

Turning Dreams Into Dollars...



**5 Steps to
Becoming
a Self-Made
Millionaire —
Even
During
Tough Times**

**WZ.com Interviews
Pam Braddock**

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The Busy Person's Guide™ ... Turning Dreams Into Dollars: 5 Steps to Becoming a Self-Made Millionaire — Even During Tough Times

WZ.com's Audri Lanford Interviews Pam Braddock

Recognized as the world's foremost "*Dream Strategist™*," Pam Braddock has helped thousands of people identify and realize their personal and professional life dreams — whatever they may be!

Pam is the CEO and Founder of 21st Century Dream Strategies, and has years of experience in Finance, Marketing, Public Relations, Human Resource Management and Personal Development. Her background provides a wealth of knowledge that she enjoys sharing with others.

Pam's personal dream is to show **one million people** how they can live their dreams, and she will launch the "*One Million Dreams Project™*" worldwide in 2002 to do just that. Pam's clear and focused strategies can help make your dreams come true!





All I had when I started in the film business was a dream, but a dream without a plan gets you nowhere. That's where Pam comes in. Her new ebook shows you exactly what steps you need to take to identify and to live your dreams. If you are ready to make the most of your life, and really want to live your dreams (and become a millionaire in the process), Pam's the one to help you do it.

J. Hill, Producer, Director, Writer, Hollywood, CA



Audri:

Welcome, Pam. I'm very excited about talking with you today. The insights and steps we're going to share today can truly change our readers' lives in such amazing ways. I can't wait to get started!

So, let's begin with this question: Becoming a self-made millionaire is something that *sounds* wonderful, but it doesn't feel achievable to many people. Can our readers *really* turn their dreams into dollars, and become self-made millionaires — especially in tough times?

Pam:

The answer to that question is positively “YES,” and let me tell you why.

Turning dreams into dollars and becoming a self-made millionaire is something each and every person is capable of doing. In helping thousands of people identify how they can live their dreams, I've found there are *five key steps* — simple steps that can be incorporated into everyone's busy daily lives. These are steps that enable individuals to create a plan that will show them how they can live their dreams.

These steps include:

- **Creating a Millionaire Dream Plan.**
- **Creating a Millionaire Goal Plan.**
- **Creating a Millionaire Career Plan.**
- **Creating a Millionaire Financial Plan.**
- **Creating a Millionaire Lifestyle Plan.**

Identifying these steps, creating a plan, and taking action make life dreams very achievable. I'm excited to have the opportunity to share how each of our readers can learn to do this in their own lives.

These strategies have been designed to empower and to challenge. Each step has a specific purpose and will create a strong foundation for anyone who is committed to living his or her dreams.



Knowledge is the greatest power each of us possesses, and the more our readers know about exactly what it takes to 'turn dreams into dollars,' the more likely it will be that they will reach their goals.



Whether the economy is booming or busting, taking control of your own destiny by taking solid steps to create the life you desire for yourself and your loved ones is something each and every individual can — and must — consider.

The times in which we live are exciting, with limitless opportunities, but they demand we be prepared in every way to meet challenges in both our personal and professional lives. Now, more than ever, is the perfect time to reevaluate your life and your dreams, to make sure you are heading in the direction that will lead you to your ultimate goals.

Individuals can take control of their lives in many ways, but the most powerful way of taking control of your life is to *live your dreams*. By living your dreams you are fulfilling the purpose for which you were born, and living life to the fullest.

That's what I believe each and every one of us is here to do. I am completely committed to the fact that each and every person possesses a dream. That dream may involve improving on what you already have, or that dream may involve creating something completely new in your life. Either way, each and every person possesses the innate abilities to achieve his or her dreams.



Audri: As you know, I share that passion — and commitment. WZ.com is dedicated to helping busy people connect with their passions — with what they love to do — and living their passions.

I know this may sound obvious, but why is it so important to live your dreams?

Pam: It is important for each and every person to live his or her dreams because only in living our dreams, and connecting with our passions, are we completely fulfilling our true destinies.

Each of us probably remembers a time when we were children when we thought we knew what we wanted to be when we grew up — then life happened and things changed. We may feel that somewhere along the way we lost our dreams. In reality, no one ever loses his or her dreams. Dreams may be temporarily misplaced, but they

can never be lost. The dreams you were born with are yours forever. By rediscovering your dreams, you are discovering who you really are and your purpose for being. This will help you create the life you really want to live.

Audri: A lot of people don't live their dreams, their passions. Why do you think that is?

Pam: Many of us never realize our potential, simply because we don't know *how* to get from Point A to Point B. We have an idea, a dream, or a passion, but we really don't know how to make our dreams happen. We spend our entire lives knowing deep within ourselves that we have so much more to give of ourselves, to ourselves, to our families, and to our world — but we just don't know how to do it.

That's exactly what creating a "Dream Strategy" is all about. It's about learning how to take your dreams, and make them a reality. "Turning Dreams Into Dollars — 5 Steps to Becoming a Self-Made Millionaire" is that strategy.

Audri: Other readers get uncomfortable or skeptical because they think of get-rich-quick schemes and other financial scams when they hear about becoming a self-made millionaire. I assume that's not what you're going to share with us?

Pam: Not at all. In fact, none of those so-called "paths to riches" really work in the long-term. The reason they

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True wealth is something you attract by the way you live your life.
”

don't work is because they never get to the core of what it means to live your dreams and create wealth in your life.

Creating true wealth comes from the inside out. It is not something outside of yourself. It's not something you "get."

When you think about the accomplishments of the self-made millionaires you have read about, heard interviewed, or those you may know, it dawns on you that these people seem to be "wealth magnets."

As soon as they complete one exciting project, they rapidly move onto the next. They are **Fearless, Focused**, and they are having **Fun** (three things we'll talk more about later).

They also have a plan, and they know if they put that plan into action their dreams will begin to appear before their very eyes.

They don't need to rely on schemes or scams. They've found the real thing, and that's what we're here to share.

Audri: Most of our readers are also really busy. (After all, this is called "The Busy Person's Guide™ series.")

Is what you're going to share something our readers can do even if they have full-time jobs, or are full-time stay-at-home moms?

Pam: Absolutely! This exciting program has been especially designed just for your readers, and with a little creative planning, each of the steps can easily be incorporated into their daily lives.

From experience, I've found that once my clients get started and realize they are really on the path to making their dreams come true — they become so excited about the process and the results, they see how much they are growing as people and how their lives are changing — that they look forward to making available the time that is necessary to reach their goals.

Audri: More specifically, who will be able to use what you're sharing?

Pam: In a phrase, **everyone who has a dream** — and that is really everyone!

Audri: What talents and skills does someone need to succeed?

Pam: There are three basic qualities each person must possess if he or she really wants to live his or her dreams and create wealth.



These qualities are a part of our innermost being just waiting to be unleashed — and they will help us create the lives we really want to live.



The great thing about these qualities is that each and every one of us has them. We were born with them.

I'm specifically referring to being **Fearless**, being **Focused**, and having **Fun**.

Recognizing and cultivating these qualities is one of the most important things each person can do when planning his or her dream life. These qualities form what I call the **Millionaire Mindset**.

Creating the Millionaire Mindset simply means you are forming a positive mental foundation from which your dreams will rise like a Phoenix — springing from the fertile soil of your imagination to become realities in your life. Every self-made millionaire I know possesses the three qualities that form the Millionaire Mindset, realizing they are the true secrets of their success.

I'd like to discuss each of these qualities, individually, so the readers will have a very clear idea of what I'm talking about.

Audri: Great. How about starting with what it means to be **Fearless**.

Pam: Being **Fearless** is the most important element a person needs to succeed at anything and is the foundation upon which everything else is based.

By this I mean it is extremely important to clear the mind of all resistance to success. About now, some readers are probably saying, “Me, resist success? That’s impossible. I want everything the world has to offer.”

