

# **Cashflow For Life**

**A Simple Formula to Stabilize  
Your Financial Freedom and Capture Your  
*Ultimate Dream Lifestyle***

*Thanks for downloading Cashflow for Life. My hope is that you're just as excited to create your dreams as I am helping you to do it!  
Be sure to print this out and take good notes.*

*Happy dream building ☺*

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My name is Steve Martile. My first job was at a Wendy's Restaurant where I was making \$5.95 CAD an hour.

I worked there for a year before I was fired for burning down the Wendy's balloon (*which was an accident!*)



Late one night I was leaving work. It was pitch black. I was at the end of my shift, and it was my job to turn off the light for the Wendy's balloon before leaving work.

That night I turned the light switch to OFF and then went home. I never went to check to see if the balloon light was still on.

The next morning I went in to start my shift and realized the light on the BIG Wendy's balloon was left ON while the balloon was flat and deflated! Oops!

That huge light burnt a whole in the balloon! A few weeks later my shifts were reduced and I had to find another job. Crap!

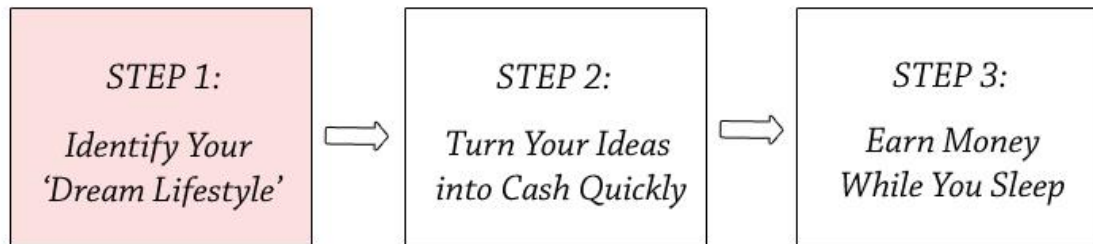
It took me years of what felt like pain and struggle at times to realize the simple 3-step formula I'm about to share with you.

I call it *Cash Flow for Life*

My hope is that this simple formula will help you secure your financial independence and create the lifestyle of your dreams.

Here's Step #1.

## Identify Your 'Dream Lifestyle'



So **what** kind of dream lifestyle do you want?

And **why** do you want that lifestyle?

Those questions are two of the most important to ask yourself when creating your dreams because your what and your why will always drive the how.

*Please re-read that.*

Many people get consumed with how their going to make their dreams a reality or how they're going to earn more money.

And when they don't see a way, guess what happens?

They don't take action due to a lack of inspiration or motivation.

What a tragedy!

You need to *fuel your dreams*.

Think of it this way.

Let's say you decide to go on a trip - a road trip.

But before you go on this road trip, **you've got to decide where you're going and why.**

Because if you don't know where you're going, then how will you ever get there? And just as importantly, if you don't know why you're going, then why the heck would you ever want to go?

It all comes back to what I was saying earlier.

Your what and why always drive the how:

What + Why = How

So **what** kind of dream lifestyle do you want?

And **why** do you want that lifestyle?

Let's take some time to put some muscle behind the answers to those questions. That's what we'll do next...

### **The Lifestyle Equation**

It's easy enough to pick a number out of thin air and say, "I want to earn \$5,000,000 per year," but for most of us, that's not enough.

Why?

Because \$5,000,000 is just a number. It has no *emotional value*.

That's why you've got to add power (*and energy*) to this number, with your WHY.

So how do you define **your WHY**?

You start by clearly defining the lifestyle you want first.

### **Cashflow for Life Questions**

When you're creating your own wealth blueprint, you want to project your desires into the future by about 5 years. As you're thinking into the future, start to answer these questions:

- *How many homes do you have? And where would you live?*
- *How many cars do you have? What type/make?*
- *How many vacations will you take per year? Where*
- *Do you have kids or grand-kids? How many of each*
- *What do you do for fun or leisure, adventure?*

- *What courses and programs are you taking?*
- *What kind of books are you reading?*
- *How much are you putting into your financial freedom account each month?*
- *What sort of career do you want?*
- *Working how many hours each week?*

As you answer these questions, you want to come up with what you think it will cost you to start living your new lifestyle.

The wealth blueprint answers the basic question: *What do I need to earn on a monthly basis to start living my ultimate dream lifestyle?*

This tells you what your dream will cost and the blueprint will include all areas of your life, including some areas I may have not mentioned above.

**Key Point:** to get results and into action you have to engage your emotional mind, so go after what you really want – and NOT what you think you can get.

