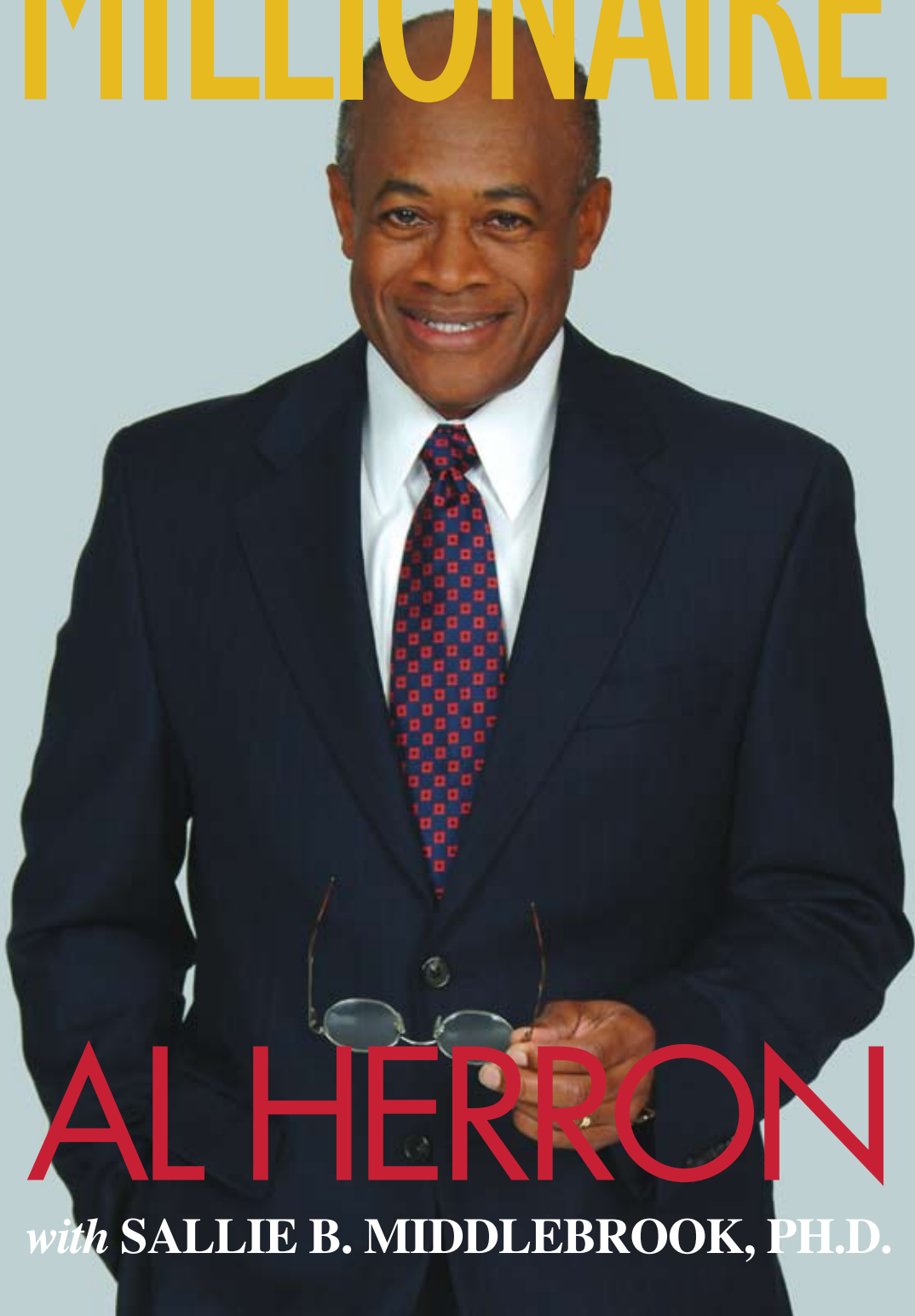


THE WORKING MAN & WOMAN'S GUIDE TO BECOMING A

MILLIONAIRE



AL HERRON

with SALLIE B. MIDDLEBROOK, PH.D.

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Introduction

Decide Where You're Going.

At some point in your life, you have to decide where it is you want to go. Then, you must take off in that direction. If you have decided that where you are going in life involves becoming a millionaire, then this is the book that can help you get there.

