



18 Essential Lessons From A Self-Made Millionaire

- ▶ **Saves You Time And Money**
- ▶ **Avoid The Obvious Mistakes**
- ▶ **Learn From Todd's Experience**

By Todd R. Tresidder

- Important -

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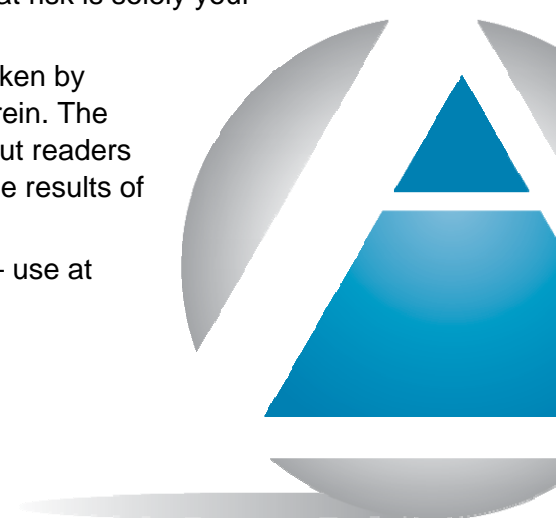
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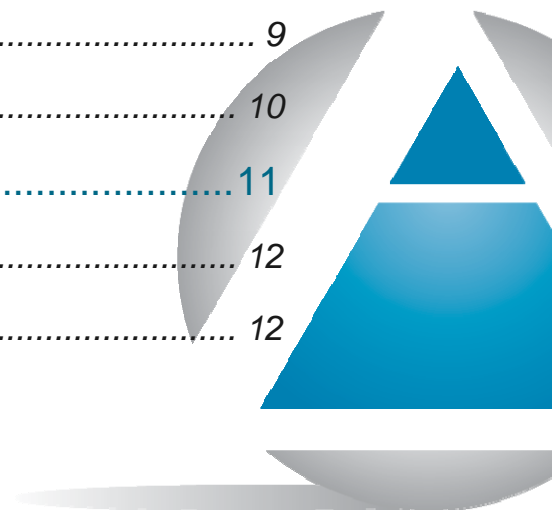
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Introduction

Let's be brutally honest... Nobody's life is perfect. If you are going to play the game of life then you are going to make mistakes and have setbacks. The bigger you play then the bigger mistakes you will make.

I wish I could fill this book with stories about my brilliance and how I deftly maneuvered around every obstacle to swiftly and effortlessly overcome financial mediocrity and achieve wealth in record-breaking time - **but it would all be a lie.**

The truth is my path to financial freedom was anything but picture perfect. I've done enough things right to succeed, and I've done enough things wrong to become a very good teacher.

In the pages that follow I will share my journey to financial freedom and provide you with the lessons I learned each step of the way. What you will discover are the essential building blocks to a [step-by-step wealth building system](#) that can work for you.

My hope is you will learn from my experience – both positive and negative – by avoiding the dead-end mistakes while adding the smart strategies into your plan. If you take these 18 essential lessons to heart it will save you time and money on your journey to financial independence. Lets get started...



How It All Began...

My family would tell you I began the journey to financial freedom in early childhood as a serial entrepreneur, although I really wasn't conscious of any grand plan. I was just playing around.

My first business was a paper route, but I didn't do it like most kids. I reinvested my profits to buy a motorcycle so that I could acquire additional paper routes in surrounding neighborhoods. This allowed me to make more money while working less and having fun riding motorcycles (long before I was old enough to get a license). I also had a boat refinishing business (because I loved sailing), pool supply business, and I was the weekend auto mechanic and manager for a chain of service stations (again, a passion for fast cars) – all before I went to college.

In short, while most kids were doing kid stuff, I was already deep into entrepreneurial business. The game intrigued me. It was ego-gratifying to be relatively successful for a kid, and I liked the cool toys I could buy with the money.

My first big financial realization and wake-up call occurred when I prepared to leave for college. I was going to live in the dorms and didn't need my cool muscle-car, motorcycles, and other various toys so I sold everything off. I was shocked when the sum total of all my work for all those years bought little more than a few months at college.

I couldn't believe it! Friends and family viewed me as a future J. Paul Getty

because of my entrepreneurial success in high school; yet, the total liquidation value of that apparent success could be measured in hundreds of dollars with a few fingers and toes left over.

