



EMMANUEL
WEALTH

**You
Are
the** **Not**
POOR!

Proven reasons people are poor
and how to avoid them

You ARE NOT THE POOR!

**PROVEN *REASONS PEOPLE ARE
BROKE AND***

HOW TO AVOID THEM

Emmanuel Wealth A.

DEDICATION

To everyone who is ready to make a difference in their financial life!

To those who are ready to challenge the status quo!

*And to those who are ready to think differently and to do whatever it takes to
change their financial story!*

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CHAPTER ONE

INTRODUCTION

Driven with the passion to make a difference in my life, I fell in love with entrepreneurship at a young age with the desire to earn money based on my own terms. Having experienced my parents live pay check after pay check and witnessing the fact that money was never enough, I made a resolve to do things differently.

Motivated by the book “**Rich Dad, Poor Dad**” by **Robert Kiyasoki**, I and my elder brother started a poultry business as High School boys. We literally saved part of our school’s pocket money for the purpose of investment. And when school goes on long vacation, we go to the market to purchase everything we need to start the poultry business for that season. This was with the intention to sell during the festive period. This continued all through the times we were in high school.

Despite the books I have read and the money I have handed, there was one critical element that was sabotaging all my results unknown to me ---- It was my money programming. Knowing something is not what matters, but manifesting the result is the key. As good as the popular adage “**Readers are Leaders**” and “**Knowledge is Power**” is, it is important to note that it is not 100% true. Knowledge is power in reserve. It is knowledge when applied that turns Readers to Leaders and makes knowledge powerful and result-oriented.

The kind of question you ask will determine the kind of answer you get. There is a right way of asking a question rather than doing it the wrong way.

Saying "What must I do to be wealthy or succeed" is a wrong question. Rather the right question to be asked is "Why am I not wealthy or succeeding?"

The reason being that it is the problem that is stopping you from not being wealthy or succeeding that should be addressed. Once you solve the problem by eliminating the things that makes people poor, then you will be rich.

In the bible, there is a story of a man that came to Jesus and said: "What must **I DO** to inherit the kingdom of heaven".

This question is a wrong question because the solution is not to look for what to do. But rather, Jesus said "Except a man **BE** born again he cannot see the kingdom of God."

So for you to DO something, there is a person you must BE or BECOME. *Who you become determines what you do*, and **what you do determines whether you will be poor or wealthy.**

Hence, the idea here is not to focus on doing but on becoming.

Definition of Poverty

Poverty generally has different definitions. However, the most common of them (which is the focus of this book) is living in lack and financial hardship. According to the United Nations, living on \$2 per day is poverty and less than \$1 a day is extreme poverty. And the only way we can change the narrative is to change the way we think by acquiring financial education.

Nonetheless, there are other levels of poverty, which includes health poverty, soul poverty, and spiritual poverty. When one's health is deteriorating, such a person is not prosperous health wise.

Health is wealth!

When someone is on the hospital bed, the last thing in his mind is his business or the money in his bank account. What is most important to such a person at this point is how he will recover, get well, and get back on his feet.

This shows that no matter what you do, the first level of prosperity is your health. You need good health to make, manage, and multiply your money. You don't want to be in a situation whereby you are making money at the expense of your health. And at the end of the day, you get to use the money you acquired to take care of your health.

That's not wisdom!

As long as you have good health, you have too much hope that you will succeed because your body is physically fit.

No man was born poor. Every man or woman born into this world was born with a new and a clean slate. Nonetheless, there are things that will influence your life and determine how successful you'll become.

As simple as these things are or may sound, it has a significant role to play in determining whether you will be poor or you will be rich.

In the remaining part of this book, I highlighted six proven reasons people poor so you can avoid them totally.

CHAPTER TWO

REASON #1: MINDSET PROBLEM

Once upon a time in a small village, there lived two friends named Alex and Sam. Both grew up in similar circumstances, faced comparable challenges, and had dreams of prosperity and great wealth. However, their journeys diverged based on the mindset they adopted.

Alex, with a fixed mindset, believed that success and wealth were determined by inherent abilities and luck. He saw challenges as insurmountable obstacles and failures as indicators of his limitations. When confronted with difficulties, Alex would often give up easily, believing that his destiny was predetermined, and he had little control over it.

On the other hand, Sam embraced a growth mindset. He viewed challenges as opportunities to learn and grow. Sam believed that with effort, perseverance, and continuous learning, he could overcome any hurdle in his path. Failures were seen as stepping stones to success, and he remained resilient in the face of setbacks.

As the years passed, Alex and Sam took different paths in pursuit of their dreams. Alex, limited by his fixed mindset, remained in his comfort zone, avoiding risks and opportunities that could lead to growth. He worked a stable job but never aimed for promotions or ventures that demanded extra effort.

On the other hand, Sam, fueled by his growth mindset, sought out new experiences, took risks, and consistently worked on developing his skills. He started a small business, faced failures, learned from them, and adapted his strategies. Sam networked with successful individuals, sought mentorship, and continued to invest in his personal and professional development.

Over time, Sam's business flourished, and he accumulated wealth through various ventures. He became a voice in the marketplace, providing employment and contributing to his country's economic growth. Alex, however, remained stuck in his fixed mindset, is still working the same job with little progress.

I guess you have heard this statement before “Mindset is EVERYTHING”. This statement is nothing further from the truth.

Poverty is not the absence or the presence of money. It is a way of thinking that results in a pattern of behavior. And this behavior stems from the mindset you hold. A poverty mindset is a mindset that is poverty conscious, lack conscious or scarcity conscious.

This mindset is traceable to:

- The family you grew up in

- The environment you grew up in
- The specific experience you had growing up

These three things form a strong mindset in a person. For someone born with a silver spoon in his mouth - that comes from a home of wealth and affluence, that person has a headstart to succeed.

However for others that are not born with a silver spoon, what you have got to do is to put a silver spoon in your mouth.

So you may ask: "How do I put a golden or silver spoon in my mouth?"

Decide to be RICH and SUCCESSFUL.

Reject poverty and lack with everything that is in you.

Reject it with everything you have –your whole body, soul and spirit.

Poverty can mess up with your mind, makes you shortsighted, and cause you not to dream.