Once you define your lifestyle, then you want to come up with a monthly dollar figure to live that lifestyle. Go ahead and make your list.

Here's my original wealth blueprint from 2009...

WHAT DO I NEED TO EARN SO THAT TRISHA AND I ARE LIVING THE LIFE WE WANT?

HOUSE #1: MISSISSAUGA  
CURRENT MAINT. & PAYMENTS \$6,000/MO.

HOUSE #2: SUDBURY, ON THE LAKE  
MAINTAIN HOUSE  $\$6,000 \times 3 =$  \$18,000/MO.

CARS: PORSCHE/SUV/AUDI = \$6,000/MO.

NANNY/HELPER/LAUNDRY: CLEAN & HOME MAINTENANCE = \$2,500/MO.

VACATIONS: ONE VACATION EVERY 3 MONTHS  
EACH VACATION IS \$6,000 X 4  
 $= \$24,000 \div 12 =$  \$2,000/MO.

KIDS EDUCATION: ASSUME \$240,000 FOR 2 KIDS  
 $\$1,000 \times 12 \text{ MO} \times 20 \text{ YRS} = \$240,000 \rightarrow$  \$1,000/MO.

KIDS EXPENSES: CLOTHING/FOOD/PLAY/HOCKEY  $\rightarrow$  \$4,000/MO.

HOCKEY/CLOTHING/FUN: PLAY MONEY + SPORTS +  
ENTERTAINMENT CLOTHING \$2,000 EACH  $\rightarrow$  \$4,000/MO.

EDUCATION: BOOKS/CDS/DVDS COURSES  $\rightarrow$  \$2,000/MO.

FFA: INVESTMENTS/RENTAL PROPERTY  $\rightarrow$  \$5,000/MO.

TOTAL  
EARNED INCOME = \$50,500/MO.  
(\$606,000/YR)

At the end of this exercise you should accomplish three objectives:

- You started to create the big picture for your future.
- You've given your goal some power! (*added your WHY*)
- You have a monthly income target to move towards.

Now here's the next step...

Once you have this magic number, you then want to start imprinting it into your subconscious mind so that you start to think and feel what it is like to already be living your dream life.

**Since the majority of us on this planet have inaccurate ideas and beliefs about money,** we're going to experience a lot of resistance to creating real wealth. The honest truth is that we just have really bad programming around money and what it means to receive money.

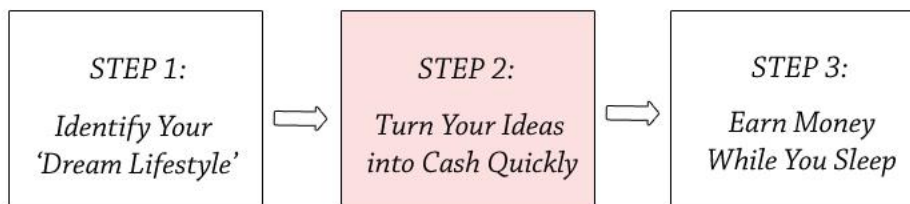
We're not bad people. We just grew up with very little or had very little, and that idea has created a negative charge around money or some aspect in our lives that deals with money.

Since creating real freedom requires money and creating wealth, you want to change your inner game around money so that you *internally line up with your new dream lifestyle.*

## **Turn Your Ideas Into Cash Quickly**

Once you have your dream lifestyle selected – you know **WHAT** you want and **WHY** you want it – you're now ready to put your dreams into action by turning your ideas into cash.

That is Step 2.



THE FACT IS less than 10% of people who download a special report like this one, get past the first chapter!

And guess what?

We're already on chapter #2! So congratulations on taking action!

Now onto the next step...

### **An Extra \$1,000 a Month**

What you want to do is take what you already know and turn it into an extra \$1000 a month. But, there is a caveat!

You have to take your idea and turn it into an extra \$1,000 a month within the next 30 days.

*Why 30 days?*

Because if you wait longer, you start to doubt yourself and think your idea is crazy and that it will never work.

And worse?

You lose steam. You lose momentum and stop taking action altogether!

I've been there. It sucks!

But I also know what works really well. If you make a firm commitment and get a quick win, you will create **a new platform - a new foundation** for creating even greater success in your life.

And not only that! By getting a quick win, your subconscious starts to tell you that, 'you can do this.' Your self-talk will actually *change* and begin to tell you that you can live your dream and that you are worthy of living an epic life!

Once this cycle starts, it can become a self-fulfilling prophecy as your mind starts to support and conspire ideas for you. This makes you feel *even more confident* in your abilities and makes it so much easier to create even more success.