I was confused.

I can still remember my utter dismay when I realized I had unconsciously spent my high school years working more than intended and now it was all over and there was no going back. I had paid a price for my financial success without knowing what it was. I got a sudden wake-up call from the mindless pursuit of money and all the things it can buy.

Adding insult to injury, I had little money to show for everything I had earned because I had mismanaged it. I promised myself I wouldn't make the same mistake in college by deeply cementing the following lessons into my bones...

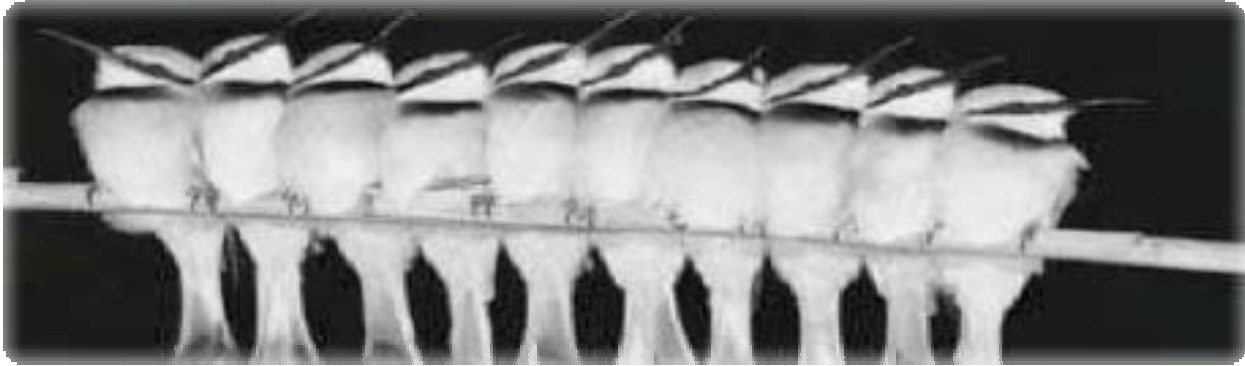
Lesson 1:

Don't piss away your life on work.

Lesson 2:

Don't piss away your money on lifestyle.

These were the first two formative lessons leading to my financial freedom, but it was only the beginning...



Stage 2 – The Opposite Extreme

The next step after high school was college where I made a conscious decision to fully savor the experience. I had worked away my high school career for trinkets and I wasn't going to let it happen again in college. I had learned the lesson that you can never recapture lost years: college was going to be different.

The result was I refused to work during school. I got involved in intramural sports, student government, joined a fraternity, and partied hard. I had the time of my life and lived every facet of the college experience. I still look back on those years fondly – great growth, great fun, and great friends. It was a positive experience all the way around.

However, there was a downside - I was flat broke all the time.

I attended University of California at Davis - the bicycle capital of the United States - and I couldn't afford to buy a bike. I couldn't go to the bar with friends because I couldn't afford to buy a round of drinks. Similarly, my friends traveled on breaks but I worked to earn money to stay in school. I cooked for the fraternity to pay my house bills and even lived an entire quarter on a \$100 budget (and had money left over after it was done).

I was happy but lived in perpetual poverty mode where every dollar was squeezed to yield maximum blood. It was painful. Again, new lessons were cemented in my bones from that life experience...

Lesson 3:

Happiness and money aren't correlated. You can be happy and broke.

Lesson 4:

Being broke sucks because it limits personal freedom.



The Pivotal Point – Commitment To Financial Freedom

I finished my degree at U.C.L.A. for no other reason than it sounded like fun and I had good friends to share it with. All my degree requirements for economics were satisfied at U.C. Davis and only elective units remained. It was time to finish college with a bang on the beaches and in the nightclubs of Southern California.

I can still remember walking the ocean bluffs in Santa Monica Park on a sunny, beautiful day when I realized the bums on the park benches had more freedom than my friends who had graduated to a cubicle in some faceless corporation.

It was a wake-up call. My realization was contrary to the American Dream I had been raised to pursue.

I stood there amused at the contradiction between how friends and family viewed me as a future J. Paul Getty; yet, I would prefer being a bum on a park bench with the freedom to enjoy my days rather than prostitute my creativity to a faceless corporation.

I knew with absolute certainty at that moment that I had no interest in the cliché American Dream. My goal was freedom – not fancy cars, homes and

lifestyle. I wanted to enjoy my days without limitation and live life's adventure. My value was on life experience – not more-better-different stuff.