There exists a profound connection between one's self-esteem and their wealth. For a wealthy individual, their riches become a stronghold, providing

security and stability. However, for someone facing poverty, their lack of financial resources can lead to a sense of destruction and insecurity.

Living in poverty can foster an inferiority complex, causing constant resentment towards those who are more prosperous. It is common to compare oneself to others who are doing better financially, which can further perpetuate feelings of inadequacy.

The primary factor preventing many people from taking action towards improving their financial situation lies in their subconscious mind. Subconscious programming deeply influences our beliefs and behaviors, leading some individuals to believe that financial success is unattainable for them.

Success knows no geographical boundaries; it is not dependent on location but rather on the core essence of who you are as an individual. When you focus on personal growth and self-improvement, success becomes achievable regardless of external circumstances.

What is Mindset?

Mindset refers to the collection of beliefs, attitudes, and thoughts (BAT) that shape an individual's perception of themselves, their abilities, and the world around them.

It is the lens through which we view challenges, opportunities, and our own potential.

Different Kind of Mindset/Mentality

1. Consumption mindset

You are said to be financially healthy when your income exceeds your expenses, resulting in a positive account balance. This principle may sound simple, but it is one of the most neglected truths about money. Financial health, just like physical health, is not achieved by accident—it is a product of consistent habits, discipline, and intentional choices.

Too many people focus on *earning more money* while completely ignoring the other side of the equation—*spending wisely*. But the truth is, it takes being consistently healthy in your finances to become wealthy. Wealth is not built overnight, and it is not a product of luck. It is the natural outcome of managing resources in such a way that you always have something left to save, invest, and multiply.

Consumption mindset is built around spending everything you earn, or even worse, spending more than you earn. It is the habit of constantly chasing after new things, new pleasures, and new expenses, while never thinking about the future. People with a consumption mindset measure success by what they can display—new clothes, flashy cars, or frequent outings—rather than what they can retain and grow.

But here's the hard truth: a poor spending habit is the fastest route to poverty. It doesn't matter how much you earn; if your expenses are always equal to or

greater than your income, you will never build wealth. This is why so many people live paycheck to paycheck, even when they earn good salaries. Their problem is not lack of income—it is lack of discipline with expenses.

On the other hand, saving is the key to escaping the poverty trap. When you save, you are not just keeping money aside; you are creating the foundation for opportunities. Savings serve as a safety net when emergencies arise. They also give you the capital you need to take advantage of business or investment opportunities when they come your way. Without savings, you are always at the mercy of circumstances, living reactively instead of proactively.

However, saving alone is not enough. While savings protect you from falling into poverty, **investing broadens your path to financial freedom.** Money that is simply saved will gradually lose value because of inflation. But money that is invested multiplies over time. Investments turn your money into a tool that works for you, even while you sleep. This is how true wealth is built—not by working harder and harder, but by making your money work harder for you.

To shift from a consumption mindset to a wealth-building mindset, you must embrace a few principles:

1. **Track your spending.** You cannot manage what you do not measure. Keep a record of your income and expenses so you can clearly see where your money goes.
2. **Differentiate wants from needs.** Financial maturity means learning to delay gratification. Not every desire deserves immediate attention.

3. **Build a saving culture.** Decide on a percentage of your income—no matter how small—and save it consistently. Make saving a non-negotiable habit.
4. **Learn about investing.** Study financial instruments, businesses, or opportunities where your money can grow. Don't invest blindly; invest wisely.
5. **Adopt a long-term mindset.** Wealth is not built in a day. Consistency over time is what makes the difference.

The journey to financial freedom begins with discipline. Discipline in spending, discipline in saving, and discipline in investing. If you can master these three, you will never have to worry about money controlling your life. Instead, you will take control of money and use it as a tool to create the life you desire.

Remember this: money is not just for consumption—it is for multiplication. Every dollar you spend today is gone forever, but every dollar you save and invest has the potential to create more dollars tomorrow. Break free from the consumption mindset, and you will step into a future of financial freedom, stability, and wealth.

2. Salary mindset

The result of laboring to become rich through salary is that many end up trapped in the rat race—earning money only to meet their basic needs. No matter how much they earn, the money seems just enough to cover rent, food,

bills, and other necessities. At best, there is little or nothing left to save or invest. As a result, people find themselves irresistibly attracted to anything that promises to meet their basic needs, while their bigger dreams remain unfulfilled.

The truth is, **salary is addictive**. This is why millions of people cling to their jobs, even when those jobs bring them little satisfaction or fulfillment. Salary becomes like a monthly drug that people can't afford to miss. It creates a cycle where workers feel trapped—unable to quit, yet unable to grow. This addiction explains why so many fight desperately to keep their jobs. They acquire higher degrees not necessarily for personal growth, but simply to gain promotion and earn a little more. They work hard to please their bosses, not because they love the work, but because they fear losing the paycheck. In extreme cases, some even lie, betray, or destroy others just to protect their position and keep the money coming in.

Yet, the reality is that **salary is one of the most unreliable sources of income**. It is fixed, controlled, and determined by someone else. No matter how skilled or hardworking you are, your income ceiling is decided by your employer. You cannot simply decide to double your salary tomorrow, because that power does not rest in your hands. Beyond being fixed, salary is also uncertain. It can be delayed due to company struggles, withheld for administrative reasons, terminated if you lose your job, or completely withdrawn if the organization decides to downsize. Depending on salary alone is like building your financial future on shaky ground.

When people live on salary alone, they also develop what is known as a **dependency mindset**. This mindset convinces them that their financial survival depends entirely on someone else. They see their boss as their provider and their company as their lifeline. Their sense of security rests in a paycheck they do not control. Because of this, they rarely think about creating opportunities for themselves. Instead, they depend on instructions, approvals, and promotions that may or may not come.

The danger of the dependency mindset is that it kills initiative. People stop dreaming because they believe their financial destiny is tied to their employer. They stop taking risks because they fear losing the little they have. They stop thinking creatively because they are busy waiting for someone else to tell them what to do. Over time, they trade their freedom for security, forgetting that true financial security only comes from ownership, not employment.

This does not mean salary is evil. In fact, salary is useful—it is a seed. It is meant to provide the foundation for bigger things. But when people mistake salary for wealth, they become trapped. Wealth is not built from what you earn; it is built from what you keep, invest, and multiply. Salary can give you comfort for today, but it cannot guarantee freedom for tomorrow.

