

Quit Your Job And Live

***A Beginners Guide to Building a Location
Free Income & Travel Hacking Your Way
Around the World***

By Adrian Landsberg

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Introduction

This book is not about making millions or getting rich. I want to show you, that you can do cool stuff and still have money in your pocket.

I want to show you that you can save money and still have a heap of fun. I want to show you how to improve all the aspects of your life to really find your inner awesome.

I want to show you ways to build up a location free income, improve yourself, have variety in your life, travel more, enjoy what you have, save more money, live a kick ass life and do things differently than the rest of society.

Most people already have what they need and love in life, they just don't realise it or the opportunities that are in front of them. What you want is achievable, it's there, it can be taken. You just have to find a way to work with what you've got and if you don't then you need to figure out how to get it.

That's what this book is for.

I want to help you get what you want and crave in life.

When it comes to money do you believe you need more? I understand that a lot of people are on small or minimum wages but what I'm saying is do you really need that big bundle of cash in the bank or do you need some passive income so you're not strapped to your desk at a job all day?

A part time job to supplement what you do make? Or an income that you could still be earning while you're on holiday in Thailand, money that you didn't have to earn from building up hours at your job for holidays?

Time freedom is one of our most important assets. We cannot get it back. Once it's gone it's gone. This is true and will never change unless a time machine is ever invented. If that happens, well, you can probably chuck this book away.

So what I'd love for you to get out of this book is this; realise what you have and work with

it, build it, tweak it and never ever give up on your dreams. I want you to learn how to be happy and stay happy and not let the little things in life get to you. I want you to improve your mindset and believe that anything is possible if you apply yourself. I want you to be able to travel where you please and (this is the most important part) **when** you please.

I want you to expand your mind, think outside the box and stop following the herd. I want you to be healthy and fit. And most of all I want you to live a damn awesome existence. I believe the key to happiness is no stress, financial freedom and plenty of free time to chase your dreams and help others out.

I hope that inspires you.

At the end of each chapter I'll list off bullet points of the most important things to take away from that section. If you can't read it all then these will be the most important part of the book for you.

So let's go attack your life, chase your dreams and take what is out there waiting for you...

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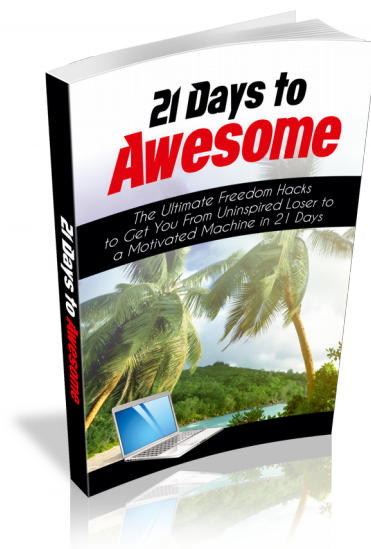
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Building A Location Free Income

Ahhh the money, yes it's an integral part of life, it always will be and we'll always need some sort of currency. That's fine, that's why we are here.

So you're probably thinking building this location free income is hard right? Well your right, it is hard, very hard. But once you know the principles and join that with some patience and hard work you will be well on track.

Find a mentor

The biggest thing I tell people is to find a mentor, someone who has done what you want to do or is even on their way, they will help you, guide you and give you advice on how to best chase your goals and move past the obstacles that will inevitably get in your way.

An accountability partner is also a great idea, meet up or email each other once a week and go over each others goals together. You'll want to achieve more when you have to tell someone at the end of each week how much you've got done.

Keep on each other and contact each other even if you feel you haven't achieved anything for the week, if you've had a down week they may just give you the motivation to make the next one better.

You have to have a financial goal

First of all you need a financial goal to work for. How much do you want to make? How much physical work do you want to have to put in each week to maintain it? When do you want to achieve this goal?

You **have** to put a date on it. Why? Otherwise it's an open ended dream. One where you may take years or more before you even take a step towards it. Make a date and break it down into small, bite size, manageable chunks and then start working on it.

What is passive income?

Passive income is income that continues to go into your bank account week after week while you do a small amount of, or relatively little work. Sounds good right? Well it is but the thing with passive income is to get to this point there is a lot of upfront hard work that takes time, sometimes a lot.

But that's ok because you're willing to put in the hard yards. Do you realise you could live a fantastic life anywhere in the world on \$100k a year?

Anywhere. To me that's a pretty powerful notion. That amount of cash is probably not too hard to earn at a job in a western country but what if you want to live in the Philippines for 3 months learning how to kite surf without touching your savings?

Then you need an income, one that you're not going to have to spend 8 hours a day at at your boss' mercy for in your home country. So you need to build something.

There are many, many ways to do this but before we get to that I want you to focus on something else.

I want you have a win in this first chapter. Something where you feel like "Yes I can do this". And it's a simple, straight forward, easy way.

Renting a room

Where do you live right now? Your own home that you own? Your own home that you rent? I want you to start here, this may not work for everyone but it will for some and if it doesn't, don't worry there is plenty more ideas to come.

Let's say you own a home and you live in it. It's a 3 bedroom apartment. You have two spare rooms. You store junk in one and your desk and computer in the other.

WASTE!

Rent them out. So many rooms in the world go to waste when you could be making money. You don't want to live with someone else? You like living alone? Do you remember how I

said earlier that this wouldn't be easy or comfortable? Well it's going to be hard, there are going to be times where you have to make sacrifices but it is all worth it, trust me.

It also doesn't even have to be a room. If you have a spare garage or shed or any kind of storage area that you don't use there are always plenty of people willing to pay you to use it.

Ok so you don't own a home or have a shed but you rent one, you can still do the same. If you have a room or two spare then put up some advertisements and get someone in there, charge them a weekly or monthly rent and collect the money. This is *passive* income.

This is always problems with this of course; they could stop paying rent, damage the house not to mention you have to live with someone else but you **have** to make sacrifices in life to get head. That's just how it is.

There is a website called Air Bnb where you can rent out your room to people. It can be for a day or two, it could be for a week or several months. You just pack away your stuff, leave the furniture and work out the arrangement with key swap over. This may not be weekly passive income but it's a start and that's the most important. This is also good for when **you** go on holiday, rent out your room while you're gone to offset the money you're spending while on holiday!

Just be sure to check on the legalities of doing this in your country as it can vary a lot. If you're in a country where Air Bnb doesn't exist then use Gumtree or Craigslist.

These ideas work. You could rent a room long term for over \$100 a week or **way** more depending on the country and area you live in. And even if you're a renter you can rent that room out for the weekend away when you're visiting friends.

This isn't a hard thing to do, sure it may not be the perfect solution but we are starting out easy so you can realise that there is money to be made if you're willing to sacrifice a little uncomfortableness for a while.

Real estate

There is also the option of buying real estate and making some passive income out of it too. This is one of the best passive income streams but also one of the most expensive to start. But that will be the same with all income that I talk about here.

It's just important that you know what is available to you, after all, a large majority of the worlds billionaires have made their fortune from real estate. If you have the money then start reading up studying the market so you know what you're up against.

Buying a property

Obviously real estate is an expensive way to start building your passive income but it can also be one of the quickest. A website for instance can take a long time to make money, if at all, and you will also have to put a lot of time into it as well.

But then a website can be incredibly cheap to start, around \$20. Whereas if you bought a property, you will be spending tens or hundreds of thousands. With a property you could buy it, have it settle in a month or so, put in a tenant and if you've been smart and bought well, you could have 'X' amount of weekly cash flow.

Here is a short guide on how to buy your first piece of real estate, read it carefully and if you haven't started saving already, then start! This is a great place to start off some passive income if you're smart and have some patience.

Step 1 –

First of all you need to set a Passive Income Goal. This doesn't have to be what you would like as a total figure (what you need to survive), it just needs to be your first broken down part of your goal. To make things easier it's best to break things down into smaller more manageable goals.

We could start with \$20 a week. Or \$50. That's up to you, just make sure it's just far enough out of reach but still a figure that is realistic enough for you to be motivated to reach it.

And since we're talking about real estate here your target income will be dictated by how much seed money you have to invest anyway.

Step 2 –

So how much money do you have? If you have ten thousand dollars in the bank that you're willing to invest then there is a good chance you may be able to buy a property.

Obviously the bank has their set of criteria that you will have to meet to qualify for a loan but as long as you meet that then you can start looking. You will just have to start off small, and that's fine because that's where you should be starting.

Budgeting out your costs is very important and make sure you know every cost. When buying property your purchasing costs will be the deposit, solicitor fees, stamp duty, and mortgage insurance and there can be other smaller miscellaneous costs.

So if you have \$10k and we assume a 5% deposit plus an average for costs, you may be able to buy a property around the \$100k mark (5% deposit - \$5k, plus several thousand for all the extra fees and a bit left over). Now these are just basic figures, if your bank doesn't feel good about the town or city you want to buy in they may ask for a 10% or even 20% deposit, which can blow your plans completely out of the water (this has happened to me).

Step 3 –

So we are going to say, for simple figures you can buy a property for no more than \$100k. They don't exist? They do!

They just most likely won't be near where you live or be anything too special, but the good thing is it will be a start. Keep your end goal in mind.

So start researching, get on your countries real estate websites and punch in your criteria. Finding an area, a good area can be half the battle but since you have a budget of \$100k that will at least narrow down your options.

Start by searching state by state, and see what towns pop up, if in the one town houses

come up very cheap in one area and dearer in another you can find out which areas may be ones to steer clear of.

A good tip is to ring up a property manager in the area and say that you are looking at buying there and you were wondering what areas of town to steer clear of. While you're talking to them ask about rents, are houses renting easy, what's the vacancy rate, do units rent better than houses etc?

Depending on how much available money, time and patience you have, will depend on the type of properties you can short list. Do you want to renovate? Are you happy to have a property that's in average condition so you can get it cheaper? Are you happy to accept a smaller rental return?

Investments are all about numbers, forget about how nice the curtains look or how nice the owner was, you are an investor and you're doing this to make money. Work out these things:

- Cost of repayments
- Cost of insurance
- Cost of rates and water
- Cost of management fees
- Cost of strata fees (if it's in a unit block)
- Cost of repairs (up to you how much you put aside for repairs, 10-20% of you rent can be a good starting point)

It's important to get these costs right, overestimating is a good idea. Add all your costs up. Check the rental prices in the area you are buying and get a feel for where your property would fit in. Have a worst case and best case scenario rent and deduct all your costs from this figure.