Why can I say this with so much confidence? I can say it because I am someone who has worked all my life for a living, and I have used my job to launch my wealth-building campaign. And although it is good to be a millionaire, and to know you have all the money you will most likely need to live on, it is not always easy to admit you have arrived at this place of comfort and well being. Especially when you are someone from very humble beginnings as I am. But I had to tell you that I am a millionaire so that you will trust that I know how to make money. Now that you know I know how to make millions of dollars, I can teach you how to do the same thing.

And that is where my teaching begins—with acknowledging to you that I have arrived at that fantastical place in finance where so many millions of people are raring to go. How did I arrive here? I'll reveal the answer to this question throughout the steps of this book.

You know, a wise person once said when you see people having things that you want, but do not have, you can believe that these people know something that you do not know. So there is a good chance that the reason I have arrived here, and you have not, is because I know something that you do not.

Let us look now at what you do know. If you picked up this book because it says it is written for working men and women, that tells me you know at least one valuable thing. You know you need to work to make money. And that's good. Another thing it tells me is that you know you need to get and keep a job. However, knowing you need to work, and knowing you need to get and keep a job, obviously, is not enough. Why? Because even though you know how to get and keep a job, you—most likely, are still *not* a millionaire.

For the sake of teaching and learning, let us now go back over the stuff we know you know, right now.

1. You know you need to work to have an income.
2. You know you need to get and keep a job.

Good. So far, this learning process is pretty easy, isn't it? Now, let us look at what you don't know yet (And we're basing this conclusion solely on the fact that you are not now a millionaire). What you don't know includes the following:

How can you use *knowing* that you need to work to make money, along with *knowing* you need to get and keep a job, to make you a millionaire? That is the question. And this book is the answer. People all over America get and keep jobs all the time, but a job is usually not what will make you a millionaire.

The answer to my last question involves knowing how to make money *make* money, and that is why I have obtained financial success. And now that you have made the decision to become a millionaire, I can help you learn how to make *your* money *make* money.

By the way, I still go to work every day too, just like you. Why? Because I am not now, nor have I ever been a member of the “idle rich” crowd. I earned my money the old-fashioned way—I worked for it. Now, in addition to going to work every day, I am using what I know about making money to teach other people how to make it. Why am I doing this? Because the more I help other people, the more money I make. God has designed it that way. Helping others is one of the least known secrets to helping yourself. I thank God that I have always been a firm believer in helping other people in good, financially sound ways that do not create dependency.

Another reason I am working to teach other people how to make

money is because I care about people. I have arrived at a place where I can help others, and I have a genuine and heartfelt concern for the well being of other people. Therefore, it is my calling and my pleasure to do what I can to help others learn what I know. After I help you become a millionaire, it is my hope that you will help someone else, and so on, and so on.

In my business, I meet people every day that should have more. And the only reason they do not have more is because they are not managing to the best potential what they do have. As the song says, “Them that’s got shall get.” The good news for you is that if you have *got* a job and are earning a living, then you have “got,” and because of that, you can “get” more.

So, you have *got* a job, and now, you have *got* this book. Together, your job and this book can be used to implement a method of managing your money in a way that will make you a millionaire. Not withstanding all the late night TV talk shows that are constantly saying to you, “buy this or that tape, or come to this or that seminar, with no money, no nothing, and we will show you how to get rich overnight.” I hope you do not fall for this, because instead of becoming rich, with most of these types of things, you are only becoming a sucker to make the pitchman or woman rich, or richer.

In this next section and in Chapter 1, I am going to talk to you about education. But before I get into this discussion, I want to tell you at the outset that my method can work for you whether or not you have a college degree. I am an advocate of education, and it is something that has greatly enhanced the quality of my life. So if you have a college degree, that’s great. But I want to say to people who do not have a college degree that if you have a job, and if you are earning a living through your job, then you have “got,” and you can still “get” more, with or without a college degree. My method is not about having a degree. It is about having the good sense and self-discipline you need to use and manage money wisely.

Humble Beginnings—Up From Mississippi

When I was in junior high school it became clear to me that I would have to get away from the cotton fields of Prentiss, Mississippi in order

to do something constructive with my life. That is when I became conscious of the importance of making good grades in school. You see, the only people I wanted to try to be like, and those who had jobs that impressed me, were college graduates. So to be like them, I needed to begin making good grades in school.