To break free from the salary trap, one must shift from the **salary mindset** to the **wealth mindset**. This begins by recognizing salary for what it is—a temporary source of income, not a permanent solution. Use your salary to fund investments, build businesses, and create multiple streams of income. Rather

than working only to keep your job, work to eventually create a life where you no longer need a job to survive.

The rat race is not inevitable. But escaping it requires courage, discipline, and vision. Courage to step out of dependency. Discipline to save and invest rather than consume everything. And vision to see beyond the next paycheck into a future of true financial freedom.

In the end, your salary should serve you—not enslave you. It should be a stepping stone, not a life sentence. Refuse to be trapped by the salary mindset, and you will discover that wealth lies not in working harder for money, but in making money work harder for you.

3. Victim/Entitlement Mentality

One of the greatest barriers to success is the **victim and entitlement mentality**. It is the mindset that convinces people that others owe them something—whether it is their parents, their siblings, their employer, or even the government. Instead of taking full responsibility for their lives, they live in blame, expectation, and dependency.

This mentality often shows up in families through what I call the **breadwinner syndrome**. In many cultures, once a child becomes financially stable, it is assumed that he or she must carry the weight of the entire family. Parents instill in younger children the belief that their elder siblings are responsible for them.

As a result, many grow up not thinking about how to create opportunities for themselves, but about how to benefit from someone else's hard work.

Entitlement mentality plays out the most in family relationships. Younger ones may expect that the elder brother or sister must pay their school fees, provide for their weddings, buy them clothes, or even build them houses. Some parents reinforce this expectation by constantly reminding the elder ones of their "responsibility" toward the family. While helping family is noble and even necessary, it becomes dangerous when it fosters dependence instead of independence.

The truth is, **people can survive by relying on others, but they can never succeed that way.** Dependency can keep a person alive, but it will never allow them to thrive. A man who waits for his elder brother to give him money will always be limited to the size of the brother's pocket. A woman who depends entirely on relatives will never build anything for herself. At best, entitlement provides survival; at worst, it breeds bitterness, laziness, and constant disappointment.

The victim mentality works hand in hand with entitlement. Victims believe life has treated them unfairly. They point to their background, their lack of support, or their family's shortcomings as reasons why they cannot move forward. Rather than taking responsibility, they play the blame game. They say things like:

- *"If only my parents were richer..."*
- *"If only my elder brother supported me..."*

- *“If only the government helped me...”*

But life does not reward excuses. Life rewards effort, responsibility, and initiative. Success never comes to those who sit back waiting for handouts. It comes to those who rise, fight, and take control of their destiny.

The entitlement mindset is dangerous because it kills creativity. A dependent person does not think of solving problems; he thinks of who to call when problems arise. A person trapped in entitlement does not develop discipline; she simply waits for others to provide. Over time, this mindset produces stagnation, jealousy, and bitterness toward those who are progressing.

On the other hand, those who reject entitlement and embrace responsibility discover freedom. They realize that while no one owes them a living, they owe themselves the best life possible. They stop waiting for others and start building for themselves. They begin to dream bigger because their dreams are not limited by someone else's wallet.

Escaping the victim/entitlement mentality requires a shift in thinking:

1. **Take ownership of your life.** No matter where you start, accept that your success or failure depends on you.
2. **Be grateful for support but never dependent on it.** If help comes, use it wisely. If it doesn't, move forward regardless.
3. **Develop problem-solving skills.** Instead of asking *“Who will help me?”* ask *“How can I solve this?”*

4. **Refuse to compare.** Stop measuring your progress against what others give or withhold. Focus on your own growth.
5. **Create your own legacy.** Decide to be the one others can look up to, not the one always waiting for others.

At the end of the day, the victim/entitlement mentality is a trap. It promises survival but denies success. It gives temporary relief but steals long-term growth. If you truly want to rise, you must break free from the mindset that others owe you, and embrace the truth that your destiny is in your hands.

Survivors rely on others, but champions rely on themselves. The choice is yours.

4. Vagabond/Nomadic Mentality

One of the most destructive mindsets holding people back from success is the **vagabond or nomadic mentality**. This is the habit of jumping from one thing to another without commitment, always chasing what looks easier, faster, or more rewarding at the moment. It is a restless way of living that prevents a person from building depth, mastering a skill, or finishing what they start.

Both an employer and an employee can exhibit this mentality. For the employer, it shows up in constantly abandoning business ideas without giving them time to grow. Today, they are running a shop; tomorrow, they close it to start a restaurant; the next month, they abandon that for an online business. With

every new challenge or setback, they throw away the old dream and run to the next “shiny” one.

For the employee, the nomadic mentality reveals itself in a lack of stability and commitment to work. They change jobs frequently, not because of growth or better opportunities, but because they are easily offended, easily discouraged, or simply unwilling to stay long enough to grow. They think success should be instant, and when it doesn't happen quickly, they pack up and move on.

But here's the truth: **if you don't stand for something, you will fall for anything.** Life and business are full of challenges. There is no career path, no investment, and no business model that is free of obstacles. Success will not come overnight, so never quit simply because you encounter difficulties along the way. The vagabond mentality is the fastest way to waste time and energy, because you end up starting over again and again without ever finishing strong.

Those who succeed in life understand that **RCF—Rejection, Challenges, and Failure—are part of the journey to success.** Rejection is not a signal to quit; it is an invitation to improve. Challenges are not barriers; they are stepping stones that refine your character and sharpen your skills. Failure is not the end; it is a teacher. Every successful man or woman you admire today has faced rejection, challenges, and failure at different stages, but they refused to quit.

The nomadic mindset, however, interprets rejection as defeat. It sees challenges as proof that “this is not my calling.” It treats failure as final. This is why many

remain average—they never stay long enough to push through the hard times and reap the rewards.

To overcome this mentality, you must embrace three key principles:

1. **Commit to a vision.** Don't just pursue anything that looks attractive. Choose a path that aligns with your passion, values, and long-term goals, and stay committed to it.
2. **Develop resilience.** Understand that storms will come. Business will slow down, customers may leave, bosses may criticize, and colleagues may misunderstand you. Don't allow these to push you into quitting.
3. **Learn from failure.** Instead of abandoning the journey, ask yourself: *What can I learn? How can I improve? What will I do differently next time?* Failure only destroys those who refuse to learn from it.