Does it look good? Is there enough left over to meet your minimum profit margin? This may sound like a tedious process but after a while of looking at properties and going through these figures you will be able to tell within 10 seconds whether a house is any good to you.

Step 4 –

Put in an offer! Don't be scared to put in a low ball offer, you can always come up in price, but you can't come down. Properties that have been on the market for a while are a good target for low offers, as is a one that is in bad condition. Sometimes the vendor will flat out reject your offer. That's fine, you can let them wait.

Sometimes I've waited a week before I have counter offered, sometimes they may get back to you before then, just don't look like you're in a rush, you don't want to look too keen. This could go back and forward for a little while, but if it's a house you're very keen on, the numbers add up and you think that the property may be snapped up quickly I advise that you put in a good offer first!

Step 5 –

So your offer has been accepted! Awesome! This is where you start to get your solicitor involved, they will take care of most things for you. I have typically paid around the \$1000AU mark for each solicitor on my properties.

Next step is to get your building and pest inspections done, these are extremely important, so make sure you get both done.

How have the reports come back? Good? Need some repairs? This is a good time to maybe bargain with the vendor if there is something wrong with the property that may potentially put you off buying it. You won't know if you don't ask.

Settlement times are different everywhere but you can always ask for a longer or shorter settlement if it suits you better, again you won't know unless you ask.

Step 6 -

So settlement has gone through and you now own a property, congratulations! Your nearly there. Next step is to choose your property manager, a good property manager is worth their weight in gold. They can minimise your repairs and maintenance, find you a good

tenant, collect your rent and usually their rates are quite reasonable.

Just remember sometimes you have to manage your manager. They aren't always perfect and a lot of the time they are far from perfect, so be prepared to have to keep in contact with them and 'train' them as to how you want your property looked after.

So now it's rented, you've worked out everything properly and you're making a solid cash flow. Excellent, that's what you're aiming for. Of course things never run this smoothly, you can get bad tenants, expensive repairs, dodgy repairmen. Unfortunately that's life and you can't expect it to run perfect, put money aside for the down times so that when bad things happen, you're covered.

This is just a quick run-down of buying a property and is by no means an extensive check list for building a property portfolio, but I hope that it can give you an idea of how this can be done. It's really not rocket science.

As with anything in life I think the one of the best things you can do is find a mentor, someone who can show you the ropes, someone who has already done what you would like to achieve. With the internet now days it's really not that hard to find someone to help guide you.

Internet

So real estate is a tangible, 'real' way of making an income. What about from the internet? The web is not a get rich quick world as much as the "Make \$2000 in your first month!" websites will lead you to believe. It takes hard work just like anything else in life that is worth having.

So what digital ideas can you get working for you? There are so many; start an information website, start a blog, add affiliate links and advertising to your site, sell a product, eBay business, freelance writing or web design, write a book on Amazon, email courses, the list goes on.

What do you love in life? What is your passion? No I'm not going to say do what you love and you'll never work another day in your life. But I will say that if you enjoy something

first is there a way that you could make some money from it?

Do you enjoy playing video games all day? Write a book on Amazon about the best ways to last all day playing games. Love tanning on the beach? Start a website selling skin products for tanning. If you use your imagination you will be surprised at what you may come up with.

The key with anything is putting your heart and soul into it. You have to at least enjoy it otherwise you may give up too early.

Website's and blogs

The difference between a website and a blog

A website is a site that has mostly free information and can sometimes have paid information or a paid product.

A blog is more of a personal online journal of someone, it can have lots of free information and can also have paid information as well. Blogs have big potential once they get a loyal following because people can see that you're a real person just like them.

[\(You can check out my blog here for an idea\).](#)

How to start a website or blog (in simplified terms)

Decide what your site is about first

If you're going to have an online store then you will have to add this function, if it's an information site that you're going to monetize then look at various affiliate programs and advertising companies on offer and sign up.

If you're starting a blog then the biggest step is filling your site with great content. Build up your following and worry about making money from it later. Why later? Because a blog is a kind of personal online diary, so you're building up your 'friends' while giving them great content to read, so if you try to sell them something straight away then you are going to

lose some of your authenticity.

Once you're getting a decent amount of traffic and subscribers then you can start thinking about how you're going to monetize it. Don't worry about this too much just yet though, the traffic will be the hardest and take the most time and work, so work on that first.

Decide on a domain name and tag line

So you need to decide what you're going to call your site, get on Godaddy and start typing in your ideas to see if their available.

Once you've found one that you like, buy it, then you need to think of a tag line. These are usually no more than around ten words and is a basic way of telling people what your site is all about in a few seconds. That's all you have too, because if people can't tell what your site is about in a few seconds they will leave.

Get a logo made

If you do want a logo then try www.fiverr.com or www.99designs.com (Not affiliate links). The difference between the two is fiverr is very cheap, you can pay as low as \$5 for a logo which may or may not be ok or you can go to 99 designs where a heap of people will bid on your job and you'll receive a lot more replies and designs, it's also more expensive.

Build the site

Now you can actually start building your site. I advise you use the Wordpress platform as it's user system is one of the easiest to use and many large, popular sites use it.

Either build it yourself or get someone to do it for you, if it's a basic site it shouldn't cost too much to get one made.

But I think you should build it yourself, it's really not as hard as you think. You *will* run into problems but we all do and that's what Google is for, nearly every problem I've had with a site I could Google it and find the solution to fix it. Not to mention that you will want to familiarise yourself with how everything works so that you will be better prepared on how it all works.

Make sure to add an email opt in so you can build a list of followers which will help you down the track if you ever decide to try and sell your own product. Make sure to put email opt in forms not just in the side bar but also at the end of each post just so you remind people that it's easy to subscribe.

Make the site as clean and simple as you can and easy to navigate, this will help keep people on your site and browsing, and reduce your 'bounce' rate.

Get traffic

Building traffic will be your biggest challenge. It takes time and patience but if you persist it will slowly grow, but then you don't want slow do you?

The best way to increase your traffic is to do guest blog posts. There are many other ways but guest posting is still one of the best ways to increase your traffic.

Guest posting is where you write a post for someone else's site or blog, usually someone that has higher traffic to you, they put a link on the post and you now have another link on the internet.

Doing these posts can be incredibly powerful. If you write for the right kind of blogs it can increase your traffic significantly.

Getting as many links out there is the most important part of it all. Don't forget your social media accounts, start as many as you think you can handle, Facebook, Twitter and YouTube should be the minimum.

Post once a day and keep it interesting; post cool, funny photos, good quotes, amazing pictures and link to cool content including posts on your own site. To save time, Facebook has a function where you can schedule posts for days or weeks in advance which is great because it saves time and you don't need to be online every day.

Optimizing SEO

SEO stands for Search Engine Optimization. You want your website or blog to be fully SEO optimized which basically just means that it can be found by Google in the most-easiest way.

If you download a plugin in Wordpress that helps do this for you, then you will be steps ahead. It makes it quite easy even if you don't fully understand it by telling you what you have or haven't done or what you need to change to make it the best it can be.

This is important, not quite as important as getting out some good content when you're first starting out but still something you'll need to at least learn the basics of.

There is loads of information out there on SEO that is constantly changing. Get on Google and start building up your knowledge, don't worry, it sounds complicated, but for just the basics, which is all you need at first, it's really not that hard.

Making money from your site

There are lot's of different ways to make money from your website or blog; affiliate programs, membership sites, your own products, advertising, link exchanging etc.

It still all comes down to getting traffic to your site and getting as much of it as you can. And not just any traffic, you want good, targeted traffic.

Stick at it

The important part of keeping your site or blog running and putting out good content is to have a schedule for writing and posting and stick to it. I can't stress this enough, there will be times when you won't want to write.

For the times when you are in the 'zone' try writing 2 posts so that you slowly start building up some extra posts.

Stick at it, write your ass off, reach out to other bloggers and keep persisting.

Write a book for Amazon

Years ago to become a published author you would have to approach a gazillion publishers and hope that one would accept your book. This is still true but now days there are much easier ways.

Writing the book is probably the hardest part as Amazon gives clear instructions on how to convert your files so that it's readable on Kindle. You can also get print versions made of your book through other companies but for now we will concentrate on downloadable versions.

And if you don't want to write it yourself then you can get someone else to do it. Go to Upwork and find yourself a writer (this is a very easy process).

Why would you get someone else to write the book? Maybe you are not such a great writer but you are an ok marketer. Well this is where you can become a publisher and build your own little publishing business.

This is exactly what I do. Over the last nearly 2 years I've been publishing many books on Amazon and only a few of them I write myself.

If you want my exact blueprint for how I make money with Kindle Publishing, take a look at my [FREE Amazon Publishing Masterclass on my blog here](#). I go through the entire process from exactly how to find a profitable niche, how to get amazing book covers made, all the way through to scaling the whole process to build your own location-free income and business.

[Check it out on my site HERE.](#)

Writing the book

Whatever you write about, write it with love and passion. If you don't want to be like a lot of other aspiring authors and never finish then I recommend you set a schedule for writing every day.

[\(Check out my '7 Day Book Writing Blueprint' HERE\)](#)

If you want a 10 000 word e-book then try giving yourself 10 days to write it. For the mathematically challenged out there that's 1000 words a day, if you do this at your most productive time of the day this works. If you can't get the time to do that many words, try for 500 a day.

After you've finished writing, leave the book for a week, give your mind a rest and come back to and see if you still like how it reads. If you like it, it's also a good idea to get someone else to take a look and ask them to give you some constructive criticism if it needs it.

Pricing your book

Remember it's a downloadable book so it's not a physical product so it can be unreasonable to charge the same as a print book. It's all linked to how long the book is, is it 10 000 words or 60 000 words? People will make a decision as to whether it's worth it or not, I would recommend when starting out to keep it relatively cheap.

A lot of books are between \$0.99 and \$9.99 but the majority sit around the lower range to midway. Do some research on your niche and see what price other books are selling for and take it from there.

Cover Design

Go to www.fiverr.com or www.99designs.com to get a designer to make up a cool, attractive cover for you. There are all different kinds of styles that you can use, 2D, 3D and binder style covers look great, again just look around, see what you like the look of and commission someone to mock it up for you.

There will be a million other small details to work out but the idea is solid, once it's written it just sits there and (hopefully) works like a hard working little employee for you. The income may not be huge, it may actually be very small to start but you've planted a seed and once you give it time and attention and maybe even some marketing then it could grow.

