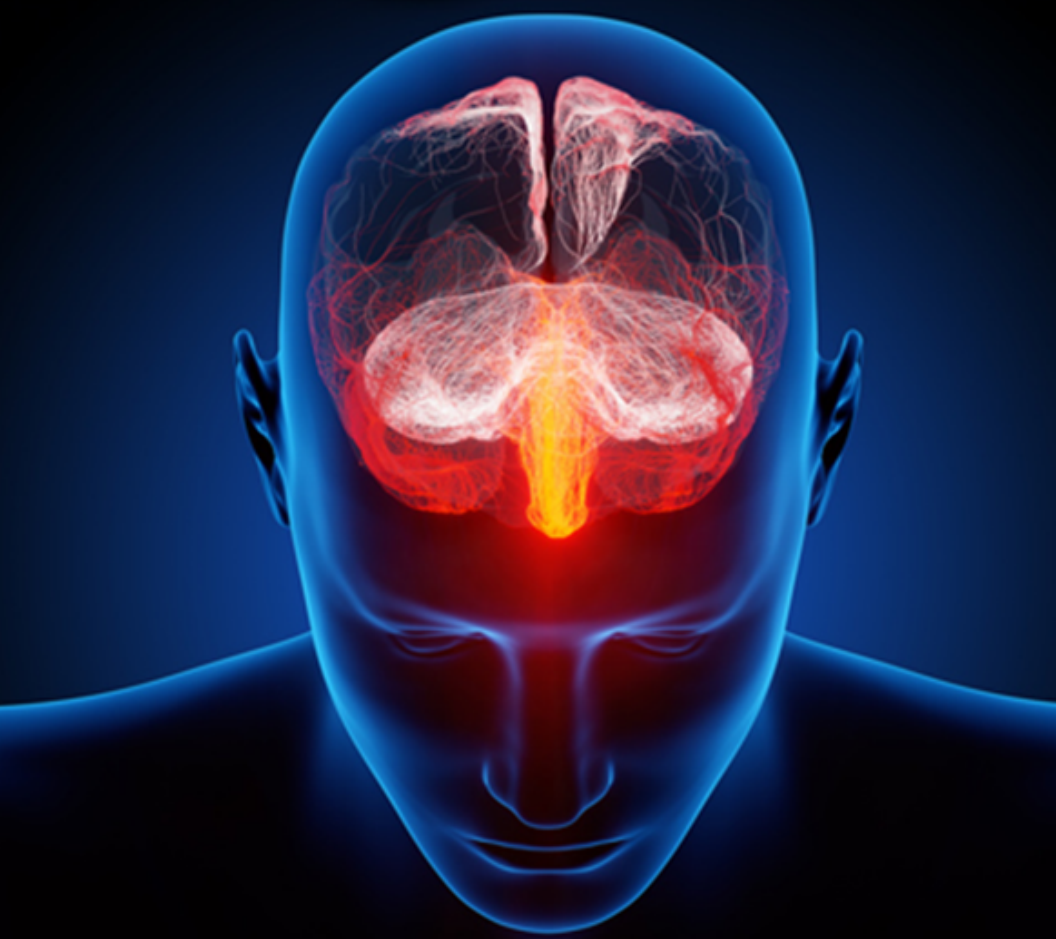


HOW TO
REINVENT YOURSELF
IN 30 DAYS



TOM CORLEY

How to Reinvent Yourself in 30 Days

Habitual behavior is either our greatest asset or our worst enemy. The fact is that a whopping 40% of all daily activities are habits. This means almost half of the time we are on autopilot. On the surface, habits seem simple. Just things we pick up along the way, however, they are the masters of our destiny. If we have good daily habits, great... but if we have bad daily habits, life could be miserable!

We can thank our parents for most of the habits we take into our adult lives. If you were blessed with good mentor-parents you most likely have good daily habits and are doing well in life. However, if you are like most, you have been cursed with bad daily habits. These bad daily habits act like an anchor around your neck dragging you down. As a result you will be struggling financially, eking out a living and unhappy.