The difference between those who succeed and those who remain stuck is not that the successful never faced obstacles—it is that they refused to quit when obstacles came. Success is reserved for the persistent, not the restless.

In life, you cannot plant today and expect to harvest tomorrow. Every meaningful pursuit takes time. You must water the seed, protect it from weeds, and give it patience to grow. The nomadic mentality wants harvest without planting, results without effort, and progress without perseverance. That is why it always leads to disappointment.

So, if you want to rise above the average, reject the vagabond mentality. Stay the course. Endure the storms. Learn from rejection. Overcome challenges. Grow through failure. And above all, stand for something greater than convenience.

Remember: **stability produces strength, and persistence produces success.** If you refuse to quit, success will eventually find you.

5. Materialism Mentality

One of the major mindsets that traps people in poverty is the **materialism mentality**. This is the tendency to measure success, progress, and self-worth by the number of material possessions one owns. Sadly, many people fall into this trap, believing that owning the latest car, flashy clothes, expensive gadgets, or a big house automatically translates into wealth and prosperity. In reality, this is nothing but an illusion that keeps people financially trapped.

A poor man's poverty is often not just a result of low income but rather the outcome of a **poor ideology**. When a person believes that the way to command respect or to prove success is by constantly buying luxurious items, they are already walking on the path of financial ruin. For instance, many individuals spend money they do not have—borrowing, taking loans, or emptying their savings—just to acquire things that depreciate in value almost immediately. Clothes go out of style, cars lose value the moment they leave the showroom, and gadgets become outdated within a year. Yet, people continue in this endless chase, all in a bid to impress others who, in most cases, do not care.

The problem with materialism is that it **creates a cycle of financial irresponsibility**. People with this mindset prioritize appearance over substance. They are more concerned with looking rich than actually building wealth. As a result, their financial decisions are often short-sighted, leading to debt, lack of savings, and no investment portfolio. Unfortunately, this is very common in societies where social validation is tied to how “big” you look or what you wear rather than what you own in assets.

Another danger of materialism is that it **breeds discontentment**. No matter how much a materialistic person acquires, it never seems to be enough. If they buy a car, they soon want another car. If they buy a designer bag, they want a more expensive one the following year. This endless pursuit creates frustration and anxiety because there will always be someone who has something better or bigger. Instead of experiencing financial peace, materialists live in a constant rat race of comparison.

True wealth, however, is not measured by what you wear, drive, or live in but by your ability to generate, sustain, and multiply resources. A wealthy mindset focuses on **assets, investments, and value creation**. For example, rather than spending millions on a luxury car that depreciates, a wealthy thinker would consider investing that money in real estate, stocks, or a business that generates continuous cash flow. The irony is that while materialists spend all their income on consumption, wealthy people often live modestly and direct their resources into assets that increase their net worth.

It is important to emphasize that owning material things is not wrong in itself. The problem lies in **prioritizing luxury over financial stability**. If you cannot comfortably buy a luxury item twice without hurting your financial balance, then you are not ready for it. Sadly, most poor people do the opposite; they sacrifice savings and investments to look rich temporarily. In the long run, this lifestyle only deepens their poverty.

Breaking free from materialism requires a **shift in mindset**. You must understand that respect and success are not earned through flashy possessions but through the value you create and the financial stability you build. Instead of asking, “What can I buy to show I have money?” begin to ask, “What can I invest in that will multiply my money?” Financial maturity is not about impressing others but about securing your future.

In conclusion, the materialism mentality is a poverty trap that enslaves countless people. It pushes them into wasteful spending, discontentment, and financial instability. To rise above poverty, you must replace materialism with wisdom—choosing assets over liabilities, investments over luxuries, and long-term wealth over short-term appearances. True success is not about looking rich; it is about actually being rich, secure, and free.

What Influences your Thinking?

The language a child speaks is largely influenced by the environment and upbringing. Some people are luckier than others because of how they think.

Abundance does not come by chance; it is attracted by thoughts. Although you didn't choose your parents, you can now choose new parents in the form of coach, mentors, and consultants.

I was deliberate about the kind of people whom I want to influence me. I was born in a small room; I didn't have the power to decide that. I didn't choose my siblings neither did I choose the country I was born

But when I realized the power to choose, I choose my tribe, my friend, and they have contributed significantly to determining who I am today.

The poor hate knowledge, but they desperately want money. They spend their entire lives chasing money, yet they often avoid the very thing that produces money—knowledge. Instead of seeking understanding, skills, or wisdom, they look for quick fixes, shortcuts, and miracles. They believe money is their greatest need, when in reality, knowledge is the foundation that sustains wealth. Without knowledge, even if money comes, it will slip away like water through a leaking basket.

Most people today have a shallow understanding of what money truly is. If you ask one hundred people to define money, ninety-nine of them will quickly respond, *"Money is a currency note that is used as a medium of exchange for goods and services."* While this definition is widely accepted, it is incomplete and misleading. Money is not merely a piece of paper with ink and numbers on it. That note is only a symbol. To properly understand money, you must go beyond its surface definition.

In ancient times, before the invention of paper currency, societies operated with a system known as **trade by barter**. In this system, people exchanged goods for other goods. For example, a farmer who had excess yam could exchange it for fish from a fisherman. A weaver could exchange cloth for salt or spices. This system of barter reveals the true nature of money: **money is value exchanged for value.**

In simple terms, money is not the paper note in your pocket but the **value you possess** that others are willing to exchange something for. When you think of money only in terms of currency, you limit yourself. You become a slave to paper. But when you think of money in terms of value, you position yourself for abundance. The question then becomes not, *“How can I get money?”* but rather, *“What value do I have to exchange for the things I want?”*

What makes a paper note valuable is not the paper itself but the confidence and value backing it. Without the system backing it, that note is just a piece of paper. In the same way, what makes you valuable in society is not your mere existence, but the skills, knowledge, and wisdom you carry that can solve problems and meet needs. Don't think in terms of money alone—think in terms of **value creation.**

This is where knowledge comes in. Knowledge is the foundation of wealth because knowledge equips you to create value. Knowledge teaches you how to solve problems, how to see opportunities, and how to sustain wealth when it comes. True freedom is not about how much cash you have but about developing **financial confidence**—which rests on three pillars:

1. **Financial Planning** – knowing how to structure your finances, budget, and prepare for the future.
2. **Financial Discipline** – having the self-control to manage resources wisely instead of wasting them.
3. **Financial Intelligence** – the ability to understand how money works, how to multiply it, and how to protect it.