Becoming a freelance writer/web designer

If you're good at either of these skills then the power is in your hands. You have the ability to work from anywhere in the world and all you need is a laptop and an internet connection.

Getting the work is the hardest part, once you start building up a client list and getting regular work this can be very satisfying work.

Have your own website

It's a good start to have your own website that has writing samples and links to other work you've done, your rates, contact details etc. This will give you a professional edge and look like you take your work seriously.

If you have your own blog then make sure you link to that too.

Make sure you have a good cover letter and when you're applying for jobs make sure you change up each letter to customise it to the potential client. Always state what price you can do the job for, clients hate when you don't put up a price as it just means more email back and forth for them.

Your cover letter should be very personal in the first few sentences and make sure you state that you are a NATIVE English speaker (if you are).

Finding work

Finding some great, loyal decent paying clients will be the hardest part. A good place to start is www.upwork.com. On this site the competition is fierce so be ready to pounce on jobs as soon as they are listed, you will have a better chance of getting hired if you do.

Because when your first starting out you will have no feedback or reviews, therefore nothing for a potential client to judge you off, you will have to do a few jobs much cheaper than you would like to. Tell them that because you're just starting out your willing to do the job for 30% less than you would normally charge so you can get your foot in the door.

Always make sure the project is 'funded' meaning the client has put the money into Escrow before you start work.

Try to be the person that gets the work done quickly and efficiently, this gives you the best possible chance of getting repeat work. Ask clients to tell people they know that might need your services about you.

This work can be very lucrative if you're willing to be creative and put in some hard work. It may not be passive income but it could be later on down the track when you are getting enough clients that you can start outsourcing work. As you start getting better and your portfolio increases don't be afraid to push your prices up.

Ebay or Gumtree

The amount of stuff sold on these sites is high and depending on the niche the competition can be too.

But don't let that stop you.

A good place to start is by selling everything in your home that isn't bolted down, by doing this, it gives you a good feeling for how things sell and realise that it's possible.

Ebay is probably one of the least technical things to start making some income semi passively but just like anything that's worth doing it's a lot of hard work and patience.

By studying what the 'power sellers' on ebay are selling and what they are selling their items for, you'll be already a step ahead of a lot of people.

If you can get your chosen niche items for the right price, can sell them for a profit and can compete with other 'power sellers' then you're off to a good start. Remember they are power sellers for a reason, if they sell a lot of stuff in that niche then it's obviously a good one to be in.

Here's some tips for selling on eBay

1. Include your shipping cost in your price even if it means a little less profit, this gives you an advantage over the competition.
2. Try to bulk send items. If you can find someone in an area that you send items to often then consider sending them bulk packages and get them to open and resend them. This saves you money on shipping.
3. Start out with doing auctions and not 'buy it nows' and start the bidding low. A smaller price makes it more attractive to potential buyers and studies show that they actually end up selling for more.
4. Because the more stuff you sell the more your rating goes up, consider selling a heap of smaller items. And of course as your rating goes up people start to trust you more which also results in more sales.
5. Let the customer win. If you get a bad rating from a disgruntled customer then this can hurt. Always do your best to make them happy as much as they may be in the wrong so that your rating stays high.
6. Really pay attention to the title and keywords you use. Search items that are in your niche and make them better.
7. Use good photos. A picture is worth a thousand words and this is even more important when you're trying to sell.

Apps

Buying or creating your own apps can be another interesting and also potentially lucrative money making venture.

But beware, it can take a long time to make your money back on your initial investment, as starting out in the app business can be frustrating.

No matter whether you design your own apps or buy one off a website/app selling site (www.flippa.com), you will need to find a developer, if you have an idea then you'll start with them. And if you buy an app you will still need a developer to change the codes and such over to your own account.

Get on Elance or oDesk and start a job asking for a developer to make your game, I guarantee you will get some bidders. Sift through them to find someone with some experience and that can do it in the time period you specified.

Once you find a developer, agree on a price and get to work on Skype showing how you want your game to work.

There is also a bit of a quicker and cheaper way to get an app made especially if it's a game. There are companies that make 'source codes' for apps, which is basically the blueprint of a game.

If you buy the source code for a certain game you can get your developer to change the graphics, sound, nearly everything but because there is a skeleton structure already there it saves time and money.

How to make money from an app

There are several ways to make money from your app; make it a paid app that has to be bought, a free app with advertising or opt ins.

Paid apps are pretty self-explanatory, most apps are \$0.99 but there are some that are more and some that are way more.

Free apps are the way to go though as statistics say that free apps are downloaded 10 times more than paid ones.

Opt ins are also good, so in the case of a game you have a character that needs more weapons you can have an opt in where they can buy different kinds of weapons or whatever it may be for the character.

Ad codes can be implemented by your developer so that ads pop up somewhere you designate in your game, this can be in between a character dying if it's a game or just an ad that scrolls across the bottom of the screen when someone is using it.

When these ads pop up on the screen and someone clicks on them you get paid a small percentage, it's very small but it's income.

All three of these ideas work and if you can put them to work over a range of apps then

hopefully they will start building up a nice passive income.

Sell your photos online

This is also a great passive income strategy if you're a bit of a budding photographer but as with all these forms of income you will need patience and the income will be very small if any at the start.

Obviously with this one your shots are going to have to be pretty decent and it's best if you offer something a little different to set yourself apart from the pack.

If you put a little effort and creativity into your photos and think outside the box this could be a nice passive income to 'stack' with your other income streams.

Here's some good stock photography sites;

1. www.istockphoto.com
2. www.shutterstock.com
3. www.shutterstock.com
4. www.depositphotos.com
5. www.canstockphoto.com
6. www.stockxpert.com
7. www.fotolia.com
8. www.crestock.com
9. www.dreamstime.com
10. www.alamy.com
11. www.123rf.com
12. www.bigstockphoto.com

All these sites vary in difficulty, to getting your work on their site or how much commission you get paid per photo. Some make it easy some make it harder but if you put in some work and target the better selling photo categories (some sites show the highest selling categories) it could be a nice addition to your income portfolio.

Rent out your car

There are now many companies online (depending on where you live) where you can rent out your car to someone for a short or long period.

It's all quite simple, you join up, which is usually free, then you can check what the return will be on your car with their car return calculator. Then it's a matter of listing your car, finding someone to lease it, then you sign all the necessary forms, arrange pickup etc and you start making some money.

This is especially a great idea if you're going on holiday for a few weeks or months and don't want your car sitting around, so why not make some cash while you're at it?

The one thing you need to remember with this is you need to have a fairly new model car with low mileage. It all depends on the company you go through but this is a great idea if you already have a good car and want to make some cash on the side when you're not using it.

The Lending Club

This is a website (www.lendingclub.com) that's very similar to renting out your car except in this case you're acting as a bank.

The Lending Club is an American based website where you can either borrow money or borrow money to other people. Of course you are only interested in borrowing to others. Peer to peer lending it's called.

Depending on your aversion to risk you can choose different percentage levels as to what you would like to borrow your money at. Obviously the higher the return the higher the risk and vice versa. 10% plus returns are very achievable.

You will get your defaulters and you will get your lenders that pay you on time but overall the returns are really quite interesting and worth a look. From their statistics Lending Club investors have earned over \$305 000 000 in interest since its inception!

I think the best way to get any location free income to work for you is to have multiple

streams of it. When you're first starting out the amount of money you may make will be small and take time so if you can start stacking ideas together then it all adds up and things start to look a bit rosier.

Remember it takes time, hard work and patience. Nothing can replace these three things, you cannot skip them, you must put in the effort on each to succeed.

Bootstrapping – (verb) get (oneself or something) into or out of an existing situation using existing resources

If you really want to give yourself a greater chance of success you might want to consider bootstrapping your way.

To put it into our own words and situation you may consider moving yourself to a location where your living costs are considerably lower than where you live now so as to give yourself the best possible chance of achieving cash flow. So if you can quit your job now and have 6 months-worth of savings or income in the bank then that means you have 6 months-worth of not having to go to work 8 hours a day plus the commute.

Therefore you are freeing up a considerable amount of time to put into your own passions and goals.

Do not underestimate this! Time is everything, we don't get a lot of it every day so an extra 8 hours or more a day is invaluable.

Imagine you're in your job right now and you have enough money to last you for 6 months if you moved to Thailand. You go there, you lease an apartment for 3-6 months, you start putting the 8 previous hours you used to work at your job and you put that all into your business venture.

Do you think that might make a change in your life? Do you think it may make a difference? I realise that not everyone can do this but where there's a will there's a way. You just have to use your imagination.

If it doesn't work out what have you wasted? Nothing. You will have gained an incredible

amount of experience, gained a whole lot of knowledge and you will have been living in a tropical paradise without having a boss in your ear! If nothing it will have got you out of your job for 6 months and given you some real world experience.

Putting all or some of these ideas and notions together can give you a massive leap up the entrepreneurial ladder, I guarantee if you do you will not regret doing it. Always think of the best possible scenario for how things could work out and then think of the worst possible scenario, is the worst really that likely to happen? Really?

In November 2013 I 'lived' in Chiang Mai, Thailand for one month to do a little experiment to see how cheaply I could live there as a kind of 'local'. If you haven't been to this city then go. It is very cheap, the quality of living is high, the people seem to be nicer and happier than they are in the south and there is a huge amount of cool stuff you can do and explore.

For one month I stayed in a few different hostels, rented a scooter for a month, joined a gym for a month, ate at least 3-5 meals at restaurants a day, got 1-2 massages a week, went out drinking about once a week, did plenty of riding doing road trips and visiting cool attractions and [went bungee jumping \(naked!\)](#).

How much do you think this all cost?

\$800US for one month. Not bad huh?

As you can see I was not living like a street bum, but then I wasn't living like a king either, but I did this to see how viable it was.

If you didn't want to stay in hostels you can get a short term rental (anywhere from 1-12 months) so you have your own room for not that much more than I was paying. You just need to commit to staying in the one place for a longer period.

Is this affordable to you? Could you afford to do this for 6 months? Or even 3 months? You could take 3 months leave from your job (or quit), spend \$800 a month for 3 months (\$2400), have a great time while trying to build up your business/passive income and depending on what country you come from (flight costs), come home only \$3000-\$3500 'poorer'.

It's possible, it can be done, you just need to wrap your head around the idea and get used to bending the rules of normality.

