

04

COMPACT FOUNDATION GUIDE

# Money Science The Manual

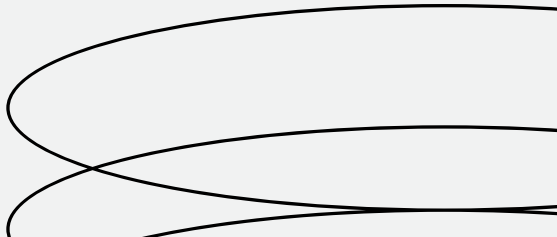
**The compact foundation behind the system**

A compact reference guide for understanding success blocks, direction, value creation, wealth thinking, and earning through usefulness.



## **IMPORTANT NOTICE**

THE CONTENT OF THIS BOOK IS FOR INFORMATIONAL AND EDUCATIONAL PURPOSES ONLY. ALL EXAMPLES AND FIGURES ARE ILLUSTRATIVE. THIS IS NOT FINANCIAL, LEGAL, OR PROFESSIONAL ADVICE. ALWAYS DO YOUR OWN RESEARCH AND CONSULT QUALIFIED EXPERTS BEFORE MAKING DECISIONS. YOU ARE SOLELY RESPONSIBLE FOR YOUR OWN ACTIONS AND RESULTS.





# The Author

HELLO THERE! I'M PETER.

Owner of an investment company managing assets worth over \$45 million for investors from across the Czech Republic (as of 2025). Throughout his business career, together with his team, he has generated returns exceeding \$17 million for investors.

Entrepreneur, engineer, manufacturer, and investor. He works closely with his wife Petra — they complement each other and run their business together. He helps people achieve financial independence and has already turned many individuals into millionaires, continuing to pursue this mission.

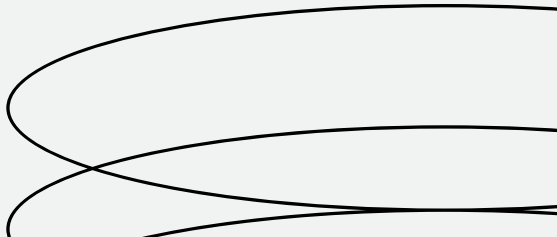
In recent years, he has focused more on educating people in the fields of investing and finance, which led to the creation of several online education projects.



# MONEY SCIENCE - THE MANUAL

What are you actually holding in your hands right now?

A brief and brutally simple guide that will quickly help you get on your own financial feet, start a business, and keep it running and growing.



# INTRODUCTION

Warning!

If you're not serious about making money, or you're not willing to work and think you'll just get lucky and everything will fall into place — then don't read this book. Instead, take a look at the following image and put the book down.

On the other hand, if you're firmly determined to do whatever it takes to succeed and build wealth, then this book is exactly for you. In that case, look at the following image — and keep reading.

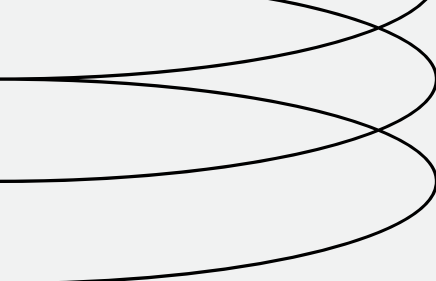




You've surely already heard or read countless tips and guides on how to make money.

In this book, you'll find a cold-blooded and uncompromising approach: how to first eliminate the reasons why you're unable to make money, how and where to start, how to stand on your own two feet, and ultimately how to keep moving forward and grow your wealth so you never have to struggle financially again.

I decided to write this book to help the countless people who are fighting to survive, constantly starting over and failing again — or even trapped in debt with no way out.



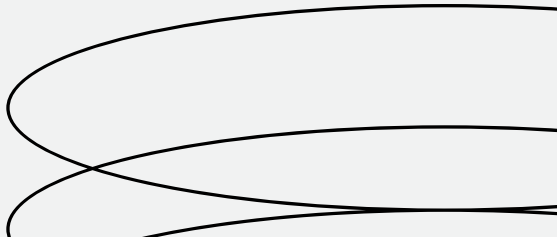
The information in this book, if applied consistently, can help you get out of similar difficulties and lead you to lasting prosperity and success in life. It's really that simple.

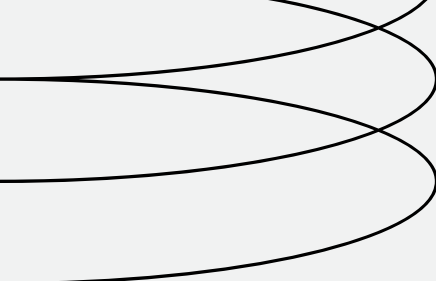
A few words about me. Over the past 25 years, I've traveled almost the entire globe with a camera, exploring new cultures, natural beauty, and continuously challenging myself. From these journeys, I brought back not only many beautiful photographs and unforgettable experiences, but also the realization that even in the poorest countries, there are people who managed to rise above the rest and create a rich life for themselves. They likely didn't complain about their circumstances — instead, they pursued their goals relentlessly.

From my travels, I learned that it's not the environment that matters, but skills, persistence, and the application of the right methods and knowledge.

I've also visited many countries as a businessman, promoting the products we manufacture. In that world, I met the most successful of the successful, which only confirmed my belief that success is possible — as long as there is effort and perseverance.

For as long as I can remember, I've always enjoyed reading and discovering new things. I always wanted to know what technologies had been developed, what was happening in politics, and how the world was evolving — so I could keep up with the latest knowledge and spot new opportunities.



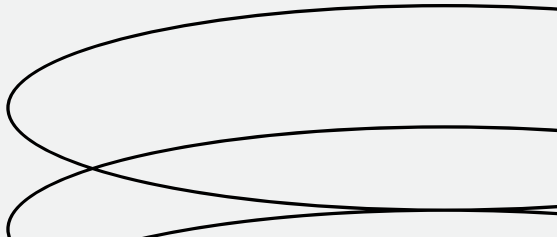


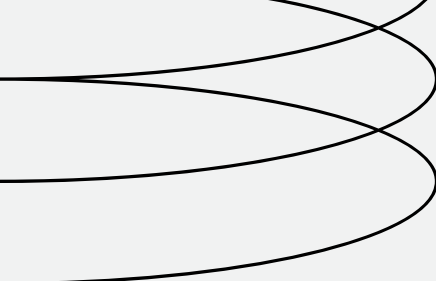
Currently, together with my wife and our team, we manage over \$45 million in investments — and this number keeps growing. Over the course of our business journey, we've already generated more than \$17 million in profits for our partners and investors. We've helped many people become millionaires and even multi-millionaires.

We offer courses on how to make money, how to launch businesses, and how to manage them in a way that allows them to run — as much as possible — independently, generating income for their owners without requiring too much of their time or attention.

This book is a summary of the knowledge and experience I've gained — both from running my own company, which exports our products worldwide, and from working with my team throughout the years of building businesses and earning money for our partners. I've also learned a great deal from observing people who are trying to break free from the trap of endlessly working just to cover their daily expenses.

Now, all of this knowledge and experience is available to you — so you can apply it comfortably and, more importantly, quickly, in any way that helps you succeed.



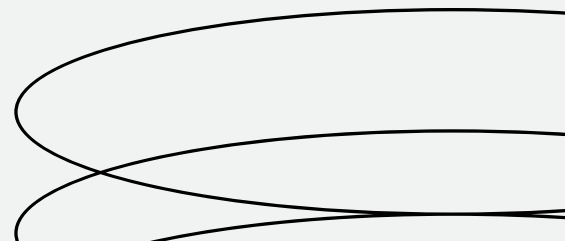


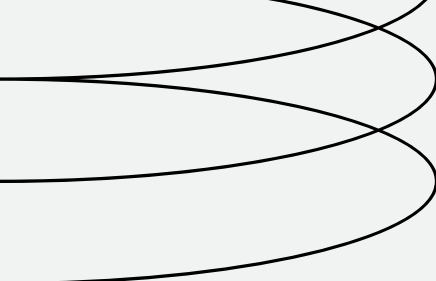
If you find the information in this book too harsh, the tasks overwhelming, or think I've simply gone mad, believe me — you won't be the first or the last to feel that way.

If you truly want to rise up, start making real money, and break free from all limitations, you need to take everything as it is and begin working on it step by step until you master it all.

The decision is entirely up to you.

You can throw the book away, or keep reading and commit to the hard work on yourself and your business — all the way to irreversible success.



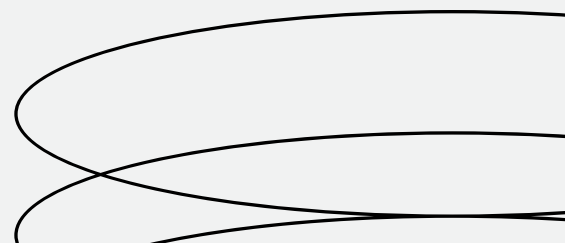


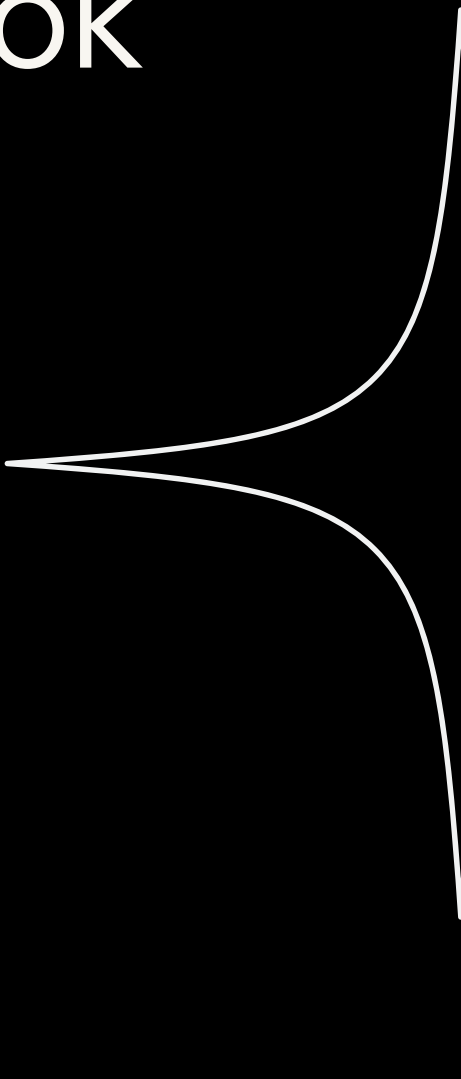
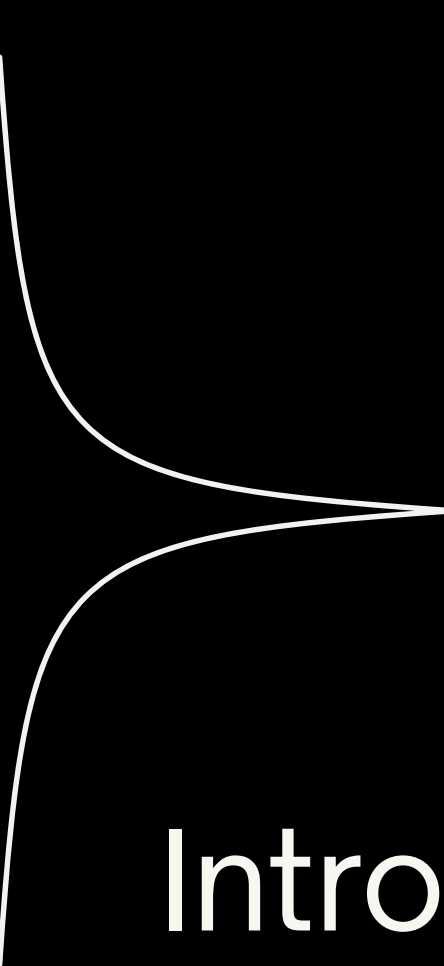
Success, in this context, does not merely mean having a lot of money in your account — that goes without saying and will naturally come as a result of business success. What I consider true success is a functioning business that consistently and reliably generates enough income to provide you with financial freedom.

Everyone wants to make money. I don't know a single person who would say they don't need it or don't want it — that would be quite strange in today's world. So I believe this book will be useful to pretty much everyone.

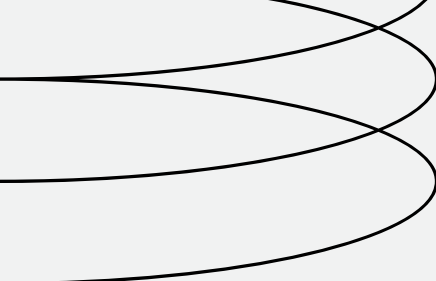
Let's get started...

By turning the page, you agree to do whatever it takes to achieve success.





# Introduction to the individual parts of the book



The entire book is composed of several parts that follow one another. It is very important that you study the chapters thoroughly in the given order, with full understanding and the ability to apply what you've learned. Until you've fully studied a particular section, it makes no sense to move on to the next one. For example, if you skip the first part of the book and go straight to the second, you will definitely not achieve success. If you don't carefully study the obstacles to your success described in the first chapter, you won't be able to eliminate them, and any effort to build financial freedom will be doomed to failure. All you'll cause is another failure that will haunt you.

**The book is organized in the following way:**

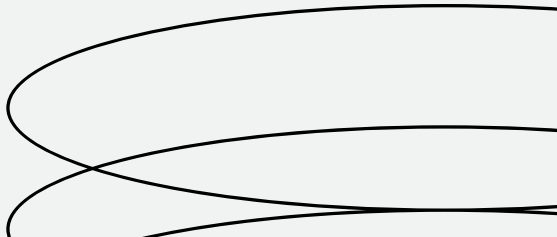
**Part One** – The obstacles that prevent people from making money

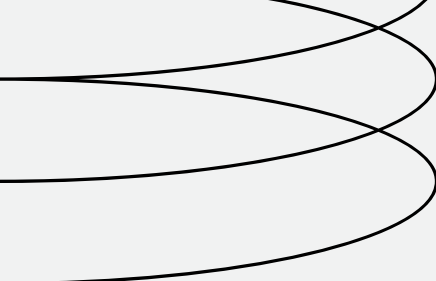
**Part Two** – The game we all live in and must understand before we can truly start making money

**Part Three** – How to start making money, and how and where to find the much-needed “guide”

**Part Four** – What to do when you have no idea what you're supposed to do

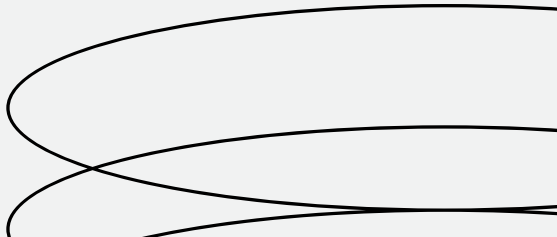
**Part Five** – How to expand your business, how to grow it and get it to the point where it operates independently without your attention





The book also includes many links to various courses that will help you gain additional knowledge and overcome the obstacles you encounter, so you can successfully achieve your dream goal.

Your success is also my success, and I personally have the greatest interest in seeing you join the ranks of the successful very soon.





## **Recommended Courses and Tools for Your Success**

Because doing business requires knowing many other things that I couldn't include in this book—otherwise it would have become too extensive—I've prepared a list of links below to websites offering great courses where you can gain the additional knowledge you need. While working with this book, you'll also discover that you need to overcome certain obstacles that stand in the way of your success. That requires further education. I've reviewed many different sources and compiled an overview below so you can choose for yourself if my recommended solution doesn't suit you. In the book, I refer to the Volunteer Ministers Online Courses, which are free for everyone, have worked well for me, deliver excellent results, and are practical and immediately applicable in life. But if those courses don't suit you, then of course feel free to choose any other course on the given topic.

### **1. Mindvalley ([www.mindvalley.com](http://www.mindvalley.com))**

Strength: Encourages deep personal insight and long-term growth

Access: Paid – via subscription

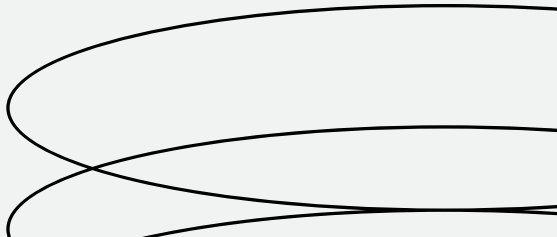
Great for people on a journey of self-discovery.

### **2. Coursera ([www.coursera.org](http://www.coursera.org))**

Strength: University-level instruction with real-world topics

Access: Paid – with some free audit options

Best suited for learners who value depth, structure, and credentials especially those comfortable with theory before action.





### **3. Skillshare ([www.skillshare.com](http://www.skillshare.com))**

Strength: Quick and accessible lessons on useful, everyday skills

Access: Paid – via monthly subscription

An excellent starting point for creatives and entrepreneurs looking to sharpen specific skills fast.

### **4. Udemy ([www.udemy.com](http://www.udemy.com))**

Strength: Enormous variety of step-by-step, budget-friendly courses

Access: Paid – pay per course

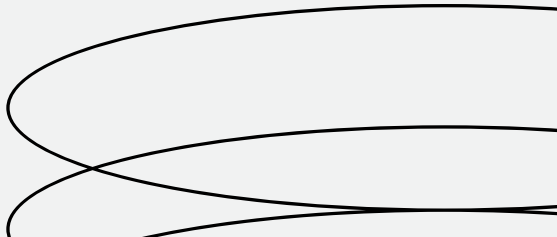
Perfect for motivated learners who want immediate tools at a reasonable price.

### **5. Dale Carnegie Training ([www.dalecarnegie.com](http://www.dalecarnegie.com))**

Strength: Timeless training in human interaction, communication, and influence

Access: Paid – often high-end programs

Recommended for professionals and leaders aiming to elevate their people skills and interpersonal effectiveness.





## 6. Volunteer Ministers Online Courses

[www.volunteerministers.org/training/](http://www.volunteerministers.org/training/)

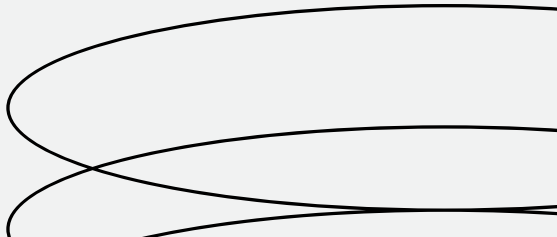
Strength: Extremely accessible, straightforward, and practical — focused on real-life application

Note: Designed to be simple and usable for anyone, regardless of background or experience

Access: **Completely free!!**

### Summary Perspective

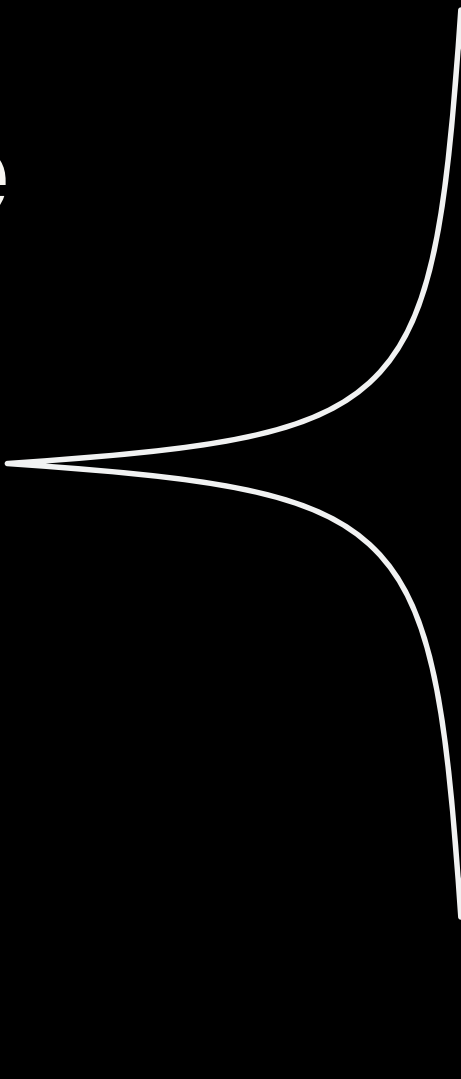
Every program above offers value in its own way — some bring inspiration, others structure, some offer prestige, and others technical mastery. But if you're looking for something **free**, simple, direct, practical, and freely available, the Volunteer Ministers Courses are a remarkable option. They give you immediate tools to start improving your life, relationships, thinking, and actions — all without barriers.