That may seem true on a conscious level, but subconsciously, you may feel you don’t really deserve all the world has to offer. It is those thoughts and feelings that must be dealt with so you are free to move forward.

Any time we move into new and risky territory in life

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The fear factor has kept more people from living their dreams than any other single thing.

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it can be frightening, because underlying every risk we take is the possibility of failure. Making new goals means changing old ways — ways that we find comfortable and familiar.

At the core of all of these thoughts and feelings is one simple factor — fear.

The way to eliminate the fear factor from your life is to replace it with the “**Fearless Factor**.”

Once you have clearly identified your dreams and formulated the plan to reach them, you must be on guard. Negative thoughts and obstacles will present themselves. That doesn’t mean you have to allow those negative thoughts, or perceived obstacles, to stand in your way. It simply means you have a little work to do.

Let me share something that has helped me — and many of my clients — with regard to handling a sense of fear in our lives.

I call it “**Face and Replace.**”

Face the negative things and thoughts you feel are standing in your way and replace them with their positive counterparts. This is very important and must be resolved before you can move on. Face every negative with a positive — no matter how it presents itself, and continue to move on toward your goals.

Be **Fearless** and you will succeed.

Audri: Frankly, I think a lot of our readers are scared. They’re scared of failure, and as you mentioned, they may be scared of success. Being fearless sounds great, but how do you actually accomplish this?

Pam: Being scared of either failure or success is a very natural reaction for anyone who is trying to create change in their life. Accepting these feelings as normal is the first step in overcoming them. It’s always easier to defeat the enemy by looking it straight in the eye.

That said the next step — and perhaps the most important step in facing our fears — is something I learned from a very wise and successful person.

This person told me if he was afraid of something — negotiating a big business deal, speaking in front of a large audience, etc. — that in order to get his emotions

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Sometimes we have to ‘trick’ our emotions and actions into doing what we want them to do until we reprogram ourselves for success. If we don’t, fear, more than anything else, may keep us from our fondest dreams.

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and actions in line so he could achieve his goal, he would simply “act” as if he wasn’t afraid. He kept doing this each and every time fear tried to stop him from doing what he knew he needed to do to succeed. And eventually, he really wasn’t afraid anymore.

Audri: OK, let’s move on to being **Focused**.

Pam: Being **Focused** is about knowing what you want and how to get it.



It has been said that part of the difficulty in achieving goals is not knowing what they are.

This is where you must be completely honest with yourself. What do you want, why do you want it, and how do you plan to achieve it? These are the questions you must ask yourself so you can clearly focus on what it is you need to do to get where you want to go.

Don’t be concerned if you are a little fuzzy about this part of the equation right now. You’ll find that as you complete the five steps that follow, you’ll see your focus becoming clear.

Audri: Finally, let’s talk about having **Fun**.

Pam: Having **Fun** means you are doing what you love and that you love what you're doing. It doesn't mean you will only be happy when you have the "perfect" situation in your life, it means that you find fun in *every* situation — wherever life may find you.

Whatever challenges you find yourself facing on the path you are taking toward your goals, see them as fun,



The more you love life, the more life loves you, and in this you will find ALL things are possible.



and they will become fun. You'll be amazed at how simply changing your perceptions will change your life.

As you learn to turn each moment of life into the perfect situation for that moment in time and have fun with it, you will begin to free yourself to live your dreams.

Audri: Turning to the core of our interview, can you now share with our readers how we can begin to live our dreams, and start our journey toward becoming self-made millionaires?

Pam: Yes! I'd love to. My personal dream is to show one million people how to live their dreams and become self-made millionaires.

It is important to know that creating the environment and the opportunity for living your dreams comes from a melding together of many aspects of a person's life. It is in this cohesive process that the complete dream is realized.

In interviewing many self-made millionaires (and I am very happy to say I've helped create many!) I have

discovered there are essentially five core elements, or steps, that form the basis for becoming a self-made millionaire. That's what I'm going to share with your readers.

The self-made millionaires I have known have learned in their own way — as our readers will — that by fully exploring each of these steps and acting upon them, it is possible not only to dream, but to turn dreams into reality. It is possible to create a plan and then act upon that plan to create a synergistic energy that is virtually unstoppable. This is another secret of their success.

Let me repeat this concept, because it is one of the most important thoughts I have to share. *The secret to living your dreams is to clearly define them, develop a plan, and most importantly, take action. Dreams without action simply remain dreams.*

Audri: Let's move on to the specific steps. What is the first step to turning dreams into dollars and becoming a self-made millionaire?



The outward manifestation of your dreams, or goals, can never really take place unless you have a clear concept of exactly what those dreams are.



Pam: The first step is to create your **Millionaire Dream Plan** by creating a Millionaire Mind Movie.

Audri: That sounds intriguing. Tell us more.

Pam: Creating your Millionaire Dream Plan is the foundation upon which all of the other steps are based. It is a discovery process that will enable each person to identify his or her dream, and is our first *Dream Strategy Exercise*.

Every dream begins as a thought. That is why this first step is such an important part of creating your dream strategy, and is something you will use again and again as you discover new dreams and new goals. As you explore this first step, be sure to stay **Fearless, Focused**, and most of all, have **Fun!**

Here's how to discover your very own Millionaire Dream Plan...

Become a screenwriter for a day. Print out the **My Dream Strategies Dream Plan** found at the end of this ebook and take it with you wherever you go. Let your mind flow freely. Write out exactly how you see yourself turning “Dreams Into Dollars,” and your vision of yourself as a self-made millionaire.

Clearly describe how you would create the perfect life for yourself and your loved ones. Remember, you're the star — so dream big!



This ebook makes you feel like you have your very own personal success coach with you every step of the way, guiding and motivating you on your journey.

**T. Benedetti, Mom and Future Millionaire
New York, NY**



Get started by asking yourself these questions...

- If I could do **anything** with my life, what would it be? What is my passion? What is my dream?
- If I were living my dream, what would I do with each of the 24 hours I've been given in each day?
- If I were living my dream, what talents, skills, and abilities would I use to live a full life, and maximize my income potential?

- If I were living my dream, how would I use my financial independence to create a dream life for myself and my loved ones?
- If I were living my dream, where would I live? What would my home be like? What would my lifestyle be like? What would my friends be like?
- If I were living my dream, how would I share all that I have with others?
- If I were living my dream, what would my *Core Purpose* in life be?

This last question is probably the most important part of creating your Dream Plan, and will be referred to many times throughout the course of this ebook, so take your time and give this concept some thought. The best way to identify your “core purpose” is to identify what makes you “tick.” It goes back to the first question you were asked to answer in this exercise: “If you could do *anything* with your life, what would that *anything* be?” When you answer that question from your heart, you will have found your core purpose.

Audri: These are excellent questions. And the more specific the answers, the better.

One of my favorite questions to ask, which I’d like to add to your list, is:

- If I knew I couldn’t fail, what would I do?



Pam: That's a great question. Answering that question will really give readers a chance to explore anything and everything they have ever dreamed of doing without any fear.

Since the answers to these questions will provide the foundation for each of the following steps, be as detailed and honest as you can with yourself. Take your time, and enjoy the journey on which you are about to embark.

When you finish creating your Millionaire Mind Movie, set it aside for one day.

Go back to it and see if you feel the same about what you've written 24 hours later. If not, change it.

Do this until you feel what you've created in writing is truly the life you want to live in reality.

Audri: Pam, can you give us an example of a Millionaire Mind Movie you or someone you know has created?

Pam: Sure. One of my clients knew she wanted to make a change in her life for various reasons — creative, financial, etc. She felt she had more to give than what her present retail career allowed, but she really didn't know exactly what it was that she wanted to do. She went through the discovery steps I've suggested, and in her Millionaire Mind Movie, she described in detail how, as a child, she had performed for family and friends on every possible occasion — singing, dancing, and generally “showing off,” and how much everyone enjoyed it. She described how this was the only time in her life she really felt “alive.”