As a child, going to school impressed me that the learning process was fun. Therefore, school made a good impression on me. In fact, the principal of my elementary and middle school inspired me a lot, and other school leaders and teachers made a lasting impact on my life. Looking back, it is clear that I was blessed to have leaders of my grade school who truly cared about me and all the other students. One educator who left an indelible impression on my life was Professor J. E. Magee (or ‘fessor Magee, as we called him). Mr. Magee was more than an educator; he taught me how to be a public speaker. In other words, he helped me develop a gift that has sustained me throughout my life. He inspired me to speak—to use my words and my voice to bring insight and understanding to others. Because of his inspiration, I competed in speaking competitions in school. When I was in the 8th grade, I went all the way to the national speaking competition sponsored by the Future Farmers of America organization (the FFA). In fact, that year I came in second in that national competition! My topic was “Keep Mississippi’s Forests Green.”

After graduating from high school, I chose to go to college. During my first three years at Alcorn College (now Alcorn State University) in Lorman, Mississippi, my goal was to become a chemistry teacher. I left college after three years to do a hitch in the army, however, and my thinking changed based on my experiences in the military. While working as an assistant to a major and to a lieutenant colonel (who were both astute investors in the stock market), I began to use my ability to save money to earn additional money by making loans (with interest) to other enlisted men. Therefore, my educational goals gradually shifted. The idea of making money had become more intriguing to me than studying chemistry. I found that money fascinated me, and I decided I wanted to become a banker.

My two-year hitch in the Army (and a visit back to where I spent two years before the army—Los Angeles) helped me decide that I would

become a banker in the South. I made this decision because it appeared to me there were more opportunities available for blacks in the South.

I returned to Mississippi to complete my senior year of study, continuing my education at the University of Southern Mississippi in Hattiesburg. While there, I earned both undergraduate and graduate degrees in finance. After obtaining my M.B.A., I was ready to pursue my goal of becoming a banker, and of one day owning my own business.

I landed my first, and last, banking job in Dallas, Texas at Dallas Federal Savings and Loan. In 1972, I had packed my bags and with my wife and infant son headed for Dallas. Dallas Federal was offering me \$850 a month for a position in real estate financing. The job was made more attractive by offering to assist my wife, Lela, in obtaining a position with the Dallas Independent School District. A graduate of Alcorn State University, Lela had worked as a schoolteacher in Mississippi while helping me attend graduate school.

When we moved to Dallas in 1972, all we owned was loaded into one small U-Haul trailer that we pulled to Dallas behind my 1968 Pontiac G.T.O. (that G.T.O. was fast). While in graduate school, our possessions included a mortgaged 80-acre tract of timberland in Mississippi that I purchased, and about \$1,100. That's how we started our march toward financial freedom.

On my first Sunday night in Dallas, I met a man named A. A. Braswell at St. John Baptist Church. Mr. Braswell played a key role in altering the course of my life. We easily established a dialogue with each other because his wife was originally from Mississippi. The next night, Mr. Braswell took me to a meeting of the Dallas Black Chamber of Commerce. There I met Mr. C. A. Galloway, who would later become my partner and mentor in the real estate business.

After Mr. Galloway and I had known each other for a few months, he said to me, "Son, you are 28 years old. If by the time you're 40 you haven't made a million dollars, you ought to go back down to that farm in Mississippi." I agreed with him. I was prepared to go back if I had not accomplished that goal.

Mr. Galloway's challenge to me to become successful in business was more than just a statement in passing. Mr. Galloway believed it is important for blacks to be successful in business, and even more

important for blacks to participate in the ownership of businesses. He also believed it is extremely important for the life of a black-owned business to continue after the original owner retires or dies. In other words, he believed in building wealth for generations to build upon, not just for one person or one family to enjoy.

After I had known Mr. Galloway for several years, he shared with me his long held dream of having a real estate business that would continue into perpetuity and grow stronger for future generations. He then invited me to join him in his real estate business. I did. I joined Mr. Galloway in his real estate business, but I joined for different reasons than those he had explained to me. I joined because by joining him in his business, I wouldn't have to start my own business from scratch, and I would be ahead of the game. That would enable me to get where I wanted to go faster. The organization he had built, and the good will he had developed, kept me from having to start at ground zero. So, although Mr. Galloway and I had different reasons for coming together, our coming together allowed both of us to accomplish our objectives.