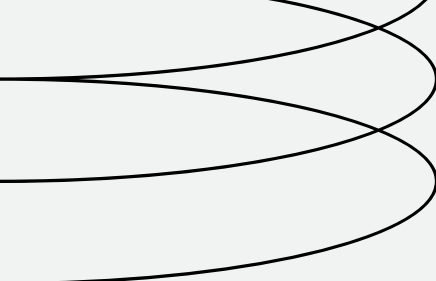




# Part one

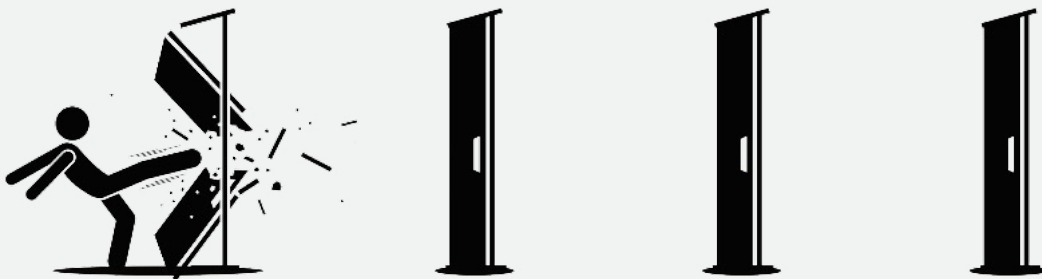
# Barriers that prevent people from making money



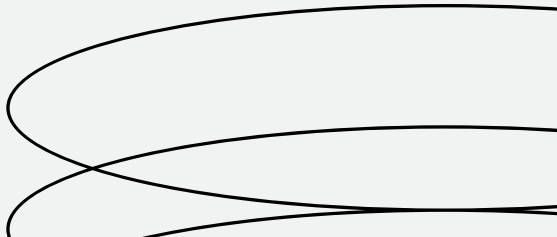


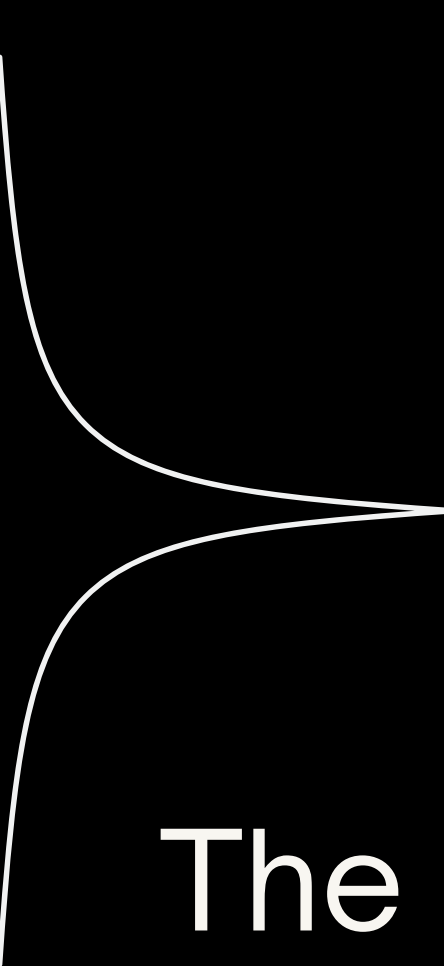
Most people think that making money is a problem, that money is bad, and that only those who stole it have it, and so on. These are just excuses to avoid feeling bad about not having achieved real success yet.

What they don't realize is that there are several fundamental obstacles standing in the way of making money. They don't know that without removing these barriers, they basically have no chance of moving forward or increasing their income.

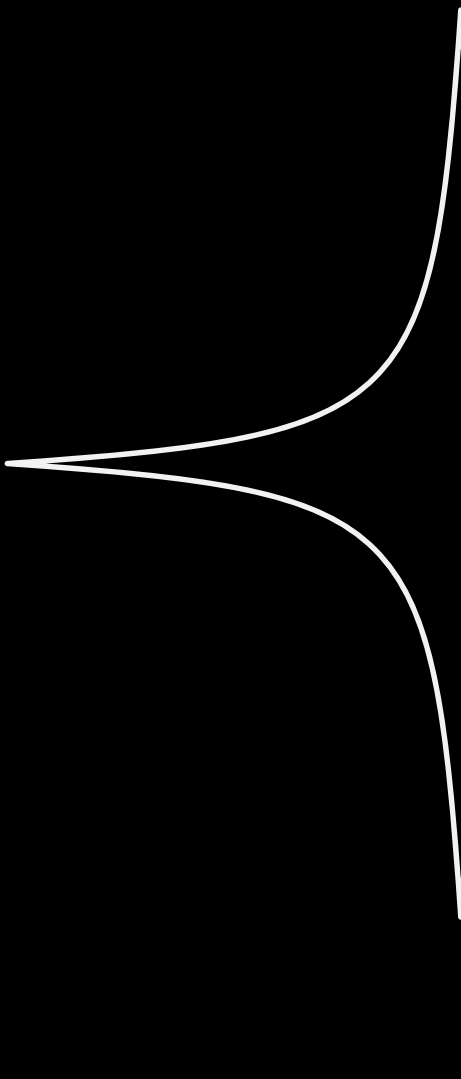


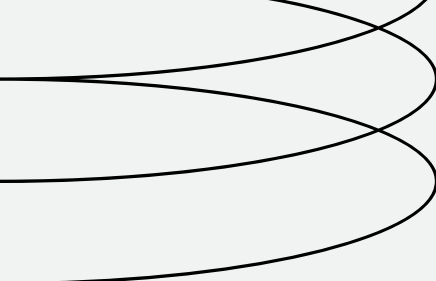
Let's now go through each of these barriers and explain how to overcome them so they no longer prevent you from moving forward. There are four main barriers in total.





The first barrier  
that prevents  
people from  
making money



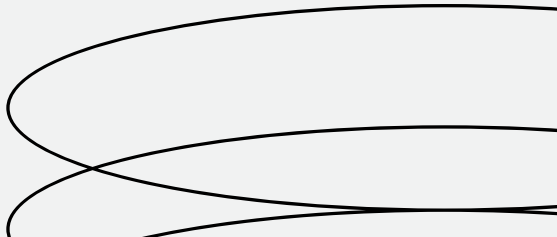


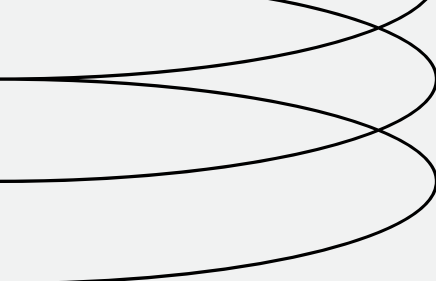
Let me share with you an interesting story from real life. One of our investors, who was interested in real estate (an investment is something you put money into with the expectation that it will bring you profit), wanted to buy several apartments to secure passive income (income without active work). He planned to renovate the apartments nicely and rent them out to tenants. He had carefully prepared everything, studied the topic thoroughly, it all made sense to him, and he contacted us saying he wanted to start working together. He asked us to find and prepare the apartments for rental.

We got to work and found several suitable apartments for this investor. He confirmed he would buy them and paid reservation fees to the real estate agencies — thousands of dollars for each apartment.

After about two weeks, everything was in motion when the investor suddenly called in a panic, saying he wanted to stop everything immediately and was terrified that he would lose money.

We were completely shocked. We couldn't understand what had happened or why he suddenly wanted to terminate the cooperation. After a longer phone call, it turned out that someone at his workplace — a colleague — had told him that investing in apartments was a bad idea.





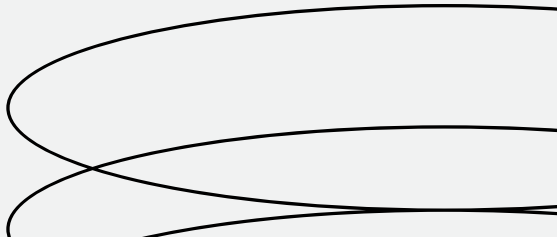
That it was bound to fail 100%, because all of his acquaintances who had also invested in real estate ended up losing everything, tenants didn't pay rent, destroyed the properties, and in the end they were just glad to get rid of the burden. He also told him that the location of the chosen apartments was bad and that he would definitely end up losing everything.

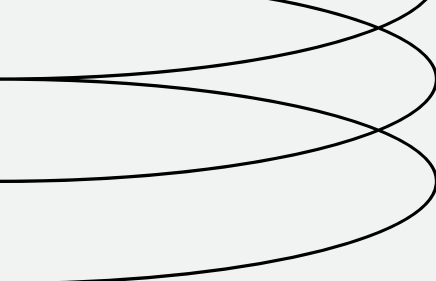
When we asked whether this “advisor” actually owned any rental properties himself, our investor told us that he didn't—that he didn't actually own a single investment apartment. Eventually, it came out that this “advisor” from the office had never even been to the area where our investor was buying the properties.

Step by step, the investor realized he had been listening to a jealous loudmouth sitting next to him at work, someone who didn't want him to have additional income and nearly sabotaged the entire plan.

It really didn't take much for the investor's entire plan to fall apart, and he could have lost a lot of money. All it took was one envious, ill-willed person who tried to destroy everything with so-called “good advice.”

Now imagine another example. You want to earn some extra income, but someone keeps threatening you, saying they'll harm you if you don't obey them and do what they want. They influence your decisions, try to crush you, overload you with work, or criticize and devalue your efforts—no matter whether you did well or not. In essence, they constantly oppress you.

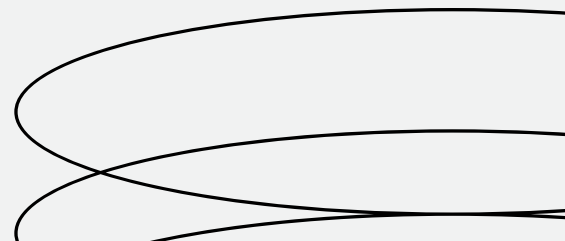


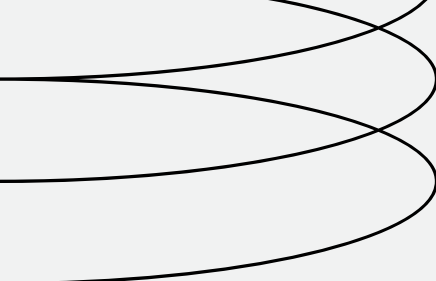


Do you think that in a situation like the one described above you'd be able to calmly focus on your personal growth, prepare plans for how to improve your life, or try to start your own business?

I believe that under such pressure, you'd just want to get away from it all—escape that person, find some peace, and simply catch your breath. You wouldn't even have the mental space to think about development.

A huge obstacle to making money is people who drag others down and block any kind of progress. It's essential to learn how to recognize such individuals and make sure they don't keep doing it—and that you're not under their influence. You either need to resolve the situation with them, or if that's not possible, cut off contact entirely.

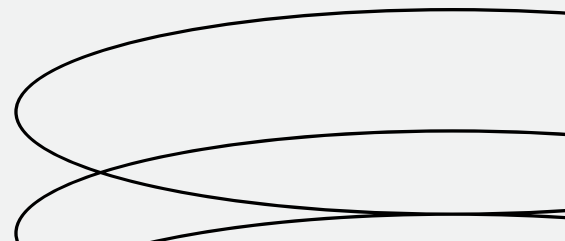


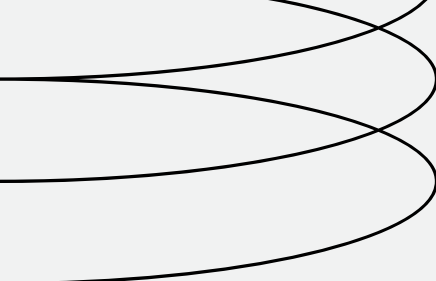


If you have such a person around you, you must find a solution immediately.

At this point, I must strongly warn you that these people can sometimes be very clever in how they oppress and undermine others. Their attempts to belittle or discourage you may not be obvious at first glance.

Their undermining remarks and comments can be very well disguised as “well-meaning advice” and similar things.





When people have someone around them who behaves in an oppressive way—whether openly or subtly—it leads to foolish mistakes, accidents, and also the feeling of constant ups and downs. Things go well for a while, then suddenly not, then well again, and so on. This cycle usually depends on how present that “expert” or toxic person is in their environment.

There is a way to overcome the difficulties described above and learn to recognize these toxic people. This will help you avoid them and achieve success.

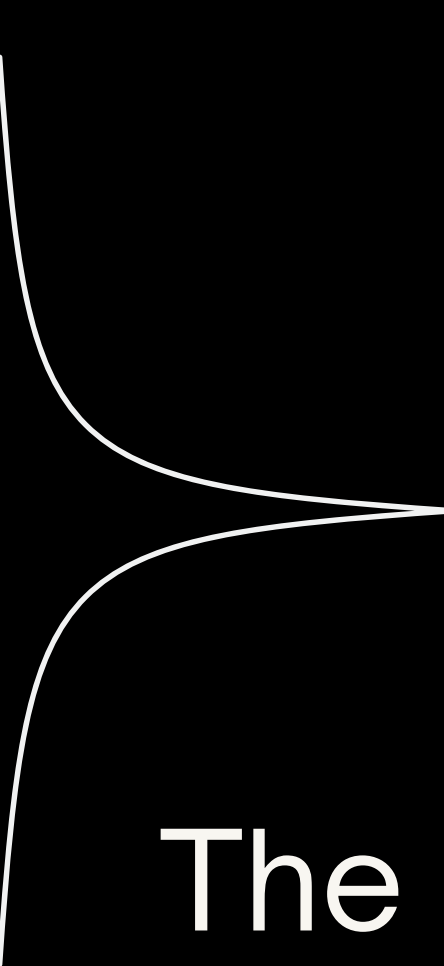
**Visit [www.volunteerministers.org/training/suppression](http://www.volunteerministers.org/training/suppression)**

**Remove toxic people from your life and you’ll immediately start doing better.**

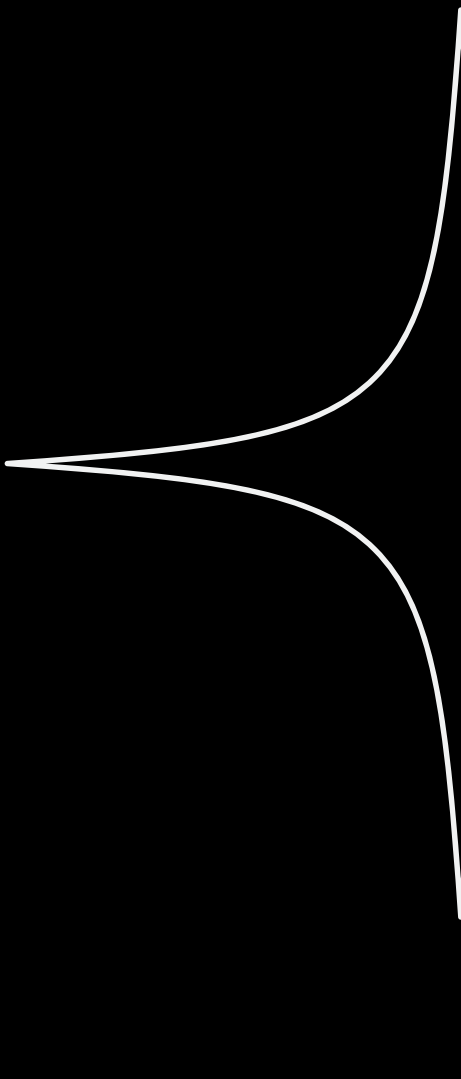
You must take control of your life and your actions—only then will you succeed.

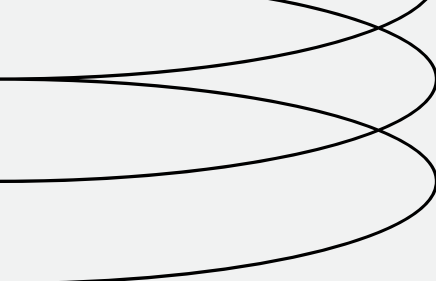
**As long as you’re under the influence of people who crush you, you cannot succeed.**





The second barrier  
that prevents  
people from  
making money





There's an unspoken rule that children from wealthy families are, in the vast majority of cases, also wealthy as adults. On the other hand, it's also true that children of low-income parents usually grow up to have low incomes themselves.

Why is that?

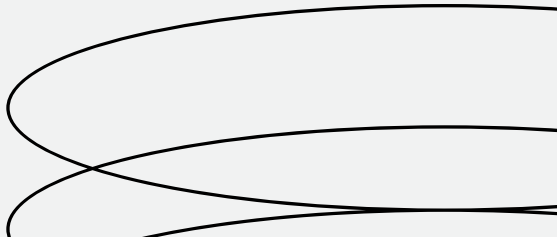
Now be honest with yourself—would you truly want your children (and if you don't have any yet, just imagine you do for this purpose) to turn out the same as you?

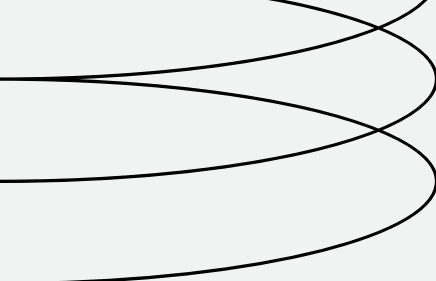
If your answer is yes, that's great. If not, then clearly, there's something to work on.

It's completely natural that as children grow up, they learn a lot from their parents. Among the things they learn is their attitude toward money, how to manage it, and how to handle finances in general.

The way people deal with others and communicate is also something children quickly pick up from their parents. Just like the way they take care of themselves and invest in their personal growth.

Children imitate their parents' habits, behavior, and many other things. Later in adulthood—whether consciously or subconsciously—they repeat these patterns and usually end up with the same results as their parents. That's why their success in life tends to mirror that of their upbringing.





A major obstacle, then, lies in the bad habits inherited from the past—whether from parents, school, authority figures, or other people who had the chance to influence children during their early development.