Lesson 5:

Happiness is an experience – not a thing to be acquired. A fulfilling life is filled with experiences – not stuff.

This was a pivotal point because that was the day I committed to financial freedom as a path to maximize life experience – not to own stuff. This distinction is critical.

I had lived the limits of poverty in college, and I had wasted valuable high school years in pursuit of lifestyle. Neither extreme proved acceptable. Poverty was its own prison and working to support lifestyle was a waste of life.

I knew my joy in life came from experiences – not stuff – and climbing the corporate ladder while being encumbered in expenses and debt seemed more like a prescription for a mid-life crisis than a [fulfilling life experience](#).

I was determined to find the balance between the extremes and not get trapped by “the system”. I viewed 9-5 with two weeks vacation per year for the next 40 years as the equivalent of a lifetime prison sentence. Financial freedom seemed the only logical escape.

I committed to leading my life differently. I was determined to find a better way...



Getting The First Big Steps Right...

Since I was graduating from college it was time to hit the job interviews. I wasn't born with a silver spoon in my mouth so I had to work for a living to avoid poverty and the park bench; yet, I knew I didn't want work to define the rest of my life. My decision was simple yet elegant: as long as I had to work and earn a living I would organize my career and lifestyle to achieve financial freedom.

Nothing less made any sense.

That last sentence – no other alternative made sense - is critical because it is the essence of [commitment](#). I closed all doors to all alternatives. I was not willing to work and earn money unless it contributed to eventual financial freedom. Period.

I chose to design my career and lifestyle to attain that objective. **I didn't care if I failed because it wasn't any worse than having never tried.** This was key because no matter how many setbacks and failures I experienced along the journey (and there were many) I always returned to that [commitment](#) – ***because no other alternative made sense.***

Once I committed things began happening quickly. I had a clear purpose and

direction based on deeply held values, but I was completely clueless how I was going to get there.

I began immediately by researching how other people had achieved financial freedom. I studied everything on the subject (digesting a book every few days) and began forming plans. I had begun the journey to financial freedom from the moment of that commitment and stumbled onto key principles without really knowing what I was doing...

Lesson 6:

The essential pre-requisite to financial freedom has nothing to do with anything financial – it is all about commitment. It is the first-cause that results in all subsequent effects. It is the organizing force that makes it happen. This was true in my own life and has been true with all my coaching clients. Curiously, almost nobody teaches this fact.

Lesson 7:

Once you are committed to financial freedom then you must arrange your life and support structures in a way that literally pulls you toward achieving that goal with the least effort and maximum persistence. Again, this has nothing to do with finance and is rarely taught by financial gurus.

Lesson 8:

Commitment to financial freedom is next to worthless without a plan to achieve the goal. A plan focuses all decisions and actions toward the desired end result. Without a plan your results will be haphazard. With a plan you can reach the goal methodically and with relative certainty.

Lesson 9:

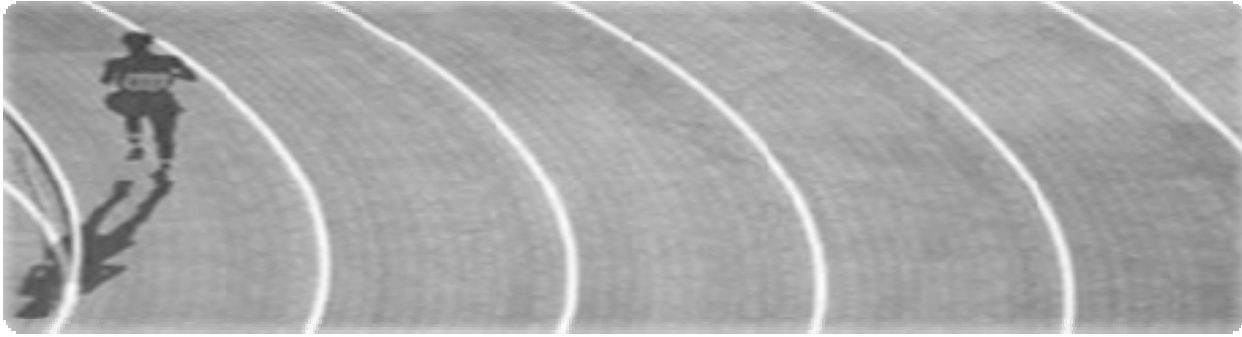
A plan to achieve financial freedom is next to worthless unless it is based on proven principles that actually work. In addition, your plan must take into account your unique values, skills, and resources.

