time to create something that was capable of unlimited income potential and give her back her time.

So they did that and here they are!

Both Trish and Chris have spent time travelling. They could never have done this with full-time jobs as corporate accountants.

3. Promote Your Own Products and Services

Another great way to create an online business is promoting your products and services online. It is very similar to what was outlined in 1. Consulting business where you are promoting your own service online. Products are no different. The sales funnel process would be similar.

You would require a website that would list your product or services for purchase. Your website would have to include a shopping cart

4. E-Commerce Business

With an e-commerce store you have the ability to build a successful import business.

There are programs with step-by-step digital curriculums and tools to get you started.

You will need the understanding of the e-commerce and importing business model. You will also need a clear understanding of how everything fits together so you can leverage this type of business to suit your needs.

Next you will need to learn everything about researching and finding the right products, to ordering these from China and calculating the costs.

The next step is acquiring the knowledge and skills to assess your competition and make your own listings appear more attractive than your competition.

You will need full understanding around the logistics of shipping and doing your due diligence for quality control and further into packaging and courier services.

Finally, you will need the knowledge and understanding on how to best launch your e-commerce business and build a loyal customers audience.

There are 5 main areas to focus your attention:

1. Selling Portals
2. Buying Portals
3. Importing
4. Marketing
5. Research

1. Selling Portals

There are 3 major platforms that will help you get your products out in the marketplace.

- **Amazon** - they have a huge established customer base and a great fulfilment service.
- **e-Bay** - they have a large loyal customer base and a choice for auction style listing or buy now options. You need to do your own fulfilment.
- **Shopify** - this is an e-commerce platform and you will need to find your own customers once you create and maintain your own online or offline store.

2. Buying Portals

This is where you will find products of interest from wholesalers.

- **DHGate** - this is an online business to business/consumers who are generally small to medium wholesalers.
- **AliExpress** - this is owned by AliBaba and a online business for business to consumer from individual sellers and small companies.
- **AliBaba** - this is the world's largest online business to business trading platform and offers buyers the chance to connect with manufacturers and suppliers in China.

3. Importing

There are 3 things you need to consider when you are looking to source and import your products and have them delivered to their destination.

- **Sourcing Agents** - this will help you find the best deals and offer you services that will make your products unique and help protect your investment/transaction.
- **SeaFreight** - this is the cheapest and slowest form of transport. You need to have the correct documentation and follow the correct procedure.
- **AirFreight** - this is faster and comes with a higher cost. Some pallet services for smaller products can provide an economical cost with similar logistics as sea freight. Express couriers offer door-to-door services and at a higher cost.

4. Marketing

This is the process of getting your products in front of your audience and gaining exposure and sales. There are 5 platforms that can be used for this process.

- **Google** - with 4.5 billion searches per day and global market share of 77.43%, Google offer you a number of ways to get in front of your audience. There is organic reach through SEO and the paid marketing strategy.
- **You Tube** - they have 30 Million visitors per day who watch 3.25 billion hours of video per month. They offer you a chance to place your ads, text or video, in front of your target audience as paid marketing.
- **Facebook** - they have 1.32 billion desktop users and 1.57 billion mobile users per day, Facebook offer great opportunities to place your products in front of your target market.
- **Instagram** - this has 400 million active daily users and owned by Facebook, you can place your Facebook advertisement on this platform too.
- **Pinterest** - if your target audience is female and under 40 then this could be a good platform to advertise.

5. Research

Research is a vital and fundamental part of any venture by gathering relevant data to make objective decisions to maximise success. There are 2 areas to focus on.

- **Product Research** - this is the process you can focus on to gain the edge on your competition.
- **Market Research** - this involves looking at the needs and wants of the market and how to capitalise on this to generate sales.

There is also much to learn about the language of e-commerce.

Some of the more common terminology that you need to be familiar with are noted below...