So the question now is: how do you identify and remove this obstacle?

Let's do a simple exercise that will quickly help you identify specific habits that are holding back your growth and expansion in all areas of life.

### **Exercise 1 – Identifying the obstacle to making money**

Take a sheet of paper and write the date in the top left corner and your name in the top right.

On the next line, write:

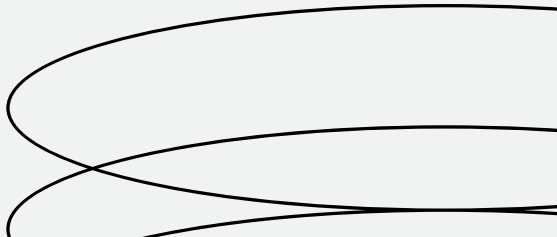
Exercise 1 – Identifying the obstacle to making money

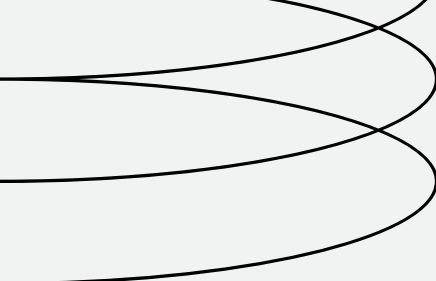
Skip a line to keep it neat and easy to follow.

Since not everyone has children, for the purpose of this exercise, imagine that you do. If you already have children, this will be easier.

Now, write down a list of all the things that come to mind that you would NOT want your children to learn from you or things you would NOT want them to copy from you.

Be honest and write down every single thing that comes to mind—list it all clearly on the paper.





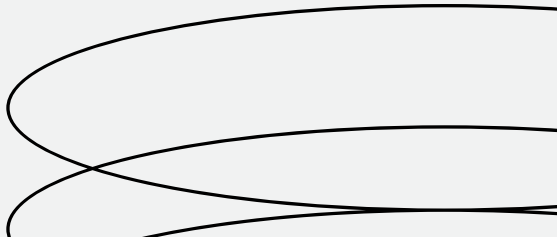
Here's an example: I'm lazy, I don't show up on time, I spend too much time watching TV, I waste a lot of time doing nothing, I don't like people, I don't know how to communicate, I don't like to travel, I don't like speaking foreign languages, I don't know any foreign languages, and so on.

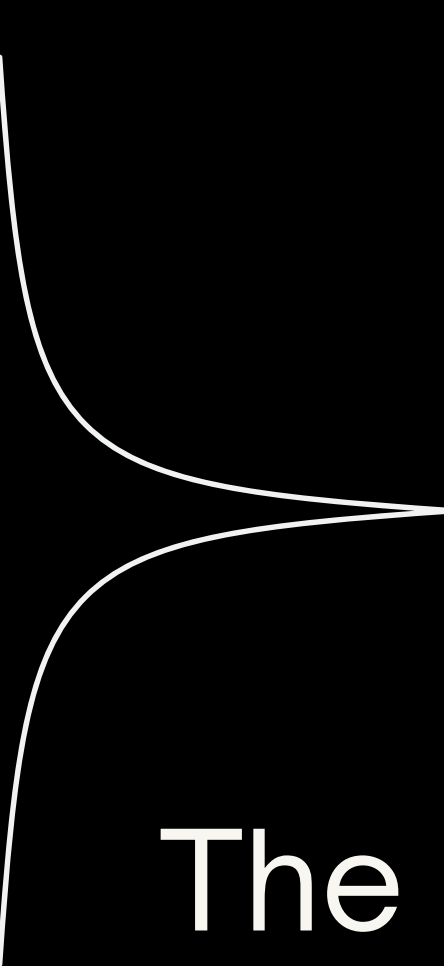
There's no limit to the number of things you can write. Typically, these are negative traits or habits you would not want your children to adopt from you.

The result will be a complete list of things that genuinely prevent you from increasing your income, starting a business, or developing quickly.

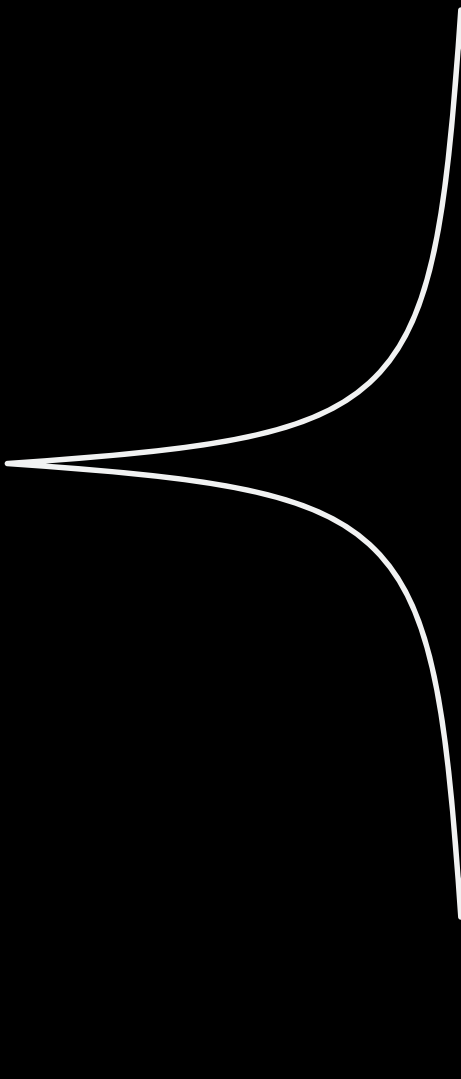
You need to address this list in order to overcome these obstacles and make sure that nothing you've inherited from the past will stand in the way of your progress.

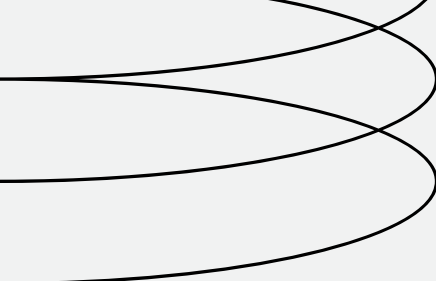
**You can deal with all of these things on your own, or you can use specialized recommended courses that will help you quickly overcome each item on the list.**





The third barrier  
that prevents  
people from  
making money





You may have noticed that today's society has, to some extent, forgotten basic human virtues such as honesty, integrity, consideration, respect, and ethical behavior.

Nowadays, people try to avoid paying taxes and use various tricks and clever methods to save money here and there.

Very often, this results in people doing shady things just to save more, earn more, or pay less in taxes. It's common for business dealings to include something that's not entirely clean. For example: working "off the books," issuing invoices under someone else's business name, employing workers "under the table" and paying them cash without paying insurance or taxes, and so on.

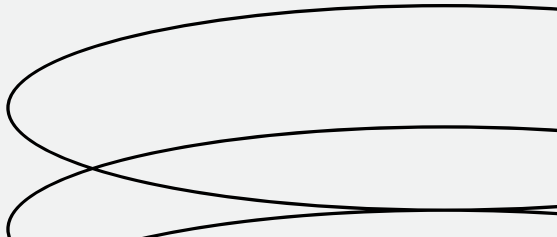
All of these are actions that are not right—and definitely not good to engage in.

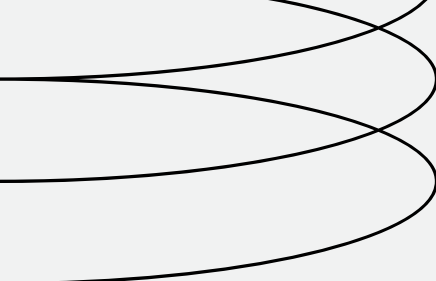
Take, for example, a person who regularly works for clients but hardly ever provides them with official receipts, thereby seemingly saving them money. In reality, he is stealing from the state, which he is legally required to pay taxes to.

Now, this isn't a debate about whether taxation is good or bad.

But within the framework of current laws and society, taxes must be paid. Anyone who doesn't pay them properly is, by law, essentially a criminal.

Interesting, isn't it?





Of course, I believe you don't do anything like this—but I have to mention it, because many people do, and in doing so, they create huge problems for themselves.

I'm sure you'll agree that a simple piece of paper can carry a lot of emotion. For example, a blank sheet of paper at home probably doesn't mean much to you.

But imagine that your little five-year-old daughter draws and colors a red heart on it and writes, "Mom/Dad, I love you very much." From that moment on, you'd keep that paper safe, because it carries deep emotional value and beautiful memories, right?

Now let's look at an example from the opposite side of the emotional spectrum.

When someone receives a letter from the police with a red stripe on the envelope, they immediately feel a chill—"Oh no, what happened now?" Most people would prefer never to receive a letter like that again, because it only means trouble, right?

The same mechanism applies here.

Money is also just paper, and every time you do something you know you shouldn't do with it, a negative feeling—especially fear—sticks to it.

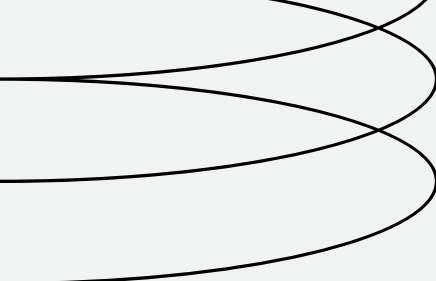
"What if someone finds out what I'm doing wrong with the money?"  
And the result?

You start to repel money, because it becomes associated with something you know you shouldn't do. Interesting, isn't it?

Wouldn't it be better to never again do anything unethical with money, so that money doesn't run away from you?

I believe the answer is definitely yes.



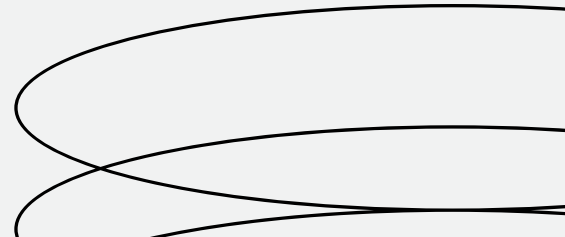


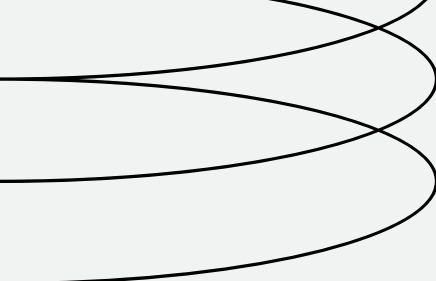
Never do anything illegal with money—not even the slightest offense. Stop all unethical behavior (anything that goes against common sense) when it comes to money.

It might seem like taking an ethical approach to finances will cost you a lot of money, but that’s just an illusion. The truth is quite the opposite.

If you have no unethical ties to money—if everything related to your finances, payments, cash flow, invoices, receipts, employees, accounting, social and health insurance, etc., is in perfect order—money will actually start flowing to you more easily.

And as a bonus, you’ll sleep peacefully at night.





But the question is: what about what has already happened in the past?

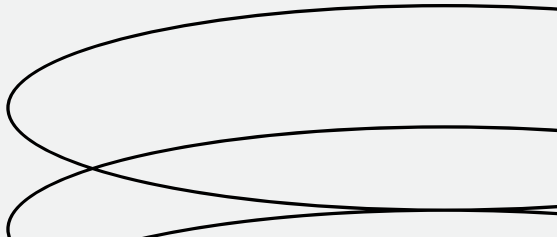
What about all the negative feelings we've already accumulated?

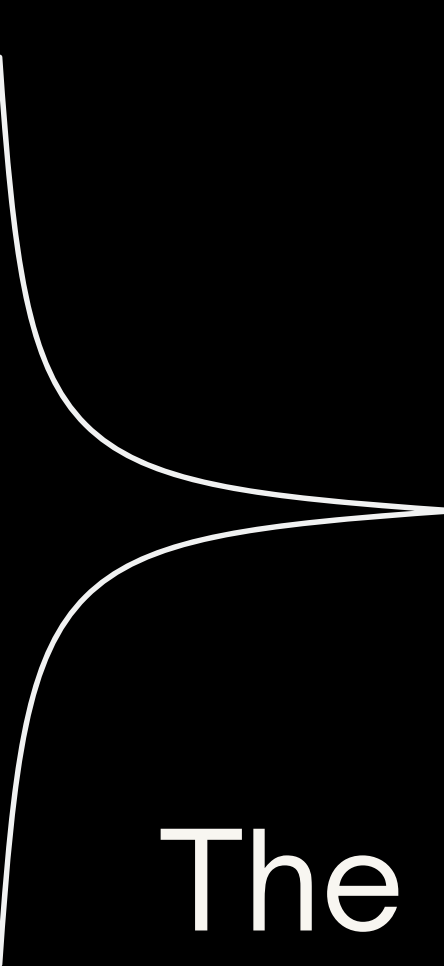
What about the many small wrongdoings we've already "committed"?

How do we get rid of all those negative emotions?

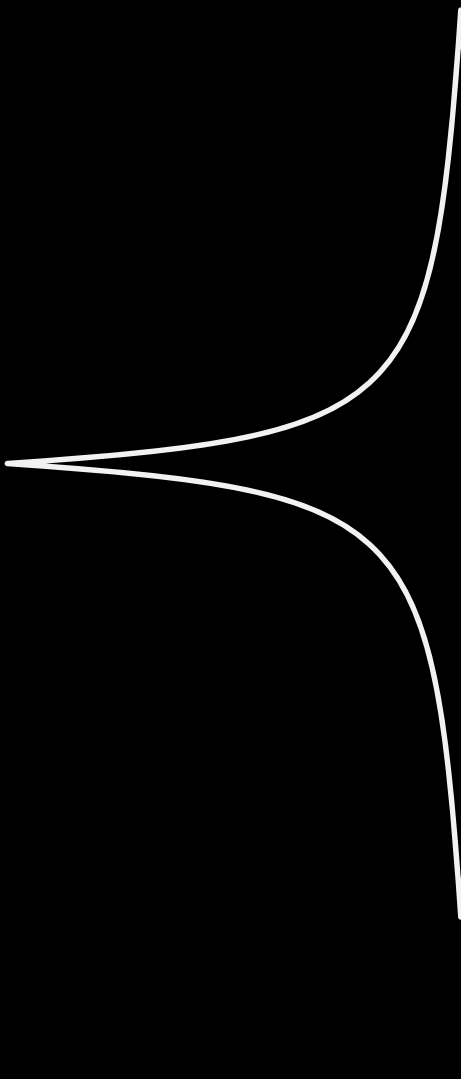
There's a solution for that too!

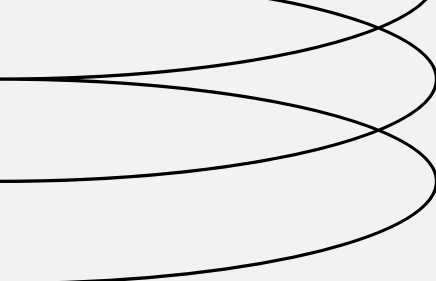
If you feel the need—or simply want—to handle this once and for all, so that money is no longer a "problem" in your life, visit the course at [www.volunteerministers.org/training/integrity](http://www.volunteerministers.org/training/integrity) and learn how to overcome it successfully. Many people have already used it, and it has changed their lives for the better.





The fourth barrier  
that prevents  
people from  
making money





I believe that even the first three obstacles are already quite a heavy load of work for you. But from personal experience, I know it's all possible to overcome.

It's absolutely essential to have your abilities back in shape and not be restricted by toxic people who limit and complicate your life.

I also believe you've now made the decision to stop playing dirty games with money (this, of course, applies only to those who did), that you've drawn a clear line under the past, and from now on, you'll keep everything in proper order.

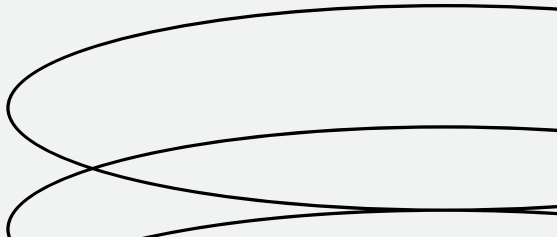
And I believe you're truly brave and willing to resolve even the negative emotions from the past.

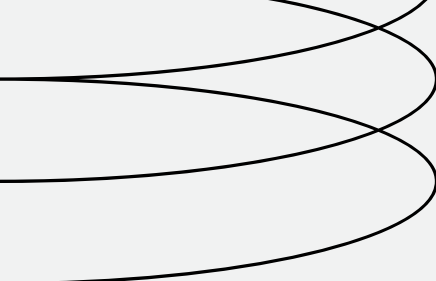
Now let's take a look at the final, yet no less important, obstacle.

I'll illustrate it with a personal example.

Many years ago, just like you, I was trying to earn more money and find a way to increase the amount of money I was working with.

I wanted to use financial leverage (a loan from a bank), but no matter what I did, I simply couldn't get a loan to get things going.





I was honestly desperate and didn't know what to do. I studied various books, visited people and banks, kept trying and testing what might work.

It took me three years of persistent effort before I figured out what I actually needed to do.

Eventually, I succeeded—and after that, I progressed rapidly.

The biggest obstacle I had been battling with was a lack of information.

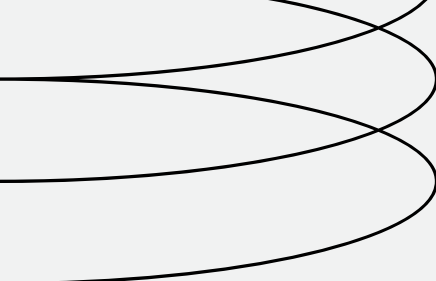
**“If you don't have money, there's something you don't know about money.”**

**Grant Cardone, renowned American billionaire**



That's why I strongly recommend that you study materials about money—how money works, how to conduct business and financial transactions, how to use other people's money for your investments (this doesn't mean taking their money, but rather partnering with them and sharing profits in return for access to their capital), and how to manage money in a way that generates even more profit for you.





Without this information, you won't get far—at least not if you're serious about success.

It's like trying to assemble new furniture at home without reading the instructions first.

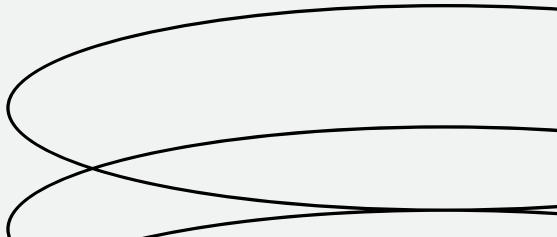
The chance of achieving success quickly would be very small. On the other hand, the chance that everything goes wrong and the furniture ends up a mess would be quite high.

The same goes for making money.  
You must have enough information!

**So, the fourth obstacle is a lack of information.**

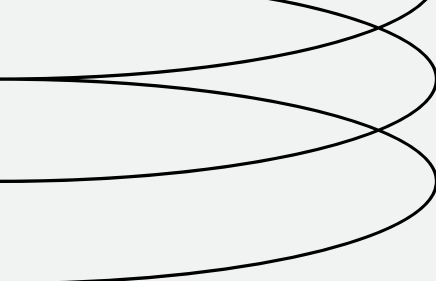
In the appendix of this book, you'll find a list of recommended reading—books that are worth going through. They'll help you gain more knowledge about finances, real estate (which, in my opinion, is an essential part of wealth-building), and how money can generate more money without your constant involvement.