I didn't consciously realize it at the time but I had intuitively stumbled onto the first four steps in my [Seven Steps To Seven Figures curriculum](#). I had "walked the talk" in a fumbling sort of way through extensive research and experimentation. My analytical brain was just trying to overcome ignorance about this subject and figure out how to achieve what I knew I wanted.

In some ways I was very lucky. The hardest step to do on your own – [commitment](#) – I had landed on with relative ease. That was pure, good fortune (some would say divine intervention since it has proven to be my path in life).

I uncovered the next three steps through extensive research as I dove into the subject with passion. The information just plain entertained me like real-life Monopoly for an overgrown kid. I was in my element.

During the next several years I read literally hundreds of books on wealth building, personal finance and investing. Without realizing it I was developing, refining and testing Step 1-4 of my [Seven Steps To Seven Figures curriculum](#) by experimenting with my own life – a practice I continue to this day...



Putting Theory Into Practice – Walking The Talk

Getting back to the story, after graduating from college I turned down a lucrative offer from a successful money management firm in Los Angeles because it was a traditional career path. It didn't fit my plan. Believe it or not I literally walked away from what most college graduates would consider a dream job.

Instead, I accepted a job with no pay and a draw on future sales commissions from a start-up hedge fund. Why? The principles of [wealth building](#) taught me that trading time for money was a dead-end path. I wanted to work for knowledge, and I wanted leverage built into my compensation plan.

My new job requirements included years of investment research where I modeled computerized and statistical trading systems learning [what works and what doesn't in the investment world](#). It is knowledge that will continue paying me dividends for the rest of my life... and I was paid well to learn it. Over time that knowledge became so valuable I was made a partner in the firm and my compensation grew geometrically.

Lesson 10:

Leverage is an essential principle of [wealth building](#). Nobody achieves financial freedom without it.

Bonus Lesson:

Work for knowledge and eventually it will be valued and compensated – but with a time lag.

Lesson 11:

Investing is the essential skill every person interested in financial freedom must develop. You must [become a master investor](#) since that is where your wealth will ultimately be parked regardless of where it originated from.

Through my decade of researching investment strategies at the hedge fund I had unwittingly mastered steps 5 and 6 of what would become my [Seven Steps To Seven Figures curriculum](#). I had learned the essential principles of [successful investment strategy](#) and been paid handsomely for the privilege.

After 12 years of successful investing the hedge fund partners grew apart and we all had enough money to pursue other interests. We sold the company for way less than it was worth (foolish mistake), and I entered a multi-year phase where I made a whole series of additional mistakes and blunders that would cost me dearly.

Up to this point I had done fairly well, but the truth is you don't learn nearly as much from your successes as you do from your failures.

I still had a lot to learn about the financial freedom game so it was time to make some big mistakes and really kick that learning into high gear...



Million Dollar Mistakes You Should Avoid...

The first mistake I made was to sell the company in the first place. It was a massive cash cow that should have been nurtured and milked for many years rather than slaughtered for a few pounds of hamburger.

The first part of any smart wealth plan is to build a revenue stream in excess of expenses so that you continually add to savings. That was how I built my wealth (true for most people), but selling the business meant I killed my savings equation in exchange for a small lump-sum addition to principle. ***This was a critical error...***

Lesson 12:

When building and preserving wealth always maintain an income stream in excess of expenses so that you can reinvest the savings for additional growth. Living off principal completely changes everything.

I probably could have survived that mistake because I was a single male and a millionaire without lavish tastes. I spent little because my ideal lifestyle was a mix of outdoor adventure and intellectual pursuits. I'm an avid reader who

also enjoys skiing, mountain biking and playing volleyball. I was living the pro-leisure circuit lifestyle in beautiful Lake Tahoe and my income from investments was more than enough to support my needs.

However, big changes were in the winds that I didn't anticipate. I was 35, fell in love, got married and took the financial responsibility of a wife and two kids. It was the best decision of my life, but my financial picture changed dramatically. Expenses went through the roof – bigger house, new car, private school tuition, and so much more. **Everything got multiplied by four except my assets.**

The result was I went into a negative cash flow situation for the first time in my life – **big mistake.**

Maybe I didn't emphasize that enough – BIG MISTAKE! Nahh, that still isn't emphasized enough. Try screaming it at the top of your lungs and you will get close to how important that mistake was to my overall financial picture.

