



One of my own property investments.

Welcome to the Property Loan Advisors Insider's Guide to creating limitless wealth. I loved the movie Limitless. The theme of the movie was that a pill allowed a human being to think and act way beyond what anyone could ever think possible. Well, I am here to say that you do not need "a pill" to think beyond your limits. You just need a plan or a blueprint and the belief that it can be done.

Just over a decade ago, I was introduced to some of the most amazing and simple money strategies or money laws that allowed me to accumulate 151 houses and the wealth of my dreams. Now I know that it might seem unbelievable that one woman could do that in just under 9 years and you wouldn't be the first if you thought "That's just too much" or "That couldn't be true".

Establish Your **Financial Freedom** through property investing by using an experienced Mortgage Broker and Loan Advisor. **Call Us on 1800 146 637**



If you follow the simple strategies I have laid out here in this book then you could be well on your way to accumulating the wealth of your dreams too.

Buying houses as a wealth creation strategy was one thing. But the most important thing for me was to get the foundation correct. In fact, if I had never bought a single house, this money system that I followed and still follow to this day has provided me with good solid wealth accumulation.

I have my mentor and dear friend John Burley to thank for this advice and much of my success.

The System I Follow Works Like This:

- 1. PAY YOURSELF FIRST AND
SAVE 10% OF WHAT YOU MAKE**
- 2. PAY 10% OFF YOUR DEBT**
- 3. PAY 10% TO CHARITY**
- 4. LIVE A DEBT AVOIDANCE LIFESTYLE**
- 5. SPEND THE REST ENJOY IT!**

Whilst the above formula is very simple it does most people's heads in. The truth is that if you follow this system you will become wealthy too. The sad fact is that most of us cannot live on 70% of what we make and most of us are spending more than what we make.



According to Government statistics conducted in Australia, the United States, United Kingdom and most of Europe, most people in the western world spend 104% of their earned income. The extra 4% generally comes from credit Card debt and personal loans.

Often the solution that most people come to is that they have to make more money. They invariably start looking for jobs that pay more money and usually trade far more of their time for it. However they never really stop and think about the underlying problem. The underlying problem is that they are spending more than they are making. People get caught up in the “I need to make more money” trap. They end up in the never ending cycle of “I need to make more money”. They make more money and then spend more money and often spend more than before. The fact is the size of their income actually has very little to do with the ability to obtain **financial freedom**.

The truth is - it is not what you make but rather what you keep and what you do with it. The biggest mistake is to get hung up on your income. Instead work on keeping one tenth of your income and put the money into investments that will grow.



More jobs, less time.

- 1 The first step in this process is **awareness**. Becoming aware of where you are and where you want to go to.
- 2 The second step is to adopt the **attitude of the “can do”** people that you would like to become like.
- 3 The third step is to take **positive action**. Often, if off track, people lose the former two or do not take action.

The concept of keeping one tenth of your income is more about a shift in your belief system. Now look out because if you believe it can't be done... Well guess what, you are right, it can't be done!



If the idea of growing your **Property Portfolio** is on your radar then
Call Us Now On 1800 146 637 for your next step.

In order to keep more of what you make you must have control over your expenses. This is where the **awareness** kicks in. I see a lot of people unconsciously spending in order to make themselves feel better. Unconscious spending often is a result of people trying to make more money.

This is where the vicious cycle starts – I have to make more money because I can't live on what I am making now. Problem solved – I will go and earn more money and trade more of my time for money. I now earn more money and have less time and I deserve a “reward” for the extra money I am making.

At this point you have justified spending money because you were depressed that you did not have money to spend before. And now that you have some more, you can now spend again. The purchase that you just made was more about making you feel better rather than being a necessity. So the addiction to spending continues, often committing to paying off purchases on “easy payment” terms.

The sad thing when people are addicted to spending and spending unconsciously, it often undermines the things that they love the most. So many relationships are destroyed purely because people have no control over their expenses. So many families are laden down so heavily in debt that they simply implode. I am not suggesting that you turn into a penny pinching old miser and lower your standard of living. In fact, it's the other way around.



Overspending leads to broken relationships.

You should be able to increase your standard of living by becoming **aware** of what you are doing. Be **aware** that the item you may be purchasing is something that you have never had a desire to own, up until the time you saw the ad for it.

How often do you see the home shopping infomercials, not even hearing of the item before you started watching? But by the end of the infomercial, you absolutely, positively must have the item because you now cannot live without it! Worse still you were seduced by the “easy payments” that will more than likely get capitalised to your credit card all because you did not plan on ever owning that item. If you think about what you need and what you want it can always be met. Delayed gratification is the key! Most of what we want we just think we want. If we allow some time to think about it, often the conclusion is that we don’t really want it at all.