Everything you need - knowledge, tools, insights - has already been discovered, tested, written down, and prepared by others before you. Use that to your advantage and move forward faster. Don't hesitate - take this opportunity.



## Part two

The game we all  
live in and must  
understand before  
we can truly  
start making  
money



Alright, so you've worked hard on the individual obstacles that were holding you back from making money.

Ideally, by now you've overcome the bad habits from your past, eliminated the negative effects of toxic people in your life, straightened out your approach to money and how you handle it, and studied a number of valuable new books.

I'm glad you made it through - because without the above, the chances of achieving success by mere luck are very slim.

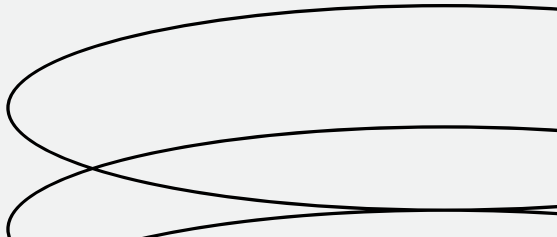
So now let's take a look at what money actually is, how money works, where it comes from, and who creates it.

We'll also explore the financial game we're all part of today.

And finally, we'll uncover who makes the rules of this game - and how you can take control.

Merriam-Webster:

Money is something generally accepted as a medium of exchange, a measure of value, or a means of payment.



## **Wikipedia says the following about money:**

“...something that serves as a medium of exchange within a particular society. It reduces transaction costs and enables cooperation within large social communities (groups of people).”

In essence, money is just paper.

If you want to verify this for yourself, just take some foreign currency (if you have any at home), go to the nearest store, and try to pay with it.



This is money printed by a bank, and people believe in it and have agreed that these printed pieces of paper hold value. That's why, for example, you can't buy anything in Africa with Swedish crowns - because not only has no one there likely ever seen our currency, but even if they had, they wouldn't trust it or exchange their goods for it.

You might now find it strange that banknotes - just printed paper - can have any value at all, right?

So did I!

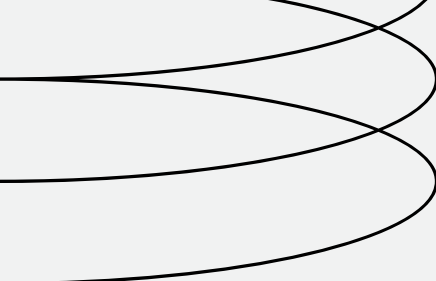


In the past, people earned and saved something that had real, intrinsic value and couldn't be counterfeited. That something was most often gold or silver.

But since it was dangerous to keep at home or travel with, and difficult to transport, people began taking their gold or silver to the bank. The bank would issue them a certificate guaranteeing that when they returned, they would get their gold or silver back.

Each of these paper certificates represented a specific amount of gold or silver stored at the bank.





Later on, instead of certificates, paper money began to be used. Just like the certificates, these banknotes were backed by precious metals, and for every note in circulation, the issuing bank had to hold a corresponding amount of gold or silver.

The bank was required to maintain this balance—if it didn't have the equivalent in gold and silver, it wasn't allowed to print more money.

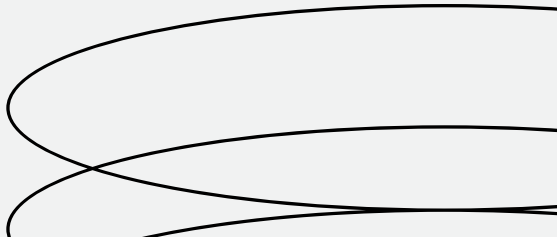
This was very important, because paper and metal were tightly linked, and the amount of paper money couldn't just be increased without limit.

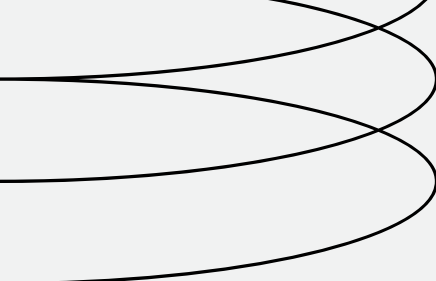
This system was called the gold standard, and under it, banks had their hands tied.

Unfortunately, the temptation to print money without limits was incredibly strong—and it tempted banks and governments for a long time. Eventually, they succeeded in abolishing the gold standard, and that's when everything started to spiral into problems.

Banks began printing money at will, and the total amount of money (paper) in circulation kept rising. People's savings began to disappear, eaten away by inflation

(inflation = a decrease in the purchasing power or value of money due to repeated increases in the prices of most goods and services).





Because of the constant printing of money, there's now more money than actual goods and services available (oversimplified, but enough to understand the point), and people are caught in a loop that's hard to escape.

To give you some perspective:

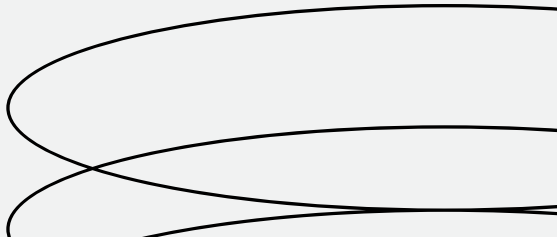
In the year 1900, one U.S. dollar was backed by one ounce of gold (1 ounce = 31.1 grams).

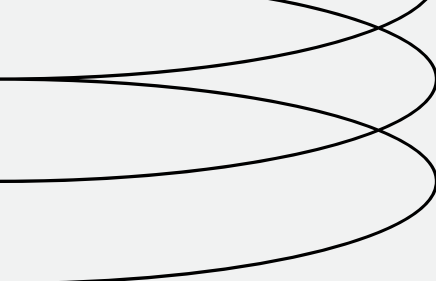
In the year 1900, you could buy a fine men's suit for one U.S. dollar.

Now it's the year 2025, and for one dollar, you definitely won't be buying a suit.

On the other hand, one ounce of gold today is worth around \$3,200–\$3,500, and for that amount—just like in the past—you can buy a fine suit.

This example clearly shows that the value of paper money has drastically dropped, and one dollar no longer has real purchasing power—unlike one ounce of gold, which has maintained its value and buying power over time.





The constant printing of money results in an ever-growing amount of currency circulating in the economy, chasing the same amount of goods.

You can borrow money more cheaply now, and when loans are cheap—why not borrow more, right?

If I'm selling a house, someone might come along, borrow more, and pay a higher price.

And that's how prices keep rising.

But the quantity of actual goods available remains the same, so the purchasing power of your money keeps shrinking.

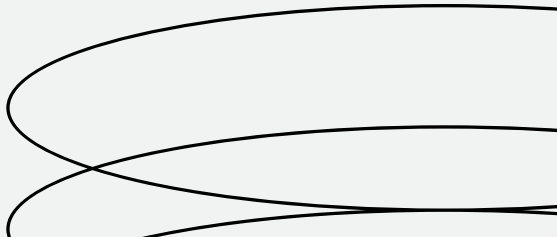
Today, one ounce of gold costs \$3300—  
In five years, it might be \$10000 or even more.

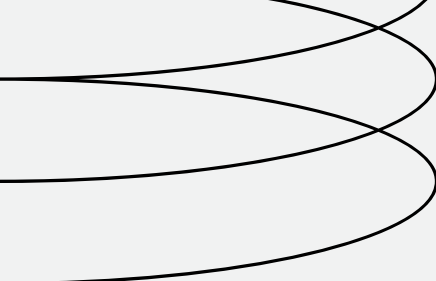
To fully understand how the whole system is structured, let's now take a look from a few more angles.

Think back for a moment—go through your memories and look back at your school years.

Do you remember anyone ever explaining to you what money is, how business works, or the benefits of working with others, forming companies, and running a business?

Important information for living a successful life, wouldn't you say?





Or were you, like me, taught how to calculate the speed at which an object will fall from height X and how fast it will accelerate, and what force it will hit the ground with?

Or the classic: one car leaves point A (100 km from point B) at 50 km/h, and another leaves point B at 100 km/h—where will they meet?

All very “useful” life skills... in a world where you actually need to know something about business to succeed.

From a bank’s perspective, a person who earns money, has a job, and receives a regular paycheck is the perfect client.

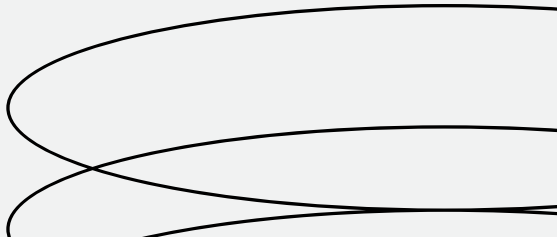
Why? Because they have a predictable income, and the bank is happy to lend them money.

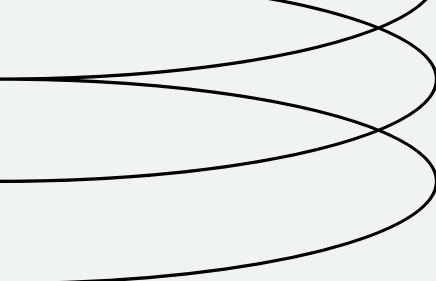
That person can then spend the next 40 years repaying a mortgage on their dream home.

Interestingly, you can also find information online about an educational program created by a bank (I won’t name it here, but you can easily find it with a bit of digging).

It’s designed for children aged 8 to 18 and is approved by the Ministry of Education.

You won’t believe this—but the program teaches children how to use credit cards, how to save money into a bank account, how to borrow responsibly (i.e., go into debt with the bank), and what debt collection and enforcement are.





Enforcement is probably included so that kids know what happens if they don't repay their debts!

You've probably played the game Monopoly before—a great game that used to teach kids how to invest in houses and earn rental income until their income exceeded their expenses—at which point, they effectively won.

We played it at home too, and had a lot of fun.

But this game is a problem for the current system, because it lacks banks and the entire banking infrastructure.

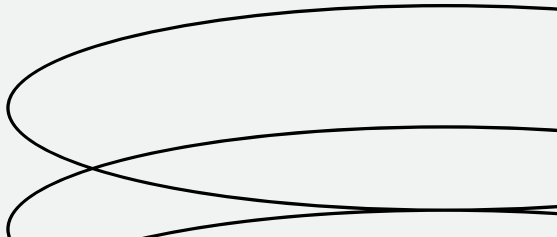
So a new version was released:  
Monopoly Super Electronic Banking!

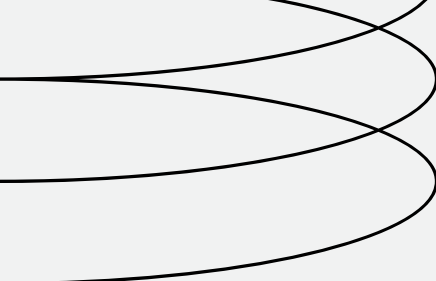
Players get to have a ton of fun—now they can use a bank terminal, payment cards, and everything is centralized on one bank card (one identity). Brilliant, right?

Children are now learning that the bank will manage everything they'll ever need—and the bank, of course, will have full oversight of all of it.

And the cherry on top?

The game's revolutionary new feature:  
you can cheat and steal rewards and properties from your fellow players.





If you steal from your partner in real business—essentially your “fellow player” in the game of business—it’s over for you. You lose their trust, and your shared business falls apart.

So what exactly is this game teaching our kids?

Is it really okay to teach children that it’s fun to steal from others in a game?

I certainly don’t think so—do you like the idea of kids learning to rob their teammates? I absolutely don’t.

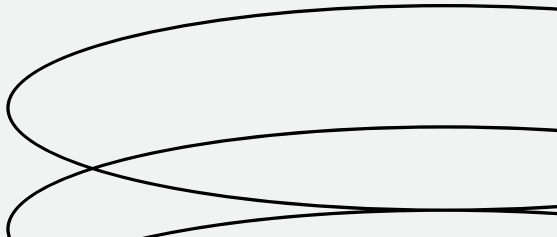
Now just a quick question for reflection:

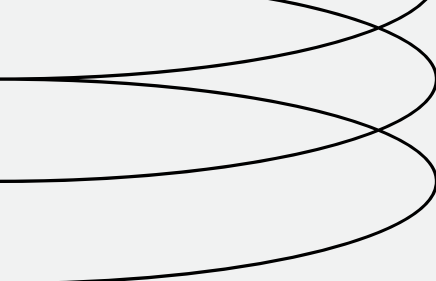
What would happen if physical cash no longer existed, and we only had bank cards, with no other means of payment except an electronic card?

What if the power suddenly went out?

Or—this could never happen, right? (At least that’s what many people think) - what if your bank decided to freeze your account for some reason, maybe because you “misbehaved”?

Hmm?





It's worth thinking about where all of this might lead.

From the examples above, it should be crystal clear that the system isn't designed for your success.

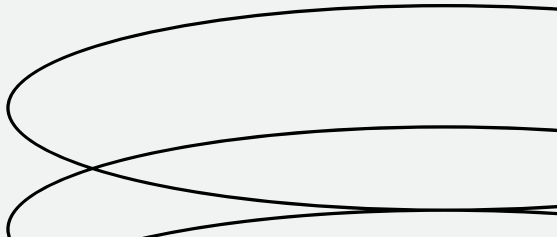
Instead, it's set up so that after school, you get a job, deposit your paycheck into the bank, and save for a vacation, a car, a mortgage, and eventually a pension.

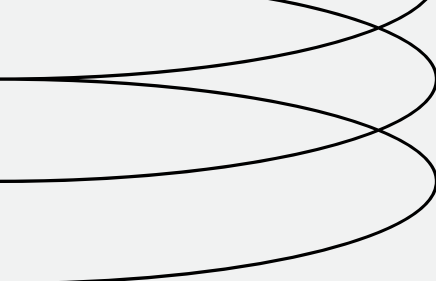
And I'm sorry to say it, but - I don't know a single person who got rich by saving.

So the conclusion is quite clear:

The whole system is designed so that people work their entire lives, funnel their money into banks, take out massive mortgages, and live under constant pressure - because if they fail to repay, they lose their home.

On the other hand, I know many people who have a lot of money - money they earned and continue to earn through entrepreneurship. They're skilled, resourceful, and help others. They run businesses, employ people, give them jobs, produce goods or provide services - in short, they create something of real value and earn money that way - a lot of it.





They then invest their money wisely, allowing that money to generate even more money.

Now, let's take a look at a very interesting phenomenon:

### **How is money actually created today?**

Imagine I go to the bank and deposit \$1,000. What happens?

Now I have \$1,000, and the bank also has \$1,000.

The bank then takes the money I deposited and lends it to someone else.

It can't lend out the full amount—it has to keep about 1% as a reserve—so it lends \$990 to another client.

So now:

- I still have my \$1,000 in my account
- The bank holds \$1,000 on its books
- And the other client now has \$990 in their hands

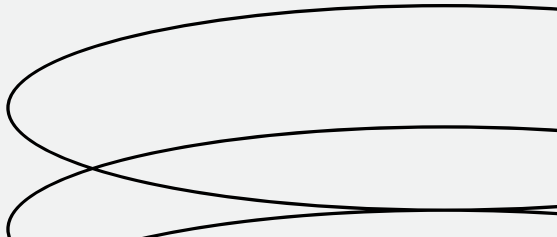
Nice, isn't it? That money is multiplying pretty quickly.

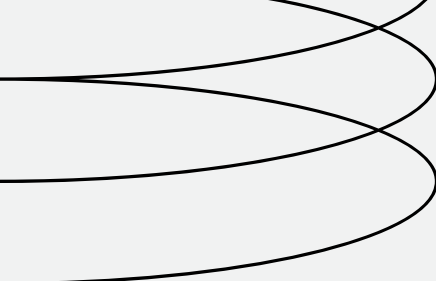
In fact, through this mechanism, banks can turn every \$1,000 into almost \$100,000 over time through repeated cycles of lending and depositing.

Wild, isn't it?

*In the United States: The current reserve requirement for most banks is 0%. Since March 2020, the Fed has removed the obligation to hold a fixed percentage of cash.*

*Note: The figures above are for illustration purposes only. Actual reserve requirements and lending amounts vary by country and over time.*





I highly recommend watching at least 4–5 videos online on the topic of how banks create money. Search on YouTube: “How banks create money”.

It’s truly fascinating to see what banks are allowed to do.

Let’s continue.

I’m sure we can agree that people don’t carry much cash on them these days, right?

Most people don’t have a lot in their wallets.

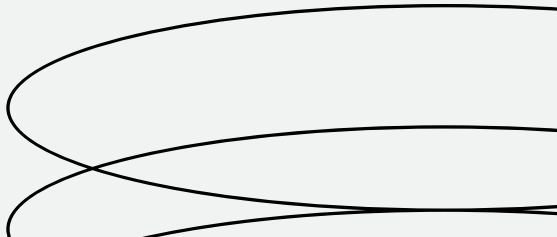
And if you start asking around, you’ll find that many don’t have much in their bank accounts either—barely enough to survive for 2–3 months.

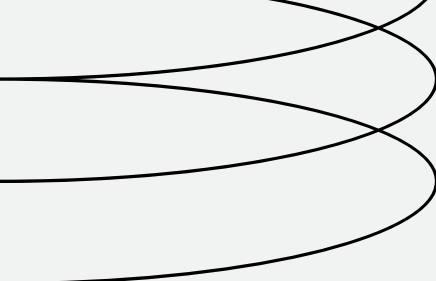
So in theory, there shouldn’t be much money available anywhere, right?

Now explain this to me:

How is it possible that for decades, people have been borrowing unimaginable amounts of money from banks in the form of mortgages to buy homes?

Young families can finally “buy” their dream home with a loan (though “own” really means they’ll own it only once they’ve paid off the mortgage - until then, they can lose their “home” at any moment if they stop paying the bank).





Where do the enormous amounts of money that banks lend out actually come from?

It's a mystery.

But the mystery has a simple explanation.

If you meet all the conditions set by the bank—and the bank thoroughly checks whether you'll be able to repay—the bank then opens an account for you and types the loan amount next to your name in their computer system.

You read that right: they simply enter the number into the system, and the money appears.

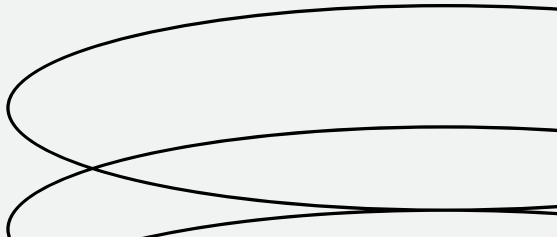
Now you can go shopping.

It's that simple.

You then go and buy a property.

And afterward, you start repaying the bank regularly—but interest payments come first. That's the priority (which is why, when you try to repay your mortgage early, it may look like you've barely paid anything off from the actual loan).

Only after years of paying interest do you start paying off the actual value of the property.



How you can rob  
a person without  
ever meeting them



## Exercise 2 – How to rob a person without ever meeting them

Draw a simple house on a piece of paper and label it “Bank.” Inside the house, draw 10 squares to represent money. Label this area “Available money in circulation” and draw an arrow pointing to the squares in the bank.

Now, across from the bank on the opposite side of the page, draw another house labeled “Shop.” Inside it, draw 5 squares and label them as products that can be bought with money.

