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How A Millionaire Manages One Dollar

By Francis Kier

If you don't know how to manage a million dollars, I guarantee that the money will quickly disappear if I wrote you a giant check right now. Precisely like 90% of lottery winners that go bust within five years, they didn't have the basic discipline or the formula to handle the money that would have created a financial foundation that would last for generations. Learn how to manage a single dollar so that you can move up to the financial big-leagues on your own.

Give a millionaire a dollar and they will do something predictable: They will display the discipline not to spend it. That dollar will be deposited into a savings account where it earns interest income. A millionaire does not spend earned income! They only spend the income from their investments. A millionaire cycles money from a job, overtime pay, bonus, etc., into investment accounts. When you start out, you probably don't have any investments so how are you going to pay your bills? Reject the saying: "Try to save some money after you pay the bills each month." This rarely happens and may be too little to add up to much. That saying is psychologically backwards. The new saying that I want you to begin with is: "Don't invest all of your earned income each month, pay a few bills with it." Do you see the millionaire difference?

Let's talk about financial building blocks. Give a millionaire a dollar and they will split it up into the distinct building blocks of a solid financial foundation. Ten-cents of that dollar will be allocated to a permanent investment account that is never spent. This account builds your wealth. As I have said before: "Wealth can only be created and maintained by the amount of money that you receive and do not spend." Well, this is that account, and you need to increase it by a piece of every dollar that you receive. Another ten-cents will be allocated to a savings account. This is a delayed-spending account for expensive purchases such as vacation, home repairs, or cars.

Millionaires save money to buy something before they purchase it, not afterward on credit where you have to pay interest. The next ten-cents is allocated to wealth education. The economy is always changing and you are ultimately responsible for directing all of your money. The only way to do this wisely is to add to your investment knowledge. Get investing ideas by paying for advisors, books, courses, newsletters, magazines, and newspapers. The three-dimes that were just allocated for different purposes is the wealth formula of millionaires; this is how wealth can be built to last for generations. It is only after these three buckets get their share of the dollar that part of it is allocated for taxes on that dollar. Notice that a millionaire pays the taxman after the important building blocks get their share.

There is no such thing as "income before taxes". There is a tax liability on all income from whatever source. So a millionaire will have a tax strategy in place to receive that dollar before it is ever deposited at the bank. Millionaires don't overpay their taxes, they manage tax liabilities because they are your single largest expense (Add up how much you paid for income tax to the IRS, state, city, and property

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taxes – it is probably a much bigger number than you expect). Some ways to minimize your taxes include setting up a part-time business to create legitimate deductions, buying investments that offer depreciation like real estate and oil, and finding the best CPA to give you advice.

The managing-a-dollar formula that the millionaires follow is: minimize the tax liabilities, allocate parts of it to build your financial foundation, decrease the percentage of earned-income that you spend until it is zero, and forge the discipline to consistently follow this routine. Now, at what age do you wish that you had learned this material? At what age do you think you should start exposing your children to these ideas? The correct answer is: as early as possible (and when they start getting an allowance at the very latest).

Francis Kier has an MBA in finance and shares his two decades of experience with investing and personal finance. More of his articles are available at <http://investing.real-solution-center.com>.

The Easy Chair Millionaire: Lazy Money Method?

By Caiden Felix

So, What Exactly Is The Easy Chair Millionaire?

Now, you may or may not have heard of The Easy Chair Millionaire? It's a pretty new program (compared to some of the titles out there) but it's already started making a bit of a stir.

The Easy Chair Millionaire is a guide that has been put together by a guy who claims to have become a millionaire despite the fact that he's excessively lazy. This guy promises to guide you "by the hand" on the road to an Internet fortune. So, what do I think.....?

Does The Easy Chair Millionaire Work?

Now, I'm sure that you're aware that there are probably thousands of different money making schemes floating about on the web today. So, does The Easy Chair Millionaire actually do what it claims? It's short, yes! The most outstanding thing about this system is that it eliminates all of the complicated stuff. The Easy Chair Millionaire proved to be a very clear and concise method that shows you step by step how to create consistent streams of cash. Seriously though, some of the methods that The Easy Chair Millionaire guides you through proved to be so quick to set up that I was making a few quid within about 2 hours!

How Does The Easy Chair Millionaire Compare With Other Programs?

What makes The Easy Chair Millionaire so different is its simplicity. The individual methods that it presents to you are explained in such a manner that you really can't fail. The Easy Chair Millionaire really does have a way of explaining things. It covers just about every form of making money online that I knew of as well as a couple that I didn't, but each and every one of them is given to you in blueprint form. It is never assumed that you already know something (when you may not), therefore you can never really make a mistake.

So Bottom Line, Do You Recommend The Easy Chair Millionaire?

I and many others, make a part/full time income on the Internet using the techniques described within the The Easy Chair Millionaire. The only difference is I have had to learn as I went which included making many costly mistakes on the way. If I had a guide like this by my side I could have saved a lot of time and money!.

So bottom line...Yes...The Easy Chair Millionaire comes highly recommended!

Thanks For Reading!

Caiden Felix

Did you find this review useful? You can learn a lot more about how The Easy Chair Millionaire can help you by CLICKING HERE <http://www.my-linker.com/hop/ecmillionaire>

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