“Live like no one else so you can live like no one else”

Bullet points to take away from this chapter

- **Put a date on all your dreams for when you want to accomplish them**
- **Find a mentor and an accountability partner**
- **Rent out a room in your house, shed or garage space**
- **Start thinking digital business, something that can be run from a laptop with an internet connection. This will give you more time and location freedom.**
- **Bootstrap your way to success**

Saving Money And Living Better On Less

Saving money doesn't sound sexy and it isn't. But it is smart and it's vital if you ever want to have more money than you spend.

Did you know that over 74.6% of the population lives from pay-cheque to pay-cheque? How dangerous is that? What if something goes wrong, you break a leg, crash your car or have to pay for a funeral? You're screwed.

Saving money doesn't have to be the boring; put away so much money and never get to enjoy it. It all comes down to prioritising and spending on what you *have* to in order to *save* and *enjoy* the rest. Really it all comes down to the mindset that society has adopted; people are addicted to spending money on useless crap and consuming every possible item that is shoved in their face.

Cash flow is king. You've heard it before and that's because it's true. Having money in the bank and saving 50% of your income gives you an incredible amount of freedom, be it from a job you work at 40 hours a week or 'passive' income you earn from businesses and investments. The ability to have cash on hand, lets you either take up opportunities when they arise or take care of problems and emergencies when they inevitably come around.

Having cash on hand isn't just a good feeling, it's also nice to be able to enjoy it. Sometimes we think that the more money we spend then the more fun it must equal. Is this true?

I don't think so. If you decide to go away for the week end and you could have the choice of a \$300 a night hotel or a \$100 a night hotel in the same city and their facilities varied accordingly, which would you choose?

Would you rather spend the extra \$200 expecting more luxury or save the \$200 on the cheap room and spend that on **doing** stuff?

We all can put up with varying degrees of comfort, but I think that people need to shift their focus on what it takes to have fun or what they enjoy. I think;

“That the extra cost of something luxurious should be justified by a similar amount of fun”

If it doesn't give you any extra enjoyment for the extra cash you laid out on it why are you doing it? For bragging rights? That's not smart.

I don't want people to shy away from spending money on a little luxury here and there but just make sure you're getting a return that you're comfortable with.

Start off saving money on bills

Getting your weekly burn down on bills is going to be your biggest help. Spending the absolute minimum on your bills and looking for any possible ways to reduce them is going to be a key focus. Be a tight ass on bills.

No one enjoys paying them so why would you give more to the companies when it's only a matter of a little pro-activeness.

Power

Always turn off lights, tv's and any appliances at the wall. Train everyone you live with to do the same. Buy one of the power boards that you stand on to turn the power off for the lazier people who don't want to bend over.

Forget about air conditioning, it is the biggest waste of energy, open up your windows, let the breeze come through and turn the fans on.

When you're looking to buy new appliances look for the most energy saving ones, these really make a difference. Stop upgrading your 10 foot LCD screen every 2 years just because a new one has come out. What was wrong with the old one? Nothing?

Just because it's there it does not mean you need it! If it works fine and hasn't broken down then there is no reason to get another one other than to try and show off to the 'Joneses'

Make your stuff last. This goes for everything, tv's, shoes, clothes, tools, cars etc, try to get out of the mental thinking that it has to be renewed just because there is a 'better' one out there.

Food

Probably one of the biggest things we waste money on is food. It's easy to see why, fast food is so available to us, it comes in all shapes and sizes and most of it is absolute crap and not the slightest bit healthy. But as food becomes more available and easier to get, we get lazier and fatter. And this is where the problem lies.

When I'm at home and not travelling I make my own food for at least 90% of the week. A lot of people might think this is weird. Why?

Because society has become accustomed that you only buy food that is already made for you and takes only a minute to get into your mouth.

Start making your own lunches for every meal, at least from Monday to Friday.
Eat out no more than once per week.

Drinking

Alcohol I'm talking about here. You like drinking? Yeh me too but as I've got older I realise that I don't want it as often, I guess maybe my priorities have changed.

It was always that feeling the next day after a big night out, and no I'm not talking about the hangover, I'm talking about the feeling that I'd just blown \$200 in several hours and for what? A bit of fun yes, but doing it too often just gave me a hollow feeling.

I'm not advocating giving up drinking because it's still something that we all enjoy. What I'm proposing is taking periods of several weeks up to a few months of where you 'fast' yourself from alcohol. It will be hard, it will be a challenge but it will be worth it. After the 3 week mark you may be either craving it or be thinking to yourself that this actually isn't as hard as you thought.

If you do still want to drink then try having pre-drinks before you go out and see if you can get a friend to drive you to your watering hole for the night.

However you go I think this is a good exercise to try, especially when you realise the money you save by not drinking or having to take a taxi home. Smash some Red Bull that night and party like everyone else, then you have the freedom of being able to drive yourself home.

Who knows, you may find you can do without alcohol for a while, if you can then great, if you can only last a week or two then that's great too. The point is to get you to where you don't need it as much to have fun and to wake up feeling a whole lot better than you're used to.

Budgeting

You have to be able to budget, it's a necessity of life, if you don't budget already then I would take a good bet that your finances aren't how you would like them to look. But then that's why you're reading this book right?

I'd say 90 percent of the people I come across don't budget. Who knows where your money is going if *you* don't?

I'm going to give you a run-down of how I do my budget. It's so simple and boring, I'm sure there's a much more technical, sexy way to do it but I find it an incredibly easy way to look after your finances.

Step 1

First of all you need to write down all your bills, whether they are yearly, monthly, 6 monthly or weekly. Now remember this is ALL your bills and expenses. All the ones that you know the exact amounts of also any bills that you know you may be going to incur sometime soon.

So these could be: house repayment or rent, electricity, car loans repayments, credit card repayments, insurances, fuel for your car etc. You get the idea.

Next step is to divide these bills by a weekly amount. So if you have a yearly bill of \$800.00, you need to divide it by 52. Easy.

Do with this all your bills. Except for bills that you receive monthly.

These you have to multiply by 12 (12 months in a year), and then divide by 52. Why? Because bills that are received monthly are not based off a 4 week month, they are just billed monthly. So if in theory you thought every month had only 4 weeks, there would only be 48 weeks in a year.

Which there isn't, there's 52.

I love monthly bills. Because I do my budgeting on a per week basis, it means there is an extra 4 weeks in the year to spread those bills over. Which brings down your weekly cost. So you multiply your monthly bill, let's say its \$60.00, by 12 which is \$720 for the year. Then just divide \$720 by 52, which is \$13.8461.... I round up to the nearest cent. \$13.85.

Step 2

So now you have to gather all your bills together and add them up to get a total weekly cost. That was so hard wasn't it?

Let's say your weekly bill costs come to \$425. So if for instance your weekly salary is \$800, then you will have \$375 left over. So now we have the bills taken care of what do we do with the rest of the money? Spend it? No!

Not all of it anyway. What I advocate is allocating a certain amount to saving and a certain amount to spending.

Step 3

\$375 is what we have left over. I would now divide it into two parts; one part saving and the other is guilt free spending money.

It's up to you what split you want but make it so that you can live with it. If this is the first time really saving you may have trouble putting a lot into savings. In that case you may go 50/50 split.

It's up to you.

Step 4

This next step is the easy one. You will need three bank accounts. One will be your 'Bills' account, one will be your 'Everyday' account and the last one will be your 'Savings' account. All you need to do now is just set up automatic transfers once a week to put the money into the right accounts, and bam! You have yourself a budget.

You'll find after a few weeks that the accounts are building up nicely and you'll start to see the fruits of your labour. Not to mention that now when a bill comes along you can relax and know that the money is sitting there waiting to be used.

Just remember that since your just starting this, there may be some bills for instance, that may be 6 monthly, and you may have paid it three months ago, and it comes again in three months. In this case, its 3 months-worth of repayments you will need to have sitting in your 'Bills' account.

It may be painful at first realising how much of your income is actually going towards bills, but now you know how much you have to play with every week too.

And that's how you do a budget. Simple huh?

Budgeting shouldn't be something you neglect, especially if you have anyone who depends on you. You need to have the basics of looking after your cash flow under control. There is also plenty of good websites and cool apps for your smart phone that help you keep your budgeting under control.

Saving your moolah

After all that budgeting you will now have money left over. Ahh...., what to do with it.

There is a saying I heard a while ago from a guy on a podcast and I thought it was great, they were talking about bootstrapping your entrepreneurial business and being really tight with your money when your first starting out. Here's what they said;

“Make money and then *don't* spend it!”

So simple right? It is but most people go the opposite way to this. I'm not talking about making money and then never getting to enjoy it, what I'm saying is no matter what cash you start spinning off any business or passive income you have when you're starting out, just live the same as you already were. Don't start spending money just because you made it, let it build up a safety cushion for you.

Another very true point of making money is this;

“It's easier to save money than to make it”.

A dollar earned is a dollar saved. It's very tempting to spend money that you didn't have before but if you can start exercising that control to keep your spending habits at the same level you will start seeing your finances taking a better shape.

Frugality is one of the biggest keys to becoming wealthy and also one of the easiest. I'm not talking about living like a street bum just to save a few bucks, what I'm getting at is; is to get your weekly burn down to the absolute minimum.

Spend what you have too to live, save a big chunk of that (I'd like you to get to 50% saving ratio) and then spend a certain amount of that guilt free money each week on whatever it is that makes you happy.

What makes you happy?

Are you the sort of person that needs a physical possession to be happy or would you rather spend that money on going out to lunch with a few friends, going on a holiday or paying to go skydiving?

I will say time and time again that spending money on *doing* something rather than on a

possession will always make you happier. The feeling of spending a few hours with friends having good conversation or spending money on facing your fears going skydiving is going to give you a much better afterglow affect and way better memories than buying a new toy.

Getting to the point of saving 50% of your income is not as hard as it sounds.

Of course it helps to have a certain amount of income but the thing is humans always feel the need to spend right up to their income levels, and sometimes over it.

The key is to live well below your means and this is where we all have trouble, and why wouldn't we? If we have all that money sitting there left over why not use it? Because you need a safety net, a holiday fund, a medical fund, and this is how you build wealth; **spend less than what you earn and save the rest.**

You need to study all outgoings that you have and be brutally honest with yourself if you need them or not, or how you can reduce their monthly cost to you. Get these down to the bare minimum, once they are, then you need to look at your spending money each week. Do you really need to eat out twice a week, have \$50 worth of alcohol a week or buy a new piece of clothing every week?