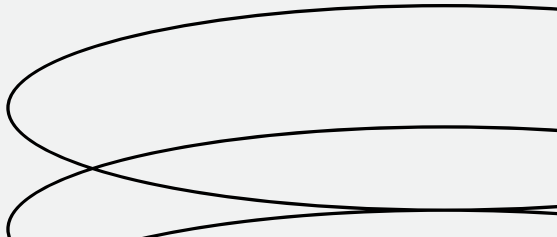
In the bottom left corner, draw a stick figure. Give this person 5 squares and label them “Savings.”

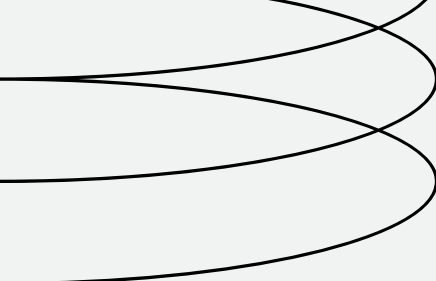
In the bottom right corner, draw another stick figure, this time with a ball and chain around their foot. On the ball, draw 5 squares and label them “Debt.”

Now take a step back and look at your drawing:

- How many products can the person on the left buy?  
→ Probably about half, right?
- And how much debt does the person on the right have?  
→ A lot, wouldn't you say?

Considering how much money is actually available in circulation (from the bank), the debt of the second person is enormous, wouldn't you agree?





And now we'll move on to the final part of the exercise.

In the house labeled "Bank," draw another 100–200 squares in addition to the original 10.

This represents injecting a massive amount of money into circulation—similar to what happens when banks keep printing more and more money.

Done? Good.

Now take a look at what just happened.

The bank released a huge amount of money into the system.

What happened to the money that the stick figure in the bottom left corner had in their pocket?

Its purchasing power disappeared, right?

What can they still buy with the few coins or bills they're holding?

Will it even be enough to buy just one product from the shop?

Definitely not.

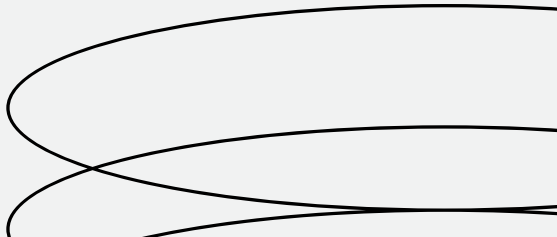
And now for the big twist:

What happened to the debts of the person on the right?

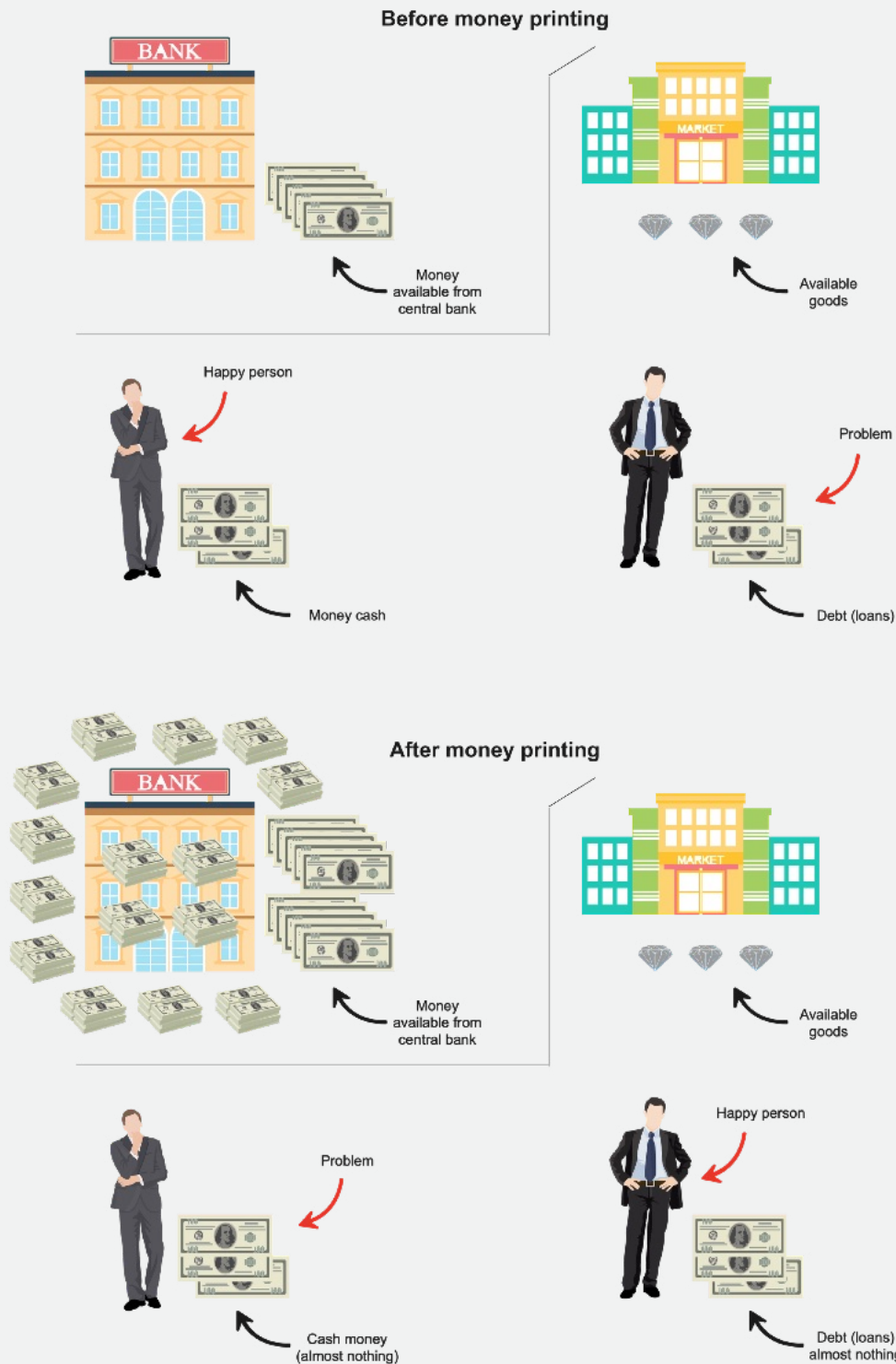
Doesn't it seem like their debts almost vanished?

Suddenly, paying them off doesn't seem like a problem at all.

In proportion to the massive new amount of money in circulation, their debt has become practically insignificant.



Everything should look something like this (a visual example helps make it clearer):



Are you surprised?

I believe you are - but this is exactly what is constantly happening to your savings.

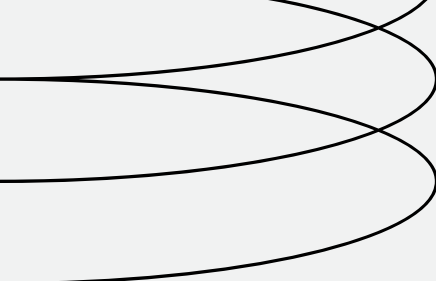
Inflation caused by the creation (printing) of money literally destroys your savings and any accumulated wealth - while benefiting people, businesses, and especially the government that carry debt.

Example:

If you have one million USD in your account today, you can buy a certain amount of goods with it.

If inflation is 10% per year, then next year it's as if you only had 900,000 USD, because inflation reduced the purchasing power of your savings.



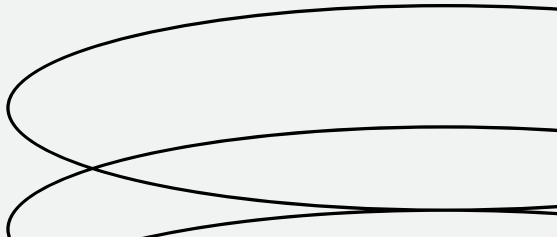


From the example above, we can conclude that if you have too much money sitting in your account, the current system will continuously erode it, reducing its purchasing power.

And a smart use of debt can help you a lot - wouldn't you agree?

\_\_\_\_\_

How can we escape this wild game where money keeps getting printed?



# Debt



## Debt

A debt is created when I borrow something. After some time, I must return it—and in today's world, it's customary to pay back the borrowed amount plus something extra as a reward to the one who lent it to me.

Most people see debt as a problem or something negative, rather than as a tool for generating income.

Most wealthy people, on the other hand, consider debt to be a great thing, because it allows them to use a larger amount of money for their business, and thus make more money.

The amount of money they earn is much greater than what they could generate using only their own funds.

---

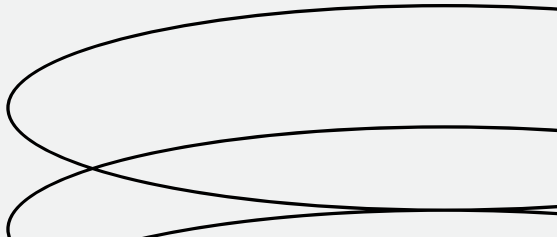
Example:

If I buy 10 bread rolls for \$2 each and sell them for \$3 each, I make \$1 profit per roll — that's \$10 profit in total.

But if I borrow money to buy 1,000 bread rolls at \$2 each and sell them for \$3 each, I make \$1,000 profit.

Even if I pay \$200 in interest to the lender, I still keep \$800 profit.

Thanks to that debt, I made a much bigger deal—and a much bigger profit.





Debts are therefore not bad.

You just need to know how to use them appropriately.

As I mentioned in the previous chapters of the book, a major obstacle to making money is a lack of information.

Did you have this information before reading the previous chapter? Did it make you angry? I wouldn't be surprised - but in the next part of the book, you'll learn how to turn the whole situation to your advantage.

---

### **We should therefore divide debts into bad and good.**

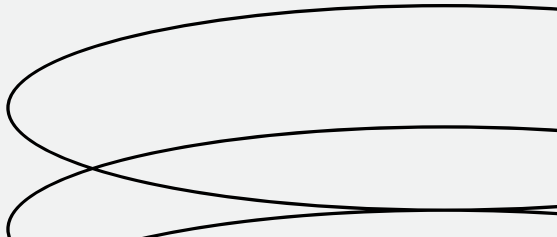
Below I provide, just for your reference, examples of debts.

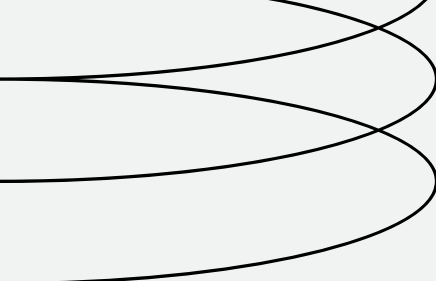
From these examples, you'll also see the situation most people who don't have money are in.

They didn't have this information and ended up creating a lot of bad debt.

---

#### Bad Debt – Examples

- A mortgage for your own home
  - A loan for your personal car
  - A loan for a vacation
  - A loan for a mobile phone
  - A loan for furniture
  - A loan for anything that is consumed or for your own use
- 



## **Good Debt – Examples**

A mortgage for an apartment to rent out, a loan for a property that you can rent long-term and that will generate ongoing income, a loan for a car intended for rental, a loan for a drill or vacuum cleaner that will earn you money—either through renting them out or using them for income-generating work, a loan for a welding license that allows you to do more qualified and better-paid work. In short, borrowing for anything that brings you additional income.

Banks teach us to take on debt for consumption or personal housing, and convince us that we'll finally have our dream home, car, vacation, etc.

That's perfectly fine—from the bank's point of view—because the bank wants to make money, right?

As long as you keep repaying, the bank keeps earning.

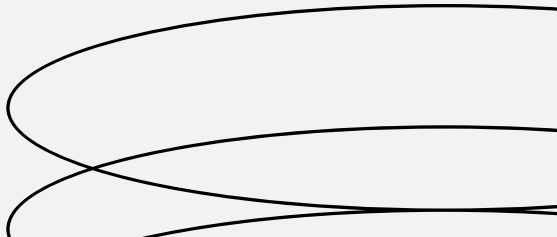
But we will use debt to our advantage.

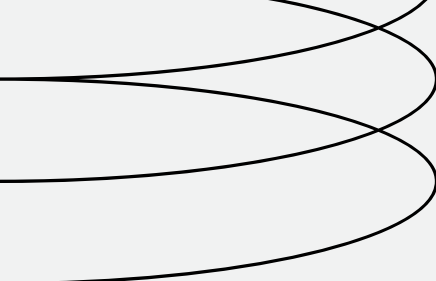
We will borrow for something that enables us to earn more money. And we'll borrow in such a way that the cost of the loan is lower than the profit generated by what we borrowed for.

I recommend consulting with an experienced financial advisor on what banks require in order to be willing to lend money.

In general, banks prefer employees over entrepreneurs.

If you're just starting out, it might be a good strategy to take a well-paid job for a short period, so you can qualify for a bank loan.



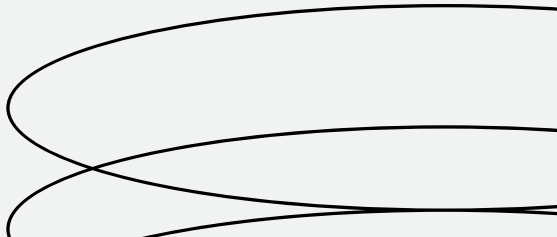


Financial advisors know the current requirements of banks—what types of income different banks accept, what interest rates they require, and so on.

What do you think about all this?

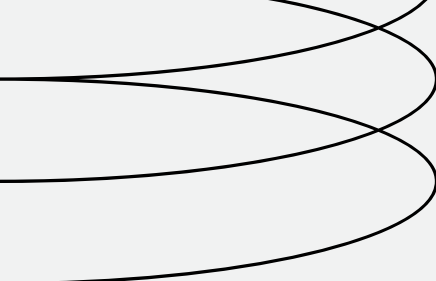
Do you now have a clearer idea of how the whole game works and are you starting to see opportunities for how to launch your own business and earn more?

If so, then you'll definitely find the next chapter useful.



# Part three

How to start  
making money, and  
how and where  
to find  
the much-needed  
“guide”



Before we dive in and look at your specific case, I'd like to outline a few things you'll need to handle in the course of doing business - and I'll explain how to approach them.

If you notice a problem, it's best to be prepared in advance and know what to do. Very often, things then go smoothly and the problem never even arises.

Let's get started...

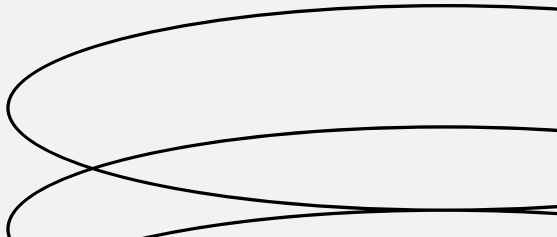
---

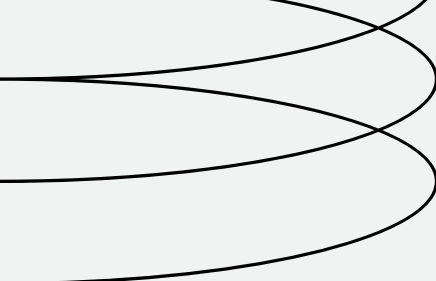
The first very important thing:

Work with capable and ethical people, and let them make good money too.

When the people you work with earn a lot, you'll earn even more, because you're the one who got the business off the ground and you have it under control.

Connect people and help them - in return, they'll take care of you, because you're valuable to them, and this is a natural reward for the help you've given.



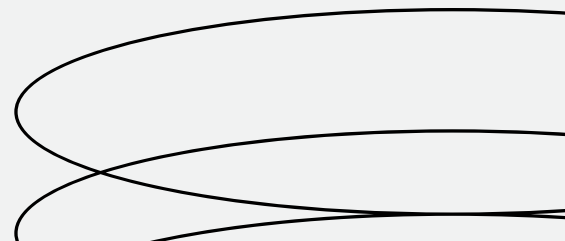


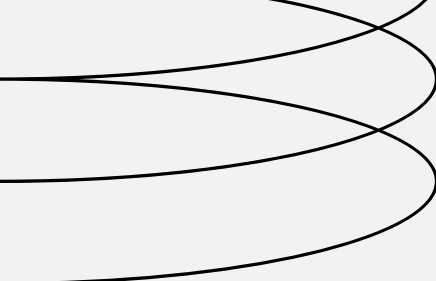
The second important thing – it is absolutely essential and incredibly valuable to study and understand the basic information on which every successful business is built.

There are specialized courses that can help you quickly master key business topics so that you're prepared and know how to proceed.

The goal of this book is to fully equip you—so you have the knowledge, know what to do, where to look when you need something, and how to handle anything that might come your way.

However, it wouldn't make sense to describe in detail here all the facts and methods that are already perfectly covered in other courses—courses that have been proven to work in practice, as long as the information they contain is applied consistently.





Here is a list of courses covering key areas that you'll definitely need to master over time as your business develops.

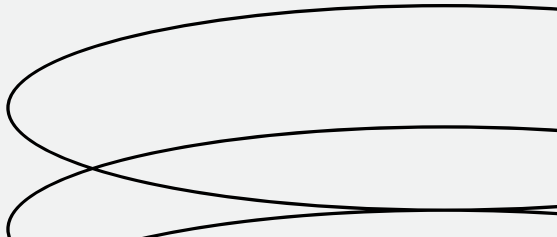
You don't have to use the courses we recommend, but these are truly the best available.

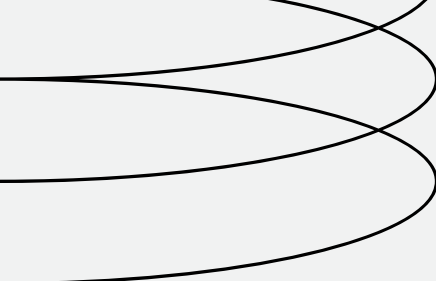
**Here are several suggested courses worth studying:**

- **Basics of Organizing**
- **Tools for the Workplace**
- **Fundamental of Public Relations**
- **Targets and Goals**

This is a list of essential foundational courses I recommend to ensure you're well-prepared.