It all seems obvious in hindsight but it really blindsided me. (Curious, how that happens) I just didn't think the implications through. I was suddenly in a race to grow assets faster than expenses, inflation and taxes could destroy them. About that same time Murphy's Law struck and I compounded the problems by making a stupid [investment mistake](#).

I built my wealth through systematic, active investing focused on [risk management](#). I had NEVER broken with that discipline, and the discipline had never failed me. Yet, for reasons that seemed totally logical and reasonable at the time my big brain made an incredibly stupid decision that would ultimately cost me millions. I decided to allocate away from my investment system and into a different model. The result was a record drawdown in assets at the exact same time in my life that I had a sudden growth in expenses. OUCH!

Lesson 13:

Proper investment strategy is an actuarial discipline where you only put capital at risk when you have a proven model with a positive mathematical expectation. Everything else is gambling and will likely cost you over the long-term.

The next few years were spent gaining first-hand experience with a traditional “retirement” strategy where I lived off assets without earned income to support lifestyle. I endured a multi-year investment drawdown combined with escalating personal expenses and saw how that inflicted a one-two punch that devastated the compound growth of my nest-egg.

I learned the trade-offs between growth to offset inflation and income to support current spending. Previously my investments only had to make up for temporary losses, but now they had to overcome temporary losses, spending, and inflation combined. It was a much tougher game, and it wasn't nearly as much fun.

Lesson 14:

The math of compound financial growth over very long periods of time is more complicated than most people understand. The equations are simple in theory but real life application is far more complex.

Lesson 15:

You're never truly financially free until your passive investment income exceeds expenses (and even that has limitations due to inflation and changing business conditions). As long as you depend on asset growth for any part of spending then you are in a race against inflation, market fluctuations and time.

Bonus Lesson:

Living off assets creates a poverty mentality for anyone with an actuarial brain and the sense to build the assets in the first place. It is not true freedom.

These ideas may not seem obvious at first glance, but they are very real when you live them over a period of years. They explain the “strange behavior” of 70 year old millionaires who restrict their spending to their Social Security check and quibble over 10 cents on a can of tuna.

Drawing down assets for living expenses is an emotionally difficult thing to grapple with. You have to live it to understand it. It is antithetical to freedom. It’s how you create an impoverished life experience when you are financially rich.

This may not make total sense to you now, but if you can learn from my experience and avoid the situation through proper planning you will be way ahead of the game.



Fulfillment, Freedom And A New Definition For “Retirement”

Over time I came back from those investment mistakes but I also realized that the pro-leisure lifestyle is overrated. It is nothing like how you imagine it when working your tail off to get there.

You can only spend so many consecutive days traveling; mountain biking, skiing, golfing or doing whatever whim strikes your fancy before boredom sets in. Believe it or not vacationing becomes a job and can even get dull. It was a completely unexpected experience for a guy who loves adventure and the sporting lifestyle.

What I learned is vacations are fun when contrasted with meaningful, creative work, but when your lifestyle becomes a permanent vacation all kinds of undesirable things happen. I became restless. I wrestled with issues of [unhappiness](#) (something I had never had a problem with when my life was dedicated toward goal oriented activities), and wanted more connection to people and a new challenge. The focus of my research and analytical brain shifted from investment strategy and [personal finance](#) to fulfillment and personal growth.

Lesson 16:

Retirement is over-rated. Meaningful work or some bigger purpose beyond self-indulgence is an integral part of a fulfilled life. Rather than pursue retirement I've learned it is far wiser to build a life so deeply satisfying that you never want to retire from it.

I began acquiring apartment buildings and co-founded a company that bought property for little more than back taxes through the tax lien system. Both ventures were an effort to blend growth and income from the same investment portfolio and both were successful... but new lessons were learned.

The real estate tax lien game isn't at all like everyone teaches. It is an ugly business where my best profits were built on the misfortune of others. Every home or plot of land we got for pennies on the dollar had a story of drugs, illness, broken family, or death associated with it. I wanted no part of it.

Additionally, the apartment buildings took way more work than I had ever imagined possible based on everything the books taught me. Acquiring two large buildings (162 units) resulted in a half-time job for me even with a full-time, professional management team in place.