Today, I am president and principal owner of Century 21 Galloway-Herron Realtors. The company has more than 60 associates and has grown to be the largest Century 21 office (by transactions) in the City of Dallas. The company has expanded its residential sales organization consisting of property management, commercial sales, consulting and a full service insurance.

At Century 21 Galloway-Herron we are constantly encouraging people to invest in real estate—and I practice what I preach. Therefore, my wife Lela and I own residential and commercial properties and timberland. Over the years, we have bought and sold properties of all types.

We meet people who think we have “made it” big, but I think our accomplishments have only touched the surface of the kind of success that is possible for us to have. However, when I think about what we have achieved, the truth probably lies somewhere between what I believe, and what others think.

The Working Man and Woman's Guide To Becoming A Millionaire is my plan detailing practical, guaranteed ways for everyday working-class people, like you and me, to attain financial success. I included myself in the last statement because this is actually the formula I've applied to my

own life, and it has brought my family (and numerous other families) a great deal of financial success.

God has allowed me to acquire a level of wisdom and understanding that I am now able to share with you and millions of other people who are working hard, but who are still seeing very little in terms of financial gain. I want to help change this paradigm for the working class. I want people to understand that working for a living *can lead* to wealth, if they are willing to learn, and then to apply, a certain formula for success.

In 1988, I published my first book, *Ten Steps to Financial Freedom*. Much of the information contained in this book is the same as I spoke about in my first book. Yes—that's right. I wrote and distributed thousands of copies of a book similar to this one, and similar to other books written by other people since 1988, which have gone on to great publishing success. But I stand by my principles and my plan, and I'm presenting to you this 2006, revamped and updated version of what I know about how to use a job to become a millionaire. The reason I can present the same formula to you today is because my plan is based on financial principles that do not change. However, since times *do* change, I have integrated the same principles I discussed in my first book with new examples and explanations, and new information against the landscape of a new Millennium.

Much of the information contained within these pages, if put to use, will help you become successful in many aspects of your life. Still, the major emphasis—and the driving force—is on helping you to become financially independent. While it is true that what constitutes financial independence to one person may be considered poverty by another, my strategies will help you attain a level of financial literacy that will help you as you attempt to define financial freedom for yourself.

I define financial freedom as reaching the point in your life where your income from your investments, including your retirement fund, will support the lifestyle you desire without any additional work on your part. This has been my formula, and it is the same one I wrote about in the book I published back in 1988. Since that time, there have been many other wonderful books written by many brilliant people who are really presenting this same idea, using different words and in a different conceptual format.

I have done my best to make reading this book a pleasure, rather than a chore. In writing it, I have refrained from using highly technical terminology so that its lessons can speak to all kinds of people from all kinds of backgrounds. I want everyone—from the highly sophisticated and highly educated, to those preparing themselves for their first college degree, their first vocational training program, or their first job, to be able to follow my steps up the ladder to financial success. For this reason, this book includes every important factor I see as being related to obtaining this rare yet practical kind of success. It begins from the elementary steps of learning, training, and education, then advances to saving and investing, and graduates to deciding how your estate will be distributed after you die. All of these stages, I believe, are part of developing a “millionaire mindset”—part of learning how to have more. People who truly learn this lesson also cultivate a desire to leave something for the next generation. And that’s real prosperity. That’s real American progress.

In the first ten chapters, I have written about topics I have found to be absolutely essential to any discussion about becoming financially independent. Therefore, each chapter represents a vital step I recommend to help any working person gain the tools essential to achieving and sustaining financial freedom. The last three chapters represent some of the enduring beliefs I feel are critical to getting started and to staying the course as you work to create your own path to becoming a millionaire.

My final wish to you before you begin this journey is that after reading this book, you will “make haste while the sun is still shining” to start making a plan for your financial future. Don’t waste precious time procrastinating, putting off for tomorrow what you can do today. The financial freedom you will gain on your way to becoming—and after becoming a millionaire—will keep you and/or your family safe and secure while you are still in the workforce, during retirement, and after you’ve gone from this life. My plan will teach you how to build an estate so you will be able to leave something worthwhile for your children and their children, and at the same time enhance the possibility of your memory staying alive into perpetuity. Remember the lesson of Proverbs 13:22, that “a good man leaveth an inheritance to his children’s children.”