Make your stuff last.

Getting the absolute most out of everything you own is another big piece of the saving puzzle.

I realise that you may want a new car, bike, house or wife, but the fact is changing or upgrading is always going to cost you money. I also realise that everyone has different interests, the guy that loves his cars will want a sweet ride but could live in a dump of a house but the guy that loves architecture and believes his home is his castle may want a nice house but could drive Mr Bean's car.

We're all different and we all have different interests and levels of comfort.

Just try to get the most out of everything until it's either falling apart or it's getting to the point where you're too embarrassed to be seen in public with it.

Never get a personal loan

I learnt this the hard way when I was a teenager and so have many of my friends. I did the usual thing at the time and got a loan for a car and a motorbike, got the loan over the longest period of time, made the minimum repayments and also changed cars and bikes over the coming years.

What happened? After 3 years I had a car that was worth less than the loan I was repaying and no bike!

So I had negative equity.

Not cool.

I learnt my lesson and sheepishly paid it off as quick as I could and vowed never to get another personal loan ever again. I advise you to do the same.

Buy an older car with no loan and use your own cash. Forget about trying to keep up with everyone else trying to put off the vibe that their loaded and can afford a \$50k car. Sure some people can afford it but doesn't mean their living the life they want, they may be struggling to make the repayments on that car.

I've owned the same car for 10 years, sure it's no Rolls Royce but it gets me from A to B, this is where it comes down to what your priorities are. If you want a nice car but can put up with not having the cash flow elsewhere then fine, but it's not going to help you with getting to a good cash flow position.

Bullet points to take away from this chapter

- **Save as much money as you can on bills, get them down to the bare minimum**
- **Cash flow is everything, so is money in the bank**
- **Consider drinking less or have a break for a few months**
- **Make your food at home and go out for dinner no more than once a week**
- **Budget for everything**

- **Save 50% of your income**
- **Make money and then don't spend it!**

Travel

Who doesn't like travelling? I don't think there is anyone that doesn't enjoy getting out, seeing and experiencing different things in the world.

Travel costs money, sometimes a lot but more often than not you can travel far and long for much, much less than you would think.

In late 2013 I trekked to Mount Everest Base Camp in Nepal for 2 weeks for less than \$1200US, including every single cost. You might think that's a lot but just think about that for a second; that's \$600US a week to go climb to the base of the highest mountain in the world. How many people in the world get to do that?

It's achievable and well within your grasp.

Would you spend that much just living at home each week? There's a good chance you do and for some it would be even more.

Enjoying your travel

I think everyone should travel often. It seems there is a culture in western society that you should save up your holidays so you can have one or two breaks a year. We were not meant to be chained up inside a building for 8 hours a day following orders until the bell says it's ok to go home, then eat sleep and repeat that 5-6 days a week!

This is no way to live. Even if you do do your 40 hours a week there is no reason you can't take a week-long vacation every 3 months to break up the routine, and get away on the weekends more. But really that's not what you want is it?

Try and negotiate more favourable terms with your boss, unpaid leave, longer week ends etc. If you really want it you'll get it, if not then maybe you should consider a different job.

When you travel and especially when you travel for longer periods there is always something that will go wrong or you'll have to endure periods of uncomfortableness.

It's just part and parcel of it all, you just need to be able to adapt and endure it.

Just for a minute think your away from work, your usual responsibilities are gone for a while and you're in a location that you want to be.

Let yourself go, go to that crazy club, face your fears, lay on that beach for 3 hours, get out of the city into the real outdoors, try stuff you never usually would. Try to get away from the usual touristy day trips.

Some of these are great but you get herded around, told what to do and if you see something or someone you like you can't stay because you have to stay with your group. Some places that are touristy are touristy for a reason; their awesome.

So yes go see them, enjoy them, do what you have to to enjoy it but after that get a little creative and see how you can enjoy the other things that you want to see.

Remember also that you don't always have to holiday in another country, after all, plane tickets are expensive, why not try your own country? There would be plenty of places within several hours drive of where you live now, take a look at a map and start making plans.

Getting around your own way

The biggest thing I can recommend when you get into a new city is go rent a motorbike, bicycle, or walk, get a map and wander. This can be so much fun, especially if you get a motorbike, because you can go so much further and see places that may not usually be on the tourist map.

It really feels like you're a true traveller when you take this approach.

When I was in Chiang Mai, Thailand I wanted to experiment with seeing how cheaply I could afford to live there for a month and still have fun. The first thing I did was rent a scooter, because I was renting it for a month the rate was extremely good and I now had my own transport.

I put that thing to good use and put well over 1500 kilometres on it in that month. I rode to several cities to the north which were up to 4 hour rides away and stayed for 3-4 days at a time. Each day felt like a mini adventure.

I highly recommend it, once you do this your travelling can take on a whole new shape.

Travelling on a tight ass budget

To travel around the world people mostly think that you have to spend an arm and a leg. You can blame the media for this. Don't get me wrong, travelling can be VERY expensive if you make it, but it can also be VERY cheap depending on your comfort levels.

You can either travel with a tight budget and get more time out of your adventure or you can go all out and spend a lot more but go for a shorter time. What do you want?

Some great cheap countries

Despite their being a lot of expensive countries out there, there are still a heap of cheap ones out there. Don't be discouraged by where some may be, you can survive on a hell of a lot less in these countries than what you used to if you're from a westernised continent.

South East Asia

This place is amazing and you can travel most of this area with around \$1000 a month if you're careful and don't fly too much. Think Thailand, Cambodia, Vietnam, Laos, China (in areas), Nepal, India, Malaysia, Philippines and Indonesia.

All these countries vary in their own special way, some are quite westernised and some still have areas that are like the wild-west.

Thailand is still a favourite because of its popular beaches, cities, awesome infrastructure making it easy to get around and your money still goes a long way. Cambodia you can get away with doing some stuff that you couldn't do anywhere else, is very cheap and the people are very friendly.

Vietnam is an emerging country that is catching up fast, no wonder more and more expats are moving there. The internet has got far better, as has the infrastructure and it's also incredibly cheap.

China can be a bit more expensive but you can definitely live or travel here nearly as cheap as the other places. The only thing with China is the language barrier, few people speak English. But it has some amazing things to see and do.

Nepal and India are also very cheap, some of the cheapest out of all these countries. They both have amazing scenery since they are so close to the Himalayas, the people are friendly and you can get by on very little money. They do have a big problem with the power and internet cutting out multiple times a day so that can be very frustrating.

Malaysia, Indonesia and the Philippines are all home to some beautiful beaches, great people and great prices. The water on some of the beaches in these countries are crystal clear and world class.

South America

South America is still home to some cheap countries but has a completely different personality to Asia. Bolivia, Peru, Nicaragua, Chile, Ecuador and Panama are all the cheaper options for cheaper travel.

Bolivia is the definitely the cheapest and may even be one of the cheapest countries in the world.

Peru and Chile are roughly on par and give you great bang for your buck with Peru giving you access to the beautiful Machu Picchu. Chile is slightly more expensive if you stay in Santiago but has a slightly 'posher' feel and is a great point to visit other cities from.

Ecuador is cheap for pretty much everything and has great weather and Panama is becoming more popular with some great beaches and of course is still very cheap.

Europe

The majority of Eastern Europe is going to be your best bet for cheap travel, some places are even nearly as affordable as South East Asia.

Estonia, Latvia, Lithuania, Ukraine, Romania are quite cheap options, with Poland and Germany not too far behind.

All these countries you could get by on around \$1500 a month if your thrifty and don't drink too much. With eating and accommodation being really cheap it will be just your entertainment money that you need to account for.

Here's some of my tips to get the most out of your travels.

1. Choose cheaper countries.

Pretty obvious but if you need to stretch your dollar, consider some cheaper countries. South East Asia is always a great start, as is some parts of South America. Even some parts of Eastern Europe are quite easy on the wallet.

2. Eat street food

No this doesn't mean food off the actual street, it means buy your food from street vendors. You know, the ones with the little food carts with dead animals hanging from it. That's them! This food is just as good as food in the restaurants and is in some ways probably more fresh as it can be seen getting cooked whereas at a restaurant they can do whatever they want in the kitchen.

3. Find cheap accommodation

Think about it, you're just sleeping there, this is one of your bigger costs so save where you can. Longer term is cheaper obviously, if you think you may be in the area for a while consider a long term lease. Hostels are your cheapest bed you'll find usually or you can get on Couchsurfing.com and find a free bed in your area. Hostels in Thailand can be found for as little as \$3 a night in some areas, I've stayed in them and they can be quite ok.

4. Don't buy souvenirs

Some people will have major trouble with this one but really the most important thing you need is photos of your adventures. And memories.

5. Share transport costs

Think taxi's, tuk-tuk's, cyclo's etc. Anything where a few people can be transported at the one time. If you and the new mates you've made at the hostel are going to the same place all pitch in and see if you can barter the price down. Me and 4 others managed to fit (cram) into a 2 seater tuk-tuk once, for a great price so it can be done!

6. Find cheap flights

I use www.Kayak.com. It finds the cheapest prices of all the different airlines and then once you've chosen a flight it sends you too that companies website. Amazing what prices I've got some flights for, my cheapest one was \$14 plus ad ons which worked out to be nearly \$40. Bargain.

7. Volunteer

Now I don't have any experience with this just yet, but I'm going to give it a go, and I am really looking forward to it. Just Google what country and city where you are and you're bound to find more than a few options.

8. Work....just a little bit

Now I don't want to work for someone else if I don't have to but this can be a good way to not have to dig into your savings. Even doing some work in your hostel for a few hours a day in exchange for a free bed and some food can be a great way to save money.

9. Do an overnighter

Book bus rides, train rides or plane rides so that they are later at night and you save on one night's accommodation! Woo! You sleep on the bus/train/plane and arrive in the morning all bright eyed and bushy tailed....not quite. Also for the real tight ass, consider sleeping overnight at the airport, just be careful your stuff doesn't get nicked while you're sleeping.

10. Cut out all costs at home

So you're leaving the country. Get rid of all you're at home bills, gym, phone bill, car insurance, rent etc, so that you're as close to zero as you can possibly be. This is your number one biggest advantage. If you can delete all this stuff then it's only your travels that are coming out of your bank account.

11. Go easy on the booze

You don't have to drink every night, remember we're trying to save money here. Try not to get into the routine of having a beer every afternoon, save it for one or two nights a week and get trashed on those nights if you must.