She wrote about a time when, as a teenager, an agent had come to her school on Career Day, and had given her the opportunity to audition for a TV commercial. She described how she wanted to do this more than anything, but just couldn't seem to find the courage, and how it was something about which she'd always had a sense of regret.

I suggested that she write her Millionaire Mind Movie, as if she **had** auditioned for the TV commercial, describing what her life would be like if she had followed that path — how she would be using her talents, skills and abilities; what her lifestyle would be like; how her life would have affected others; how she would have discovered her core purpose.

Does this story have a happy ending? Well, let's just say if you've seen any television commercials, you've probably seen her living her dream!

Another client had always wanted to own his own



That's the great thing about creating a Millionaire Mind Movie. Just by answering the questions we've suggested, each person will find his or her dreams taking shape.



business, but he had married quite young, and started his teaching career at the same time. He and his wife had a large family to support, and he never felt he could take the risk of trying something new and different. As a boy, he had always loved inventing things. He was the kid on the block who blew up his Dad's basement with his experiments.

He told me inventing something to help others had always been his dream. I encouraged him to write his Millionaire Mind Movie about using his talents, skills and abilities to do just that. Today, he has developed a learning system that has been implemented in both the public and private education sectors, and he is truly living his dream — and has found his purpose for being.

These are just brief descriptions of the actual “Millionaire Mind Movies” each of these clients wrote, but I think they will give our readers a better idea of how this actually works.

One more thing: It is not necessary to have a specific dream in mind when you begin to create your Millionaire Mind Movie. I have many clients who come to me knowing only that they are not where they want to be in life. They know they want more, but they admit they don't have a clue about what *more* is.

If you find yourself in this situation, not to worry. Simply have faith in the process. Take your time and go through each of the steps as outlined — even if, in the beginning, you feel you don't have a clue.

You'll find that, as you take the steps and do the exercises, your conscious and subconscious will begin to work together, and you will begin to see your life dreams clearly forming right before your very eyes.

Audri: Thanks, that makes it really clear. It helps people to see exactly what you're talking about. Even though each person will have different answers, seeing a couple of examples sometimes helps a lot.

Before we go on to the second step, what should our readers do if they get stuck?

Pam: I really don't think they will, if they answer all of the questions we've suggested. The answers to those questions will literally "ignite" a flow of ideas that will surprise and excite them. I believe their problem will be the exact opposite. I think they'll probably run out of paper, before they run out of ideas. :)

If, however, anyone does get stuck, I would suggest keeping the list of questions on the table near their bed and glancing at them just before they go to sleep. If they do this two or three times, they'll have their answers.

Audri: Great. Before we move on to Step 2, I'd like to ask you about an exercise Mark Victor Hansen and Jack Canfield suggested which I've found very helpful. They advocate that to get your juices flowing, make a list of 101 differ-

ent things you'd like to accomplish in the next ten years. Some are very small things; others can be huge.

They suggest, as you do, to have fun with it, and to approach this with childlike enthusiasm. Not to put restrictions on what you think — just go with it. They suggest you start each sentence with the words “I am...” or “I will...”

They suggest looking at what you:

- Want to do?
- Want to have?
- Want to contribute?
- Want to become?
- Want to learn?
- Want to earn, save and invest?
- Where you want to go?
- Want to do with your time off?
- Want to do to create optimum health?
- Who you want to spend time with?

Pam: That is a fantastic exercise, Audri, and I'm sure it will further help our readers discover their dreams. Thanks for sharing it.

Audri: OK. What is the second step to turn dreams into dollars and become a self-made millionaire?

Pam: The second step is to create your **Millionaire Goals Plan**.

Audri: Sounds interesting, Pam. Tell us more.

Pam: Creating your Millionaire Goals Plan is your roadmap for turning your dreams into reality. As you read on, you will

learn exactly how to create and rank your goals, and how that will help you take the necessary steps to realize your dreams.

Here are some guidelines that will help you create your Millionaire Goals Plan...

One of the most important things to remember when listing your goals is to remember that *your goals must be directly linked to your core purpose* — the same core purpose you discovered when writing your Millionaire Mind Movie.

The basis of all goals must come from this core. This will provide you with an unshakable foundation upon which to build your dreams and will be the secret of your success.

Creating your goals on this basis will keep you **Fearless, Focused**, and enable you to have **Fun**.

As you approach this next step, let me share with you some ideas that will make all the difference when it comes to your goal-setting strategies.

The secret of setting goals is to realize there are three levels upon which goals are built. Each of these levels represents important cues for you to follow and have been designed to help you work (both consciously and subconsciously) to produce the results you desire.

It is important to remember the more specific you are about describing your goals, the more easily they will be realized.

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Your goals should mold you into a new person, and set you free to be all that you were destined to be.

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It is equally important to make your goals measurable, and to set completion dates.

Your goals must also challenge you beyond your current capacity. Feel free to be extreme, with the tempering aspect of remembering you must be willing to take the action steps required to achieve the goals you set.

Audri: Setting goals is difficult for many people. Is there anything you can suggest to make it easier?

Pam: Yes. Before you start setting your goals, get warmed up with another *Dream Strategy Exercise*.

Print out the **My Dream Strategies Goal Chart** at the end of this ebook.

At the top, list your Ultimate Goals, beneath that your Long-Term Goals, and finally, your Short-Term Goals. And again, dream big!

The spaces in between each category will allow you to fill in the actual goals as you follow the goal discovery steps below, listing each of your goals as outlined. The objective of this Goal Chart is for you to see how each category of goals must support every other category — from the bottom up.

Another very creative way of displaying your goals is to create what is called a “Story Board” in the film industry. Print out the **My Dream Strategies Story Board Chart** to do this *Dream Strategy Exercise*.

Writers and directors get together and create scenes in both pictures and words that move the story they are telling from start to finish — just as you are creating goals that will move your life from where you are now to where you would like to be.

Invent the dreams you would like to see become reality. Describe them in both words and pictures in the progression in which you see them occurring in your life — just as you would like to see them if you were creating a movie of the life you want to create.

Whatever method you choose to visually display your goals, you will have a clear picture of what you want to accomplish, and you will see what steps you must take to make them a reality. Be creative, and have **FUN!**

Audri: That's a great strategy. A Story Board for your dreams. Wow.

Let's now move on to identifying each category of goals you talked about.

Pam: OK. First, set your Ultimate Goal. Your Ultimate Goal(s) reflect your core purpose on the highest level.

As an example, your Ultimate Goal may be to create a motivational speaking business in which you travel the

*Be true to yourself and your core purpose,
and your Ultimate Goals will become
crystal clear.*

world sharing your thoughts and ideas — changing the destiny of everyone you meet. Another example of an Ultimate Goal might be to raise a family that is happy, safe and financially secure.

Other Ultimate Goals might include early retirement with one million dollars in savings; building your own childcare center; becoming a Tri-Athlete; owning your own public relations company; becoming a physician — and the list goes on.

Audri: How many Ultimate Goals should you set?

Pam: I would suggest setting as many Ultimate Goals as you have dreams. Setting Ultimate Goals is a way of making your dreams become more focused — more real. It's a

way of clearly describing the life you are dreaming of living.

When you state it as a goal, versus a dream, it automatically becomes something you can attain. You have given it a name; you have made it real.

There are as many Ultimate Goals as there are people. The choices are endless.

Audri: Again, before we go on, what should our readers do if they get stuck?

Pam: Going back to what you discovered in your Millionaire Mind Movie would be the best place to start. By revisiting those answers and what you discovered about your core purpose, you will find your Ultimate Goals coming into focus.

Simply take your dreams and state them as goals.

Audri: OK, let's move on to setting your long-term goals.

Pam: You may consider these goals to be the same as your Ultimate Goals, but, in fact, they're the goals that *support* your Ultimate Goals.

