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If you have 3 of these habits,
you're at risk of being poor:

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1) You ignore learning about money

To make money, you must first learn how it works.

Set up a budget:

1. Track your spending
2. Cut back on unnecessary expenses
3. Invest extra income

It takes discipline.

But this is the first step to massive money.



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2) You take 0 responsibility

Blaming your financial problems on external things like:

- Your boss
- The economy
- The government

Will get you nowhere.

This “victim mindset” is the true obstacle to your wealth.



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Take responsibility for:

- Your actions
- Your finances
- Your happiness

Accept where you're at.

Take steps to change it.

Until you realize this, you'll remain poor.



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3) You over consume

Wasting your money on:

- Car loans
- Expensive clothes
- Subscription services

Brings short-term pleasure.

But long-term debt and suffering.



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Learn how to spend your money intentionally.

Use:

- 50% for needs
- 30% for wants
- 20% to pay off debt or invest

You'll grow financially and enjoy life.

WITHOUT going broke.



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4) You're spending, not investing

The key to wealth is investing in high ROI assets:

- Invest in stocks
- Invest in real estate
- Start a service business

Average people work for money.

Wealthy people make it work for them.

Build or stay poor forever.



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5) You identify as “Poor”

Your identity is based largely on your beliefs.

Some are empowering.

Others are self-defeating.

A common belief of the poor is “victim mentality.”

You can’t get rich unless you take your destiny into your own hands.



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You may not be “rich” right now,

But you are capable of:

- Learning skills
- Taking courses
- Finding mentors
- Building a business

Take consistent action and results are guaranteed.



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6) You lack discipline

Poor people mindlessly spend money on:

- Eating out
- Video games
- The latest tech

Don't buy on impulse.

It's a never-ending cycle.



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The rich understand the power of delayed gratification.

They delay short-term pleasures for long-term gain.

If you want to be rich, play the long game.



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If you have 3 of these habits,
you're at risk of being poor:

- 1) You ignore learning about money
- 2) You take 0 responsibility
- 3) You over consume
- 4) You're spending, not investing
- 5) You identify as "Poor"
- 6) You lack discipline



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