12. Be a tight ass

Where you have to be. I know it sucks having to be always watching your cash but after all those weeks being a scrooge you could probably now get to stay in a sweet hotel or do a cool day trip. You will still get an awesome experience from a country even if you don't do every trip your hostel offers, get outside and explore, hire a scooter, walk, hitch hike, whatever is cheap and still lets you soak up the atmosphere.

13. Consider house sitting

House sitting is a great way to go live somewhere, even a different country for free. Usually you get the use of a house in exchange for looking after the owners' animals, house and property grounds (if it's a house).

Sometimes the terms can be just a week or several months which can be really great way to

save money on accommodation. Give it a try, you might find this your new way to travel the world without ever having to pay for a room again.

Give these a go on your next trip, remember the more you save the longer you get to enjoy your trip.

If you are ever staying somewhere overseas try learning a few phrases of the local language. You only need the basics, locals will really appreciate it when you return a transaction with a “Thank you” in their tongue.

Being able to converse in another language, even if it's only a few words really gives you a different perspective not to mention seeing the other persons face light up when you speak in their language!

Bullet points to take away from this chapter

- Really enjoy your travel, look for ways around the common problems.**
- Make your own way around when you can, hire a scooter, bicycle or walk. Do things differently.**
- Travel as cheaply as you can so you travel longer or more often. You don't need to be a tight ass all the time but if you are for a small period then you can splash out on something at a later date.**
- Budget your travel**

Living A Kick Ass Life

Living a cool, kick ass life is what I'd say nearly everyone aspires to do in life but how many people actually achieve their version of 'kick ass'?

Among your friends, family and just random people you see on the street, do they look invigorated, happy, excited with life? I find that not a lot of people are.

There's always down times where we feel like shit or we're depressed in some way and there's always our happy and excited times too but what is your life like on the happy meter?

If you're hovering around a 5 or under then you need to change something. This chapter is all about living great, from having good friends, doing the stuff you love, having a nice place to live and being able to deal with the good times and the bad.

Travel a lot

So I know the previous chapter was all about travel but I wanted to mention it in this section again. You should travel a lot.

It doesn't always have to be 3 months away, 1 month away or even a 2 week holiday. You can just as easily get away for a week end and still feel refreshed for taking that break.

Get out and go for a drive. Put some names of places you would like to see that are within a 6 hour driving distance into a hat, pull one out and drive there, no questions asked. Just go.

Can't afford to go away for the week end and stay somewhere? Camp, sleep in your car, break into someone's house, whatever just start using your imagination and stop blaming your lack of money for everything.

That's what I mean when I say travel a lot, get away no matter how short or long the period, just get out of your usual surroundings as often as you can, it will make you feel much fresher, invigorated and excited about life.

Dream big

A big part of life is dreaming and it's so important. The good thing is dreams don't have to stay dreams forever, you can make them reality if you try hard enough.

I'm not talking about the weird, random dreams you have at night, I'm talking about the great things you think of in your head that you would love to happen, but as a dream you may think they are out of reach.

Well I'm here to tell you there not.

Dreams are goals. Goals can be achieved. You just need to break them down into small steps just like any other goal.

Always dream, always make it so it's going to be a real challenge to get and never let people tell you something can't be done. If they do, use that as motivation to prove them wrong!

Work on your skills

Always have a skill you're working on, trying to make better or one you want to learn. Be it a language, learning how to use a computer properly or learning a new recipe, it's fun to keep challenging your mind and body. Not to mention it makes you excited to get out of bed in the morning.

Do cool shit

Do you want to be known as the cool person, the one that does epic shit? I do. So I try to do stuff that people don't usually do and I always try to look for ways to be able to do cool stuff that usually costs a lot, for less.

Here's a list of some cool stuff to make your life more fun.

- **Have parties.** Not just for your birthday, you don't have to have a big reason, just tell people you want to gather all your good friends together and have a good time.

To add a different twist to it tell people your trying to raise money for a certain charity you like and if people like, they can donate to a bottle that you provide. Have dress up parties, they don't have to be as corny as they sound.

- **Be the exciting person.** Wherever you go always be the fun, cool, exciting person with lot's of drive and motivation. No one likes a downer and no one wants to be around a depressed, boring person for very long.

- **Pool your cash.** Your friends want to do cool stuff just as much as you but money usually stands in the way. Get your friends together and pool your money so you can do something that you previously couldn't afford. Get a limousine together, this can be incredibly cheap if you have enough people, hire out a nice penthouse for a week end or rent a cool car for a day. If you can get the people together then this is a great way to enjoy more for less.

- [Www.Meetup.com](http://www.Meetup.com). You want to make some new friends? Want to find more people in your area that are into the same stuff as you? Then this is the site for you. This is a really great website that has thousands of groups all over the world that are put together by volunteers so that like-minded people that are into certain activities can get together and socialise. If you can't find a group that appeals to you then you can always start your own.

- **Do what you love.** And do it often. Protect your time or people will abuse it. Always have a variety of interests, hobbies, sports or activities that you get involved in as often as you can. You don't have to be heavily into just the one interest, there's no rules saying you can't have 100 different interests, open your mind to different experiences. Have different groups of friends for different things you do, that way you're always around people who give you different perspectives on things. Plus it never hurts to have more, good friends.

- **Keep trying and learning new things.** There's a million and one different things you could get into if you wanted to, you just need to be open minded to things that may not initially 'pop' to you. As they say "Variety is the spice of life" so don't let yourself get stagnant, always be looking out for new, cool stuff that may interest you. New sports, new friends, different alcohol (if you drink), learn how to make some nice cocktails etc, just live the life that everyone else wants to.

Have a nice pad

Once you get a little more settled in life you may start feeling the want to have your own

place. Whether you own or rent a small apartment or big house you should make into your very own piece of paradise.

No matter whether your home is big or small you should give it a big dose of personalisation. Get some cool prints on the walls of your travels, some art, cool furniture, nice appliances and just keep the place tidy. Even if you live in a shit-hole, just keep it clean, tidy and smelling clean, it just gives off a nice fresh vibe to not only you but your visitors.

Have you ever wanted to own a big house? Who hasn't. I am very much a minimalist and I don't like to own big, expensive possessions but a nice, modern house built just for me is something I've always wanted.

If that's something you want you might be surprised that it may not be that far out of your reach, if it's something you really want then you might consider renting. If you can make a few small sacrifices you could make the big cool house a reality.

I advocate owning a house but I can also see the point in renting especially if you're not sure where you want to eventually end up living and you can't get a home loan.

Consider this example;

You and two/three/four friends decide you're going to rent a nice big house in a mid-size/mid-priced suburb in Queensland, Australia so you can live in a bitchin pad with your good friends for a while. The more of you there are the cheaper it will obviously be. Keep in mind the more people in a house the more potential headaches and arguments.

You rent a big, waterfront house on the coast for \$800 a week (obviously depending on how many of you there are dictates where you decide to live and how much the house is). There are 4 of you renting, one person decides on taking the main bedroom (which will have the ensuite) at \$230 a week leaving the remaining 3 people to each pay \$190 a week for their rooms.

You all go quarters in the bills and take turns cleaning each week or decide on employing a cleaner every fortnight.

So far you're up for around \$190 a week for rent with bills and cleaning on top of that, depending on if you take the main bedroom or not. If you all put in \$10 a week for a cleaner than that's \$80 a fortnight and bills could be anywhere between \$10-\$20 a week depending on what you have and how diligent you are with power. Is that affordable to you?

To live in a nice place, live with your friends and enjoy it all for 6 months or a year? It's not the perfect answer but you have to always think outside the box and think of ways around the usual problems.

Can't find 3 other people to move in with? Try canvassing Facebook, putting adds up on community notice boards, www.meetup.com or asking around at your usual hangouts.

The point is living in a nice, expensive, waterfront mansion can quite easily be a reality for you. It just depends how much you want it and how much work your willing to put in to make it work.

If you want to own a house of the same status well things get a bit harder and you might need to be a bit more patient but it can still be done.

Getting it will be the harder part as you will need enough cash or equity to buy but as for affording the repayments well you use the same principle as above. You rent out rooms to your friends, but because you own the place you get to set the price. It can work if you want it to work.

Stop watching TV and cut back on your social media

There's so much crap on tv these days that I'm glad I quit watching it nearly a year ago and I definitely don't miss it.

I think this should be reason enough to stop watching it but I know you want more. Tv, like all media, likes to portray a negative, 'sky is falling kind of attitude' all the time that often enough makes us feel worse than before we were watching it.

What about when you've been watching tv for hours and you feel lazy for not doing

anything? You have a hollow, bored, depressed feeling that makes you feel like shit.

Same goes for Facebook and all the other social media, the more you're on it the worse you feel. Studies show that the more time users spent on Facebook the worse they felt after time.

Keep it to a minimum and even consider 'media fasts' for a few days at first and then work up to a week. Trust me you will feel like you've been on holiday when you haven't seen Facebook in a week!

Always have something to look forward to

Don't you love that feeling when you have an upcoming holiday and it just seems to make going to work easier?

Having something to always look forward to is paramount to being happy. It doesn't have to be a holiday, it could be as simple as going and visiting a friend, having a 'cheat' meal tomorrow or going for a long run in the morning. Whatever, just make sure that you always have something fun and exciting in the pipe-line.

Bullet points to take away from this chapter

- **Travel often**
- **Never stop dreaming**
- **Have fun with life**
- **Be exciting, always have something to look forward to**
- **Have cool parties**
- **Do what you love as often as you can**
- **Make your home personalised and comfortable**
- **Cut back on tv and social media and get out into the real world more often**
- **Save your cash and pool it with friends so you can do cool stuff**
- **Always be learning something new**

Your Job

Even if you're working hard on making some 'passive' location independent income, having a job or income for a period is going to be mandatory.

Some people love their jobs and some people hate them, either way having a job is being in a place for a set amount of hours a day, doing a set amount of work and all for someone else.

Make your job as enjoyable as you can

If you're going to be there for a while you might as well try and enjoy it.

Make your surroundings as comfortable as you can, pictures, music, stuff to keep your mind from going numb. As Moe from the Simpson's says "Beautify your hole, beautify your soul". Just until you can find something better, it is paying the bills after all.

Consider asking your boss about a shorter week if you worked longer days or have one day at home a week, this can be enough for some people to inject a bit more excitement back into their lives.