The good news is that there is hope. Now, you can put an end to your financial struggles, make more money and be happy. All you need to change is your daily behavior and adopt a few simple, yet powerful, Rich Habits. In this eBook you will learn exactly how to reinvent yourself in just 30 days.

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First, let's take a closer look at habits . . .

Habits are stored in our Basal Ganglia, which is smack in the middle of the brain. This space intentionally isolates our habits from the rest of the brain, which allows us to function more efficiently since very little brain processing power is required to initiate a habit. This is intended to be a good thing as it frees up the brain for other important functions.

If you have Rich Habits it's good because without much thought you are moving toward wealth. These positive behavior patterns have you on auto pilot, habitually accumulating wealth and becoming increasingly richer. However, if you have Poverty Habits, you are moving towards poverty, without even knowing it. These detrimental behaviors have you on auto pilot to accumulating debt and becoming poor.

The good news is that habits can be changed. In my book, *Rich Habits – The Daily Success Habits of Wealthy Individuals* (www.richhabits.net) I will show you exactly how to change your habits and get on the road to wealth and prosperity.

For now let's just concentrate on the next 30 days. With the following information and some focus on your part, I'll

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help you get rid of your Poverty Habits and replace them with Rich Habits. In just 30 days you will be on the track to unlimited wealth accumulation and your life will change forever.

CHANGING YOUR DAILY HABITS

In wealthy households parents go to great lengths to teach their children the Rich Habits. This is why the rich get richer. I refer to this as, “the generational cycle of wealth”. In wealthy households parents pass on their values, ideals and patterns of behavior... Their habits.

In poor households children learn Poverty Habits from their parents. It’s not intentional. Poor parents were never exposed to the Rich Habits by their parents when they were children. This is why the poor get poorer. I refer to this as, “the generational cycle of poverty”. Unfortunately, this pattern repeats itself from one generation to the next.

So how do you break the generational cycle of poverty? Believe it or not it’s easy to do. Each one of the Rich Habits was designed to be a Keystone Habit. Keystone Habits are unique habits. They are unique because they affect other habits. One good Keystone Habit, for example, could act to eliminate two or more ordinary bad habits.

Bad Habits That Are Keeping You Poor

- You watch more than one hour of T.V. a day.
- You spend more than an hour a day on recreational Internet use (Facebook, Twitter etc.)
- You eat more than 300 junk food calories a day.
- You drink more than two glasses of beer, wine or hard alcohol a night.
- You drink more than 12 ounces of non-diet soda a day.
- You don't exercise aerobically a minimum of 30 minutes a day, four days a week.
- Your relationships are on an "as needed" basis. You only reach out to your friends to socialize or when you have problems and need their help. You don't call them just to say hello, happy birthday or to congratulate them or console them when something happens in their lives. In other words, you ignore them unless you need them for something.
- Procrastination is the rule rather than the exception. You don't maintain a daily "to do" list, or if you do, you don't accomplish 70% or more of your daily "to do" list each day.
- You devote very little time to your career beyond working. You do not read a minimum of 30 minutes a day of career-related reading material.

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- You do not network or volunteer a minimum of 5 hours a month.
- You do the bare minimum at work. You have the “it’s not in my job description” syndrome.
- You talk too much and don’t listen enough. You violate the “5-to-1 Rule” (Listening for five minutes for every one minute of talking).
- Oftentimes, you put your foot in your mouth and say inappropriate things.
- You are not generous with your time or money with respect to your relationships.
- You are a spender and not a saver. You don’t save 10-20% of your net income every month. You violate the “Live Below Your Means Rule” (Pay yourself first 10-20% of your net pay and live off of the remaining 80-90% of your net pay).
- You spend more than you earn and your debt is overwhelming you.
- You don’t control your thoughts and emotions on a daily basis. You lose your temper too often and belittle others too much.
- You think a wish is a goal. Goals require a specific physical activity, otherwise they are just wishes and wishes don’t come true.