The breaking point occurred when several family events and vacations got interrupted by emergencies with the properties. There was no way for me to control and compartmentalize the ownership responsibilities so I could get away from it all. **They owned me instead of me owning them.**

I realized I was climbing the ladder to success but it was leaning against the wrong wall. I was heading in the wrong direction based on my personal values, and new lessons were learned...

Lesson 17:

I discovered what I call the "Continuum of Investing and Business". At one extreme is pure business that takes all your time

and the other extreme is passive investing in paper assets like stocks and bonds that takes practically no time. Real estate investing is somewhere in the middle... half business – half investment. Active paper asset investing is mostly investment with a small component of business. Every business and investment strategy lies somewhere on the continuum and it's important to match your strategy with your personal goals and values. If you don't then it causes big problems and results in unhappiness – even when it is financially successful.

Lesson 18:

Don't get involved in a business unless the things you do each and every day are consistent with your values and provide a fun, creative outlet. Life is too short.



The Next Step – Lifestyle Business

All of this leads to my current involvement with [Financial Mentor](#) and why I share these stories with you as a [coach and mentor](#).

I've lived my life as a grand adventure in lifestyle design and experimented with my portfolio like a kid playing Monopoly. My journey has crossed all categories of [wealth building](#) from **A**partments to **Z**ero-down financing and encompassed all three asset classes for building wealth: business entrepreneurship, paper assets, and real estate.

It has been a curious life adventure where the things I learned are often very different from what the books teach and what you would expect to be true. It was fun for me, but the truth is most people don't want that much adventure with their money.

That's why I launched Financial Mentor. It encapsulates and synthesizes a lifetime of learning into a [step-by-step blueprint](#) that shows you (1) the exact things to do (2) the simplest, most effective way to do them (3) and the correct order in which to do them. It converts my personal adventure into a structured science you can follow.

I've spent a lifetime reading, researching, analyzing and experimenting with most facets of the investment and wealth building game and have developed

FinancialMentor.Com to share that experience with you. You can shortcut your journey to financial freedom by avoiding the mistakes I've made. Through my own life experience and the experience of my [personal coaching](#) clients I've learned what works, what doesn't, and why, saving you time and money along this journey.

We are fellow travelers on the same adventure to wealth, freedom and a fulfilling life. It is a path of growth and fulfillment where the process is more valuable than the carrot at the end. I offer myself as your mentor not because I'm brilliant or perfect (this story proves just the opposite), but because I'm a few steps ahead on this journey we both share and hopefully have something helpful to offer that will make your path more enjoyable.

The journey to financial freedom is a life adventure where the greatest value is who you become – not how much you make. It is a journey of learning, growth and personal transformation (with the side benefit of a little extra money).

Many people want to know why I even bother building this business. The assumption is something like, "Gee Todd, if you're so rich and smart then why do you still work?" Well, I alluded to it above but I want to develop it more fully because it is the current step in my life adventure and a valid question for anyone to consider.

At the core of [Financial Mentor](#) are the lessons about financial freedom and what I've learned that creates a fulfilling and happy life... at least for me. It is a far different equation than I ever imagined and much of what I've learned is contrary to what is commonly taught...

- ▶ A life without goals and meaningful work is its own prison with its own limitations. While I can't claim to have mastered the [art of happiness](#) I do know enough to be certain that essential components include creativity, contribution and connection – all found through meaningful work. That is why you see Financial Mentor.
- ▶ In addition, we are happiest when we express our deepest values through meaningful work. I have high values on freedom and living life as an adventure. I love expressing my intellectual curiosity through the wealth building game as though it were adult Monopoly (except with real

stakes that make a difference in our lives). Financial Mentor gives me an outlet to share that love and adventure with others while making a contribution.

- ▶ I've also learned that nothing is perfect... including financial freedom. 100% passive income robs motivation to stretch into meaningful work, and 100% work limits freedom and flexibility. The balance point as I see it now is a "lifestyle business" connected to my strongest personal values providing meaningful work while also providing all the vacation a person could want – the perfect blend between connection, contribution, and the pro-leisure circuit. Again, that is why you see [Financial Mentor](#). It is an internet based business that gives me all the freedom I want and the connection, contribution and intellectual challenge I need.

Financial Mentor is the next step in my journey (the 7th step in my [Seven Steps To Seven Figures](#) curriculum), and I encourage you to join me for the adventure as it unfolds in real time.

