

# LEONIE'S NOTES on:





1. DECIDE to be a MILLIONAIRE

2. MILLIONAIRE MATH

3. INCREASE INCOME

4. Who's Got MY MONEY?

5. Stay BROKE

6. Save to INVEST

7. Multiple FLOWS of INCOME

8. Repeat, Reinforce & Hyperfocus

# MILLIONAIRE MATH

What does it take to create

## \$1 MILLION

$$\$5 \times 200,000$$

$$\$10 \times 100,000$$

$$\$20 \times 50,000$$

$$\$50 \times 20,000$$

$$\$100 \times 10,000$$

$$\$200 \times 5,000$$

$$\$500 \times 2,000$$

$$\$1,000 \times 1,000$$

$$\$2,000 \times 500$$

$$\$2,500 \times 400$$

$$\$5,000 \times 200$$

## \$5 MILLION

$$\$5 \times 1,000,000$$

$$\$10 \times 500,000$$

$$\$20 \times 250,000$$

$$\$50 \times 100,000$$

$$\$100 \times 50,000$$

$$\$200 \times 25,000$$

$$\$500 \times 10,000$$

$$\$1,000 \times 5,000$$

$$\$2,000 \times 2,500$$

$$\$2,500 \times 2,000$$

$$\$5,000 \times 1,000$$


When I look at \$1m, I think it could be easy to sell at \$500. or you know - even just getting 500 people to give \$\$.

When I look at \$5m - how easy would it be to sell something cheap?



When you quit **BITCHING** about money & start taking **RESPONSIBILITY** for increasing your income, it's amazing what happens.

!!!

Money seems to **FLOW**  to those who pay the **MOST ATTENTION** & take the **MOST** responsibility for it.

Whatever it takes, you are going to **CREATE PROSPERITY.**

The **BROKE BITCH** & **MOAN** while the **RICH** take **RESPONSIBILITY.**

Keep **INCREASING** your income in **INCREMENTS.** Then increase in **SURGES.** Surges will happen when you **INCREASE YOUR SKILLS** + make **INVESTMENTS!**

How to  
GROW your  
INCOME in SURGES

A hand-drawn line graph on lined paper. The line starts at the bottom left and trends upwards to the top right. It has three distinct peaks. Red arrows point to each of these peaks. The word 'SURGES' is written in red above the line, with the arrows pointing to the peaks of the line.

SURGES come when you  
**INCREASE** your  
skills & knowledge.

The CREATION of WEALTH  
is about **INCREASING** your  
**INCOME FLOWS.**

ASK:

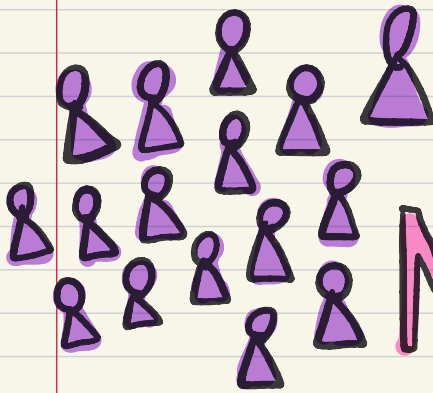
Who has MY  
MONEY?

And then ASK:

what can I GIVE  
THEM in exchange  
for that MONEY?

If you want to MAKE  
A BILLION DOLLARS,

help A Billion people

 **HELP**  
**MORE PEOPLE**

you'll end up with more than money—  
you will have CREATED a LEGACY.

The most important thing  
you must learn about  
any business is sales.

—BILLIONAIRE MARK CUBAN

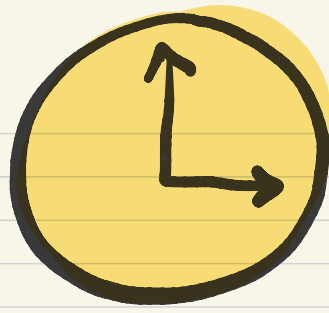
ONCE YOU KNOW  
"WHO HAS  
YOUR MONEY?"

then ↓



Make YOURSELF

**KNOW** to them



**TIME** invested  
in asking

Who has my  
**MONEY?**

will always, always,  
always result in

**\$\$ MONEY \$\$**

“ I have seen  
SO MANY PEOPLE  
HAVE FINANCIAL  
SUCCESS, then  
QUIT doing what  
created their Success  
& go BACKWARDS  
financially.  
KEEP DOING what works! ”

LOCK UP YOUR SAVINGS!

# SACRED ACCOUNTS

Grant CARDONE has a policy to never have money sitting around. Money sitting around gets SPENT.

Lock it away in investment accounts instead. He calls them "SACRED ACCOUNTS".

It forced him to produce + outwork results. It forced him to continue producing new revenue.

Pay bills by making MORE MONEY instead.



He spends NONE of the SURPLUS MONEY. Surplus monies are for INVESTING & making more money in their own right.

SAVE To  
INVEST  
DON'T JUST  
SAVE To SAVE.

Human beings perform BEST out  
of NECESSITY.

I wake up like  
I am BROKE  
& have to  
PERFORM out of  
NECESSITY.

IDEA

+

HARD  
WORK

+

EXTREME  
DISCIPLINE

×

multiplied  
over long  
periods of time

=

will always equal  
SUCCESS

# Grant CARDONE MONEY MAKING TIMELINE

Age 26: Started SAVING money

Age 31: • \$200,000 Net Worth  
• Speaking Career  
• Invested in another company

Age 35: • \$1 MILLION Net worth  
• Bought 48 unit apartment building for \$1.95m (\$350K DEPOSIT)  
→ was cash flow positive in month one  
• Bought 38 unit building for \$3m

Sold Both & made over \$5.3 million. Made \$100K a year. \$850K netted \$5.3m → 600x RETURN

Have to PREPARE for investments by LEARNING, EDUCATING & watching the market so you know what to invest + when.