ASIN - Amazon Standard Identification Number (10 digits)

- BSR - Best Seller Rank calculated by Amazon (the lower the number, the higher the sales)
- CFR - Cost and Freight
- CIF - Cost Insurance and Freight
- FOB - Free On Board
- ISBN - International Standard Book Number
- MOQ - Minimum Order Quantity
- UPC - Universal Product Code
- QC - Quality Control

There are many more terms that you need to understand and when you decide to build an e-commerce business, you will be advised of the terminology.

The digital economy is here to stay and it is growing at a fast and rapid rate. The retail market is changing with the growing internet shopping experience where customers are researching and buying online. With the complexities of technology and more and more artificial intelligence, jobs are becoming much more unstable and unpredictable.

With this amount of uncertainty in the workplaces it makes sense to create something of your own that is going to give you back some certainty and control over your income. With your job you have no control which comes with a feeling of powerlessness.


The first 3-6 months of creating and developing an online business is generally training, education and coaching. This will provide for an incredible foundation as you move forward.

Congratulations!

You have completed Step 5, What Are Your Options?

LEAD YOUR LIFESTYLE

In the space provided, discuss what online business model you would like to create.



'Every worthwhile accomplishment has a price tag attached to it. The question is always whether you are willing to pay the price to attain it – in hard work, sacrifice, patience, faith, and endurance?'

- John C. Maxwell.



STEP

MANAGING THE FINANCES

The first step in managing your finances is to determine your marketing budget. Whether you are a small business or a huge conglomerate there should be a budget set aside for marketing. The difference between a business doing well and not, is usually the marketing. We have all experienced and seen this at some time where one cafe is empty and right next door another cafe is full. What is the difference? It all comes down to the marketing. Building a successful business comes down to successful marketing.

The best thing your business can do to make sure that your marketing budget is being invested well is to develop a marketing plan.

Your marketing plan should be included into your Business Plan. You will need to take time to develop your Business Plan. This should outline

- Summary (Your Elevator Pitch)
- Business Description (Why You Have A Business And What You Are Selling)
- Market Research

- Financials (Investments, Revenue Projections, Marketing Budget)
- Marketing Plan

Trish and Chris have developed a comprehensive marketing strategy using two social media platforms which is outlined in their marketing plan. Following a well-defined plan will help ensure you're investing your marketing funds in the right areas.

Trish and Chris's marketing budget is an essential part of managing their finances along with any other resources required to advertise. In their plan they have carefully considered the time they want to invest in the online business.

Knowing how much money you are going to invest in your marketing means understanding where that money will be invested. It means understanding and knowing certain numbers and data, things like: -

- The cost per lead (CPL), the cost to acquire a lead or subscriber
- The clicks per advertisement
- The opt-ins rate, how many people become a lead or subscriber
- The return on your investment (ROI) money in sales over the cost of your marketing
- How many leads convert into sales?
- How many leads are you generating per day, week and month

For Trish and Chris they are advertising across 2 social media platforms being Youtube and Facebook. The paid marketing campaigns that they have across these platforms work really successfully for them.

The advantages of an online business is you can 'pay as you go' when it comes to investing in your marketing. So as you earn more money through sales or as you come into more money through your job or a second job you can then invest into your marketing. You can go ahead and set your online business up and then invest as you start to market.

Trish and Chris also have unpaid marketing strategies as part of their marketing plan. Unlike the paid marketing strategies, these are slower to generate results. By running unpaid marketing strategies alongside paid strategies, it brings down the cost per lead/subscriber (CPL), this is the cost to acquire a potential customer.

So it makes sense to run some unpaid marketing campaigns also, they just require more time to do them. Now that Chris has given up her full-time job and Trish is spending more time on this business, they dedicate time to developing these strategies.