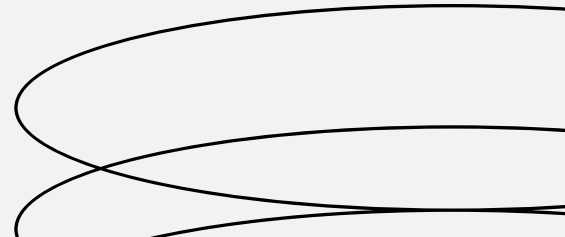
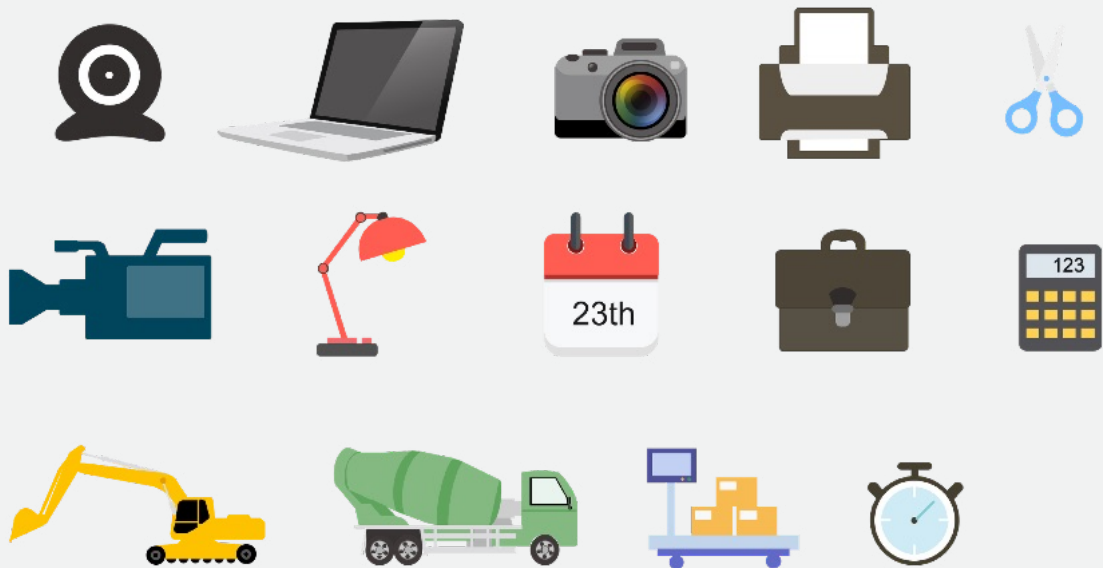
There are more out there, but these are especially important.





Once you're ready, of course, it won't happen by itself. You must always keep in mind that all this—information, courses, solutions for various situations, and even this book—are only tools. It's up to you how effectively you use them.

The energy that brings results must always come from within you. You are the engine that sets everything in motion and drives it toward success.





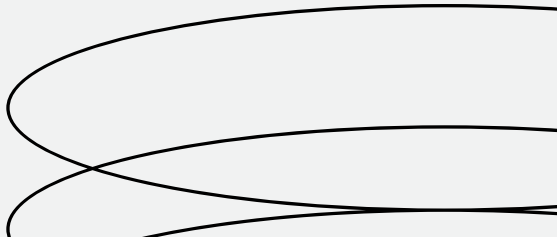
### **Exercise 3 – What Using Tools Looks Like in Practice**

Draw several squares at the top of an A4 sheet of paper and label them “Courses,” then draw a few more squares below and label them “Information,” below those draw several more squares labeled “Books and Study,” then a few more squares labeled “Money,” and finally a few more labeled “Tools.”

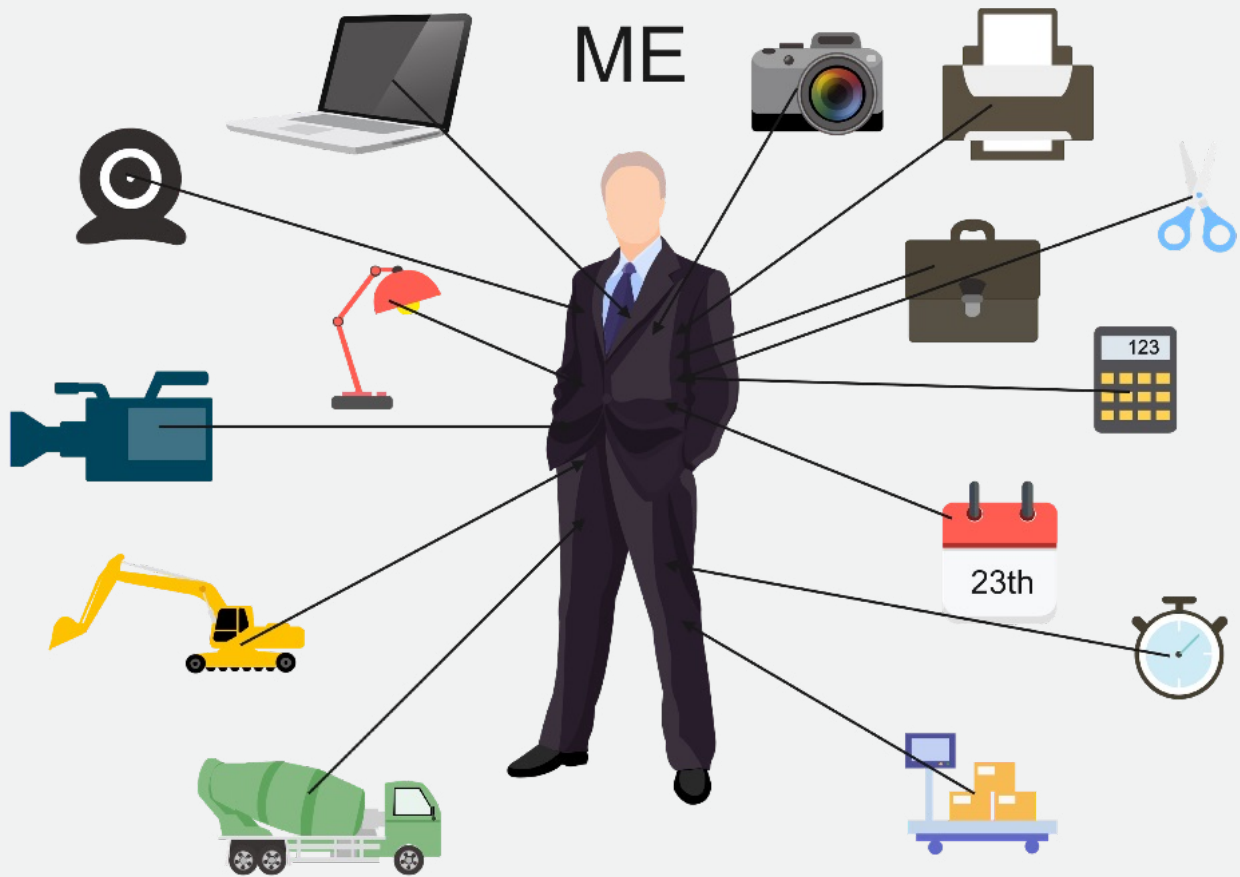
Now look at the whole sheet. Do you see anyone there using or handling these things?

You don’t, do you?

So now draw a little figure on the paper and label it “Me,” and draw lines from each square to the figure.



Look at the whole page now. Do you see how the little figure is using all the things drawn on the paper? Everything should look roughly like the illustration.



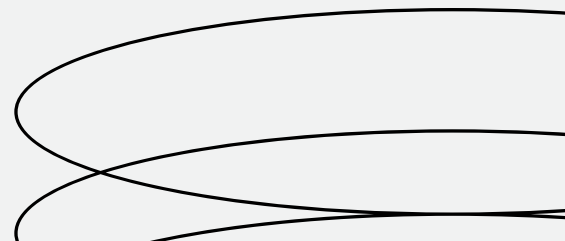


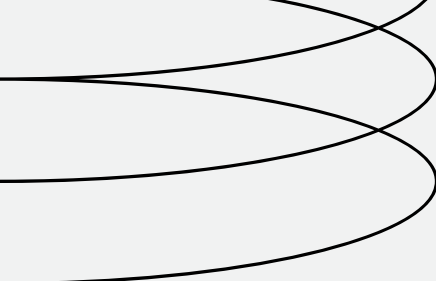
## **How to Approach Making Money**

Whenever you start something, it should always be based on carefully studied information, tested strategies, and a clear plan of what and how you're going to do it.

Only you will have enough information and know "how to do it."

## **Devaluation and "friendly" advice from those around you – envy**





Remember that anyone around you who gives you negative advice, belittles your plans, or tries to tell you what you should or shouldn't do has no real idea what you're actually doing—they're simply expressing envy and fear that you might succeed, and they're trying to stop you.

Don't respond to these comments—stick to your plan!

---

## **Doubts**

It's possible that once you get to work, you'll start thinking that things probably won't go well - that this or that might go wrong and turn into a disaster.

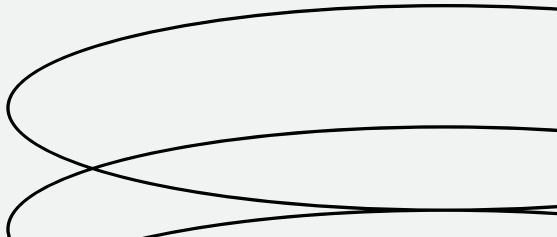
You'll simply start doubting whether it will work out.

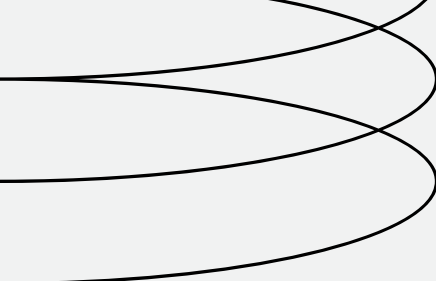
What's interesting is that when a person starts to have doubts, they never doubt their doubts—they're quite sure about them. Interesting, isn't it?

The important thing is to get rid of doubts quickly.

## **Here's how to do it:**

1. Write down all your doubts on a sheet of paper (for example: "I think I won't get paid by the customer," or "I doubt enough customers will contact me," or "I doubt I'll be able to serve them all").



- 
2. Next to each doubt, write down exactly how you would solve it.
  3. Continue this process until there are no more doubts, or all of them are written down and resolved on paper.

By doing this, you'll align all your intentions and doubts, and you'll be able to focus calmly on the result, knowing everything has already been handled in advance.

Nice, right?

\_\_\_\_\_

**Exercise 4 – Write down all your current doubts that come to mind immediately and process them using the method above.**

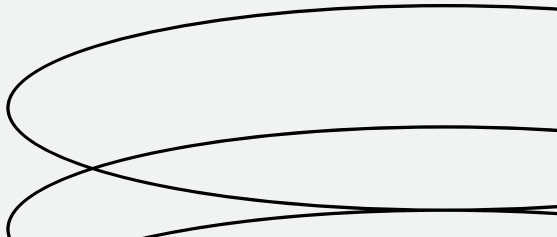
\_\_\_\_\_

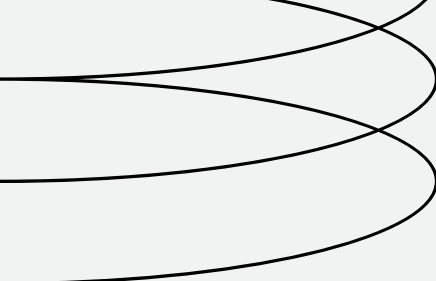
## **Pressure from Others**

Expect that if you drive into a village in a shiny new Mercedes, you're going to have problems.

A completely normal reaction will occur—people will envy you, because they dream of success too, but they're not doing anything to achieve it.

Your success will perfectly remind them of their laziness.





Remember that the wave of hatred you may face for being successful is something you brought on yourself—and don't let it intimidate you.

If necessary, you may need to move somewhere else, but never stop working on your success!

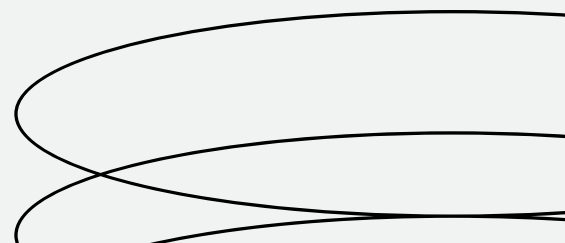
---

## **How and Where to Start, How to Find What Business to Do, and How to Kickstart Your Path to Success**

Let's now do some exercises that will help you discover what you should do and where to begin.

Because every person is different, and everyone has different skills, your cooperation is essential to find exactly what fits you best.

And let me remind you again: no doubts allowed!  
If you have any, process them immediately!





## **Exercise 5 – Creating a List of Skills and Abilities**

Write down everything you can do, listing each item one below the other on a sheet of paper.

Explanation for the task - you can write things like:

I can type super fast, I speak several languages, I can install doors and windows, I can drive a truck, I'm certified for high-altitude work, I'm certified in diving, I have completed a massage course, I'm good with people, I can cook, I can sew with a machine, I can paint, etc.

\_\_\_\_\_

## **Exercise 6 – Creating a List of Things You Enjoy and Could Do Right Away**

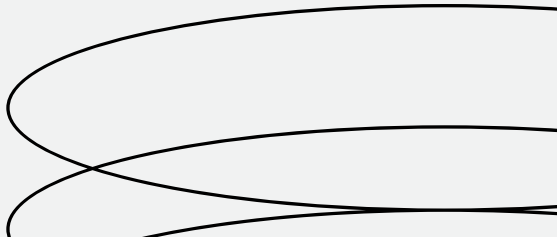
Write down everything you enjoy doing and could start doing immediately.

Explanation for the task:

It's best if you do something you enjoy, not something you have to do (like a regular job). When someone does what they enjoy, it doesn't really feel like work—it's more like fun. That's the ideal combination, although not an absolute requirement.

Examples:

Teaching languages, cleaning houses, driving a truck, creating websites, etc.





## **Exercise 7 – Creating a List of Things You Enjoy but Need to Learn First**

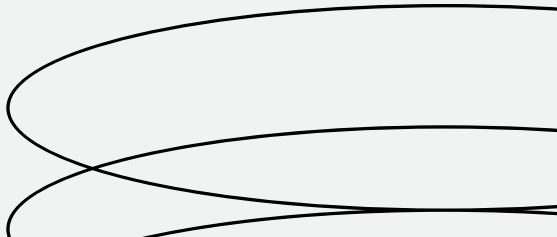
Write down everything you would enjoy doing, but would first need to learn or get trained in.

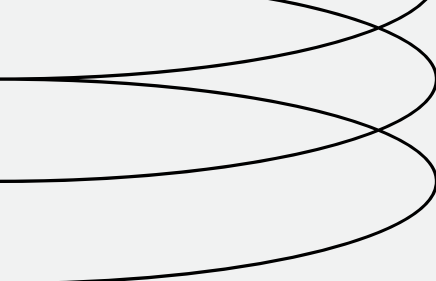
\_\_\_\_\_

If you've created a full list of things you could and would like to do, now take a look at the following list and mark the activities on your list with the numbers from the list below.

This list shows where the most money flows in society which industries are most in demand, best paid, and offer the best business opportunities.

Of course, I believe there are many other great fields out there but some simply don't circulate as much money. Don't take this as a rule without exceptions there are certainly people who've made a fortune in completely different industries but generally speaking, the following list applies.





The most money can be found in the following areas:

1. Finance, Investing, Taxes, Real Estate
2. Health & Healthcare
3. Business & Corporate Consulting
4. Fitness & Wellness
5. Relationships & Personal Development
6. Motivation & Coaching
7. Spirituality & Inner Growth
8. Technology & Artificial Intelligence
9. Education & E-Learning
10. Luxury & High-End Lifestyle

If you use the list above and select the most profitable items from your personal list, you'll also have identified the business field where you can start. In the end, you'll find the best and most suitable direction to begin your journey.

You'll definitely need to invest a lot of energy and effort into launching your business.

But you'll be doing something you enjoy, you'll know you're progressing in a field where money flows, and you'll be equipped with all the knowledge you need to get started.

Your chances of success will be enormous!



## What to watch out for when choosing a business field

Here are a few things worth considering before you dive into action.

### Approach to business

Always keep in mind that business is done with people.

It never works in a way that you “go to a company” and make a deal with the company itself — there is always someone — a person — who will be doing business with you, negotiating terms, prices, etc.





## **A well-chosen product or service**

Take a look at the numbers below. They'll help you see what scale of product or service you'll need if you want to earn \$100,000.

\$100,000 – selling 1 product with a profit of \$100,000 –  
to 1 person

(Very difficult for beginners, takes a long time and requires a lot of capital — e.g., selling industrial machinery or large real estate. Unrealistic for someone just starting out.)

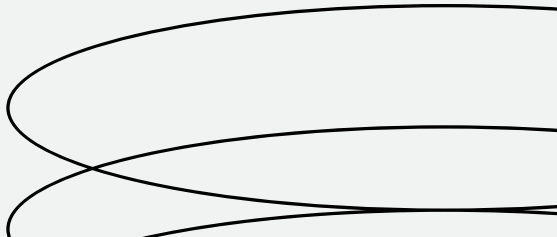
\$100,000 – selling 10 products with a profit of \$10,000 –  
to 10 people

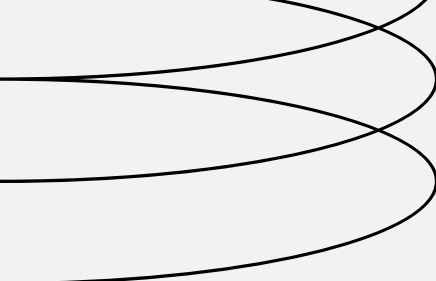
(This is somewhat more realistic/easier, but still similar to the category above. It also usually takes longer and requires more financial investment — e.g., selling cars, real estate, etc.)

\$100,000 – selling 100 products with a profit of \$1,000 –  
to 100 people

(A much more manageable category. It's more realistic to find someone who will buy a product or service where you earn \$1,000, but it's still not particularly easy. Maybe better for later on.)

\$100,000 – selling 1,000 products with a profit of \$100 –  
to 1,000 people

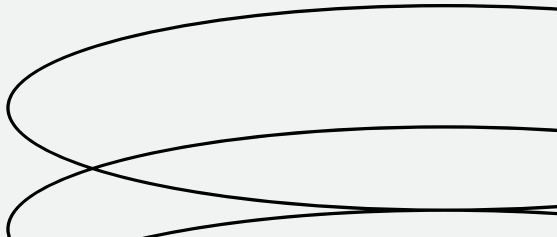




(This is the ideal category. People usually have the means to afford a product that earns you a \$100 profit, and the number of customers is manageable annually — if you set up an effective sales system for your product or service.)

\$100,000 – selling 10,000 products with a profit of \$10 –  
to 10,000 people

(This isn't a difficult category, but keep in mind that you'll need to reach or serve a very large number of people. Of course, it's possible, but you'll need full infrastructure, staff, systems, and other resources to handle it.)

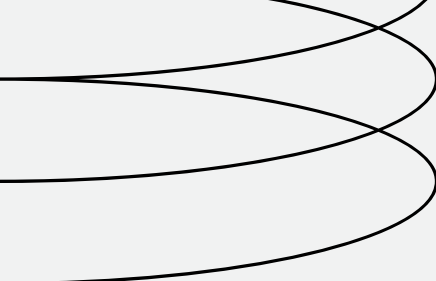


## **Possibility of Further and Continuous Business Expansion**

Keep in mind that you're building a large business, so you need to choose something that allows for expansion. You'll be working on creating a system within the company, and every activity should be performed by an employee who has been properly trained.

For example, if you start painting artworks, that's great, and I believe it could bring you a lot of money. But it will always be an activity dependent on you personally. If you get injured, your production — and income — will stop. Also, there's a limit to how much you can increase the production of paintings or raise their prices.