Step 1

Your Foundation: Education & Learning

1 I firmly believe that the only thing more important than education and learning, in life, is having God in your life. I also believe if you have God in your life, you will have the wisdom to know you need to seek education and learning. Proverbs 22: 6-7 says, “Train up a child in the way he should go. And when he is old he will not depart from it. The rich rule over the poor, and the borrower is servant to the lender.”

Therefore, regardless of how you choose to pursue learning, I believe education is an invaluable resource that will help you in many ways, and no one will ever be able to take away from you all that education and learning can give to you. Education, therefore, is a wonderful way to invest today for a better tomorrow.

Knowledge is the precursor to everything. Since I know this to be the truth, building your foundation upon education and learning is the first step I am recommending to you on your path to becoming a millionaire. And even though you don't need a college degree to implement my method for becoming a millionaire, I am still recommending that you pursue education and learning passionately and enthusiastically, now and throughout your life. This is my recommendation for two main reasons:

1. Education/learning can help you become a self-disciplined, self-motivated thinker, better prepared to earn higher wages.
2. Education/learning can help you prepare your mind for making sound and wise decisions affecting the management and the

sustaining of your financial wealth, as well as decisions affecting the total quality of your life.

Education prepares you to compete in a competitive arena for jobs and other kinds of wealth-building opportunities. Lack of knowledge can render you unable to compete. The main reason this is true is that we live in what is often called the “Information Age.” That means knowledge is a verifiable “commodity” that can make or break you. Getting an education prepares you for being able to continue your education and learning—on your own, long after you’ve matriculated through an organized program of study.

In the world economy, the financial well being of any nation is directly related to the education and training of its citizens. In the United States, the economic prosperity of a particular state, county, or city is directly linked to the population’s levels of education. For example, in this country, the states with the lowest average levels of education among citizens also have some of the highest levels of poverty and financial strife. The same is true for individuals. On the average, the higher the education level, the more likely a person is to have a higher income level.

This also applies to households (single individual or family). The education and training of the primary breadwinner is the major determining factor of the household’s standard of living. While there are always exceptions to any generalized rule, there is no denying that every individual *increases his or her chances* of becoming financially successful by getting an education or some form of specialized training.

I’m using education and training in the same context, but—of course, we know there is a difference between the two (I’ll touch on this difference later in this chapter). The most important point I am making here, however, is that both education and training can prepare you for some type of work, and working for wages is the best way for the average person to begin a financial foundation leading to financial freedom.

In the past, just about every job required applicants to have at least a high school diploma. Today, more and more employers are requesting some college course work and/or a college degree for applicants to even be considered for certain jobs and positions. There are also many opportunities requiring advanced degrees, advanced training, licenses, and/or certifications. Therefore, it is a good idea for people who plan to

attain financial freedom to prepare themselves through education and/or training going beyond the minimum requirements.

As I stated earlier, there are exceptions to any and every rule. You have probably heard about (or you might even know) individuals who have become extremely rich or very successful in life who dropped out of school, or who did not go to college. Let me assure you that these people, no matter who they are, are among the exceptions to the rule. Unless you are already sitting among the ranks of the exceptions (and if you are there's no need for you to read this book), it's probably not wise to expect to become one. It is much smarter to prepare yourself through education or training. After all, people often find their luck improves with preparation.

Too many people want to take “short cuts” to getting rich. That's why so many poor people are playing the lottery and going to the gambling joints, throwing good money away, hoping to hit it big. But all you have to do is to walk down the streets in Las Vegas, and look up and around you. That will tell who is winning at the gambling games, and it is not the masses of poor people. It would be much better to place your bets on education and training. This is something that will pay off in you becoming a more intelligent, learned person. And that is worth a lot—to you and to society in general.

Starting Out With No Degree or Training?

This section of this chapter is for those people who have never attempted to obtain a degree or any type of training for a job or a career. If you (or your child) are still in high school, or you recently graduated from high school, you need to continue your education. Gone are the days when the high-school diploma represented the “end” of educational preparation. Today, it is more of a beginning than an ending. Let me encourage you now to continue your education beyond high school so that you can compete for higher-paying jobs.