Some unpaid marketing strategies they use are:

- Writing articles and posting them on different forums
- Creating content videos and uploading them to Youtube Channel
- Writing blogs and posting them to their website
- Creating content and posting through Facebook Live
- Boosting Facebook posts
- Inviting Facebook subscribers to attend a webinar

When you don't have a lot of time to invest in your business there is a clear advantage to investing more money as it is going to give you more leads, much quicker than unpaid strategies. You don't have to spend as much time creating lots of content to attract visitors.

If you don't have either access to money or access to a lot of time then you can always look for a business partner. Trish and Chris both bring time and money to the online business which has helped to accelerate the journey.

Money Rules

The next step is deciding on money rules. See your money rules are your rules. They're the things that absolutely ensure that the strategies that you put in motion does not change. People that don't have

money rules means their journey is a bit like a roller coaster and they are driving their online business more on emotion than on numbers.

So let's talk about money rules in general. Money rules are your rules. For most people, these are the things that you are conditioned with from the time you were born... from your parents, to educators, to your peers. Everyone has money rules; however, most people don't see them as money rules. How you use your credit cards, whether you balance your cheque book, whether you pay off your lifestyle debt at the end of the month, whether you pay yourself first, these are all considered money rules. And, if you didn't set your money rules yourself, by default, you adopt them.

In the past some of your money rules may have been overspending, paying yourself last or not even paying yourself. Maxing out your credit cards, renting as opposed to owning and working on the premise 'I must still have money I still have cheques'.

A money rule could be around lending money. Do you lend money to family members? It is a huge philosophical conversation. What happens with a lot of people that will not put money rules in their life is they consistently sabotage their wealth or business plan.

See most people are not even aware they have money rules, because they have consciously never chosen them, which means they have never written them down. The rules they have don't really align with their values. They are somebody else's rules like mom, dad, grandparents, peers, spouse and they weren't really excited about it and they felt that they couldn't say anything so they just went along with it. Most people never knew they needed money rules.

So when you honour your rules and people that trade the financial markets, know this, when you have a specific strategy in trading and you honour your rules around that strategy you'll always win.

Same with real estate, Trish has very specific money rules around how she buy's properties and how she re-market's properties. Without

those rules she'd be looking at everything. Not having rules would do a couple of things. It would get you off course, it would create inconsistency, or worse yet, it would create paralysis.

So again, what would be some of the rules you're operating with. Are they working or not working? What are the rules you really want to commit to? So as you think about your psychology we guarantee you, that your money rules are definitely linked to your financial psychology.

So once you have your general rules what are the rules around your online business and what action do you need to take to ensure they stay in place.

- When do I pause an advertising campaign?
- When do I pause an adgroup?
- How many adverts do I have running at the one time?
- How much is my daily budget?
- When do I increase my daily budget on a campaign?
- When do I increase or decrease my maximum bid?
- What is my total marketing budget?
- When do I add a new campaign?

There are some basic tactical moves that you need to make and you should transfer them into your calendar, put a date on them and go and do them.


The biggest question is 'what is the financial conditioning that you have to change to ensure these money rules get honoured?' See again there is a link between your programming and you not wanting rules. A lot of people don't want rules because they don't want to feel boxed in.

If you don't create general money rules and online business money rules, your emotions and psychology will run away from you. Building your online business and ultimately your wealth is work and will clearly get you on your path to investing.

Congratulations!

You have completed Step 6, Managing The Finances.

In the space provided, What are some of the money rules you are operating with?



**'If a person gets his attitude toward
money straight, it will help straighten out
almost every other area in his life.'**

- Billy Graham

7

S T E P

BUILDING AND LEADING YOUR BUSINESS

Trish and Chris get asked all the time “how long does it take to set up on an online business?”. This is a definite case of “how long is a piece of string?”. Creating and developing an online business can be different for each individual. It will depend on the time and resources available to that person. It also can depend on the skills and abilities also.

They have seen people create an online business and within 4 weeks generate sales. One person in particular came into this business model after selling a social media marketing agency and was up and running within weeks and generating sales. His technical and marketing abilities were way ahead of the average person wanting to do this and therefore he got set up a lot quicker.