CHAPTER THREE

REASON #2: LACK OF KNOWLEDGE

Long ago, in a quiet village surrounded by thick forests and fertile farmland, there lived a hunter named Okoro. He was strong, fearless, and proud of his skills. From childhood, Okoro had been taught how to set traps and shoot arrows, but he never cared much about learning beyond what his father had shown him.

While other young men sat with the elders to hear ancient wisdom about the forest—the safe paths, the poisonous plants, and the secret streams that led to fresh water—Okoro often laughed and walked away. “I don’t need stories,” he would boast. “All I need is my bow and my strength.”

One year, a great drought came upon the land. Rivers dried up, farms withered, and wild animals wandered far in search of water. The elders called a meeting and shared an old secret: deep inside the forest was a hidden well, known only to those who had listened to their teachings. The path to it was dangerous, filled with thorns and wild beasts, but with wisdom and guidance, one could find it.

Okoro, filled with pride, scoffed at their words. “I don’t need old men’s stories. I can find water with my own eyes and strength.” With his bow on his back, he marched into the forest.

For days, Okoro searched. He chased the cries of birds, thinking they would lead him to water. He dug in dry riverbeds, certain his strength alone would uncover a stream. But all his efforts failed. Hunger and thirst began to weaken him.

Meanwhile, the other hunters who had listened to the elders followed the hidden paths. They avoided traps, walked around dangerous swamps, and finally found the ancient well that saved their lives.

Okoro, stubborn and ignorant, wandered deeper into the forest. One hot afternoon, blinded by thirst, he stumbled upon a glittering pool. Without thought, he drank deeply—only to realize too late it was poisoned water. Within hours, Okoro fell to the ground, his strength gone, a victim not of weakness but of ignorance.

The village mourned him, and the elders shook their heads. “Strength without knowledge is weakness. A man who refuses wisdom is like a blind hunter; he may have eyes, but he cannot see.”

The moral lesson of this story here is that ignorance is more dangerous than weakness. What you don't know can destroy you. Just as Okoro's pride and refusal to learn led to his death, so also in life, many perish not because they lack opportunities, but because they lack knowledge.

Unfortunately, the major issue that keeps many people trapped in poverty is **ignorance**. Ignorance is not just the absence of knowledge; it is the refusal to seek it. It is choosing to remain in the dark when light is available. Ignorance is a disease that silently kills dreams, opportunities, and destinies.

Ignorance is the reason people remain poor, broke, and suffering. It is the reason talented men die frustrated, and hardworking women struggle all their lives without breakthrough. Ignorance is why some people live below their potential, never discovering the wealth of opportunities within their reach. Many people are ignorant of business opportunities, new trends, and the high-income skills they can learn that would completely change their financial lives. They keep chasing money without realizing that knowledge is the master key.

This is why the saying is true: **“Those who know will always rule over those who don’t.”** Knowledge creates rulers, while ignorance creates slaves. In every society, the ones who have knowledge—whether in business, technology, science, or leadership—end up controlling the ones who lack it. Those who don’t know become dependent on those who do. They become employees, servants, and followers, while the knowledgeable become innovators, creators, and leaders.

With everything within you, you must fight ignorance. If you don’t fight ignorance, ignorance will fight you—and it always wins. Ignorance is the fastest route to poverty because it blinds you to opportunities and chains you to mediocrity. Poverty is not first a lack of money; it is first a lack of knowledge.

The next important question is: **“How do I fight ignorance?”**

The solution is not endless prayers and fasting. While prayer has its place, prayer does not substitute for knowledge. You cannot pray away ignorance. If you refuse to study, learn, or seek understanding, no amount of fasting will

deliver wisdom to you. The solution to ignorance is **deliberately going for knowledge**.

Invest in self-development. Read books that expand your mind. Attend paid classes that sharpen your skills. Listen to audiobooks while commuting. Watch educational videos instead of wasting hours on entertainment. When you spend money on your personal growth, you are not wasting—it is the **greatest return on investment** you can ever make. Unlike material possessions that depreciate, knowledge compounds. It grows with you, multiplies your value, and opens doors that money alone cannot.

Think about it this way: if you give a man \$10,000 without knowledge, in a short time, he will waste it. But if you give a man knowledge of how to create value, he can turn that knowledge into millions, again and again. This is why wealthy people prioritize education, mentorship, and training, while poor people often despise them. The poor see learning as an expense; the rich see it as an investment.

The truth is this: knowledge changes everything. Knowledge transforms your mindset, renews your thinking, and equips you with strategies to create wealth. Knowledge reveals opportunities that were hidden from you. Knowledge strengthens your confidence to take bold steps. Knowledge helps you make better decisions with your money, career, and business.

If you want to escape poverty, don't chase money—chase knowledge. Learn a high-demand skill. Understand how business works. Study financial intelligence. Surround yourself with mentors who have walked the path. Build

competence in areas where people are willing to pay. When you have knowledge, money will chase you, because money always flows in the direction of value.

In conclusion, remember this: **poverty is not first about lack of money; it is about lack of knowledge.** The moment you embrace knowledge, you embrace light. You break free from ignorance, and you empower yourself to create value. And when you create value, wealth will naturally follow.

So make a decision today: invest in yourself. Commit to lifelong learning. Refuse to remain in ignorance. Because those who know will always rule over those who don't—and the choice of which side you belong to is entirely yours.

One of the greatest causes of poverty in the lives of people is insufficient education. Poverty is not only about a lack of money—it is often rooted in a lack of knowledge, skills, and the right mindset that can create wealth. Education is not simply about going through the walls of a university; rather, it is about training your mind, sharpening your inner capacity, and preparing yourself to contribute value in exchange for money and opportunities.

It is your **in-formation** that determines your **out-formation**. What you put inside your mind—knowledge, skills, ideas, strategies—will eventually determine the quality of life you live on the outside. As the saying goes, “The mind once expanded by new knowledge can never return to its original state.” That means, when your mind is enlarged with useful education, you

automatically increase your capacity to attract wealth, solve problems, and create opportunities.

