

NINJA 気 SELLING

FOCUS. SKILLS. ACTION. RESULTS.

“Wake-Up Money” Creating Financial Freedom

A. What is “Wake-Up Money”?

- Income from investments is greater than living expenses
- Having more than enough money coming in each day by simply waking up

B. The Power of Belief

- Your belief system can overpower your wealth creation system
- Building your belief system:
 1. The Science of Getting Rich by Wallace C. Wattles
 2. The Master Key System by Charles F. Haanel
 3. The Answer by John Assaraf & Murray Smith

C. Creating Wealth:

D. James Taylor’s advice:

- _____
- _____
- _____

Stop Acting Rich and Start Living Like A Millionaire by Thomas J. Stanley,
Ph.D

E. Illusions of Wealth

- _____
- _____
- _____
- _____
- _____

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F. Wealth defined:

- _____
- _____

“Rich” is the ability to wake-up in the morning with the physical health, knowledge, friends, financial freedom and passion to do what you want that day.

G. Wealth formula:

H. 4 Returns on Investment

1. _____
2. _____
3. _____
4. _____

I. Wake-Up Money Strategy:

- _____
- _____
- _____
- _____

J. How much Wake-Up Money?

K. Getting Free & Clear

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L. Getting the down payments

M. Real Estate Laws:

- Law #1: _____
- Law #2: _____

N. Economic Laws:

- Under normal circumstances, supply & demand seek balance over time.
- Profit breeds competition.
- Excessive profits breed ruinous competition.

O. Equilibrium Theory

- www.fhfa.gov – House Price Index
- www.pmi-us.com – ERET (Economic & Real Estate Trends)

P. Buying and Selling Signals

- Time to buy

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- Time to hold or sell

Q. How's the market?

R. Evergreen Investment Pyramid

S. Sample Property Criteria

T. Simple Investment Analysis

U. Wake-Up Money II Webinar – Buying real estate in your retirement plan & Investment Rules of Thumb –

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Simple Investment Analysis

Address: 948 Pioneer Drive

\$ 200,000 Price

\$ 40,000 Down payment + \$ 5,000 Closing Costs = \$ 45,000 Initial Investment

\$ 160,000 Loan @ 5.5 % for 30 years = \$ 908.46 Monthly P & I Pmt.

Estimated Cash Flow

\$ 1,400.00 Net Monthly Rent (Gross Rent less Homeowner's Fee)

(\$ 908.46) less Monthly Principal & Interest Payment

(\$ 89.00) less Monthly Taxes

(\$ 50.00) less Insurance

(\$ 170.00) less Other: Maint. (\$50) & Mgmt. (\$120)

\$ 182.54 Monthly Cash Flow x 12 = \$ 2,190.48 Annual Cash Flow

Three Returns on Investment

1) Cash Flow

\$ 2,190.48 Annual Cash Flow
= 4.87 % Cash Flow Return
\$ 45,000.00 Initial Investment

2) Principal Reduction

\$ 2,155.34 Annual Principal
= 4.79% % Principal Reduction
\$ 45,000.00 Initial Investment

3) Appreciation @ 2 %

\$ 4,000.00 Annual Appreciation
= 8.89 % Appreciation
\$ 45,000.00 Initial Investment

Estimated 1st Year Return on Investment (1 + 2 + 3) = 18.55 %

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Simple Investment Analysis

Address _____

\$ _____ Price

\$ _____ Downpayment + \$ _____ Closing Costs = \$ _____ Initial Investment

\$ _____ Loan @ _____ % for _____ years = \$ _____ Monthly P & I Pmt.

Estimated Cash Flow

\$ _____ Net Monthly Rent (Gross Rent less Homeowner's Fee)

(\$ _____) less Monthly Principal & Interest Payment

(\$ _____) less Monthly Taxes

(\$ _____) less Insurance

(\$ _____) less Other _____

\$ _____ Monthly Cash Flow x 12 = \$ _____ Annual Cash Flow

Three Returns on Investment

4) Cash Flow

\$ _____ Annual Cash Flow
_____ = _____ % Cash Flow Return
\$ _____ Initial Investment

5) Principal Reduction

\$ _____ Annual Principal
_____ = _____ % Principal Reduction
\$ _____ Initial Investment

6) Appreciation @ _____ %

\$ _____ Annual Appreciation
_____ = _____ % Appreciation
\$ _____ Initial Investment

Estimated 1st Year Return on Investment (1 + 2 + 3) = _____ %

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