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Your Long-Term Goals represent the major steps you need to take to create your Ultimate Goals.
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These goals will act as the catalyst for achieving your Ultimate Goals. If, for example, your Ultimate Goal is to retire at 55, your Long-Term Goals would be things like starting a savings plan, starting a retirement plan, creating an investment plan, etc.

If your Ultimate Goal is to start your own business, your Long-Term Goals might be researching the industry

in which you plan to start your business and consulting with a professional to create business, marketing and public relations plans. List the goals or steps that would make that a reality.

These steps reflect the Long-Term Goals you must take to make your Ultimate Goal a reality.

Audri: One more time: what should our readers do if they get stuck?

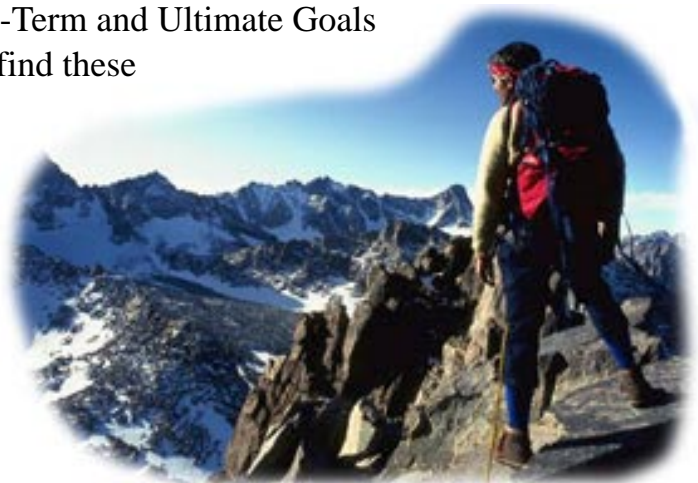
Pam: Listing your Ultimate Goals, then listing the steps that lead to those goals will help you if you find you are having difficulty with this step.

Audri: What's next?

Pam: **Set your short-term goals.** These are the day-to-day action steps you will take to support both your Long-Term and your Ultimate Goals.

They are markers to help you see where you have been, and how you are progressing. For example, if your Ultimate Goal is to make a career change, your Long-Term Goal might be to identify the career you are interested in pursuing, and your Short-Term Goal might be to make contacts in the industry in which you plan to work — setting up meetings with key individuals who can help you stake out your new territory.

Make these goals realistic and consistent. Think of action steps you can take each and every day toward making your Long-Term and Ultimate Goals a reality. You will find these action steps have an amazing effect on moving you toward the realization of your Ultimate Goal.



Create goals for *every* part of your life. Turning dreams into dollars and becoming a self-made millionaire is about weaving a fabric of your life that is seamless. Every part has a profound effect upon all of the other parts.

Achieving your Ultimate Goals is, of course, the pinnacle of your quest, but don't forget that all aspects of your life experience are woven into the achievement of your Ultimate Goals. To that end, create goals not only for your career, your finances, and your lifestyle, but create spiritual goals as well. Goals for your family, your health and fitness, parenting, your community, and your world.

Creating goals in this way is great **Fun**, and will keep you clearly **Focused**. It will also help you make discoveries about yourself — taking you in directions in your life you may have never imagined! Don't forget to be **Fearless**!

Audri: OK. So far we've covered the first two steps — creating your Millionaire Dream Plan by creating a Millionaire Mind Movie, and creating your Millionaire Goals Plan. Now, let's move on. What is the third step to turn dreams into dollars, and become a self-made millionaire?

Pam: The third step is to create your **Millionaire Career Plan**.

Here's how to get started on your Millionaire Career Plan...

Creating your Millionaire Career Plan and determining your life's work is, apart from discovering your Core Purpose, the most critical element in living the life of which you have always dreamed.

Each of us spends a great deal of time involved in our careers. Some of us have chosen our careers, and some of us have let our careers choose us. Some of us have lost

our careers, some of us are just starting out, and some have never had careers.

When I use the word “career,” I am referring to virtually every category of employment. What we are about to discuss applies to everyone from entrepreneurs, to those who would like to be entrepreneurs, to those who clock in

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It is in the discovery of your true interests, skills, talents and abilities that you will discover your life’s work.

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from 9 to 5, or to those who work the graveyard shift, the student shift, the mommy or daddy shift, or no shift at all.

Regardless of which category you find yourself in at this moment in time, let me assure you that there is a way to get wherever you, personally, want to go!

The only constant in the workplace of the 21st century is change. To live your dreams and create wealth, you must be willing to take charge and take the initiative. You must be willing to adapt and grow. You must be willing to acquire new skills, and improve the ones you have. You must be willing to manage your career, just as you manage your finances.

Audri: Let’s get more specific. Do you have an exercise our readers can do to help get started here?

Pam: Yes. In the spirit of creating and managing change, our next *Dream Strategy Exercise* will help you uncover your true interests, skills, talents and abilities. Print out the **My Dream Strategies Career Plan** found at the end of this ebook.

Write a short story about six (or more) accomplishments you have made in either your work or personal life

during your lifetime. (Yes, kindergarten counts.) These accomplishments should include the achievement of any goal, and they should be something you are proud of, and something you enjoyed doing.

When you are finished writing your story, go back and list all of the skills you used to achieve these goals.

You should see a pattern emerging that will give you cues about what you should be considering as your true life's work.

Now, using the goal-setting strategies you have learned, take the skills you have listed and turn them into a career goal. As you link each of these accomplishments... turned into skills... turned into career goals... remember that all must, again, reflect your core purpose.

These golden nuggets of information will help you focus your energies in the direction that will lead you to the career path you were meant to follow... which will, in turn, lead you to living your dreams and creating wealth.

Audri: Can you give us a couple of examples?

Pam: Of course. For instance, imagine that in the story you just wrote, one accomplishment was receiving an award for a story you wrote for your local or school newspaper concerning unfair grading policies. The skill you would list would be writing, and the career goal might be that of journalist. In this example, you may have also discovered your core purpose as a champion of the people!

Another example might be a story in which, when you were a teenager, you volunteered to baby-sit for all of the single moms in the neighborhood while they took night classes. Your accomplishment was taking care of ten or more children at one time — no problem. The obvious skill you used would come under the umbrella of human resources. This could, in turn, lead you to a career goal in the areas of human resource management or personal

growth, with your core purpose being that of helping others and making a difference in the world.

Again, these are very basic examples, but they are also extraordinary methods of making some vital discoveries about yourself and your life's work... and should give readers a model for their own individual goals.

Audri: You know, Pam, I think some of our readers are probably thinking right now: "I'd love to create my ultimate career, as described above, and I will one day, but I have to make a living in the meantime." What about them?

Pam: Great question. Many of my clients are in the very same situation. They have what they believe is the next million-dollar idea, but they also have to pay their rent.

The way to overcome and move beyond this is to take at least one step everyday toward your "Career Bliss." If, for instance, you have a full-time job you're not particularly thrilled about, and can't imagine how you could ever make a change, begin by using the goal strategies above, and apply those concepts directly to your career.

Audri: Can you give us a couple of examples?

Pam: If, for example, you're working as an accountant but, secretly, you're drafting great sketches every time you have a free moment because you'd rather be designing art layouts for an advertising firm, start joining networking groups to meet the people who are doing what you would like to be doing.

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It has been said that if you 'Follow your Bliss,' the money will follow. In absolute reality, this is true, but sometimes the day-to-day reality can get in our way.

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Perhaps you're a stay-at-home mom or dad who would like to take on a part-time job or work from home. Find out who in your community or circle of friends is doing what you would like to be doing. Ask them out to lunch and see how much you can learn from their experiences.

Each of these scenarios represents one of the most valuable steps you can take to create, enhance, or change your career situation. It's called networking, and it will increase your net worth!

Making connections and building relationships in the areas of endeavor that are of the greatest interest to you will serve you well. Over time, you'll be amazed at how these connections develop and provide you with opportunities to turn your dreams into dollars!