CHAPTER FOUR

REASON #3: INSUFFICIENT EDUCATION

There was once a gigantic ship that broke down at the harbor. The owners of the ship tried everything possible to repair it. They called in young engineers, technicians, and even mechanics, but no one could figure out the problem. Days went by, and the ship remained stuck, costing the company thousands of dollars daily.

Finally, out of desperation, the company sent for an old man who had been fixing ships for over forty years. He arrived with a small toolbox in his hand. He didn't look impressive, but everyone had said, "If anyone can fix this ship, it's him."

The old man carefully inspected the ship. He walked around, touching pipes, listening closely, and examining the massive engine room. After about an hour, he took out a small hammer from his toolbox. With precision, he tapped one particular spot on the engine.

To everyone's amazement, the entire ship roared back to life. The problem was solved instantly.

A week later, the ship owners received the old man's bill: **\$10,000.**

Outraged, they protested, "How can you charge us \$10,000 when all you did was hit the engine with a hammer? That took you less than two minutes!"

The old man replied calmly, “You are not paying me for the hammer strike. You are paying me for knowing **where to strike.**”

This story teaches a vital lesson: education and knowledge go far beyond what is written on certificates. The young engineers had the paper qualifications, but they lacked the depth of wisdom and practical knowledge. The old man, though simple in appearance, had invested years in building mastery. That mastery translated into value—and value is what the world pays for.

Too many people graduate from school and think their learning has ended. But the truth is, certificates alone don’t command wealth. Continuous learning, self-education, and practical experience are what make you indispensable in life and business. Ignorance—or insufficient knowledge—will keep you poor, but wisdom and applied learning will open doors to financial freedom.

Unfortunately, many people stop their pursuit of knowledge once they graduate from school. They hang their certificates on the wall and expect money to follow them. They forget that the world does not pay you for the degree you hold but for the value you deliver.

Education is broadly divided into two major types: **formal education** and **informal education.**

1. Formal Education

Formal education refers to the structured system of learning provided by schools, colleges, and universities. In this system, students are taught to memorize, pass examinations, and obtain certificates. While formal education has its value, it is not a guarantee of success in life. Many graduates walk the streets of our cities with their certificates in hand, searching endlessly for jobs that do not exist.

Formal education provides a foundation for critical thinking, literacy, and exposure, but it is not enough to secure financial independence. At best, it prepares you to work for others; it rarely prepares you to create wealth.

Think about it: how many of the world's wealthiest people today became successful solely because of their degrees? Bill Gates, Mark Zuckerberg, Steve Jobs—these men were college dropouts, yet they educated themselves informally in areas that mattered. They invested in learning, acquiring skills, and building solutions that solved problems for millions of people.

This is the trap many people fall into—they believe that once they have passed through school, their education is complete. But formal education alone cannot guarantee financial freedom. It may set the foundation for success, but it is not the full guarantee of it.

2. Informal Education

This is where true wealth begins. Informal education, also called **self-education**, is the deliberate and continuous investment in your own growth

outside the school system. It is the process of developing yourself through personal study, practice, mentorship, and hands-on learning.

Self-education is the greatest form of education because it is focused on developing skills, knowledge, and capabilities that are directly applicable to real life. In the world of money and success, your certificate does not count as much as your competence. The world is not interested in what school you attended; it is interested in the problems you can solve and the value you can provide.

I once heard Elisha Shamma say, *“You are poor because nothing is coming out of you.”* That statement is powerful because it reveals the essence of wealth creation. If you do not have something inside of you—a skill, a knowledge, a product, or a service—that you can exchange for money, then you will remain poor.

If you are not investing in yourself, you are devaluing yourself. Poverty is not the absence of money; it is the absence of capacity. The more capacity you have, the more opportunities and wealth you attract.

Skills That Can Change Your Financial Life

In today’s world, there are certain high-income skills that anyone serious about wealth should pursue. Some of these include:

1. **Entrepreneurial and Business Skills** – Learning how to start, run, and scale a business is one of the surest ways to escape poverty. Business creates wealth because it multiplies value.

2. **Financial Skills** – Understanding how money works, how to invest, save, and multiply wealth is essential. Without financial literacy, even the money you earn will slip through your fingers.
3. **Tech Skills** – Skills such as Artificial Intelligence (AI), data analysis, web design, and graphic design are in high demand in the digital economy. Those who equip themselves in this area can work globally, even from their homes.
4. **Forex and Stock Trading** – While this requires discipline and training, trading can be a lucrative source of income for those who master it.
5. **Public Speaking** – The ability to communicate and influence people with words is a powerful skill that can open doors to endless opportunities.
6. **Copywriting** – This is the art of using words to sell products and services. Businesses all over the world pay handsomely for copywriters who can help them increase sales.

These skills are practical, in-demand, and capable of bringing in thousands of dollars monthly. The difference between those who remain poor and those who rise into wealth is simply the decision to acquire and apply these skills.

The Role of Books and Mentorship

Another key aspect of informal education is **reading and mentorship**. Many people have not read a single book since they left school, yet they expect their lives to improve. How can your life improve if your mind is stagnant?

Books are like mentors in print—they carry the experiences, strategies, and wisdom of people who have gone ahead of you. When you read, you shorten your learning curve. Instead of repeating mistakes others have made, you can learn from them and advance faster.

But reading alone is not enough. You must apply what you read. There are people suffering from **information overload**. They read so many books, attend countless seminars, and watch endless videos but never apply what they learn. They become paralyzed with inaction.

The secret is simple: **Read one book at a time, and apply it.** Practice what you learn until you see results. Success is not about how much knowledge you acquire, but how much you apply.

Action: The Missing Ingredient

At the end of the day, education without action is useless. Men are not paid merely for what they know; they are paid for what they do with what they know.

A man who learns copywriting but never writes a sales page will remain broke. A woman who attends business seminars but never starts a business will remain poor. Education is only as powerful as the action it inspires.

The richest people in the world are not the most educated by certificates; they are the most educated by results. They are action-takers.

If you want to escape poverty, do not just talk—act. Do not just dream—do. Talk less, do more. Because at the end of the day, **action takers are money makers.**

CHAPTER FIVE

REASON #4: LACK OF SELF-DISCIPLINE

Once upon a time in a small African village, there was a great palm tree that bore the sweetest fruits anyone had ever tasted. The fruits were high up, and only the bravest and most disciplined could climb the tall tree to get them.