Don't save up your holidays, this is very important. A lot of people like to brag that they have 'X' amount of holiday hours built up and the funny thing is, they are proud of this. It just means their not taking breaks from work and I don't think that's anything to be proud of.

If you find that you just can't take it any more then you know what you have to do, it's time to cut the cord.

Don't get trapped into the idea that you can't get another job, there are literally thousands of jobs out there and if you want one bad enough you will get one.

Even if you are just moderately happy in your line of work still look around at different jobs, see what is out there, even this can be enough to keep you sane for a little longer. But if it's just too much and you can't take it any longer then get out there and start hustling.

Get your resume out to wherever you would like a job and even if you don't have the

qualifications for a certain position, still apply anyway. Let your determination and enthusiasm shine through.

Work for FREE

If you don't want to get into the same pattern as your previous job where you were bored shitless then look for places where you would actually be happy to work and offer to work for FREE.

Yes, FREE. Just for a period of time, could be two days, two weeks or a month, employers find this hard to turn down and why wouldn't they, it's free labour. Many jobs that you may want to get into will require previous experience so even if you can get your foot in the door, get some experience and then ask if they would take you on. If not then you at least now have some experience for any future jobs in the field that you do want.

If you can, consider free work for employers that you can do remotely, as in from anywhere in the world as long as you have an internet connection. If you offer this to employers they suddenly have one less desk to fill and because their not paying you anything (for now) this puts you in a much more powerful position.

They have low expectations of you because you're not getting paid so therefore they don't expect a whole lot, but this is where you are going to bowl them over with your awesomeness. Sure you're going to be out of pocket for few days or weeks but you have to think of the potential long term benefits.

Contacts are everything. Don't forget your own social network, this is a great first place to start and gets the message out quickly.

At some stage free work is not going to pay the bills. You need to let them know what YOU can do for them, not what they can do for you. Make sure they know the benefits that you could bring.

At the end of the period of your free work you need to let your 'employer' know that you would like to transition into paid work after that. Let them know that you appreciate the opportunity that you've been given. They've spent time training you, trust you and they

won't want to go through the hassle of finding someone else so why wouldn't they hire you?

Bullet points to take away from this chapter

- **Improve your work station as much as you can with music, pictures, posters etc**
- **Consider asking your boss for a shorter week if you worked longer hours**
- **It's ok to look at other jobs, just so you know what else is out there**
- **Don't save your holidays up, use them**
- **Consider working for free for a period to get a job with someone that you would really enjoy**
- **Use your social network to canvass for jobs**

Self Improvement

Self improvement should be something that you work on until the day you die.

How many times do you tell yourself that you're going to get up early tomorrow and do that workout or you're definitely eating no carbs today? It happens to all of us, despite a real want to improve there are just some days where we have a small fail.

There's nothing wrong with this, just try and keep on top of it as best you can.

Keeping up your momentum with setting your goals is one of the biggest things that will help your motivation. Always keep a list of what you want to achieve each day and cross them off as soon as you can, early in the day is best when you have the most energy leaving the rest of the day relatively free.

Here's 32 tips on improving yourself and pushing yourself to that next level of life enjoyment.

1. Spend more time with friends and family

Family and friends are everything in life. As you get older you'll resonate with this more and more. Keep in contact, visit them, call them, do whatever you need to do to stop the relationship going stale.

2. Write a journal or start a blog

Getting your thoughts down on paper is really something everyone should do. It's relaxing, liberating and you can either keep your words all to yourself or write a blog for all the world to see. I started my blog (www.TheLifeStyleCompound.com) in 2013 and I really enjoy working on it, it helps me get my thoughts down on 'paper', let people know how I think and hopefully spread the message of the freedom based lifestyle.

3. Take a week off work (or more, or lots more!)

I vote for lots more if you can get away with it. In 2012 I managed to get 2 months off work to go have the time of my life in South East Asia and even though I spent more money than I probably should have, it was the best thing I had EVER done. Get away, take someone

with you or go by yourself. Seeing how another country works is very liberating.

4. Make quick decisions

And stick with them. We get given so many choices for everything these days it gives us analysis paralysis. So many choices that we can't make a decision and we end up back where we started. Narrow down your choices, look at each one individually and try to think of what would be the outcome depending on which road you took. Then make the decision.

5. Inspire others

Don't just let people push you along and bring you up, help others as well. If your where someone else wants to be and they want to achieve the same things, give them some advice, encourage them and give them a leg up. Take them on as your little apprentice and train them up.

And of course there are many other ways to inspire people too. I do this with [my blog](#), [my Youtube channel](#) and [my Instagram](#).

6. Get outside

Why does everyone stay indoors? Internet, video games, laziness? We have so many distractions that can be done in the comfort of your own home. I'm not saying this is bad, but the good thing about the internet is it's always there (unless you have a connection as bad as mine). Stay inside when the weather is crap if you must, you can do that stuff then, but try and get outside and enjoy this awesome world we live in.

7. Start an income stream other than your job

If you want to do cool stuff you need money. You don't need heaps as some people would have you believe, but having some money coming in on the side will help you immensely to chase those dreams. You may be closer to having some passive income than you think, how about renting out your car while you go on holiday? If you have a half descent car this can be done. Did you know you can even be a borrower like a bank? There are some websites where you can front up cash to people who need a loan, obviously with anything there are risks. But just think outside the square, there are alternative ways to do things.

8. Donate

Money, time, blood? You could do any of these. What suits you? Take yourself out of the

equation and think of how someone else could benefit from you donating one of these.

9. Start eating good food

I mean proper, healthy food. Go back to basics, food in its most raw state without supplements. Monday to Friday keep it clean, eat the same meals, your body will feel better for it. You can still mix it up, just alternate what you eat and keep it interesting. Get creative. On the weekends you can let your hair down a little, have a meal or two where you can splurge, and the rest try to keep as healthy as you can.

10. Buy some new threads

Reinvent yourself. Really go through your clothes and cull, cull, cull. Start taking notice of fashion and what people are wearing, give away the stuff you don't wear or sell it and buy something completely different to what you'd usually get from the shops. Take a leap, you might just like it. Same goes for a new haircut. Change is as good as a holiday.

11. Laugh

Yep, pretty simple, but surprising how little people do it sometimes. Laugh more, enjoy the little things.

12. Always walk out the door looking and feeling your best

If you can do this you will feel way more confident. Do it. Feel better.

13. Actually socialise

Go visit real friends in real time, go out on the town, just get out of the house. And if those friends are too busy Facebooking, then forget em, find better friends!

14. Get up earlier

Urgh, I don't want to....., but just think of how much more you can get done. An extra hour or two a day can be enough to get the extra stuff done.

15. Follow your passion over money

Easier said than done I know, but if you can start something on the side that you love while you're still working you'll have a head start for when you can quit the dreary job and follow your dream. You'll be happier and do you really think you will look back in 2 years time and say "DAMN, I WISH I'D NEVER FOLLOWED MY PASSION".

16. Get fit

I mean actually fit, like better than you've ever been before. Make some fitness goals, don't make them too crazy to start off, but don't make them so easy that you're not going to have to work very hard to get there. Just put them a little over what you think you can achieve. Put in the hard yards, eat right, train hard and take some pride in your appearance.

17. Learn a new skill

Is there something you've always wanted to learn? Why not take the steps to start learning it? A language, computer skills maybe even something that will take you closer to achieving your next goal.

18. Be more productive

If you really counted up the amount of time we waste, Facebook, Youtube videos etc I think we would get a rude awakening as to how much time flitters away. Prioritise your day, get your 'to do' list done as soon as you can in the day, don't put it off, and then your afternoons are free to do what you want.

19. Stop working so much!

You might think this contradicts the above tip but when I say this I mean stop working so much at your job. Don't slack off but is there time you're putting in that you're not getting paid for? Do you really have to do that overtime every day? Only you can give yourself a life, your boss will let you work as much as they want. Have a life. Make time for the things in your life that are important to you.

20. Go somewhere you've never been before, by yourself

Travel far away from where you live and just be. Even if it's for a few days. Some people won't be able to hack it, but being by yourself forces you to make new friends, and new experiences. Don't be scared, the world is your oyster.

21. Make new, real friends

Don't get rid of the old ones of course, but as you get older some friends will drift away, some will stay and some will get boring. There is nothing wrong with this, it's part of life. But making new ones is fun too, everyone comes from different walks of life and they all have a different story to tell.

22. Stop complaining

Whenever I find myself complaining about something for too long I always think there is someone worse off than me and that I should be thankful for where I am and what I have. Some people don't even have a home, food or money. Starving kids in Africa, families that have lost loved ones in natural disasters, these things can make your problem of a high electricity bill or the like, shrink in significance.

23. Read

Yeh not a lot of people do this one. An actual book I'm talking about, not the newspaper or your Facebook news feed. Get a good fiction or non-fiction, listen to an audio book and dive into it, can be a great way to spend an afternoon.

24. Simplify your life

I've talked about this before, but I can't stress it enough. Possessions hold us down. The more crap you have the more laden down with it you feel. Try it, go through your stuff get rid of what you don't need and see how you feel afterwards. Better huh?

25. Find a hobby or interest, their good for you

Having something to keep your mind and hands stimulated is good for your well-being. All that free time you trying to fill with watching tv and Facebook trolling could be put to better use learning or creating something, socialising or just having fun doing whatever makes you excited.

26. Try a week of saying yes and a week of saying no

If you can do this then imagine the possibilities of what your life might look like for the next few weeks. You could end up saying yes to a lot of things you previously wouldn't have therefore exposing yourself to different experiences and if you say no for a week well you may skip some stuff you may not want to do. Tell people what your trialling and protect your time because if you give people too much of yours they will abuse it.

27. Have lists for everything

Crossing things off a list during the day is a great feeling, you can't beat that feeling of accomplishment. Always have a list whether it's your smart phone or a good old pen and paper, whatever works for you and make a list **every day** and stick to it.

28. Listen to podcasts

You know all that exercise you're doing? Well music is great to listen too but podcasts are even better especially if you're doing a long, grinding cardio session. There are literally thousands of them out there and since you can't read while you're running or driving you may as well be listening to something of value.

29. Nothing worth having is easy

The sooner you realise this the better. Stop looking for the easy road, the quick fix, realise that anything that is worth building, owning or having, takes a lot of hard work and time. If it was easy everyone would be doing it, that's why it's worth doing the hard way. Put in the work, achieve the results.