\$1,000 a month leads to \$2,000 a month... which leads to...  
\$3,000 a month, then \$10,000 a month and so on!

The key is to lock in that first \$1,000 quickly and use that platform to create even great abundance and then ride that momentum from getting the win early on.

Anyone can do this! Yes, even you!

I learned this lesson back when I was 20 years old. I had just finished high school and was looking for a way to earn some 'extra' cash.

At the time I was pretty good at math and physics and I had seen people tutoring students in these subjects earning anywhere from \$18 - \$50 an hour!

I was immediately hooked! Getting paid doing what you love... are you kidding me? Sign me up!

So I started with one client, then two, then three...

**At one point I was earning \$1,200 a month** working part-time as a private tutor – only 8 hours a week!

Now I know what you're thinking...

Of course you could tutor and make that kind of money. That would never work for me because I'm not qualified.

*Hey! I hear you. However, please keep this in mind.*

I didn't say you had to be a tutor!

*There are literally endless ways to earn an extra \$1,000 each month part time and then scale up from there to live your ultimate dream lifestyle. You just want to start with what you already know and be willing to expand from there.*

I have a friend who loves video editing and creation. He decided to help content creators by creating a software that automatically publishes Youtube videos to blogs.

The software took off!

**He sold \$10,000 worth of software in the first 4 months working part-time** and he absolutely loves it!

Since he has no time because he's a full time dad with two kids and a full time job, he decided to develop another software!

Now he has two products on the market making money for him (*all created in his spare time!*)

The guy totally loves it!

Why?

**Because he gets to make 'extra' money doing what he loves.** So what I'm saying is that almost anyone can take what they already know and turn it into an extra \$1000 in the next 30 days.

Yes, even you!

The key is to focus on the skill sets you already have and then use them in a way that lights you up and gets you out of bed in the morning!

*Don't know what business to create? Or don't know what your passionate about and what gets you fired up and excited to live your life fully?*

Then check this out. This is where you'll discover what you love to do so that you are crystal clear on your unique ability (what I call your *superpower*).

I'll even walk you step-by-step through a list of thought provoking questions so you know exactly what fires you up and gets you out of bed in the morning.

And here is the best part: You don't have to spend thousands of dollars to execute your first start-up idea. You don't need an office space or to spend thousands of dollars on a website!

Make no mistake. You can start with where you are right now!

When it comes right down to it, here's the first key pillar...

### **Identify the Market**

The common thread for every successful \$1,000 start-up is that they have identified a market. The market is just someone with a problem or need that you can help!

My first e-book sold for \$27 USD. It was a book on motivation. It was the first time I created and sold anything online.

*The way I started that book was by identifying a need in the market. That's the first thing you want to do if you want your idea to be profitable and successful.*

Remember my friend with the Youtube software? *The one who earned \$10,000 in 4 months?*

He also identified a need in the market: *to help bloggers publish their YouTube videos on their blog!*

It's doesn't have to be complicated. Just remember that if you're going to make money, start with *an existing need in the marketplace* that you can help people solve.

Once you've got that nailed down, most of the work is done because all you have to do next is ...

### **Refine Your Messaging**

Your message is the way you communicate your *ideal solution* to the marketplace so that people buy what you have. It's the words you use to describe and communicate your solution to the marketplace.

The way to get your messaging refined is to have clearly defined the need in the marketplace in the first place!

Today we help authors write, publish and monetize their books. Our authors need help to get their message onto the page. They come to us to collaborate in a way that makes their ideas sound coherent, tell a great story and shares their expertise.

The need of our audience is baked right into the language we use to describe our solution on our website. So what I'm saying is that your message is really the way you communicate your solution to

the market need. The better you understand the need, the easier it is to come up with a solution and a message *that resonates with that need*.

Once you have your message in place, you can take that one idea and create your first product or service. You could create paid webinars, training videos, paid speaking, immerse training, coaching or consulting and create a real business that makes real money around that *one need*.

Once you have a market (*need*) and you know how you're going to communicate your solution to the marketplace (*your message*), then the last step is to simply get a clear answer to this question: will it make money?

### **Will It Make Money?**

The key is to think in terms of scale. Yes, you want to get that first \$1,000 secured quickly, but at the same time you want to be certain you can scale that idea up so that you start supporting your dream lifestyle. Regardless if that means earning \$5,000, \$10,000 or even \$50,000 a month! Remember, our goal is financial freedom!

Start thinking about the reward and how this extra money is going to completely shift your life. Start with the end in mind and think *bigger*. *You want to see yourself with this money*.

