

Wealth Building Values, Attitudes, and Habits



Tip Sheet

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“Money buys clothes, clothes don't buy anything!”

- *Anonymous Millionaire*

“I had to painfully admit that I had been a fool. I met a really nice old couple in their 70's who never made much over minimum wage in salary, but were debt free and had hundreds of thousands to retire on and were living better than the flamboyant fools like me who spent through their incomes.”

- *Anonymous*

“Common sense is not necessarily common knowledge...Save a dime out of every dollar. That is all it takes to start your fortune. But how many actually will do it?”

- *Pat Thorton*

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Preface

Last year I gave a talk to a group of students on the topic of "Communication, Attitude, and Wealth Creation". Here is the 15-point tip sheet from the session. These wealth building values, attitudes, and habits are intended for individuals beginning to establish a financial foundation.

In today's dollars, the average U.S. household will earn close to \$1.5 million during a 30 year work span*. The choices people make with this money go a long way in determining their ultimate financial success or failure.

For additional interest, see the story in the March 5, 2008 edition of CNNMoney.com, where many of the points on the tip sheet are either explicitly or implicitly mentioned.

<http://millionaires.blogs.cnnmoney.cnn.com/2008/03/05/ryan-and-hope-wells/>

This tip sheet is intended only to provide general information. It is not intended, nor does it serve, as investment advice.

*Based on statistics from the U.S. Census Bureau. Average median household income between 2005 and 2006 is \$48,200.

There's more to this excerpt!

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