There are other people that come into this business model and they don’t even have a Facebook account. Trish and Chris, even though they did have Facebook accounts were not technically inclined and had no previous experience in online marketing. Even though they were prepared to do all the training and learn how, it still took them a lot longer than the previous example.

For them it took 12 months to go through the training and education and take Trish's international real estate investment business, online. They did this by parcelling up her knowledge, skills and experience and creating a training package that was put online to a global audience.

The next year was all about the affiliate marketing model. In January they started promoting the training and education that got them online and by March they had made their first sale and by June they had replaced Chris's full-time monthly salary in her finance job.

It is very difficult to tell someone how long it takes to setup an online business. Not only does it come down to time and resources, it also involves personal attributes. What do we mean by personal attributes? To build and create an online business it involves, resourcefulness, commitment, dedication, passion, persistence and resilience. Do you have these attributes?

It requires self management and self discipline to work through the training and then put into practice whatever it is you have learned.

The advantages of building an online business

Where do I start... with the incredible benefits of having an online business!

1. Freedom and flexibility

The number 1 benefit of having an online business is having the freedom and flexibility to do what you want, when you want, wherever you want.

2. Ability to earn unlimited income

Once you have your website, your product or service, the ability to collect payment you can advertise and sell to a global audience. There are many different business models that you can have online, which we discussed earlier. Do some research and find out the best way for YOU to market online.

3. Very detailed target marketing

With advertising platforms like Facebook and Youtube you can get very targeted in your marketing strategy. You can target specific age groups, locations, married or single, families, likes and dislikes etc. It is very cost effective and targeted to market on these platforms.

4. Ability to work from home or anywhere in the world

So Trish and Chris travel and travel a lot each year, 2 years ago Trish spent half the year in America and last year she spent 2 months in America and a lot of time in Asia. As long as you have a laptop and an Internet connection you can tap into your business from anywhere. Chris went to America 2 years ago and travelled around California, Arizona and Nevada. And last year, she met Trish over in America and they travelled around together. Trish and Chris are going to the United Kingdom in a few weeks for specialised coaching and mentoring.

5. No more working the traditional 9-5pm

Trish and Chris worked together in finance in corporate Australia and they didn't like their jobs. It was the environment they worked in, working for bosses they didn't like or respect, working in a building with no windows and mixing with people they didn't really like or want to be around. We made a decision all those years ago that this

wasn't the vision for them and here they are today, they've left their traditional 9-5's and they have their own online business.

6. Provide value to others

This is something that both Trish and Chris love and that is to provide value to others by coaching them on how to do the same, and that is to create an online business. Instead of working their traditional 9-5pm they can choose what hours they work and coach and mix with people that they love dealing with, people that are aligned to their values.

7. Very low start-up costs

For the start up cost of approx. \$500 and approx. \$100 per month you can get going with an online business. You can invest a lot more it just depends on what your goals are and how quickly you want to achieve them. The more money invested into a marketing budget the quicker you can achieve your goals.

A Community

The biggest factor in the success of Trish and Chris's online business is being part of an online community. A community that wants you to be successful. This community has business leaders and coaches and mentors and members that all want to see your business progress. When you have a team of people behind you that want to see you succeed it becomes very powerful. When you join the online community that Trish and Chris are part of, there is a common rule called "The 80/20 Rule". This rule means you spend 20% in training and education and the 80% in action, in the doing, putting into action all that you have learned.


This journey for Trish and Chris has been a marathon and not a sprint. It is all about stepping through the training, learning all the new skills

required to become an online marketer and taking action every single day until you reach the desired result.

Congratulations!

You have completed Step 7, Building and Leading Your Business.

In the space provided, Write down the reasons why you would like to have your own online business.



**'Most people think they want more money
than they really do, and they settle for
a lot less than they could get.'**

- Earl Nightingale