For example with my ebook selling at \$27 USD each, how many books would I need to sell to earn \$1,000 each month?

Let's do the math...

If I sell 38 copies x \$27 per sale = **\$1,026 USD**

If the idea is scalable (*like selling an ebook*) and I continue to sell it each month, then it becomes a stable income.

## **Get Your Idea Up and Running in 30 Days**

Remember earlier when I talked about locking in that first win quickly? It's so critical because it helps you create momentum for even greater success.

So what you want to do is what Google does – create a quick win by setting a short-term goal called a “*sprint*.” Each sprint is a tiny milestone that helps Google reach their bigger goals. Sprints usually run anywhere from two weeks to 5 days!!

It's where everyone on the team collectively pulls together to reach a specific outcome in a short time frame. You also want to work with setting short term goals like Google does. Earning your first \$1,000 in 30 days is your sprint!

Here's one of those ideas.

So my wife loves dogs (*and I mean what's not to love!*)



*We also have a puppy!*

Here's a picture of her here.

Yeah, she's cute ;)

Anyways, my wife and I were talking about ways to make some extra cash to pay for some renovations around our house and I suggested she look into dog walking.

*Why dog walking?*

Because we live in an upper-to-middle class neighborhood with lots of doctors, dentists, surgeons and business owners that have money and love dogs!

AND.. the same people in our neighborhood who love dogs and are busy working don't have the time to walk their dogs (*the need*), because they are too busy! Bingo!!

And last but not least...

My wife loves dogs! So why not start a doggie-walking business (*the message*) to help out our neighbors?

No brainer, right?

So we did the math...

I figure that if she walks 4 dogs (*three times a week*) and charges \$100 per dog, that's about \$400 per week. If she walks these dogs 4 times per month, that is \$1,600 per month!

Now here's where it gets even crazier. If she decided to triple the number of dogs she walks (her clientele), then she's looking at three times the revenue = \$4,800 a month!!

Walking dogs!

You kidding me?

No fancy degree. No training required. No upfront investment!

And the worst part is picking up the doggie poo.... LOL!

PLUS, you could create some great obedience video training online that shows dog owners how to improve bad doggie behavior and charge for these training videos.

Talk about the best of both worlds! You get to do what you love and sell additional products and training to dog lovers online while working from the comfort of your home!

You've just created the best business on the planet!

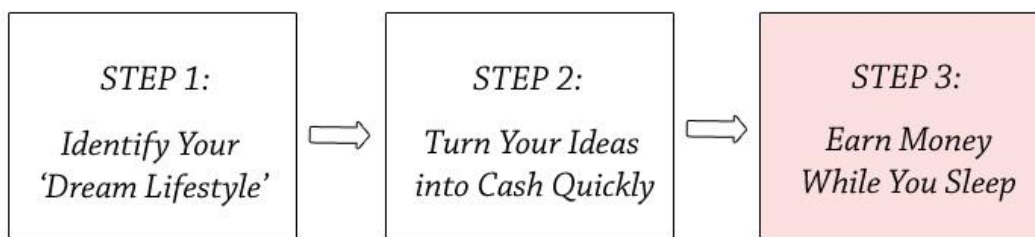
My point is this: you don't have to have any special talents to make an extra \$1,000 a month part-time.

You just need to focus on a *need in the marketplace* and have a keen desire to make some extra money and make a difference!

The rest will fuel your dreams and your freedom!

On to the last and final step...

## **Earn Money While You Sleep**



*It's no secret really.*

This is where you put your '*extra money*' into sound investment vehicles so that it grows into hundreds of thousands of dollars.

The real important thing to understand is that once you have extra money, you need to take that money and invest it so that it grows without you.

### **That's how you create real financial freedom!**

As an example, let's say you took \$1,000 every month (*from the idea you had in the previous step*) and put it into an investment vehicle that gave you a net average return of 8%.

Let's also say that you invested that initial \$1,000 a month for only the first 5 years. Then after that you stopped your contributions and just let the money grow for the next 25 years (*for a total of 30 years*).

After 30 years you would have \$542,928.59!

### **Over a Half-Million Dollars!!**

Now let's say this time you only invest \$500 a month. But this time you invest \$500 of your '*part-time*' income for a period of about 10 years.

Then after the 10<sup>th</sup> year, you stop making your monthly contributions and you let the money grow for another 20 years @ 8% net return (*again for a total of 30 years*).

At the end of your term you have \$453,673.99!!

Just under half a million dollars from taking a portion of your monthly '*part-time*' income and turning it into real money on autopilot! *Earning money while you sleep!*

Now let's say you really love walking dogs and you decide that you're going to keep walking dogs forever because just love it that much! (*this is how I feel about coaching*)

Then you take your \$500 'extra' each month and make your monthly contributions for 30 years and then watch it grow at 8% net return.