One day, the animals decided to have a feast with the palm fruits. Each animal tried climbing the tree, but none succeeded. The monkey was too playful and careless, the antelope was too impatient, and the elephant was too heavy.

Then came the tortoise, slow but determined. The other animals laughed at him: *“How can you, with your short legs, climb such a tall tree?”* But the tortoise had something they lacked—discipline.

Every morning, before the sun rose, the tortoise would practice climbing. He would go a little higher each day, rest, and return. He never rushed, never gave up, and never let the laughter of others stop him.

Weeks later, while the animals had already forgotten about the challenge, the tortoise finally reached the top of the palm tree. He carefully plucked the fruits and brought them down. Everyone was shocked.

The monkey cried, *“But you are not stronger than me!”*

The elephant groaned, *“You are not bigger than me!”*

The antelope shouted, *“You are not faster than me!”*

The tortoise simply replied: *“I may not be stronger, bigger, or faster—but I am disciplined. Discipline takes you where strength, speed, and size cannot.”*

One of the greatest enemies of success is a lack of self-discipline. Discipline is the ability to do what you need to do, when you need to do it, whether you feel like it or not. It is the bridge between goals and accomplishment. Without self-discipline, dreams remain wishes, and intentions never turn into results.

Discipline comes through self-control, which requires diligence, consistency, and hard work. Whatever you want to achieve in life—whether it is financial freedom, a successful business, a healthy body, or a meaningful legacy—will require effort. There is no shortcut to lasting success. Unfortunately, many people hate discipline because it demands responsibility and effort. Instead of embracing the pain of discipline, they choose the ease of excuses.

The Root of Laziness

A major reason many fail in life is laziness, which is the direct opposite of discipline. Laziness hides behind excuses and procrastination. For example, you may have seen people jumping from one business venture to another, never establishing anything solid. They want quick results without long-term effort. That constant migration is a symptom of a lack of discipline.

A lazy person always has reasons for not doing what he should do. “The timing is wrong,” “the economy is bad,” “I don’t have enough support,” or “I will start

tomorrow”—these excuses keep them poor and dependent. Instead of creating opportunities, they become beggars of opportunities.

Have you ever met what I call a **corporate beggar**? This is someone who appears well-dressed, speaks polished English, and gives you a convincing story of being stranded, needing “urgent financial assistance.” More often than not, it is just a clever excuse to extract money. Laziness and dishonesty often go hand in hand, because someone unwilling to work will usually resort to manipulation to survive.

Characteristics of Lazy People

1. Too Much Sleep

One of the clearest signs of laziness is excessive sleep. There is nothing wrong with rest—your body needs it—but oversleeping, sleeping at odd hours, or prioritizing sleep when you should be working is a recipe for poverty. As Proverbs says, *“A little sleep, a little slumber, a little folding of the hands to rest, and poverty will come upon you like a thief.”*

Lazy people start tasks but rarely finish them. They abandon projects when they are just a step away from completion. They are masters at excuses, always finding reasons why their poverty is not their fault. They might say, “If only I had capital,” or “If only the government helped,” forgetting that discipline and persistence are the real keys to success.

2. **Refusing to Labour**

Another trait of the undisciplined is their unwillingness to work hard.

Every great man or woman you admire today paid the price of diligence. Scripture reminds us that *“a diligent man will stand before kings, not obscure men.”* Without hard work, there is no reward.

Poverty awaits anyone who refuses to labour with their hands, mind, or skills.

3. **A Waster of Time and Money**

Discipline also governs how we use resources. Laziness is often partnered with wastefulness—wasting time on unproductive entertainment, gossip, or endless social media scrolling; wasting money on frivolities instead of investments. Time and money are both currencies of life, and how you use them determines your destiny.

The Value of Time

Time is life itself, and once wasted, it can never be recovered. Unlike money, you cannot store, manage, or buy more time—you can only use it wisely or waste it.

Here are key truths about time:

- **Time is life, and time wasted is life wasted.**
- **Time cannot be stopped.** Whether you act or not, the clock keeps ticking.

- **Time cannot be stored.** You cannot pause today to use it tomorrow.
- **Time is measured in bits.** Every second, minute, and hour counts toward your life's story.

The disciplined person understands that time is a sacred gift. They plan, prioritize, and take action promptly. They do not wait for “the perfect time,” because they know perfection is an illusion.

The Phases of Life

Life can generally be divided into three phases:

1. **The Learning Phase** – This is the season of acquiring skills, knowledge, and experiences. In this phase, the disciplined invest heavily in self-development. They read, practice, and work diligently, knowing it is preparation for the future.
2. **The Earning Phase** – This is the season where you reap rewards from the seeds sown in the learning phase. You earn more because your value in the marketplace has increased. However, only the disciplined who maximized their learning phase truly enjoy this season.
3. **The Legacy Phase** – The final season of life is about impact and legacy. It is the stage where you pass on wisdom, build institutions, and influence the next generation. The undisciplined never reach this

stage meaningfully, because they wasted both their learning and earning phases.

The truth is, you can fix the timeframe of these phases for yourself. Some people spend 40 years just learning, while others maximize opportunities early and start earning sooner. But one principle remains: learning is lifelong. The disciplined never stop growing.

The Trap of Procrastination

Perhaps the biggest enemy of discipline is procrastination. Procrastination says, “I’ll do it tomorrow.” But tomorrow never comes. It is a silent thief of destiny. Countless dreams have died at the hands of procrastination.

Think about it: how many times have you delayed starting a project, writing a book, learning a skill, or beginning a business? Each delay pushes success further away. My friend, the right time to start is always now. Not tomorrow, not next week—now.

When you postpone important actions, life moves on without you. Opportunities expire. Time passes. While you are waiting, someone else is acting and taking the position you desire.

So, I ask you a question: **Why start tomorrow when you can do it today?**

Discipline means killing procrastination. It means waking up early, planning your day, and acting decisively on what matters most.

A lack of self-discipline is one of the greatest causes of poverty and failure.

Discipline requires you to deny yourself temporary pleasures in order to achieve long-term gains. It demands consistency, diligence, and responsibility.

Laziness, excuses, procrastination, and wastefulness will always lead to poverty, while discipline leads to prosperity. The disciplined person wakes up early, values time, manages resources wisely, and labors diligently toward their goals.

