



MoneySmart Online Course #3

The Real Keys to a Happy and Successful Life

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Notes for MoneySmart Online Course #3

The Real Keys to a Happy and Successful Life

We have this amazing country, the richest and most powerful country in the world, and yet most Americans are not that happy, nor do they feel all that successful. How can this be?

The truth is that we've been sold a very bad bill of goods, and incredibly effectively, I might add, as to what it is that will make us successful, as to what will make us happy. Over and over we're told that money adds to happiness.. success is more.. a bigger job, a better house, a nicer car.. that if we work hard, save our money, that someday we'll get to live the good life.

Well I ask you? Have these things worked?

I'm not saying that money can't add to happiness, because it can. But that's not what's happening, not even for those that have loads of money. Most of the rich, most of the successful, most of the famous people in our country today are unhappy. Is that really success?

And for everybody else? 2 people in 3 over 50 today can't retire! They don't and won't have the money. Just how screwed up is that? And I ask you. Why do you have to wait 'til you're 65 to live the good life? You don't!

The truth is that these things have **not** worked. The truth is that you **can** be happy, you **can** be successful. You **can** be free work at what you want, when you want, live where and how you want and do that a heck of a lot sooner than 65.

But to do that, to achieve that, you may well have to change how you're going about things... to do what **does** work. What **does** work are the 10 key actions listed below.

For each of these keys, keep track. Are you doing them. And understand, I believe you really have to do all 10, that even one of them can do you in if you're not doing it good enough.

1. **Never trade away what matters most for money, power, possessions or status.** What matters most is your health, your relationships and liking what you do with your day. Don't ever trade any one of those 3 critically important things.. not for anything. If you do, you lose.
2. **Take good care of your health; invest in and cherish good relationships**

Just how critical is having good health? You know the answer. And this is something very heavily under your control. I don't have to tell you how to do that. You know what to do. But I'm asking you.. kinda begging you.. Please take good care of your health. On relationships, what good is a life if you don't have someone to share it with? Family.. friends. You get it? How important that is? Don't ever trade it away. Do the opposite. Invest in relationships. Spend the time, help people, hang out together.. whatever is the best thing to do.

And a word about relationships in today's world .. if you're under 30, work with and maybe manage people under 30 and especially if you have kids under 30 please be sure to see the following video. It's really important that you do.. <https://www.youtube.com/watch?v=hER0Qp6QJNU&t=14s>

3. **Work at something you like.** Warren Buffett lists this as rule #1 in his top 10 rules for success, so it's not just me telling you this.
4. **Always maintain a positive attitude and always believe in yourself.** When it comes to money and especially for your life as a whole, the number one key to your success or failure will be whether or not you have, or adopt, a positive attitude.
5. **Be disciplined.** Do what said you have to do to get what you said you wanted. The reality here is very simple. If you don't do the things you said you'd do to get the things you said you wanted you're not going to get them. You're not. On the flip side the news is great, because if you just go and do those things, odds are you will.
6. **Always treat others as you wish to be treated.** I tell you again: you get back what you give in this life. Karma is absolutely, absolutely unavoidable.

So always treat everyone like you want to be treated. You'll be awfully glad you did.

7. **Be willing to take chances, but always do your homework very thoroughly before you do.** Most people don't take chances. They go through their whole life working at a job they don't like, in a marriage that long ago stopped working. but they don't change. Change scares them, so they just keep living a life that's far less life than they could have had. Don't do it. Take chances. Just be sure to do your homework very, very thoroughly before you do.
8. **Minimize making the same mistake twice.** Again, this seems such a simple thing., but it really is one of the keys to a happy and successful life and it's also one of the things that deeply damages the lives of tens of millions of people, and you don't want that to be you.

Mistakes are great, they're often you're very best friend. Ask yourself, what percent of what you know, of what you can do, did you learn by trial and error. It's most of it, isn't it. But please don't go making the same mistake again. If something didn't work, whether it be career related or the personal relationships you choose, you need to make some kind of adjustment. It's what successful people do.

9. **Have a written plan for your money and your life.** A critical requirement for success that that will be covered , in detail, in Subject #3.
10. **Get the most out of your money by spending smart and investing it yourself.** Investing your money is covered in subject #5. The bottom line is that you, and only you, must invest your money yourself, and that when you do you're likely to it far better than any alleged expert is likely to ever do. Even more important yet is the power of spending smart. For most people, it really isn't how much you make but what you do with it that counts, and in subjects 1 and 4 you'll be given all kinds of ways to do just that.

Lastly here's a condensed copy of the list you can keep somewhere (in your wallet?) where you can check it off from time to time. Anytime you feel your life should be going better than it is it's worth checking that you're doing all 10.

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6. Always treat others as you wish to be treated
7. Be willing to take chances, but always do your homework very thoroughly before you do
8. Minimize making the same mistake twice
9. Have a written plan for your money and your life
10. Get the most out of your money by spending smart and investing it yourself