

THE TWELVE PRINCIPLES OF PROSPERITY



1. Think

Prosperity Mindset = opportunities and a fulfilling lifestyle versus the poverty created by a Scarcity Mindset. Thinking is your stewardship.



2. See

Adopting a big-picture perspective where you can see how each one of your economic decisions impacts all of the others. Seeing is your opportunity.



3. Measure

The efficiency of an asset. Start with the growth and then reduce it by taxes, fees, and opportunity costs. Know the scorecard of your assets, liabilities and cash flow



4. Cash Flow

The true value of money is cash flow. Don't focus too much on Net Worth. Cash Flow is the ultimate goal of any asset.



5. Control

The level of influence over financial product performance and use. Financial Education and proper product selection increase control.



6. Liquidity

Access to cash for adversity or opportunity. This helps to increase Control.



7. Economic Rates

Armed with the proper understanding of how net rates relate to one another, you can measure the true efficiency of saving, investing and borrowing.



8. Certainty

The assurance level of assumptions being used. The confidence and conviction that what you want to happen will happen. Reduces risk on future decisions.



9. Actuarial

“Risk Pooling” helps overcome the risks of longevity and property loss. It leverages math, statistics and the expertise of Insurance Companies to ensure a more likely outcome.



10. Multiply

The art of getting your money to perform more than one function. Finding “And” assets accomplishes this. Money is limited when it only does one thing.



11. Leverage

Controlled leverage enables you to do more with less. Leverageable assets create efficiency



12. Uncertainty

Just as moving out of comfortable areas in our life creates an opportunity to learn, obtaining assets with some level of uncertainty creates growth.