As a final thought on creating your Millionaire Career Plan, let me offer you some ideas that have helped others in pursuit of their ideal career.

Career options usually fall in one of the following categories. Below you will find each of those categories. Choose the category that fits your particular needs, review each idea, then make some plans and take action!

What are the most important things I should do to make the most of my current career?

- Take one task and go way beyond what your job requires.
- Become an expert in your field.
- Offer to give company seminars after hours in your area of expertise.
- Have lunch with the competition. (This is not a misprint. Your competition can offer you a new perspective and help you think outside of the box.)

- Write a column for your city’s newspaper and build that into a syndicated newspaper column.
- Join a public speaking group.
- Join trade or professional groups.
- Join a networking group.
- Volunteer in your community.



The rule of job networking is to obtain three contacts from everyone you meet.



What are the most important things I should do if I want to change careers?

See all of the above plus...

- Plan for the transition — financially, emotionally, and with your family and friends.
- Talk to people who are doing what you’d like to be doing.
- Find a mentor who will guide you through your career change.
- Take classes to explore things you may have forgotten you were great at doing.
- Take classes in things you may have never even dreamed of doing.

What are the most important things I should do if I’m just starting out, or find myself unemployed?

- Take a deep breath and don’t stress out.

- Create a support team. Enlist family and friends as well as a career counselor. Start by contacting career services at your local community college or university. Be sure to get references.
- Tap all resources: Employment agencies, website job boards, classified ads, executive search firms, and employment fairs.
- Tap the “Hidden Job Market.” Over 75 percent of all jobs are filled via hidden channels. To find these jobs, network by joining organizations where you will meet people who are doing what you would like to be doing. Directly call companies you might be interested in working with, and ask to speak to the person in charge of hiring. Make an appointment to meet with that person. If they don’t have a position for you right now, ask them if they know anyone who could use your expertise. Never give up, and before you know it, you’ll have the career that will change your destiny.

What are the most important things I should do if I would like to start my own business?

This step can be combined with making the most of your current career or can become your full-time passion.

- Study trends and evaluate the marketplace. Research the market statistics for what you are planning to do.
- Contact the Small Business Administration for information on everything from research information on the business you are interested in starting, to information on obtaining loans and grants.
- Talk to people who are involved in the area of business in which you are interested.

- Work part-time or volunteer in the area of business in which you are interested to get some hands-on experience and to network.
- Hire a business consultant to help you write effective business, marketing and financial plans.

And, if you want to really think **BIG**...

- Think of a way to make *one million dollars* from your hobby! For most of us, our hobbies are things we love to do, and most likely others are interested in doing them, too. Consider putting a new spin on an old idea, and you may come up with gold.

Since it isn't possible to include everything you need to know about creating your life's work in this interview, as a bonus, I'd like to share some excellent websites that will help guide you on your journey.

Audri: That will be a big help to our readers. We'll include these in the **Special Resources for You** section at the end of this ebook.

Pam: I've also included resources for testing your aptitudes and inclinations toward specific careers, finding current and future career trends, making a major career change,

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Once you discover who you really are and what you really want to do with your life — nothing can stop you.

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planning a career search, and employment information and job choices.

Audri: Sounds great. Let's move on. What is the fourth step to turn dreams into dollars and become a self-made millionaire?

Pam: The fourth step is to create your **Millionaire Financial Plan**.

Here's what you need to know to create your Millionaire Financial Plan...

Wealth will come to you as a result of creating and living your dreams. Every self-made millionaire I know is living proof of that fact.

I really cannot overstate this concept. In fact, this is such an important concept, you might want to design a colorful sign that reads:

Wealth is the Result of Creating and Living My Dreams...

Attach this slogan to your refrigerator and your computer, and anywhere else you find yourself at frequent intervals so you will be constantly reminded of this truth. This statement is more powerful than you may realize.

You'll find that your **Fearlessly Focused Fun** has now become what you call your life's work, and that life's work has become your passion. You will find that living your passion creates wealth in your life, wealth from not just one source, but wealth from limitless sources. Wealth wherever you turn — wealth of family, wealth of friends, wealth of finances, and wealth in every other aspect of your life.

Of course, as you begin to realize the presence of wealth in your life, especially with regard to financial wealth, there are important steps you'll want to take to make sure you are making the most of that wealth, and keeping the wealth you are creating. That aspect of wealth is what I'd like to focus on now.



The real purpose of creating financial wealth is to create financial independence in our lives. That is at the very core of what we are really seeking, and each of us seeks financial independence for various reasons.

Some of us would like to be completely free to explore our dreams without concern or worry about the future. Some would like to provide the best for their families and make sure they are secure, with fully funded college and trust funds. Some of us would like to make sure we have provided for our retirement and health care needs, or for our aging parents. Most of us would like to do all of the above, and much more with our financial independence.

Each of us must determine our individual requirements for achieving financial independence, then strive to reach that goal. One person may feel they have reached financial independence with a net worth of a half-million dollars, while others realize they will need more — some much more, others much less.

Once again, these decisions must be based upon what you have discovered about yourself and your Core Purpose for being. It is all about who you are and what you want.

“

Remember, it's not what you make, it's what you keep that will make you wealthy.

”

Audri: Let's talk about some practical steps now.

Pam: OK. Financial wealth can come from many sources. Regardless of the source, it is important that once you have created wealth, you take some practical steps to creating your Millionaire Financial Plan. Let's begin with some simple, yet powerful financial planning strategies.

Some may be familiar to you, others not so familiar, yet all are critical to creating wealth.

Review each of these steps — each will help you determine where you are now, and will give you some direction in planning where you want to go.

1. Assess your current financial situation.

Gather together all of your financial information: Insurance policies, tax returns, investment and savings accounts, pension accounts, employment benefits, wills and trusts, paycheck stubs, and for those who are self-employed, balance sheets and cash-flow statements.

2. Set specific financial goals for you and your family.

To have the most impact, these goals should be quantifiable, measurable, and have time limits. Also include a plan of action that is implemented on a daily, monthly and yearly basis. As with all of your goals, they should emanate from your core purpose.

3. Eliminate debt.

Difficult as this may seem at times, this step is so very important to creating wealth. If this is an element of your wealth scenario that needs some work, consider low-interest loan consolidation, debt counseling, or any of the many wonderful Internet sites offering valuable information on this topic. We'll include some in the **Special Resources for You** section.

4. Pay yourself first.

Save all you can, and think about everything you spend. Adhering to these principles alone can make you rich. If you don't see it, you can't spend it.

Explore all savings options available to you, from IRA's and 401K's, as well as good, old-fashioned CD's and savings accounts — better there than vanishing into thin air.

In honor of making you wealthy, try using this little exercise for every purchase you make for the next month. Before you buy whatever it is you're going to buy, stop yourself for 10 seconds and decide if it is a luxury or a necessity. If it's a necessity, then go for it.

If it's a luxury, do what millionaires do. Use the 10-second rule and calculate how much that purchase, invested, rather than spent, would add to your wealth. If you keep a list over the period of a month and multiply this amount over a 12-month period, then over a 10-year period, adding compound interest, as we are about to discuss, you may find you have just discovered one of the easiest ways of becoming a self-made millionaire.

A simple example of the "Millionaire's 10-Second Rule" would be something like deciding whether or not you will buy a new blender with all the latest features, or keep your perfectly good blender that really does everything you want it to do, and save your \$80. Here's how much the new blender would *cost you in savings* over a 10-year period:

Example of Millionaire's 10-Second Rule

| | |
|--|--------------------------------------|
| Cost of new blender.... | \$80.00 |
| Estimated Annual Interest..5% (compounded) | |
| After 1 year..... | \$84.00 (\$80 x 1.05) |
| After 2 years | \$88.20 (\$84 x 1.05) |
| After 10 years | \$130.31 (compounded for years 3-10) |
| Total cost in savings . | \$130.31 |

This is, of course, a small example, but if you mentally calculate each expenditure, weighing your *cost in savings*, you'll quickly see how your spending habits will change when you realize you could be saving *thousands* of dollars.