Do you have any idea how much you would have after 30 years?

You're money would have grown to \$750, 147.59!!

## **3/4 of a Million Bucks!**

Yeah, no kidding!

*But it gets even better.*

### **Invest Like the 'Ultra-Wealthy'**

If you're like me, then you like to learn from the very best of the best when it comes to create financial freedom so let me introduce you to Ray Dalio:

- Net worth = \$15.4 Billion
- Founder of Bridgewater Associates.
- 160 Billion in assets under management.

Ray is legendary in the investment world. Born in Queens, New York to a jazz musician father and a homemaker mother. He started as a caddy who picked up his first stock tips at the local golf course and is now the 31<sup>st</sup> richest man in the United States.



Keep in mind that your minimum investment used to be \$100 million just to get Rays advice. But Ray likes to help the little guy.

## **How to Turn \$500 Into Your First Million**

You can take the exact same amount of money from our previous example and turn it into your first million if you start to invest like the ‘ultra-wealthy.’

That means putting your money in the right buckets so you get the upside of the market without the downside. Ray has a proven track record with 40 years to show for it – with fabulous returns at very low risk.

Check out these performance values from his ‘All Weather’ Fund:

- Extraordinary returns: 40 years average is 9.88%
- Extremely low risk: 6 losses in 40 years (average 1.47%)
- Biggest loss was 3.93% in 2008 (when the market dropped 37% the same year!!)

If you took that ‘extra’ \$500 each month from our previous scenario and invested it over 30 years @ 9.88%, you would have \$1,110,788.32!!

With the right strategy...

## **You Would be a Millionaire!**

Crazy, I know!

That ‘extra’ 1.88% you get with Rays strategy puts an extra \$360,640.73 in your nest egg!! You get real security and financial freedom when you invest like the ultra wealthy.

Here are some key takeaways to invest like the ultra-wealthy:

**#1. Employer Contributions** - If you're in a job where your employer is contributing to your retirement plan, then this is basically free money! Who doesn't like free money?

The good news is that some (but not all) companies will match whatever you invest in your retirement plan. So if you put aside \$200 per month into your group retirement plan, your company will match that \$200 as well increasing your contribution to \$400 per month. If you have a plan like this with your company, then all the reason to put more aside and double up your contributions so you receive the maximum benefit.

**#2. Reduce Investment Management Fees** – these are the fees that come with a mutual fund when you purchase them privately or directly through a bank AND can be upwards of hundreds of thousands of dollars when compounded over years!

One of the easiest ways to secure your financial freedom and increase your retirement income is to reduce these fees. It's not about making more money as it is about REDUCING THE FEES.

The impact can be significant. Some institutions will reward you with reduced fees once your investment portfolio reaches a certain threshold value. However, most companies won't advertise the fee reduction unless you reach out to them first.

You can reach out to your financial advisor (if you invest privately or with a bank) to speak to them about reducing your investment fees.

The worst that can happen is that you get a better understanding of how much you're paying in fees (and why these investment

companies are so profitable). The best that can happen is that you save hundreds of thousands of dollars in your retirement, increasing your retirement income and giving you the financial comfort you deserve by lowering your investment fees.

**#3. Invest in Tax-Free Investments** - this is one of the secrets of the Ultra-Wealthy. They pay their taxes first and then use after-tax dollars to invest in tax-free investments so they never have to pay taxes again!

They only pay taxes ONCE.

If you have a 401k that is not after tax dollars, then you have to pay taxes on every dollar you withdraw in your retirement years, which can be significant.

The alternate: Use after tax dollars to invest in tax-free investments such as the ROTH 401k (United States), ISA (United Kingdom) or the TFSA (Canada).

I hope you enjoyed this special report as much as I enjoyed writing it for you! By now I hope you realize that you can actually take your dreams and make them a reality.

They aren't so out of reach! You just need to make a firm commitment to be bold, take hold and get into action now!

Big hug 😊

Steve

The information contained in or made available through this content cannot replace or substitute for the services of trained professionals in any field, including, but not limited to, financial, medical, psychological, or legal matters. Neither we nor our partners, or any of their affiliates, will be liable for any direct, indirect, consequential, special, exemplary or other damages that may result, including but not limited to economic loss, injury, illness or death. You alone are responsible and accountable for your decisions, actions and results in life, and by your use of this content, you agree not to attempt to hold us liable for any such decisions, actions or results, at any time, under any circumstance.