Don't think that just because you know how to use a computer, you are automatically prepared to compete for higher-paying jobs. A lot of elementary schools today are preparing students using computers in the classroom, along with other kinds of the latest technologies. Still, the

world is advancing so swiftly when it comes to technology, this kind of preparation is expected, and is no longer “exceptional.” In other words, you must be technologically savvy just to keep pace in the Information Age. You need computer training in grade school to prepare you to use computers once you enter college or vocational training schools.

Most college degree programs now presume a certain level of computer competence, and they have developed curricula around that presumption. Students who have not attained this competence often find themselves needing “remedial” (correction of faulty study or faulty preparation) courses to bring them up to speed with the skills they need.

If you’ve never thought about going to college, you need to do some research to find out about your options. You might be eligible for financial aid, or you might qualify for student loans that can help pay for your college education. There are many books that can help you get started on the path to obtaining a college degree or vocational training: From deciding what to study to finding ways to pay for your education. Some of these books are included at the end of this chapter on a list of resources for people interested in furthering or continuing their education.

If you have not already done so, I strongly encourage you to get started on your education. Learning is, and always will be, the first and most crucial step on any path to financial freedom.

No matter how many people you see becoming successful based on winning the lottery, being discovered by Hollywood, becoming a rap, hip-hop, R & B, or rock star, or any other of a multitude of occurrences resulting from talent, skill, or just plain old good luck—if I were you, I’d still place my bet on education. Even stars benefit from learning and training.

I realize that a lot of people are using models for financial success these days that don’t involve going to college or working for a lifetime in one job or one career area. Still, the average person in America needs to work for a living. And people who need to work for a living need to prepare themselves by becoming educated. Even those who become successful through talent or luck still need an education base from which to build. When I was a child, there was a saying that “a fool and his money are soon parted.” I believe it is the lack of education, learning, and wisdom that separates many people from their newly acquired

wealth when they bypass the education process on the way to fame and fortune.

Therefore, even though I have told you my method can be implemented by anyone willing to work, with or without a college degree, I still am an advocate of education. I believe you will enjoy your success, and your life, a lot more when you have the kind of knowledge and understanding that can only be gained by going through some kind of education process.

Did You Get Your Degree or Training a Long Time Ago?

If you obtained your college degree or training many years ago (ten or more), and you still have not attained financial freedom, you might benefit from taking “refresher” courses, or from obtaining an advanced degree, or more and/or different training. This is an important consideration if you find yourself “stuck” where you are right now. You might have tried to get a better job or a promotion on your current job, only to find the better jobs and promotions are going to people who have attained higher levels of education and/or training. If this is the case, there is no time like now to begin making yourself more marketable.

I’ve heard people say such silly things as: “I’m too old to go back to school. Why, I’ll be 39, or I’ll be 40 years old in a few months!” Well, my question is: How old are you going to be if you don’t go back to school? In my opinion, when you are poor *and* uneducated, you are going to look older than you really are, anyway. It seems to me that—on the average—people who know more learn how to care for themselves and their health better than people who are uneducated.

The point I’m making here is that it doesn’t matter how old you are if you are fed-up with the standard of living you now have, and you want to make a change for the better. You’re going to be the same age (if you keep living) whether you’re in school learning something new, or not in school, accepting the status quo for your life.

Today, there are technological advancements allowing adults to go to school or learn without leaving home (distance education). Therefore, you should look into both traditional (classroom environment) and non-traditional education alternatives (online and weekend education and training).

You may be someone from the “Baby Boom” generation who is no longer “young” and needing a first degree, but you’re not “old” either. You might be in that adult “tween” stage of life when you could get a second degree, a master’s or greater, go for training in another career area, or obtain some type of certification allowing you to transition into a new or better career (or get a promotion at your current place of employment).

There are books that can help you get started on the path to obtaining additional or advanced degrees or training. Some of these books are included among resources listed at the end of this chapter.