Audri:

You just mentioned the "miracle" of compound interest. Can you further explain it for our readers?

5. The “miracle” of compound interest.

Pam: Yes. As we’ve just illustrated, “compounding” is interest earning interest, and it is a powerful tool for creating wealth. Because the interest that is earned by the initial capital also earns interest, the value of the account grows at an ever-increasing rate.

Whatever financial vehicle you use, a savings account, mutual funds, CD’s, etc., you can take advantage of compound interest by investing regularly, reinvesting, and starting *today*.

Whatever the amount, there is no time like the present to begin to create wealth. By making time your ally, your money will be able to work for you longer, and think of the returns you’ll realize!

Audri: A simple rule of thumb, then, is that if you multiply 1.63 times the cost of whatever you’re applying the “Millionaire’s 10 Second Rule” to, the result is how much that money could grow to in 10 years if you save it (assuming 5% interest compounded). In your example above, the \$80 you didn’t spend on the blender times 1.63 is about \$130.40.

That brings to mind another “miracle” — dollar-cost averaging. Can you explain this?

6. Use the “miracle” of dollar-cost averaging.

Pam: Although Wall Street has its ups and downs (no pun intended), it has historically produced a great deal of wealth. One method used to produce this wealth has been Dollar-Cost Averaging.

Dollar-Cost Averaging is, simply put, systematic investing. It is putting away a predetermined amount of money on a regular basis.

The way dollar-cost averaging works is by investing a set amount of money at regular intervals so the average



The best time to plan for a rainy day is when the sun is shining.



cost of shares tends to get the best of all practical worlds with the market's peaks and valleys. Your dollars purchase fewer shares when the market is up, and they buy more when the market is down.

While you may not achieve the positive results of buying at the market's low point and selling at its high point, neither will you suffer the consequences of doing the opposite. Since timing the market is not realistic, you gain many of the same benefits without the risk by dollar-cost averaging. This method has helped individuals accumulate wealth over time in a systematic, organized way.

This concept is definitely something you would want to discuss with your Financial Advisor.

Audri: Yes. I learned about dollar-cost averaging many years ago from my stepfather, and we've been doing it ever since. It really is almost like magic.

What other practical steps should our readers take?

Pam: **7. Set up an "I quit" fund.**

Keep at least three months of living expenses set aside. If things are going well now, set aside a little extra in those savings accounts — just in case you want to, or find you need to, make a change.

8. Update yourself on current tax laws.

Tax laws change so frequently that keeping up on what may affect your bottom line is essential to creating and keeping wealth.

9. Seek professional advice for setting short and long-term financial goals.

As you continue to take steps to turn your dreams into dollars, you will find your visions of wealth will be greatly enhanced by working with a qualified professional.

Professional Financial Planners will help you see the “Big Picture.” That will include guidance in investing, insurance, mortgages, debt management, wills, trusts, college and retirement planning, and much more. You will become a wealth magnet when you combine the power of your dreams with the practicality of your planning and the persistence of your actions.

Audri: Just make sure you choose your financial advisors **very** carefully. Unfortunately, I know a lot of horror stories. Any tips on how to make sure you select the right person?

Pam: Yes, choosing a competent and reliable person to help you manage your finances is really an important part of managing your dreams and can prove to be one of the most important decisions you make on your road to wealth.

Here are a few tips that will help readers make that decision...

- **Know what you want.** Determine your general financial goals and your specific needs to better focus your search for a financial advisor.

When interviewing financial advisors, take someone with you who is more experienced in handling financial matters — they can give you their opinions as well.

- **Be prepared.** Read personal finance publications (and my Millionaire Money Magic 45-Second Newsletter!) so you're informed about financial strategies and terminology.
- **Talk to others.** Get referrals from people you trust.
- **Look for competence.** Choosing a Certified Financial Planner insures you are working with someone who has been required to meet certain professional and ethical standards.
- **Interview more than one financial advisor.** Make sure you feel comfortable and confident discussing financial matters with the person you choose. Ask questions about educational background, experience, areas of specialization, size and duration of their practice, etc.
- **Check the financial advisor's background.** There are many state boards that regulate the financial industry. Do your due diligence. It will pay off.
- **Know what to expect.** Ask for a registration or disclosure statement, detailing compensation methods, business affiliations and personal qualifications.
- **Get it in writing.** Request a written advisory contract or engagement letter to document the scope of services. Discuss all compensation involved.
- **Reevaluate the relationship regularly.** Make sure your goals and needs are being met as your financial situation changes.

Audri:

We're down to the home stretch here. What is the fifth step to turn dreams into dollars and become a self-made millionaire?

Pam:

The fifth step is to create a **Millionaire Lifestyle Plan**, aka “What do millionaires know that I should know?”

Here’s how to create your Millionaire Lifestyle Plan...

Here are some things that are going to surprise you.

Most of us think that millionaires, self-made or otherwise, partake of exotic lifestyles, commensurate with rock-star status. Of course, there may be a small percentage of millionaires who do — and they are mostly rock stars! In-depth surveys, however, reveal an entirely different picture of your average millionaire.

In ranking the chosen activities of multi-millionaires over the period of a year, statistics reveal that most of them (85%) would rather spend time with their children or grandchildren, and rank that as their #1 activity choice. That same 85% also prefer to spend their free time consulting with a tax expert, and 78% of these self-made millionaires also spend their time consulting with investment advisors. 46% of them dine at McDonald’s or Burger King. Only 4% went skiing in the Alps during a 12-month period, and only 3% took an ocean cruise. These facts reveal a little different profile of the classic millionaire, don’t they?

Audri:

Yes, I think that will surprise many of our readers.

So, what DO self-made millionaires know that our readers should know to help them “Turn Their Dreams Into Dollars”?

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Millionaires know... The money is not what makes you a millionaire. It’s the person you become that enables you to create your dreams, and that wealth comes as the result of fulfilling those dreams.

”

Pam: **Millionaires know...**

- You must believe in yourself and in what you have to offer the world.
- If you live a life you love, you will create your dreams and your fortune.
- You must identify your strengths and limitations, and capitalize on your strengths.
- You must be courageous and take calculated risks.
- You must work harder than everyone else.
- You must plan your day well and use your time wisely.
- You must take control of every aspect of your life, making certain that every facet is in alignment with your core purpose and ultimate dreams.
- The most powerful way of creating wealth is to eliminate debt, pay yourself first, keep what you earn, and compound what you save.
- You will face challenges. Thrive on those challenges... and turn them into victories.
- You must follow your plan until you reach your intended goals.
- That creating strong personal and professional relationships will enhance your ability to realize your dreams.

Audri: Thanks, Pam. To conclude this ebook, if you had 45 seconds to tell our readers the greatest tips to turning their dreams into dollars — broken down for each of your five steps — what would you tell them?

- Pam:**
- Step 1:** Dream big!
 - Step 2:** Plan well!
 - Step 3:** Discover and be who you were meant to be!
 - Step 4:** Attract and retain wealth!
 - Step 5:** Live your dreams!

Audri: Is there anything else you'd like our future millionaires to know?

Pam: As part of summarizing our interview, I'd like to have the readers complete one last *Dream Strategy* exercise. I believe this visual representation of our discussion will help crystallize the ideas I have shared in a way they will remember and use.

Check out the **My Dream Strategies Millionaire Pyramid** at the end of this ebook. At the top of your Millionaire Pyramid you'll see "Self-Made Millionaire." At the bottom, "Millionaire Dream Plan." In between, you'll see all the other categories we've discussed in this ebook. Print this page each month.

Under each category list one **Action Step** you plan to take in that category during that month to make your dreams a reality. Place the page where you can see it every day, and watch your dreams come true!