30. Push your boundaries

Don't you love that feeling when you've gone out of your comfort zone, mustered up that courage and gone for something that scares you and you succeeded? If you can do this once a week or month then your success levels are going to go through the roof.

31. Stop checking email so often

Having windows open all the time on your computer that have Facebook, email, Skype etc is extremely distracting.

Check email no more than twice a day and here is the biggest tip; only check it during business hours, if there is an email that needs something to be taken care of and you've checked it at 10pm nothing can be done about it.

Your mind is now occupied with that email so now you are not going to go straight to sleep. Same goes for checking email on the week end, if you check it on Saturday morning and you receive an email that you're not happy about your weekend is now 'tainted' because it's in the back of your mind.

Keep your mind clear by only doing things in the hours that they can be controlled, if it can't be controlled don't stress about it.

32. Do a good deed for someone

Try to find something you can do every day that helps someone out, that could be as simple as opening a door for someone, carrying some groceries, giving a friend or stranger a compliment or even giving someone an ear to listen to. These things hardly take any extra energy to do but can make you and the receiving person feel so much better about their day.

Bullet points to take away from this chapter

- **Spend time with friends and family as often as you can**
- **Make quick decisions**
- **Get outside as much as you can, be that traveling or going for a walk in the park**
- **Donate something to someone or volunteer**
- **Only buy clothes that you're going to feel 100% in, if you don't, donate it**
- **Don't work too much (work hard but also smart)**
- **Read books and listen to podcasts**
- **Look after your mind and body**

Keeping Fit And Eating Right

Getting fit, staying fit, eating right and having a healthy overall lifestyle should be a large chunk of your life. The statistics on obesity and un-healthiness in the world have become pretty dismal over the years and has not seemed to improve.

I believe fitness doesn't just keep you looking good, strong and healthy there are other benefits like a healthy mind, a sense of achievement and a focused inner self.

Food is awesome

Yes it is. There's hardly a person alive that doesn't enjoy a great meal. The thing is very few of us take the time and energy to cook tasty, healthy meals.

We're all so busy these days that spending the extra time to cook something good for us kind of just gets shuffled to the side but we shouldn't do this. We need to make the time during the day, plan ahead a little so you can have what you need, a lot of the reason people don't cook is because of a lack of preparation, of food and time.

Make the time each week to cook up some meals so you're not always rushed. Make up a few big meals so you have leftovers, chuck them in the freezer, and now you've got a few meals taken care of.

Cook delicious food

Nothing sucks more than having to put up with crappy, dry un-tasty food. Having a good repertoire of meals that you can do *really* well will make your life easier and also help out on those dates at home.

Don't let people tell you there is something wrong with eating the same meal over and over again. This might seem counterintuitive to what I said above but having days where you eat the same meals at the same times gives your body something to adjust to.

You know when your stomach feels upset, usually on the weekends, when you haven't eaten at the time you usually would have? That's because you've upset the balance of your

bodies' normal routine.

There's absolutely nothing wrong with this, that's what the weekends are for but if you like a bit of a regular routine then it's a good idea to have a loose-ish schedule for the week ends.

If you're someone who is a little more hard-core into your fitness then you will know the benefits of having a good, scheduled eating plan.

I believe you should still try and mix up your meals as much as possible. Just changing the smallest things in a recipe can make a large difference, use your imagination, don't follow every little ingredient perfectly, add your own little change and see what difference it makes.

Have a few meals a week (I recommend on the week end) where you get to eat what you want. A guilt free meal if you will. This will keep things a little exciting and won't make you feel like you're on a 'diet'.

I always say if it's a good meal savour every mouthful. Who knows, it could be your last?

Getting fit and staying fit

A big part of your life should be spent staying healthy and doing exercise is where you should be starting.

You need to have a schedule for exercising just like you do with eating whether you go to a gym, workout in a park or at home. Have a set schedule, even the same time days and times each week if you want but a bit of a regular routine will make it easier to stick with it. Another thing to do to make it easier to stick with it is to have a training partner.

Sometimes it can be hard to find a friend to work out with and at the same times. You hear it all the time from people saying they'd go if they had someone to work out with.

What I say is to go to the gym, start working out and start taking notice of other regulars that are there week in week out. Go talk to them. Build up a repoire and suggest that to

help motivate each other you work out together.

Behind all that sweating and grunting, gym goers are generally a very friendly bunch of people so don't be scared to ask. I guarantee you would get more people saying yes than no. If you just can't find a training partner then consider a personal trainer.

Yes they are expensive but if you love training, really need some motivation and can afford it then consider it. The real benefit is you have someone that is going to push yourself to your absolute maximum and you now have an accountability partner that is going to make sure you show up each week.

Don't be one of those people that never work legs or don't work chest because "It's already big enough". Come on, if you're not working it then your neglecting it which means you're going to build an unbalanced body.

Work every muscle, you're going to build a much more impressive physique by paying attention to every muscle group.

There will be days when your workouts are getting boring. That's great! Now you've realised that you're getting bored, you can now use your imagination and start mixing things up a bit. Try different repetition ranges, high intensity sets, heavy weights, light weights, drop sets, pyramid sets, the list is endless. Push for every rep, this is where your muscle growth really comes from.

Always be looking for new ways to be stimulating your muscles as they become accustomed to the same thing quickly.

If you're doing all these things and it's still starting to bore you, try changing gyms. I find when you enter a new gym your more inclined to not let people think you don't belong, not to mention being in new surroundings and having an array of new machines to try out. All that new stuff is invigorating so use that energy.

No matter how you find your motivation or even if you hate gyms just try to make sure you get at least an hour of physical activity in each day. This may not be as hard as it sounds.

If your job is very physical then you can just worry about toning your muscles a few times a week at the gym. It could also just be walking down to the shops to get some groceries, quicken the pace and you've done some light cardio for the day.

Be creative and you'll be surprised as to what you could make into a physical activity.

Bullet points to take away from this chapter

- **Eat healthy at least 6.5 days of the week. Allow yourself a few 'cheat' meals each week**
- **Plan ahead and make the time to cook**
- **Make large meals for leftovers and freeze them**
- **Use your imagination and alter ingredients to change meals up**
- **Always have a few meals that you do really well**
- **Have a set schedule for training, same times and days if you want**
- **Find a training partner or if you can afford it get a personal trainer**
- **Keep changing your training up and be creative with how you structure your workouts**
- **Push for every rep**
- **If you're getting bored at the same gym then consider changing to another gym**

Conclusion

How do you see your life right at this very moment?

Are you happy? Where you want to be? Having fun? Living life the way you always wanted? Or are you unhappy? Wish your life was like someone else's? Not enjoying your weekends? Thought you'd be further ahead in life?

Everyone gets this at some stage of life, no one is ever happy all the time just as no one is ever unhappy all the time, hopefully the happy and content part far out ways the bad.

Don't ever feel guilty for being happy. How else can you make other people feel good about themselves if you don't? If you're not in a great, positive state of mind then helping others to this point is going to be a real challenge.

If you're happy and radiate this then you are going to transfer this positive energy to someone else.

By taking these steps and continuing to build and work on them you are going to take a big step forward in life. It's just little changes, little things that you repeatedly have to apply every day that can really make the big differences in life.

Don't be a nay sayer, don't be negative and don't let other people tell you, you can't do something. If they do then prove them wrong.

Be positive, have a good outlook on life and always look at the glass as half full.

Be creative with everything in life; how you make money, how you spend your spare time, how you travel, how you exercise, how you socialise and even right down to the way you get to work.

Life is a blast if we want it to be, just as life can be crappy if we make it that way. It's all about the building blocks you put in place along the way. Be strategic, hang around the right people, make smart decisions, make wrong decisions (you'll learn from them), take a risk and don't tread the path of everyone else.

Look in the mirror; ***you can be your own best asset or your own worst enemy.*** There is only ***you*** stopping you. Where you are now is a result of all the decisions you've made in life up to this point.

Are you happy with where you are? If not then you know what you need to do.

Be persistent in chasing your goals, do not give up, believe in yourself, remember your burning desire and keep trying no matter what. Keep your mind on the prize and persist, persist, persist.

Be open to everything that comes your way no matter how weird, obscure or different it may be, how will you know if you ever like something else unless you try it? Be ready to embrace uncertainty and unexpected opportunities when they come along, because they won't always present themselves again.

Stay motivated by doing whatever it takes. If that means reading a great book once a week then do it, investing in yourself and your education is never a waste.

Read books, listen to podcasts, find a mentor, have an accountability partner that you talk to daily or weekly. Motivation is just like exercise, you need it daily to keep your body and mind in good shape.

Motivation can waver and may not always burn as strong at one moment as it does at another, in these times keep reminding yourself of what you're trying to achieve and never take your eyes off your prize.

People often pursue ideas and interests to a point then get discouraged, run down and then quit. Don't do this, it is often the last 5% of a journey that is the hardest but also the most rewarding.

Achieving your goals in life is *your* mission. Not anybody else's, yours, no one will do what you need to do.

To reach your big goal you need to be continually doing something small every day that is bringing you closer and closer. It is the result of many tiny steps all put together to achieve

what you want.

How much time do you spend every day devoted to your goals, business interests, health, family, fun and work? Is there a good balance or do you need to work harder on one and less on another?

Keep challenging yourself and pushing for what you want in life. If you can start to train your mind to a different way of thinking then life can reward you handsomely.

Think outside the box and never, ever let things get you down for too long, life is too short to waste it on things you can't control.

Be happy, be smart with your money, be social, build a side income stream, always be working on your own self improvement, travel as often as you can, keep motivated, do things differently and most of all make sure to live a life that's more exciting.

I hope this book was able to help you to start thinking about ideas and ways to improve your life so you can start living the lifestyle you want.

The next step is to take action on all these thoughts and make a difference!

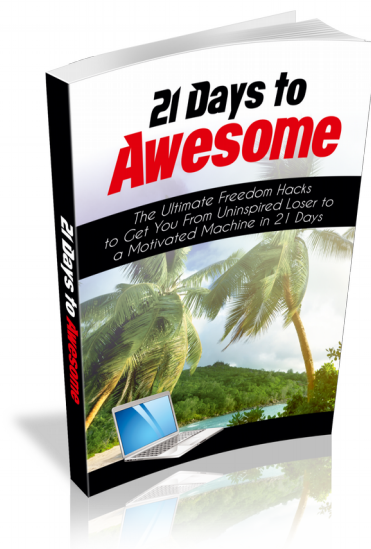
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