Let me urge you to stop procrastinating, and to get started on augmenting your education. After all, if you have not attained—and you strongly feel you will not attain—financial freedom on the path you’re now following, you’re going to have to do something different. It is said that the best way to keep getting what you’ve always gotten is to keep doing what you’ve always done. It is also said that to keep doing the same thing over and over, and expecting a different result, is the definition of a fool. Therefore, if you want to see things change in your life for the better, you’re going to have to do something different. A new path is waiting for you. I hope you will begin today your walk towards the kind of financial freedom that can make you a millionaire.

The Difference Between Education and Training

What does a college degree offer that vocational training does not? Why should a person choose one path over the other? Without getting too “in-depth,” the main difference has to do with the desired end result.

A college education, usually, provides a broad base of knowledge presented in the form of concepts, theories, principles, and ideas with the goal of preparing people who want or need to recall facts and apply concepts. This foundation of theories and concepts provide the degree holder with a set of functional “thinking skills” allowing them to gain even greater knowledge by continuing their education (through work experience or further education). While colleges and universities might prepare people to work in a particular area or field, they don’t usually focus on preparing people for a particular job. Their main goal is to “educate” for enlightenment and increased understanding.

People who obtain a college degree from one school can usually continue their education at another school, building upon their knowledge base. For example, you might obtain a bachelor's degree at one school, and go to a completely different school for your master's degree. Or, you might begin a bachelor's degree at one school, then transfer to another school to complete your degree. You can do this because traditional educational institutions in the United States—in general—have similar educational standards and degree requirements.

Vocational training, instead of providing a broad base of knowledge, focuses on one skill or a set of specific skills with the goal of enabling a person to do a particular job in a specific type of workplace. Usually, the preparation you receive through one vocational school is not transferable to other institutions. That means if you study to become a barber, or a computer repair technician, if you one day decide you want to also obtain a traditional college degree—often, the courses you took for your vocational preparation will not “transfer” as course requirements for your college degree.

Vocational training is usually completed in less time than it takes to obtain a college degree. The typical college degree takes four years of study, while vocational training usually takes two years or less (depending on the skill being learned).

Whether you choose education or training is up to you, and should be based on your interests and goals. Either path can lead to financial freedom. Either path can pave the way for you to implement my plan for becoming a millionaire. After all, there are barbers and cosmetologists who have opened up multiple shops and have become millionaires. There are vocationally trained nurses and medical technicians whose work allows them to earn six-figure incomes after many years of work experience.

There are many different paths to education and training in the marketplace today. If you're considering education, it would be a good idea to spend some thinking about your interests and talents, and some time reading about and comparing what kinds of jobs and money-making possibilities are offered by different work and/or career paths.

Books and Other Resources for Traditional and Non-Traditional Continuing or Advanced Education

(These listings do not constitute any endorsement of any school, vocational program, or training or certification program.)

The Truth About Getting In : A Top College Advisor Tells You Everything You Need to Know by Katherine Cohen, Ph.D., April, 2002

How to Earn a College Degree: When You Think You Are Too Old, Too Busy, Too Broke and Too Scared by E. Faith Ivery and Sharon Kirk (August 2003)

But What If I Don't Want to Go to College? A Guide to Success Through Alternative Education by Harlow Giles Unger (Sept. 1998)

Losing The Race : Self-Sabotage in Black America by John McWhorter August, 2000 (This book offers an interesting perspective on education and career underachievement.)

College Board Scholarship Handbook 2003 by The College Board (A guide to over 2,300 scholarships, internships, and loan programs for undergraduates.)

Guide to Distance Learning Programs 2003 (Peterson's Guide to Distance Learning Programs, 2003) by Petersons Publishing

Bears' Guide to Earning Degrees by Distance Learning by John Bear, Mariah Bear

Internet Web Site: Visit www.all-college-degrees.com to search by job category or state for college degrees and vocational preparation in just about any field.

Summary of Step 1

Build on a Foundation of Learning

The first step is to build your life on a learning foundation. You should learn to love and appreciate learning, because it is absolutely crucial to finding your way to financial freedom. Never shy away from an opportunity to learn something of value. Be a sponge for information. Learning is not painful; it's something you can enjoy. Begin to cherish knowledge, so that you can use it to help yourself more in all aspects of your life. This book is packed with information meant to guide you, effortlessly, down the path to financial independence. Therefore, you should exercise your new enjoyment of learning as you read and absorb the elements of this plan for helping you become a millionaire.