

# NAPOLEON HILLS FORMULA

## FOR FINANCIAL SUCCESS

### **Step #1 - You must have a specific goal**

I was earning \$10,700 a year as Athletic Director and Head Football Coach. After days of thinking and worrying, I decided on my specific goal. I wanted an income of \$30,000 a year guaranteed for life.

### **Step #2 - You must have a specific time to achieve your goal**

I was 28 years old and decided I would work and sacrifice for 10 years to achieve my goal. I would be financially independent by age 38.

### **Step #3 - You must write it down**

Your goal must be specific and you must write it down as a commitment. I cut out a piece of cardboard, wrote down my goal and placed it on my daily calendar.

### **Step #4 - You must develop a plan to achieve your goal**

I had saved \$40,000 in my two and a half years working part-time. If I committed my \$40,000 for 10 years and could get 10% interest, my savings would be  $\$40,000 \times 10\% \times 10 \text{ years} = \$100,000$ . (Actually the \$40,000 would grow to more than \$100,000, but I wanted my plan to be easy to understand).

I figured that if I accumulated \$300,000 cash, and received 10% interest, I could withdraw \$30,000 each year and never touch my principal. This \$30,000 could go on forever. But I needed \$300,000 and I had only figured out how to get \$100,000 by investing the \$40,000 I had saved.

I was still \$200,000 short. I figured that at 10% interest I would have to save \$1,000 a month for 10 years to get the additional \$200,000;  $\$1,000/\text{month} \text{ at } 10\% \text{ interest} = \$200,000 \text{ plus}$ . I now had my final plan. Invest my \$40,000 for 10 years and invest \$1,000 per month for 10 years. \$300,000 would equal \$30,000 a year for life.

### **Step #5 - You must decide what kind of price you are willing to pay**

Saving \$1,000 a month was tough for me, but I knew that if I wanted to be totally financially independent in 10 years, that was what it would take-- "There is no free lunch".

### **Step #6 - You must think about reaching your goal every day.**

There was not one day that I didn't think about how great being totally financially independent would be. Those dreams made me keep trying when I wanted to quit.

Follow Napoleon Hill's formula and give yourself an extra "edge". You need to stay motivated to succeed, and following these guidelines will help you reach your goals.

# The single most important thing you can develop in your lifetime is a **POSITIVE ATTITUDE!**

## **NO OTHER TRAIT....**

1. Not EXPERIENCE, Not KNOWLEDGE will produce as much for you as a POSITIVE, ENTHUSIASTIC ATTITUDE. It can accomplish MIRACLES for you!

## **1. 90% OF WINNING IN LIFE IS ALWAYS BEING EXCITED**

1. The key to staying EXCITED: Always LEAD by EXAMPLE!

## **2. HAPPY PEOPLE ATTRACT OTHERS LIKE THEM**

1. NEGATIVE, frustrated people do, too!

## **3. EVERYBODY LOVES TO BE AROUND SOMEONE WHO IS POSITIVE AND EXCITED ABOUT LIFE!**

1. NEGATIVE PEOPLE DRAIN YOUR BATTERIES

## **4. YOU MUST PRACTICE A POSITIVE ATTITUDE**

1. A positive attitude doesn't happen overnight
2. It's OK to get down, discouraged and depressed--as long as you do it for a short time each day

## **5. A LEADER HELPS PROMOTE A POSITIVE ATTITUDE AMONG HIS PEOPLE**

1. PRAISE people for a POSITIVE attitude
2. DON'T ENCOURAGE people to COMPLAIN. Don't let meetings turn into "GRIPE sessions"

## **6. A BAD ATTITUDE IS ALMOST A GUARANTEE FOR FAILURE**

1. You can be smart, talented, good-looking and creative, but if you don't have the ability to be positive, you'll never make it

## **7. BUILD A PROTECTIVE SHELL AROUND YOU**

1. Everybody's going to WORRY, be DISAPPOINTED, and HAVE PROBLEMS
2. You must learn to PROTECT yourself from hurts, not dwell on them
3. Let them pass and FORGET them
4. You must learn to "*get tough*" and steel your emotions, when necessary, against the BAD things that happen to you and others
5. Your ABILITY to deal with NEGATIVES or PROBLEMS--and flush them out of your system and go on--DETERMINES whether or not YOU will be a SUCCESS

## **8. GET YOUR PRIORITIES STRAIGHT**

1. You CAN'T SEPARATE other areas of YOUR life from your BUSINESS life
2. A LOUSY FAMILY life, a LOUSY PERSONAL life, a LOUSY SPIRITUAL life will GUARANTEE you a LOUSY BUSINESS life

## **9. ALWAYS REMEMBER**

1. Be POSITIVE, stay MOTIVATED
2. PEOPLE IN AMERICA TODAY WON'T FOLLOW A DEAD, DULL, DISILLUSIONED, FRUSTRATED, DAGGUM CRY BABY

## **10. YOU GOT A CHOICE:**

1. Do you want to DEFLATE or do you want to PUMP UP?
2. Do you want to be an ENCOURAGER or a DISCOURAGER?