

3 Win-Win Ways for Other People to Help You Create Wealth

From the book *Change Anything*

The New Science of Personal Success

By Kerry Patterson, Joseph Grenny, David Maxfield, Ron McMillan, and Al Switzler

The following exercise is created from the book *Change Anything*. This book shows how anyone can change any behavior from what they don't want to what they do want. It includes real life stories of how individuals made the changes that were important to them and cites numerous scientific studies on how and why their approach works. The book covers how to;

1. End a substance addiction
2. Get a promotion at work
3. Improve a marriage or relationship
4. Lose weight and exercise
5. Get out of debt or **create wealth**

Creating a structure to achieve financial freedom is one of the easiest changes to make. In the following few pages we will go into detail based on the blank graph on the next page and focus on how to set up a structure to achieve financial wealth. This information is also covered in the eight week online Wealth On Any Income course. If you have questions, please call or sent an email, and you can find out more about that at <http://wealthonanyincome.com/program>

First we need to understand that willpower has nothing to do with the achievement of our goals. It is the weakest behavior to rely on and it is far outweighed by other influences all around us. And relying on any one behavior or criteria, be it willpower, our values, a coach, friends, posters or a mentor, is insufficient to create a lasting permanent change or transformation in our behavior or habits. However, with six areas of support you can change anything!

As an example, if you were in a rowboat by yourself and just paddled on one side of the boat, you would not get very far. But if you had a second person on the other side of the rowboat paddling in the same direction, you would get somewhere. Now if you had six people paddling you can see the power that would produce. It would be like trying to bury a bad habit by putting it in a coffin and tossing it in a grave. Would it be easy to have one person carry the casket? Or would it be easier if you had six people carry the casket? The answer is obvious. If we rely on only one method to change a behavior, it is the same as relying on one person to carry a casket or one person to row the boat. When we use all six areas of influence to change our behavior, now we have the ability to create a lasting new positive behavior.

In summary, the six areas of influence are as follows:

1. Personal Motivation – Speak with someone about your goals – Win-Win
2. Personal Ability – Learn about investments from someone – Win-Win
3. Social Motivation
4. Social Ability – Transform your friends into your supporters – Win-Win
5. Structural Motivation – Let others support your new behavior- Win-Win
6. Structural Ability

Personal Motivation: Here you need to find out what your triggers are by examining your own behavior like a scientist. You will learn how to transform your impulses and unconscious thinking and acting into new choices that bring you pleasure.

Personal Ability: When it comes to creating financial independence there are money skills that are required. The skills are very, very rarely taught in school, and parents cannot teach what they do not know. How to complete a balance sheet, an income and expense form, and have a process or tool to track spending that provides feedback are all examples of skills that can be taught and mastered. Other examples involve how to invest, understanding stocks, REITs and various investment alternatives. People who have knowledge and education in this area would love to share it with you.

Six Areas of Influence

MOTIVATION		ABILITY	
1 -	P E R S O N A L	2 -	
3 -	S O C I A L	4 -	
5 -	S T R U C T U R A L	6 -	

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Social Motivation: Changing behavior requires support from the people who surround us. What you will need to determine is if the people around you want you to stay the way you are, or are willing to see you change. As an example, if you are surrounded by smokers or shopaholics, and you want to quit smoking or impulse buying, those people might fight your desire to change. They will be losing a friend and ally.

Social Ability: You may have to change these accomplices of your bad behavior into the friends who will support your new behavior. Maybe they would like to change also and you can support each other. Or you may have to add new friends to your circle. This process alone can increase your odds of success by as much as 40%.

Structural Motivation: There are so many conversations about how people are inclined toward instant gratification. This is a behavior that you will have to reverse and create a higher present cost to the behavior you want to change and make the deferred gratification more rewarding. And set up rewards for the behavior you want to create. As an example, I bet my wife \$1.00 that I could accomplish something she would like me to achieve, but doubted that I could do it. The principle of losing this bet is a great motivator to me. Another example would be to make a donation to an undesirable entity or charity if the new behavior is not achieved. This can be measured on a daily, weekly or monthly basis. Here again is where you can get support to achieve your financial goals.

Structural Ability: Madison Avenue, and 99% of all advertising, is geared to control your behavior. We are usually blind to the ads that influence us. There are mountains of scientific studies that determine what the best colors are for a store, what fragrances or music to pump in that will induce more spending, and what words the sales people are to use to create larger purchases. Until we recognize these environmental levers they will continue to control us. I get angry when I hear a commercial suggesting someone can refinance their home and take cash out to go on a “much needed” vacation. That is NOT how to use the equity in someone’s home.

The graph on the next page is a summary of the six areas of influence that will support the new behavior you want to adopt.

An example for financial freedom in the Personal Motivation sector could be: Raise \$12,000 for www.ShelterToSoldier.org that would cover the costs of training, vet bills and food to prepare a rescued dog to become a service animal for a war veteran with a Traumatic Brain Injury (TBI) or Post Traumatic Stress Disorder (PTSD). (This prevents a dog from being killed in a shelter and prevents another veteran from committing suicide, currently happening at the rate of 23 suicides per day.)

(This was an example, and a blatant plug to purchase any of my Wealth On Any Income programs, products or coaching because 100% of the profits are donated to www.ShelterToSoldier.org)

An example for financial freedom in the Social Ability sector could be: Set a lunch appointment with the CEO of two companies (John Doe and Mike Smith) and ask them to become my mentors, or at least provide feedback on my plans. Ask them for referrals to other CEOs that might be willing to support me.

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	Motivation	Ability
Personal	1. What do you really want to achieve or avoid with your behavior? (eat cat food after retirement, travel the world...)	2. What do you need to learn, or what skill do you need to acquire? (how to do an Income and Expense report, hire someone to do it)
Social	3. Do you have support from friends or family for your desired behavior? Are they accomplices in bad behavior or friends who model the behavior you want to acquire?	4. Who can you enlist to support your desired behavior? (mate, friend, family, co-worker, peer)
Structural	5. What things can you use to support your desired behavior? (use cash instead of a check or credit card, set up a systematic investment plan...)	6. What do you want to see around you or in your environment that would support your desired behavior? (posters or a beach scene, luxury car, objects or physical reminders of where you are going)

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Exercise: Create, and by that I mean write down, what you need to have in each of the six sectors of the blank graph based on the financial goal you want to achieve.

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