Ten Keystone Habits That Will Make Your Rich:

1. Wealthy individuals have eliminated most of their bad daily failure habits and replaced them with good daily success habits.
2. Wealthy individuals set daily, monthly, annual and long-term goals. They understand the difference between a wish and a goal.
3. Wealthy individuals engage in 30 minutes a day of daily career-related reading.
4. Wealthy people are healthy people. They exercise aerobically 30 minutes a day, four days a week and stay below their “caloric threshold” (This is the number of calories consumed each day that will neither make you gain weight nor lose weight). For men this ranges from 2,000 calories a day to 2,600 calories a day. For women this ranges from 1,500 calories a day to 2,100 calories a day.
5. Wealthy individuals manage their relationships every day. Strong relationships are the currency of the wealthy. They employ certain strategies to grow their relationships such as: “The Hello Call”, “The Happy Birthday Call” and “The Life Event Call”. They use a specific strategy to help them increase their Rich Relationships and eliminate their Poverty Relationships.

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6. Wealthy individuals live each day in moderation. They eat in moderation, spend in moderation, work in moderation and play in moderation.
7. Wealthy individuals complete at least 70% of the tasks on their daily “to do” list.
8. Wealthy individuals engage in “Rich Thinking”. They are upbeat, positive and focused on achievement.
9. Wealthy individuals save a minimum of 10-20% of their income and live off of the remaining 80-90%.
10. Wealthy individuals control their thoughts and emotions, every day.

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Take out a piece of paper and form two columns. In the first column list every one of your bad daily habits. Call this column your “Bad Habits” column. After listing all of your bad daily habits invert them and include them under column two, your “Good Habits” column. For example: “I watch too much TV” becomes “I watch one hour of TV per day”. “I eat too much” becomes “I eat 2,000 calories per day”. Fill your Good Habits column with these inverted Bad Habits. Keep your new Good Habits list with you and refer to it every day. I call this the Rich Habits Checklist.

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Bad Habits	Good Habits
I watch too much TV	I watch 1 hr of TV per day
I eat too much	I eat 2,000 calories per day

Live your Rich Habits for 30 days. Strive to follow 30-40% of your Rich Habits each day. By the end of this 30 day period you will be unshackled from many of your bad daily habits. Following your Rich Habits does two things: First, it eliminates what I call Detrimental Luck. This is the bad luck that poor people attract into their lives by living with bad daily habits. Second, it manifests Opportunity Luck into your life. This is the good luck wealthy people attract into their lives by living the Rich Habits.

Failure, like success, is just a process. Our daily habits reveal which process we are following in life. Changing the process from failure to success requires that we change our daily habits from bad ones to good ones. By adopting the Rich Habits we are literally walking in the footsteps of the wealthy Every day.

This simple system has helped countless people change their habits and change their lives. I sincerely hope it will help you as well. If you achieve success using this plan, please contact me. I would love to hear from you.

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Also visit my website www.richhabits.net. I have lots of valuable information that will help you live a healthier, happier, more abundant life. I also hope that you will share my information with your family and friends so they can experience wealth as well.

You can also pick up a copy of my bestselling first book, *Rich Habits – The Daily Success Habits of Wealthy Individuals* (www.richhabits.net). My second book, *Rich Kids*, is due out spring, 2014.



ABOUT THE AUTHOR

TOM CORLEY

Tom Corley understands the difference between being rich and poor. At age 9 his family went from being multimillionaires to broke in just one night. He understands the challenges adversity can present but is here to share the good news that we have more control over our luck than we may think!

For five years, Tom studied the daily activities of 233 wealthy people and 128 people living in poverty. He discovered there is a difference the size of the Grand Canyon between

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the daily habits of the wealthy and poor. During his research he identified over 200 daily activities that separated the “haves” from the “have nots”. The culmination of his research can be found in his #1 bestselling book, *Rich Habits – The Daily Success Habits of Wealthy Individuals* (www.richhabits.net).

Tom is a CPA, CFP and holds a Master’s Degree in Taxation. He is also President of Cerefice and Company, CPAs, one of the top financial firms in New Jersey.

Tom has shared his insights on The Dave Ramsey Show, WABC, WCCO, KOA, KDKA, and KKOB and more than 1,000 other radio stations, a host of print media publications and many TV shows including CBS Nightly News and Yahoo! Finance’s #1 show, Financially Fit with award-winning host Farnoosh Torabi (Today Show, Kelly and Michael, The View).

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