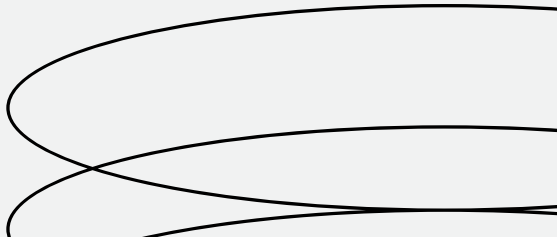


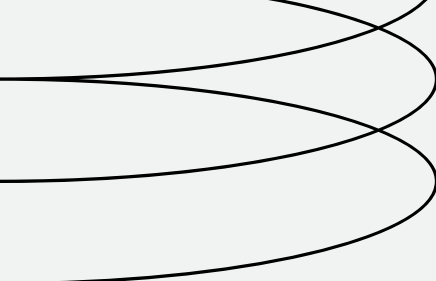
You will eventually hit a ceiling. There are, of course, a few rare individuals in the world who sell paintings for enormous sums of money — but they are very few, and the most expensive ones are usually no longer alive.

I trust you understand my point.

Let's now look at the types of businesses that came to mind for my students during seminars. There are many, and this is by no means an exhaustive list. I'm sure you'll come up with thousands of other ideas — things that can be done in person or online. Some suggestions here aren't ideal, but I've included them as examples of what students have thought of.

**Services or products delivered directly (not online):**

- Any ethical service – vacuuming, painting, electrical work, moving, quality family photography at home, shopping, cleaning and window washing, gardening, etc.
  - Teaching people something – languages, shooting, painting, piano playing, photography, etc.
  - Tutoring children and adults in anything, ideally in larger groups – a fully occupied classroom.
- 



Video editing, family videos, dog walking, babysitting, assistance with setting up online lessons – configuring devices.

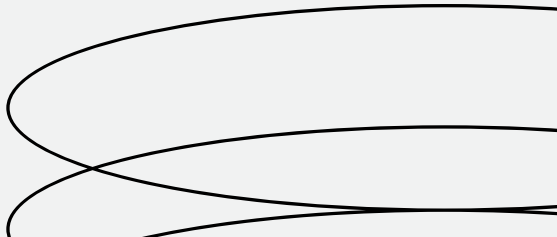
Renting out anything – vacuum cleaners, window cleaners, drills, jackhammers, cars, bicycles, portable freezers, etc.

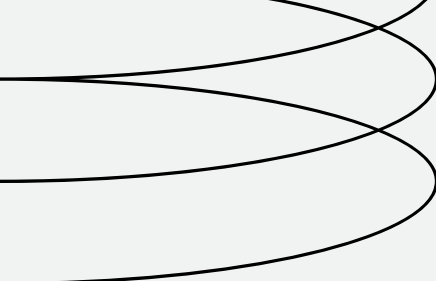
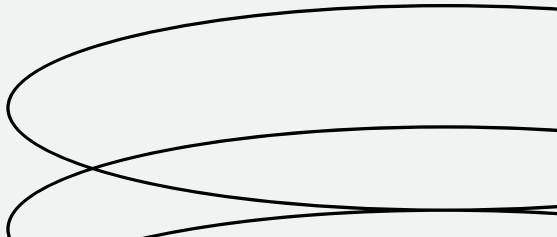
Simple photography equipment for families to borrow.

Delivering anything – syrups, towels, socks, firewood, flashlights...

Product manufacturing – flashlights, socks with grips, etc.

More ideas from my students:

- Consulting on how to work with children
  - Some kind of multilevel marketing
  - Filming videos
  - Video editing
  - Copywriting
  - Hairdressing
  - Photo retouching
  - Vitamins
  - Manicure
- 

- 
- Fitness trainer
  - Ozone cleaning of spaces after COVID
  - Real estate agent
  - Repairman
  - Locksmith
  - Refreshments/food stand
  - Energy sales
  - Assistance for people with disabilities
  - SOS handyman by the hour
  - Massages
  - Physiotherapist
  - Writing a book
  - Language translation
  - Sewing
  - Tour guide
  - Drivers (e.g. for transporting drunk people)
  - Septic tank emptying
  - Excavation/bulldozer work
- 



## **Services or products delivered online**

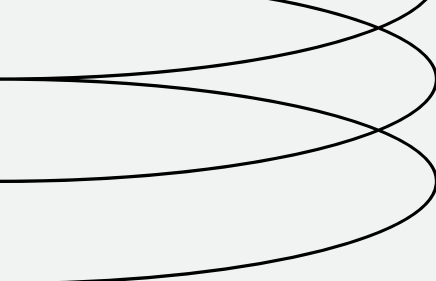
Teaching anything – cooking, computer setup, languages, photography courses, etc.

Selling anything – for example: buying a shovel on Alibaba for \$2 in China and selling it in Europe for \$15. But you need to know the details about shipping and import, and have some guarantees.

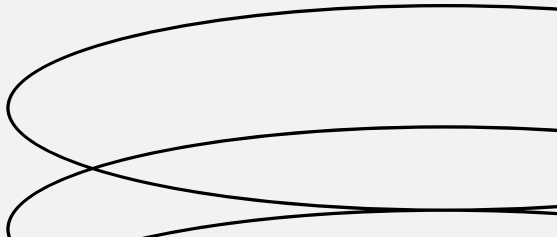
Online video editing, where people send you footage via the web.

Additional ideas from my students:

- Online courses
  - E-books
  - Meditation videos
  - E-shop
  - Motivation
  - Online marketing
  - Sales, importing goods
  - Paid videos (not adult content!)
  - Website creation
  - Social media management
- 

- 
- Illustration
  - Subtitling
  - Home design
  - Design
  - Home staging + photography
  - Affiliate marketing
  - Purchasing on Alibaba (example: inflatable shark for \$5–10 → selling for ~\$50 in the USA)
  - App programming
  - Teaching languages online
  - Online fitness
  - YouTubers
  - Video recipes, etc.

On the WordPress platform ([www.wordpress.com](http://www.wordpress.com)), you can create a website or an online store for practically anything, and with a bit of learning, you can do it almost for free—paying only a few dollars per month for web hosting.



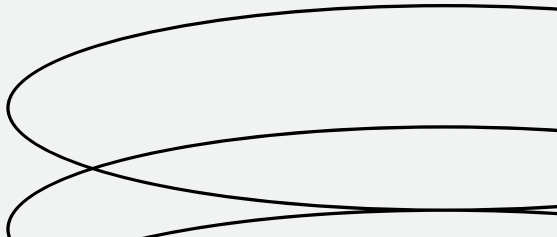


## **Other ways to start an interesting business – the random system**

Most people have a very extensive list of contacts (this is what social networks such as Facebook, Instagram, TikTok, and others are most interested in—your entire contact list). They include family, relatives, friends, acquaintances, distant acquaintances, work contacts, and randomly added people based on where and how you met them.

That's a huge group of people who have at least heard of us and with whom we've already had some contact. They are much more open to communication than complete strangers we've never seen before.

Go through all your contacts and see who you could visit and start a conversation with—find out what they do, what they're working on, and how they're doing.



Go through your contacts and make a list. Then, one by one, start reaching out and arranging meetings. During those meetings, find out how the person is doing and, of course, what they do, what they need, what interests them, etc. Continue until you've gone through all your contacts. This will take quite a bit of time, you'll have lots of fun, but you'll also discover who does what, what interests them, what they might need—and most importantly, how it can all be connected together!





## **Here's a classic example:**

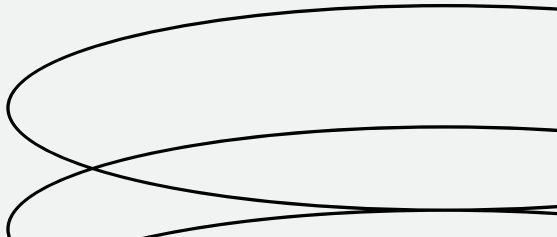
One person needs to manufacture an electronic device but unfortunately lacks experience in production—he's a specialist in electronics, not mechanics. So he can produce the electronic board, but not the mechanical casing in which the board is installed. By chance, you discover that another one of your contacts does exactly what the first person needs! All it takes is to connect them, help both sides, and business is on its way. Nice, right? And it doesn't require any special skills—just the ability to connect skilled people. Not everyone knows how to do everything, and it's extremely valuable to know who can do what. If you help someone this way, it surely won't go unnoticed. They might take you on as part of the company, offer you a commission, or it might benefit you in some other way.

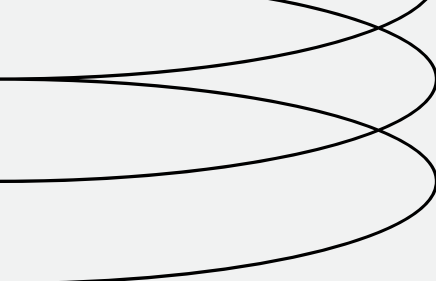
Simply find out what people need and get it for them.

## **How to acquire an already running business**

Out of 10 newly established companies, only 1 survives after two years, and out of those survivors, only 1 out of 10 makes it to five years.

That's why it's better to get involved in a company that's already established!



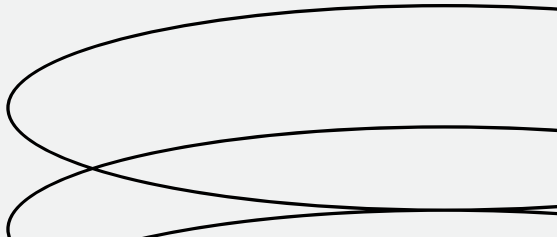


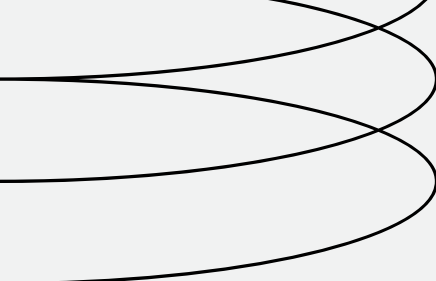
Here's another example of how you can jump on a moving train and help everyone involved.

Imagine you've spent your whole life building your own company. You founded it, got it running, put it on solid footing, brought in customers, and now many people work for you. What would you do if you needed to step away from the company but had no one to hand it over to?

Right now, all over the world, there are many companies that operate successfully, have plenty of employees, clients, and contracts—but their owner is of retirement age and needs to hand the company over to someone. His children are already grown, have their own lives, and aren't interested in taking over the business—or they might even have their own, bigger company. This kind of owner is often desperate because he's starting to fall behind and can't manage everything anymore. He needs someone who will take care of the people in the company. Someone who will bring in new contracts. In short, he needs to find a successor.

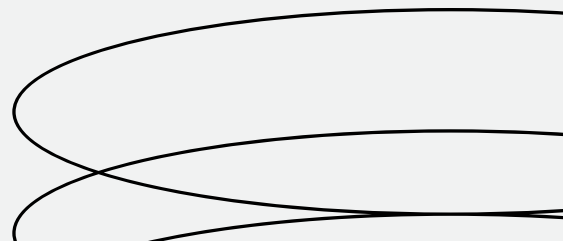
When several people come together and arrange financing along with an agreement with the owner, the owner is satisfied knowing the company and its employees are in good hands. He gets paid, and often continues to hold an important role in the company, gradually handing over responsibility to the new owner who helped him.





Interesting, isn't it? This kind of thing really happens, and it's a very attractive way to acquire an already functioning business quickly—while also helping both the owner and the employees. You won't need to spend a lot of time launching the company, finding customers, or hiring staff. Everything is already in place—you simply take over and continue.

I'm not saying it's the ideal approach for beginners, but it is possible.





## **Another way to secure an income**

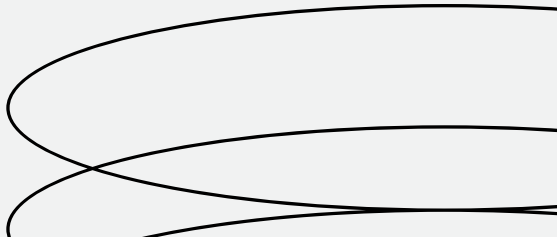
Imagine that it's possible to borrow money from the bank and use it to buy, for example, an apartment to rent out.

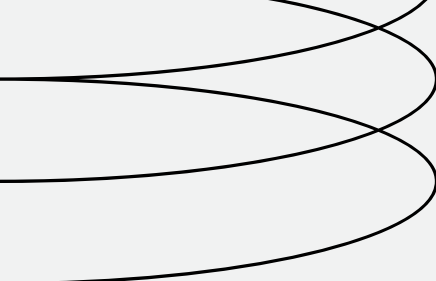
You buy the apartment, renovate it, and rent it to a tenant. Every month, you start receiving rental payments. Of course, the entire amount won't stay in your account—you'll need to pay interest and installments to the bank, as well as cover property-related expenses. But what's left over is yours!

It's a huge advantage if you already own your home. For example, if you live in your own apartment and are wondering how to get money, sell your property. Move into a rental and invest the money you receive—let it start generating more money for you.

That's exactly what I did: I sold my 130 m<sup>2</sup> apartment and used the money to invest. That investment started bringing in income that allowed me to rent a 300 m<sup>2</sup> house with a garden on a long-term basis.

What do you think? That it's not possible? But it is—and actually, it's quite easy.





With an investment in real estate that generates monthly passive income, we help over 200 investors through our company. As of 2025, we manage more than 600+ apartments on behalf of our investors, which generate income and pay out substantial amounts every month directly to their accounts.

## **A Practical Example of Starting a Business**

### **Vacuum Cleaner Example:**

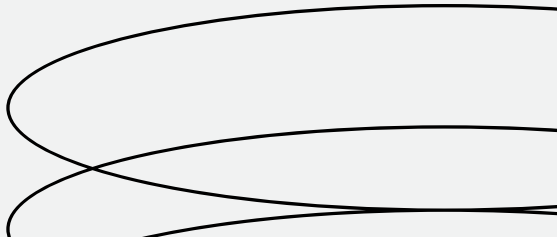
A high-quality water vacuum cleaner – initial investment of \$400 (Kärcher model), without additional costs like bags, etc. You can rent out the vacuum for \$20 per half-day or full day. Or alternatively, you can offer the cleaning service yourself for \$40.

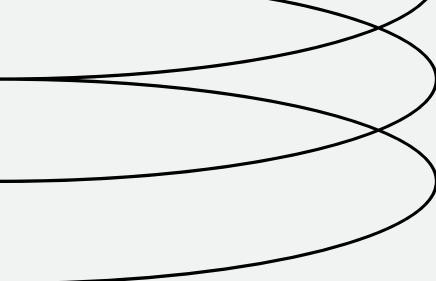
You'll need to promote yourself locally – for example, in the area where your vacuum is available, distribute flyers with a message like:

“Thoroughly vacuumed apartments don't harbor viruses and bacteria / reliable deep cleaning / rent a vacuum from just \$20 (per half-day)”

Expect about 2 responses per 1,000 flyers — sometimes both may be negative, but more often, they'll be positive.

For advertising, you can also use Google, Facebook, and other social media platforms.





If you work intensively on distributing flyers and doing the cleaning, within a month you'll earn enough to buy two more vacuums — and still have profit left over. This speeds up the whole process, and soon the vacuums will be generating solid income.

By the next month, you can buy another one, hire a part-time helper, pay them \$12 per apartment cleaning — and you're off and running.

### **Example with a Lawn Mower:**

Initial cost of a lawn mower: \$400 + fuel.

If you work hard, you can mow 5 small gardens per day.

One garden = \$20 or more

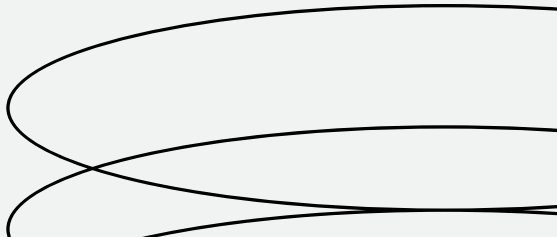
So,  $5 \times \$20 = \$100/\text{day}$

$20 \times \$100 = \$2,000/\text{month!}$

In the first month, you've paid off the mower, and the second month, you're making great profit!

(Note: this is seasonal work, so you'll need to plan what to do in the winter!)

Every time you're with a customer, always build a contact list, because later — when you have a new product — you can reach out and offer it to them. And don't forget: they already know you, so it's much easier.



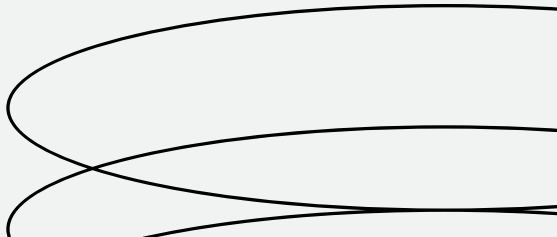


## **Important!**

If you consistently deliver well-executed work, always on time and at a good price, soon you'll be overwhelmed with customers — there will be so many that you won't be able to keep up. They'll start recommending you to others, and it'll take off.

## **Loss of Drive and Motivation**

We often start doubting our goals and lose the motivation to keep going when envious and toxic people begin to belittle our goal or judge and compare what we're doing in order to prove that someone else is better, taking away our drive and desire to work. Always remember the chapter on toxic people and don't let yourself be discouraged. Keep statistics on your work so you can see how well you're doing and that your numbers are going up. Don't wait for praise — solid statistics will be your indicator that you're doing a good job.

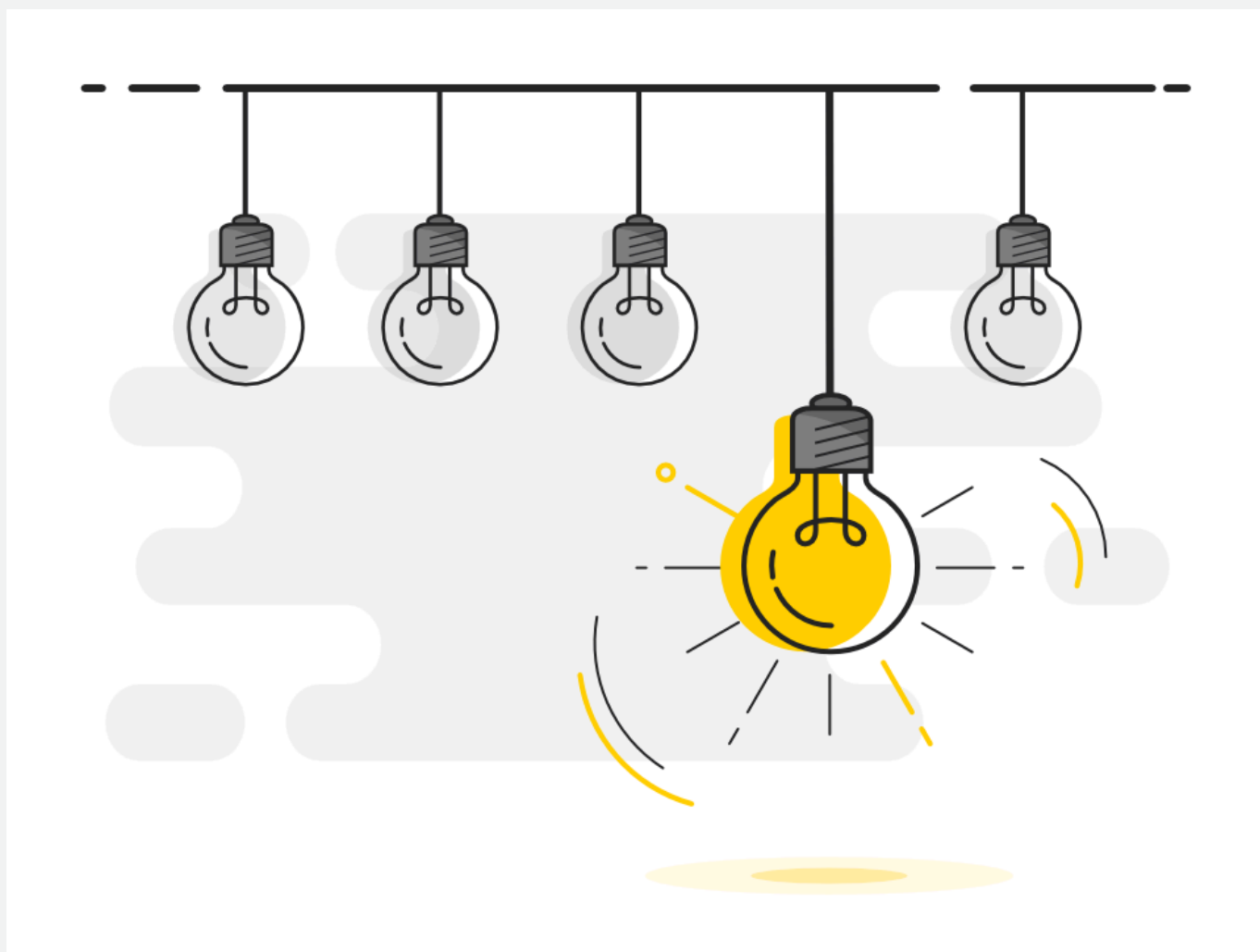


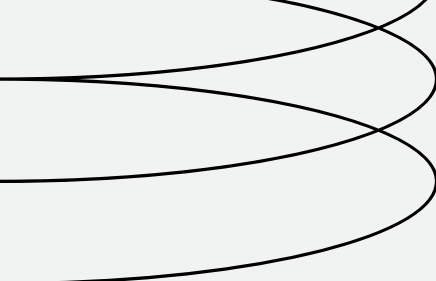
# Part four

What to do when  
you have no idea  
what to do

## What to do when you have no idea what to do

Because this book is meant to prepare you for all possible situations that might arise, we must briefly address the possibility that you simply have no idea what to do. You've run out of ideas, you have no clue what to do, where to start, or how.