This visual representation of how you will “Turn Dreams Into Dollars, and Become a Self-Made Millionaire” will enable you to see in a **Fearless, Focused** and **Fun** way, how you can, and will, progress from the foundation of your dreams to the realization of those dreams.



I've never seen a better overall plan for personal and professional success....In my business, clients would pay thousands of dollars for this type of information, and, believe me, it's really worth millions.

**B. Duncan, Financial Consultant,
Las Vegas, NV**



Audri: Excellent. Let's end with two summary questions:

If you could have each of our readers ask one question of themselves, and the answer would be a self-revelation, what would that question be?

Pam: The question that is at the heart of this entire message and will help readers discover and attain their dreams is very simple. They must ask and answer for themselves: “What is my purpose for being?”

When they know the answer to that question, everything they need to do to create what they desire will follow.

Audri: And finally, what would you like everyone to remember from this interview that will most profoundly affect their success?

Pam: Living your dreams and becoming a self-made millionaire is an inclusive—rather than exclusive—process. It is the natural result of living the life you were meant to live.



Even though we may feel our dreams are as far away as the most distant star in the galaxy when we're in our day-to-day routine of focusing on our jobs, taking care of our kids, cleaning our houses (sometimes), paying our bills, etc.

In reality, they can be found right where we are at any given moment in time. All we have to do is listen to our inner voice to find our dreams.

Each day we must set aside a few moments *for* ourselves to

be ourselves. As we do this, moments will build into hours, hours into days, and days will become a lifetime of fulfillment.

Each of us has the power and the riches of the entire universe at our command every moment. We must simply claim what has always been ours—and we must do our part. As you've just learned in this ebook, “doing our part” means we must identify what we want in life, we must create a plan, and we must take action. Making these three simple, yet extraordinarily powerful principles a part of your daily life will enable you to reclaim your destiny, and discover the life you were meant to live, as you Turn Dreams in Dollars!

Take one step each and every day to create your dreams, and you will soon find they have become a reality.

Audri:

Thanks so much, Pam. We look forward to hearing about our readers' success turning their dreams into dollars — and becoming self-made millionaires!

My Dream Strategies Dream Plan

Let your mind flow freely. Write out exactly how you see yourself turning “Dreams Into Dollars,” and your vision of yourself as a self-made millionaire. Clearly describe how you would create the perfect life for yourself and your loved ones. Remember, you’re the star — so dream big!

If I could do **anything** with my life, what would it be? What is my passion? What is my dream?

If I were living my dream, what would I do with each of the 24 hours I’ve been given in each day?

If I were living my dream, what talents, skills, and abilities would I use to live a full life, and maximize my income potential?

If I were living my dream, how would I use my financial independence to create a dream life for myself and my loved ones?

If I were living my dream, where would I live? What would my home be like? What would my lifestyle be like? What would my friends be like?

If I were living my dream, how would I share all that I have with others?

If I were living my dream, what would my Core Purpose in life be?

If I knew I couldn’t fail, what would I do?

My Dream Strategies Goal Chart

Ultimate Goals

Long-Term Goals

Short-Term Goals

EXAMPLE:

My Dream Strategies Goal Chart

Ultimate Goals

Retire by age 55 with 1 million dollars in savings.

Start my own business by next year.

Send my kids to college.

Buy my “Dream Home” at a price I can afford.

Long-Term Goals

(To support the above Ultimate Goals)

Start a savings and investment plan.

Research all aspects of the industry I’m interested in.

Check out all possible loan, grant and scholarship programs available.

Investigate all real estate sources in the area in which I’m interested in living from new home builders to foreclosure specialists — who may just have the inside track on some great buys. Also consider remodeling a “fixer-upper.”

Short-Term Goals

(To support the above Long-Term and Ultimate Goals)

Eliminate debt, and keep track of all spending.

Join a networking group of people who are working in the business I’m interested in, and obtain all possible loan and other information from the Small Business Administration.

Create a plan for each child to make sure they meet all of the scholastic and other requirements to qualify for the loans, grants and scholarships for which they plan to apply.

Start an “I want to buy my Dream Home by _____ (fill in the date) Fund,” and set up a special savings account from which a specified amount is automatically deposited every payday.

My Dream Strategies Story Board Chart

Invent the dreams you would like to see become reality. Describe them in both words and pictures in the progression in which you see them occurring in your life — just as you would like to see them if you were creating a movie of the life you want to create.

EXAMPLE and TIPS:

My Dream Strategies Story Board Chart

Invent the dreams you would like to see become reality. Describe them in both words and pictures in the progression in which you see them occurring in your life — just as you would like to see them if you were creating a movie of the life you really want to live.

Start this exercise by sitting in your favorite spot at home — ideally in a quiet place, and just close your eyes for a few moments. Envision your “Millionaire Mind Movie,” as if it were right up there on the screen at your favorite theater. From beginning to end, mentally “see” yourself living your dreams. The “Story Board Process” is very similar to creating your “Millionaire Mind Movie,” the difference is that you are going to put your thoughts in sequence and add pictures.

When your “movie” is very clear in your mind, spread the largest piece of paper you can find on the floor, or lay out some very large index cards. On the largest piece of paper you can find, or index cards, recreate your “Millionaire Mind Movie” in words and pictures, from the beginning of your dream, to the fulfillment of your dream — just as a film progresses from a beginning to an ending.

For those of us who are not illustrators, as I am not, a client shared a fantastic idea with me — another way of creating a “Story Board,” or visual representation of your dreams. He had a dream of sailing around the world on a boat he had built himself. This really was a dream that seemed very far off, since he hadn’t sailed since he was a teenager, and had only a very vague idea of how to build a boat. What he did have was a clear and focused dream, combined with determination, and a plan of action — and that’s all that really mattered, as you will see.

The way he began to create his “Millionaire Mind Movie,” which became his Dream Strategies Story Board Chart, was by having his son take photos of him talking to people at the boat docks who had their own boats — some of whom had also built their own boats.

His son also shot photos of him starting to draw the plans for the boat, and continued on through each step of the process. He labeled each of these photographs, and put them in order — from the beginning of his dream to the fulfillment of his dream. As he continued to take these steps, he found he was meeting people, just like himself, who had the same dreams.

Long story short. He met a family who had an incredible history of building boats, and they were looking for someone to become an apprentice on the next boat they planned to build, then help sail it around the world with them. My client’s enthusiasm and tenacity convinced them he was the guy to do it, and the rest is the stuff dreams are made of!

Now It’s Your Turn...

My Dream Strategies Career Plan

Write a short story about accomplishments you have made in either your work or personal life. List all of the skills you used to achieve these goals and turn them into a career goal.

- | | Skills | = | Career Goal |
|----|---------------|----------|--------------------|
| 1. | | | |
| 2. | | | |
| 3. | | | |
| 4. | | | |
| 5. | | | |
| 6. | | | |

EXAMPLE and TIPS:

My Dream Strategies Career Plan

Write a short story about accomplishments you have made in either your work or personal life. List all of the skills you used to achieve these goals and turn them into a career goal.

One of my clients had a dream of starting her own catering business, and shares this story about how her Skills turned into a Career Goal...

“When I was twelve years old, my grandmother taught me how to make jams and jellies from scratch. Right then and there I knew I wanted to share my edible creations with the world, so I started by selling them at every community and church function possible.

“Pretty soon I found myself posting flyers everywhere I could pound a nail, and I was taking orders from three blocks away, then three miles away, then three hundred miles away! My little business grew so fast that I had to hire friends from school to help me, as well as set up an accounting system to keep track of my customers.