"Sometimes I will go years without investing in a new business & simply focus on making my current businesses stronger."

I don't GAMBLE with money, I invest it & I want sure things. That means I need to know what I am doing & the investment should be a no-brainer."

**+** **ADD** flows  
of **INCOME**

POOR PEOPLE TRY TO **REPLACE**  
FLOWS OF **INCOME**, RICH  
PEOPLE **ADD** FLOWS OF **INCOME**.



# GC's STREAMS of INCOMES

FIVE DIFFERENT COMPANIES

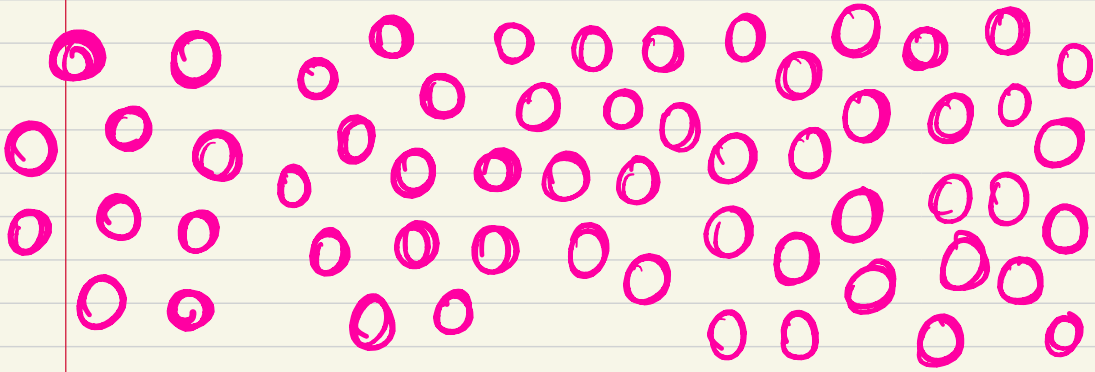
1

2

3

4

5



50

SEPARATE STREAMS  
OF INCOME

- ✓ Some are DRIPS
- ✓ Some are FIRE HOSES
- ✓ Some are PASSIVE
- ✓ Some need tremendous ENERGY
- ✓ I appreciate & value them all
- ✓ I never complain about them at all

# STREAMS of INCOME

- When creating a second flow of income, make sure they are closely connected so you don't have to divide your attention too much.
- Don't walk away from income streams.



\* DON'T turn your Back  
on Customers who Got  
You where you ARE.

\* To create Multiple Streams  
of income

**STICK TO SIMPLE.**

SIMPLE WORKS.

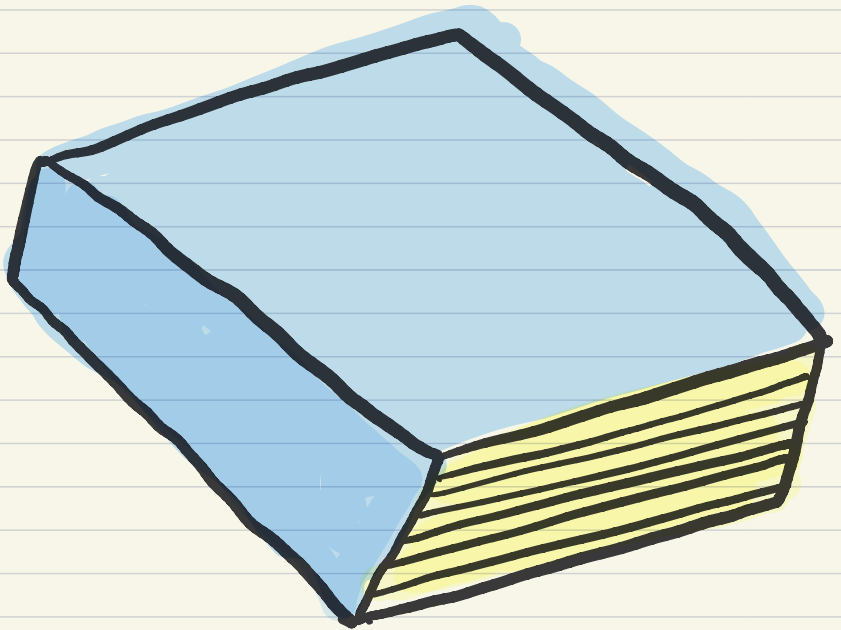
OVERCOMPLICATED DOESN'T.

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your wealth adventure will be complicated by a new awareness that you are short on skills. Invest in yourself, your learning & studying.

Build THE SKILLS You ARE DEFICIENT IN.

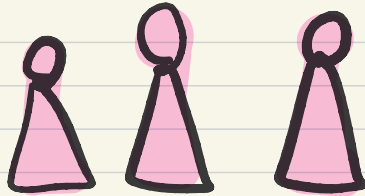
"As I started having success using my new knowledge, I immediately experienced a renewed sense of CONFIDENCE & Belief in MYSELF."



PEOPLE COMMITTED TO SUCCESS  
Want other people to SUCCEED.

If you don't have the kinds of  
people around you that you  
want, go get them.

Go to conferences, meetings,  
join or create MASTERMINDS



to find them!

When it comes  
to YOUR

SELF IMPROVEMENT

& EDUCATION,

SPEND what You  
Must. Invest in  
YOU.