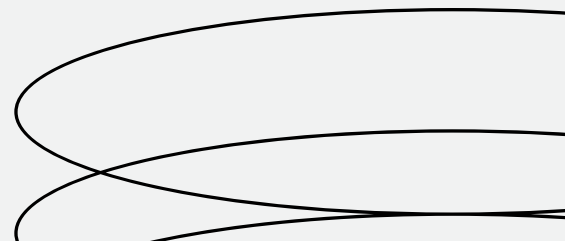


And believe it or not, even this has a simple solution. That solution is surveys!

If you want to offer something to people or do something interesting that people would be interested in, you first need to find out what that interest is.

**Do a survey** to find out what people are interested in, what they want, what they need, what problems they face and would like a solution for — and you'll get results.

Such a survey might reveal, for example, that 72% of respondents are frustrated because they don't know how to take proper photos of their children with a camera or phone. They basically have no good pictures of their kids.



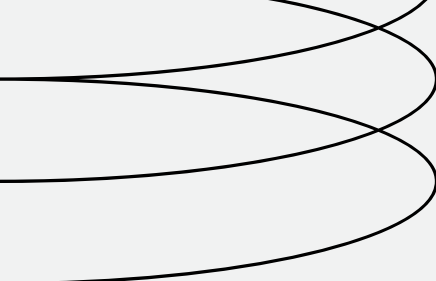
The next step will be to create promotional material offering: “How to learn to photograph your children with a mobile phone – learn to take amazing pictures of your kids!”

You distribute flyers, and soon the first customers interested in learning photography will start contacting you.

You might have 20 people at a one-day course for \$32 each (that’s \$640 income for a single day!) and you’ll teach them how to photograph their children.

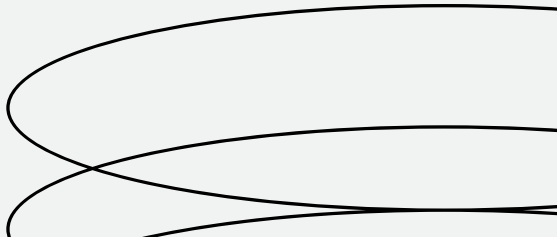
Do 4–5 of these seminars per month in different locations. And your income will start to grow. The next seminar could focus, for example, on how to shoot and edit video.





Information on how to conduct surveys and how to do them properly—we'll help you get that. It's very important that your surveys are done well and that the data collected from respondents is meaningful.

It's also crucial to use the money you've accumulated to further expand the business you've created, or to set it aside and, as soon as possible, use the first profits to buy, for example, an apartment for rent and start building a passive (effort-free) income.



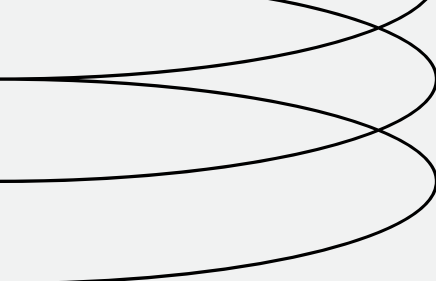
# Part five

How to expand a  
business and  
ensure it runs on its  
own without  
your attention

How to expand a business and ensure it runs on its own without your attention

If you've done everything as described in the book, you'll soon find yourself in a situation where your business is growing rapidly and you'll have to figure out how to manage it all. You'll also need to set up the company so that it operates without you, because sooner or later it will no longer be possible for one person to handle everything. I'm keeping my fingers crossed for you to achieve this as soon as possible.

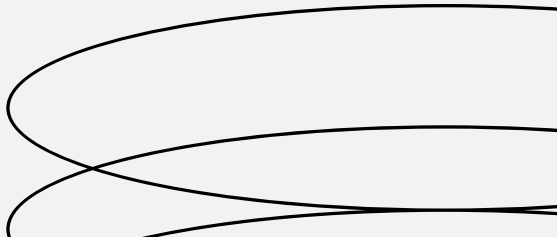


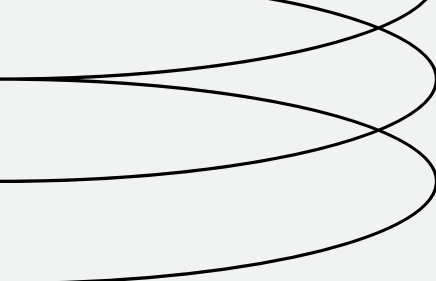


The expansion of a company depends on clearly defining each role (position) within the organization and on how well these roles are established and how competently the people in them perform their work. It also depends on how smoothly the processes related to the company's products or services flow, from start to finish, ideally without any obstacles.

When people are well trained and know their jobs, they will naturally help train their colleagues so they can manage the work together—especially because new employees represent relief from the increasing demands that come with company expansion.

Therefore, describe every position in the company as thoroughly as possible. Detail every step necessary to ensure that the outcome of that position's work is consistently the best it can be—fast, error-free, and delivered on time. As soon as a problem arises that hasn't yet been described, update the description to include it in the overall role documentation.





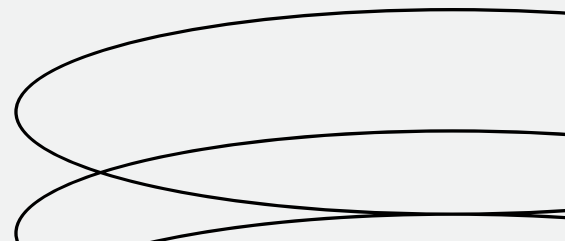
In this way, you will gradually accumulate extensive know-how and have most aspects of your company's operations well documented and under control.

If at some point in the future you decide to sell the company, the know-how contained within the business—detailing its processes and serving as the foundation of its operation—will significantly influence its value.

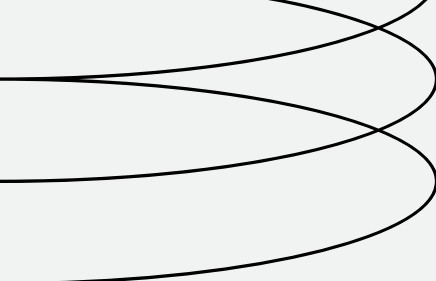
Study the course so you'll know how to predict people's behavior and understand whom you can trust and rely on. Building a business is much easier with hardworking and reliable people.

[www.volunteerministers.org/training/tone-scale](http://www.volunteerministers.org/training/tone-scale)

When all positions are precisely defined, your employees will consistently follow the same procedures, without introducing their own “new” ways of doing things. New employees will have all the information available in one place, making it easy for them to study and understand. This will allow you to prepare them for their roles as quickly and effectively as possible.



# Final word

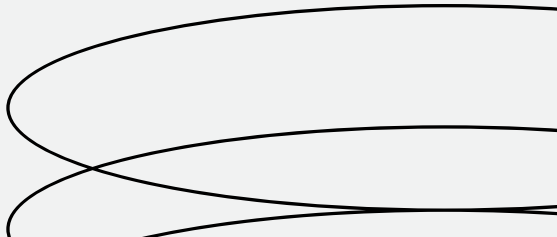


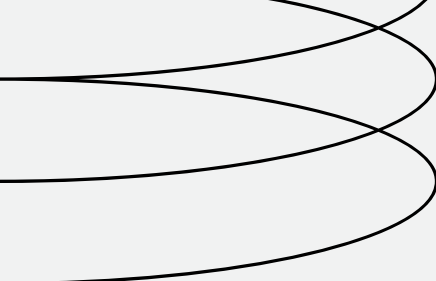
I've tried to briefly summarize why people struggle to make money and the main obstacles that hold them back. Without overcoming these obstacles, you're literally wasting time—so addressing them must be your first step. Next, it's crucial to understand the game of money that we're all playing and to know how to use debt to your advantage.

Business is a jungle, where only the law of claw and fang applies. The failure rate is massive—only the best survive, and only the best of the best achieve outstanding results. To reach that level, you'll need a lot of study, training, and exercises so that in any situation, at any moment, you'll know exactly what to do and how to make the most of it.

When choosing your business, take into account all the factors I mentioned in the relevant chapter so you can build a business that can continually grow, isn't dependent solely on you, and can eventually be handed over to someone else to run—so you no longer need to be directly involved. Once you've done all that and your business is running on its own, you'll have your hands free and be able to do exactly what you want. That's when you'll think of me.

This approach is the only one that truly gives you the freedom to choose what you want to do.

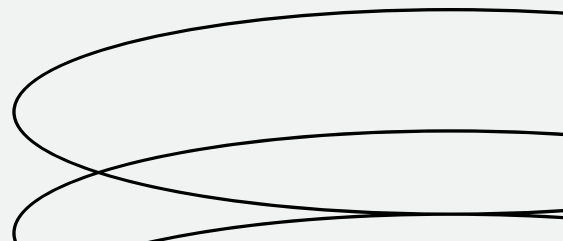




Thank you for reading the book. I truly wish you the best of luck and hope it brings you great success.

Of course, I would be glad to receive your feedback at [feedback@sciencebasedwealth.com](mailto:feedback@sciencebasedwealth.com)

And the greatest reward for me will be when you let me know that you've built a successful company. ❤️  
The key to success is right in front of you.





## **Recommended Reading**

### **Grant Cardone**

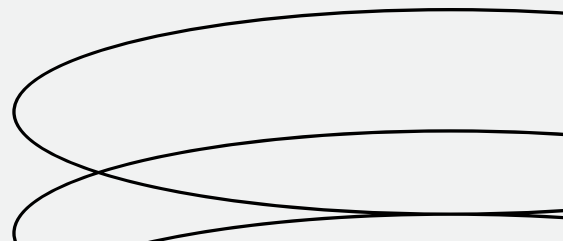
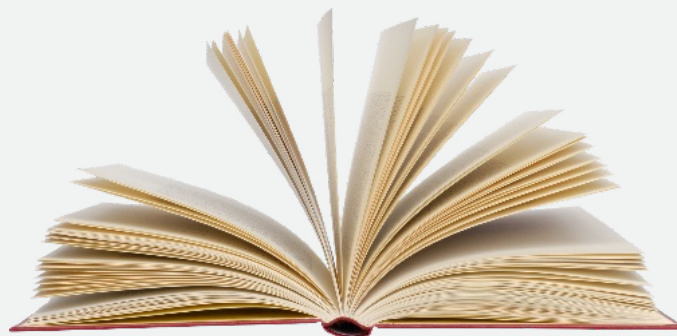
- The Millionaire Booklet – How to Really Get Rich
- The 10X Rule – The Only Difference Between Success and Failure
- Sell or Be Sold
- Be Obsessed or Be Average
- If You're Not First, You're Last
- Closer's Survival Guide

### **Robert T. Kiyosaki**

- Rich Dad Poor Dad
- Cashflow Quadrant
- The Real Book of Real Estate
- Increase Your Financial IQ

### **Ken McElroy**

- The ABCs of Real Estate Investing
- The Advanced Guide to Real Estate Investing





## **Donald J. Trump**

- Think Like a Billionaire

## **Napoleon Hill**

- Think and Grow Rich
- Outwitting the Devil

## **Benjamin Graham**

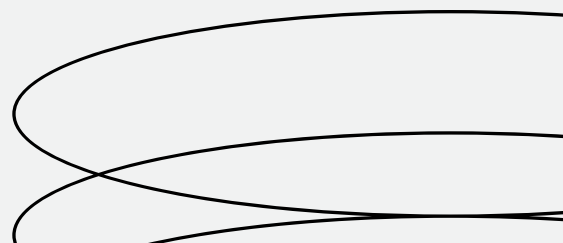
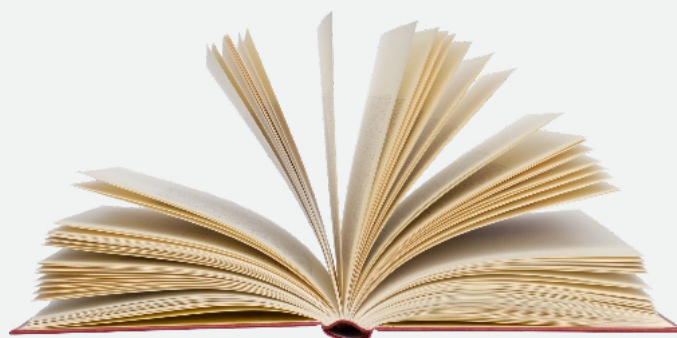
- The Intelligent Investor

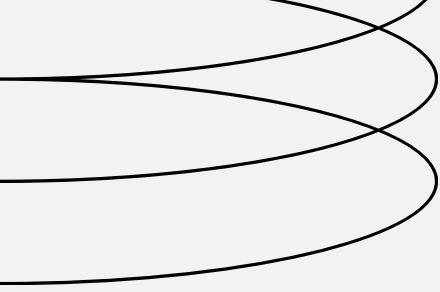
## **Ashlee Vance**

- Elon Musk

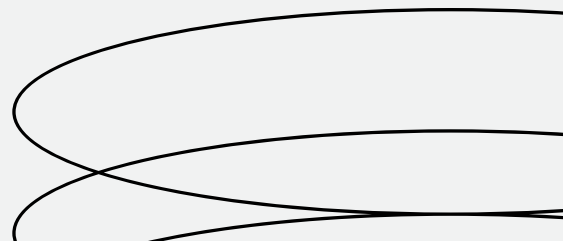
## **Blair Singer**

- Building a Winning Sales Team





Thank you!





## **Legal Disclaimer**

This material, including any courses, memberships, coaching sessions, live sessions, digital products, downloads, worksheets, templates, or related content, is provided for educational and informational purposes only.

Nothing contained in this program constitutes financial, investment, legal, tax, accounting, medical, psychological, therapeutic, or professional advice. The author and publisher are not licensed financial advisors, investment advisors, attorneys, accountants, medical professionals, psychologists, therapists, or mental health professionals. Participation in this program does not create any fiduciary, advisory, therapeutic, or professional-client relationship.

The phrase “money anxiety” and similar terms are used descriptively and educationally. They do not refer to any medical, psychological, or clinical diagnosis.

All information is general in nature and is not tailored to your specific financial, legal, tax, business, medical, psychological, or personal situation. You are solely responsible for evaluating the merits and risks associated with the use of any information provided.

No guarantees are made regarding financial outcomes, income levels, investment performance, business results, debt reduction, financial growth, financial independence, income replacement, passive income, or any other financial result. Any examples, scenarios, projections, calculations, case studies, or forward-looking statements are provided for illustrative and educational purposes only and do not represent promises, guarantees, or typical results.

References to concepts such as “financial independence,” “income replacement,” “passive income,” “covering expenses from returns,” or similar concepts describe long-term financial principles and theoretical system outcomes. They are not guarantees of earnings, investment returns, or specific financial achievements.

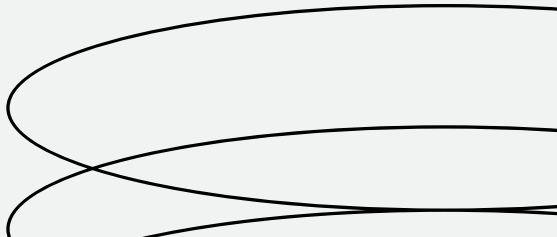
Financial, business, and personal decisions involve risk. Market conditions, economic factors, personal behavior, individual circumstances, and external events vary and may impact results. You accept full responsibility for any decisions, actions, or inactions taken based on this material.

This program is not a substitute for professional financial planning, investment advice, legal counsel, tax advice, accounting advice, medical care, or licensed mental health care. You should consult qualified professionals before making financial, legal, tax, business, medical, or mental health decisions.

If affiliate links, third-party tools, platforms, products, or service references are provided, the author or publisher may receive compensation at no additional cost to you. Any such relationship should be disclosed near the relevant recommendation where required. Third-party references do not constitute guarantees, endorsements of results, or responsibility for third-party products, services, claims, policies, or performance.

To the fullest extent permitted by law, the author and publisher disclaim any liability for any direct, indirect, incidental, consequential, special, punitive, or other damages arising out of the use of, inability to use, or reliance on this material.

By accessing, purchasing, downloading, viewing, or participating in this program, you acknowledge and agree that you are solely responsible for your financial, business, legal, tax, personal, health, and psychological decisions.



End

ScienceBasedWealth

CONTINUE THE SYSTEM

# This Is Not The End It Is Your Next Step

**You have completed this material.**

To get the strongest result from Science Based Wealth System, continue through the full sequence and choose the next product that matches where you are now.

## The Science Based Wealth System Path

1

### **48-Hour Money Anxiety Kill Plan**

Reduce immediate pressure and regain clarity.

2

### **14-Day Financial Calm Reset**

Build follow-through, rhythm, and structure.

**BONUS INCLUDED**  
**Wealth Loop Day**  
15-16

3

### **The Wealth Launch Protocol**

Create direction, value, skills, and execution.

4

### **Money Science – The Manual**

Use the compact reference guide to reinforce the system.

**Your best result comes from completing the full system – not just one part.**

Each material is designed to support the next step in the sequence: stabilize pressure, build rhythm, extend the reset, create direction, and reinforce the core principles.

GO TO THE MAIN WEBSITE

**sciencebasedwealth.com**

Review the full Science Based Wealth System and choose your next step so you can continue from beginning to end.