“For many years I forgot how happy I was when I was doing the thing I loved doing most during my childhood. I rediscovered my love of life when Pam showed me how to take the steps to turn my long forgotten skills of Cooking, Sales, Personnel Management, Accounting and Public Relations, into my true career goal of owning my own, very successful catering company. I’m finally living my dream!”

| Skills | = | Career Goal |
|-------------------------|----------|--|
| 1. Cooking | | Owning my own, very successful catering company. |
| 2. Sales | | |
| 3. Personnel Management | | |
| 4. Accounting | | |
| 5. Public Relations | | |

My Dream Strategies Millionaire Pyramid

This visual representation of how you will “Turn Dreams Into Dollars, and Become a Self-Made Millionaire” will enable you to see in a **Fearless, Focused** and **Fun** way, how you can, and will, progress from the foundation of your dreams to the realization of those dreams. Print a copy of this page for each month of the year, and directly under each category, based upon your own individual dreams, list one **Action Step** you plan to take each and every month. Each month you will add the action steps that you need to take to make each of the goals you have set become a reality. Place the page where you can see it every day, and watch your dreams come true!

Self-Made Millionaire

Millionaire Lifestyle Plan

Millionaire Financial Plan

Millionaire Career Plan

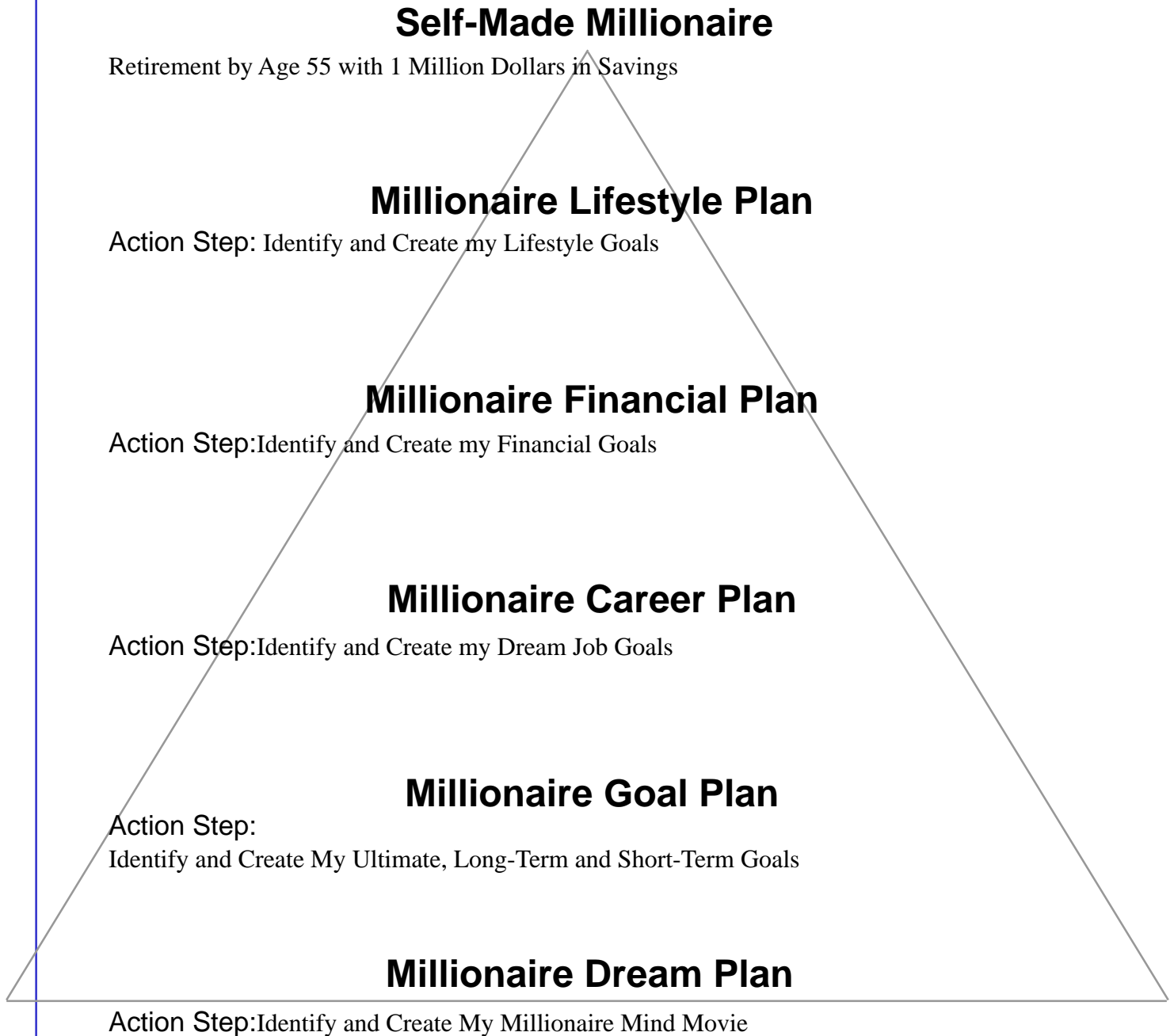
Millionaire Goal Plan

Millionaire Dream Plan

EXAMPLE:

My Dream Strategies Millionaire Pyramid

Here is an EXAMPLE of how the Pyramid would look for the first month, if your dream of becoming a Self-Made Millionaire was based upon the Ultimate Goal of retiring by age 55 with 1 Million Dollars in savings.



Special Resources for You

More About Pam Braddock...

If you would like to live your dreams, you will want to receive updates about the exciting One Million Dreams Project, and the One Million Dreams Club, consulting services, newsletters, seminars, books and much more, so be sure to email DreamStrategist@aol.com.

Other Good Resources for Living Your Dreams

Powerpause: Achieve Personal Success and Happiness — In 3 Steps Which Take Just 3 Minutes

By John Harricharan

<http://www.powerpause.com/cgi-bin/at.cgi?a=138285>

Other Good Resources for Learning More About Career Changes, Searches and Trends

Self-Directed Search

By Dr. John L. Holland

Take the Self Directed Search (SDS) for a comprehensive system on testing your aptitudes and inclinations toward specific careers, based upon the science of "career theory."

<http://www.self-directed-search.com/>

Futurework: Trends and Challenges for Work in the 21st Century

By U.S. Department of Labor

Read the Futurework Report for some great insights on current and future career trends.

<http://www.bls.gov/opub/ooq/2000/summer/art04.htm>

National Association of Colleges and Employers

For employment information and job choices. This may be especially helpful to college students who are moving into the workforce.

<http://www.jobweb.com/>

CareerPerfect.com: Tools, Tips and More...

<http://www.careerperfect.com>

CareerBuilder.com

<http://www.careerbuilder.com>

Career Paths

<http://www.careerpathsonline.com>

JobHuntersBible.com

<http://www.jobhuntersbible.com>

The Riley Guide: Employment Opportunities and Job Resources

<http://www.rileyguide.com>

Jobs.com

<http://www.jobs.com>

Five O'Clock Club: Career Counseling Network

<http://www.fiveoclockclub.com>

Other Good Resources for Entrepreneurs**Make Your Site Sell**

By Ken Evoy

Great, inexpensive book for learning how to use the Internet to make money. New and expanded.

<http://wz.sitesell.com>

Make Your Knowledge Sell

By Monique Harris

This wonderful book is a proven system that shows you how to write a book, create and publish it, and market and sell it.

<http://wz.sitesell.com/myks>

The Insider Secrets to Marketing Your Business on the Internet

By Corey Rudl

Excellent Internet marketing course — new and expanded.

<http://www.marketingtips.com/t.cgi/35634>

Working Today

<http://www.workingtoday.org>

Terri Lonier's Working Solo

<http://www.workingsolo.com>

Entrepreneur.com

<http://www.entrepreneur.com>

EntreWorld: Resources for Entrepreneurs

<http://www.entreworld.com>

Discover How to Get Free Publicity by Being a Guest on the Top Radio Talk Shows

By Alex Carroll

<http://www.marketerschoice.com/app/aftrack.asp?afid=22068>

Other Good Resources for Managing Debt

Myvesta.org Financial Crisis and Treatment Center

<http://www.getoutofdebt.org>

The Motley Fool: Getting Out of Debt

<http://www.fool.com/ccf/ccf.htm>