I promise you a great financial education that accelerates your journey to financial freedom with practical tips that aren't the same old stuff you find elsewhere. Readers tell me it is advanced personal finance with a contrary twist. My teachings sidestep the usual naïve focus on "more-better-different" lifestyle in favor of balance, fulfillment, personal transformation and above all... freedom and happiness.

It's a curious adventure - and fun for all.

I hope you will join me for the ride...

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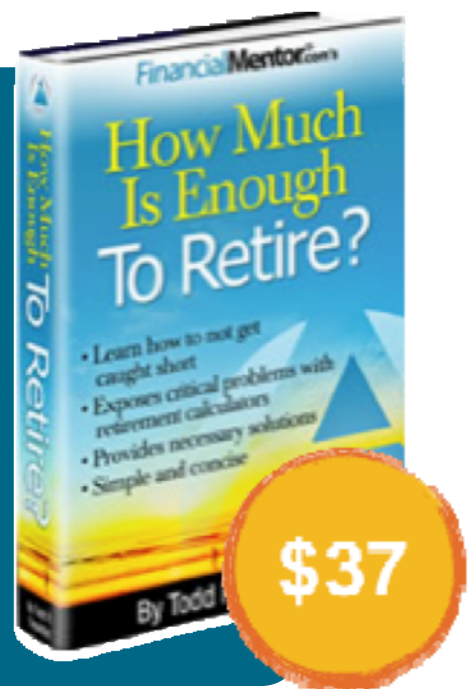
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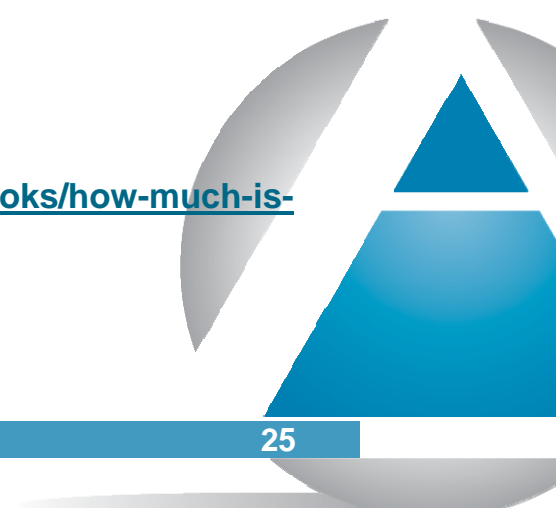
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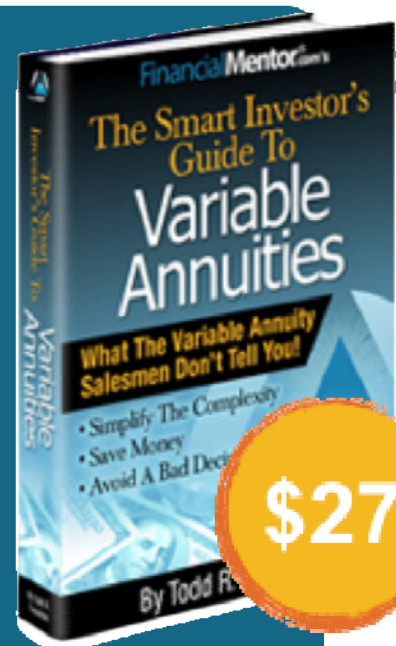


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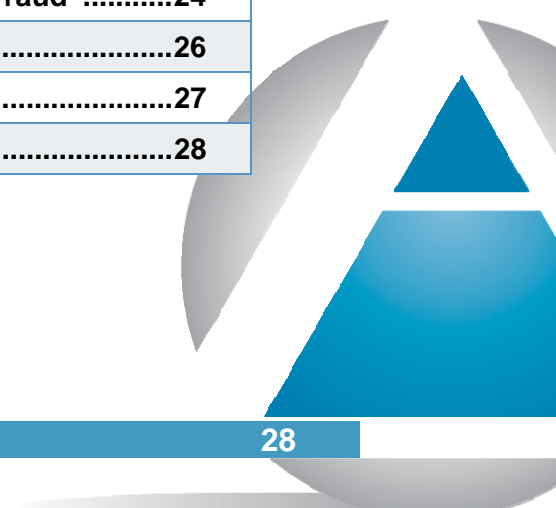


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