If you want to change your financial destiny, develop self-discipline. Do not sleep when you should be working. Do not waste when you should be building. Do not delay when you should be acting. Remember: the disciplined rule their world, while the lazy are ruled by excuses.

Start today. Take that step. Kill procrastination. Discipline yourself, and you will rise above poverty into a life of abundance, influence, and lasting success.

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CHAPTER SIX

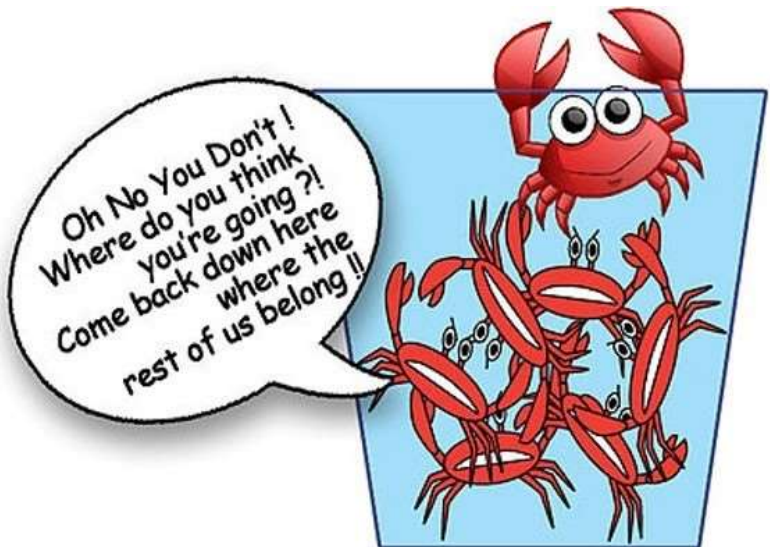
REASON #5: WRONG ASSOCIATION

On one sunny afternoon, a man was walking along the beach and saw another man fishing in the surf with a bait bucket beside him. As he drew closer, he saw that the bait bucket had no lid and had live crabs inside.

“Why don't you cover your bait bucket so the crabs won't escape?” he asked.

“You don't understand.” the man replied, “If there is one crab in the bucket it would surely crawl out very quickly. However, when there are many crabs in the bucket, if one tries to crawl up the side, the others will grab hold of it and pull it back down so that it will share the same fate as the rest of them.”

CRAB MENTALITY



Two poor people cannot help themselves because the CRAB system will always be in operational. If you have five (5) millionaires as friends and in your community, it is 100% sure that you will become the sixth one.

This is because by being around them, you will understand how they think, their beliefs and their mindset, as well as have access to different business opportunities that will change your financial life forever. Being a millionaire or a billionaire is not about having a millions or a billions in one's account, but it is about acquiring the mindset.

There are people that had billions but they are not having it again, while there are others that have millions but lost it and could not make it again. This shows they are not truly millionaires or billionaires.

The ability to generate the millions and billions again and again, even if you lose it, is a function of a billionaire or a millionaire mindset.

You MUST LET GO of people with CRAB mentality. It is not that you hate them but they should not be your friends because they are limiting you and are dragging you behind.

These sets of persons are complainers, gossipers, and are full of negative energies. If you keep associating with them, they are definitely going to draw you back either consciously or unconsciously.



Crab Mentality

***"If I can't have it,
neither can you!"***

Life is a product of influence. No one exists in isolation. From the moment a child is born, he begins to absorb the attitudes, beliefs, and behaviors of the people around him. These influences eventually shape his thinking, values, and ultimately his destiny. The truth is simple: the type and quality of people you allow into your life will determine, to a very large extent, how far you will go.

Everybody is being influenced daily—by the words they hear, the things they watch, the environment they live in, and most importantly, the people they associate with. Association is powerful because it silently molds us into who we eventually become. Show me your friends, and I will show you your future. That is why the Bible wisely warns, *"He that followeth after vain persons shall have poverty enough"* (Proverbs 28:19). In other words, wrong association guarantees a wrong outcome.

The Power of Influence

A wise man once said that your life will only be as good as the books you read and the friends you keep. Books feed your mind with ideas, but friends feed your

soul with habits. The people closest to you form the circle of influence that can either lift you up or pull you down. If you want to know why someone is not making progress, simply look at the quality of their associations.

Influence works silently. A smoker does not begin smoking on the first day he meets a smoker friend, but over time, the pressure to fit in becomes irresistible. Likewise, a person with great ambition can lose drive and settle for mediocrity by continually walking with people who have no vision. Whether you like it or not, those you spend the most time with eventually rub off on you.

Wrong Association Breeds Wrong Thinking

One of the greatest dangers of wrong association is the distortion of your mindset. Poverty, failure, and mediocrity are not just physical realities; they are mental strongholds. If you constantly hang around people who complain, gossip, or lack drive, you will eventually think and act like them.

Think about this: how can a man who dreams of building wealth achieve it if his closest friends spend every evening at the beer parlor complaining about the government? His vision will die a slow death because he has yoked himself with the wrong company. Wrong association blinds your eyes to possibility and kills your hunger for progress.

Examples of Wrong Association

1. **The Comfort-Lovers** – People who hate growth but love comfort. If you keep them close, they will discourage you from taking risks.

2. **The Complainers** – These are people who always have a problem but never a solution. They drain your energy and fill you with negativity.
3. **The Irresponsible** – Those who believe the world owes them a living. If you stay with them long enough, you will start excusing your own failures.
4. **The Envious** – People who never celebrate your progress. They silently wish for your downfall, and their words gradually inject doubt and fear into your heart.
5. **The Directionless** – Those who have no vision or plan for their life. If you associate with them, you will soon lose your sense of direction.

Wrong Association Can Destroy Destiny

There are countless stories of people whose lives were ruined because they kept the wrong friends. A brilliant student can end up a dropout simply because he joined a gang. A disciplined worker can lose his job because he followed friends who indulged in corruption. Even in Scripture, Amnon, son of David, destroyed his destiny because he listened to the evil counsel of his friend Jonadab (2 Samuel 13). His association led him to ruin.

The same principle applies in business and career. Many entrepreneurs failed because they listened to discouraging voices of small-minded friends. Many careers were truncated because people allowed jealous associates to poison their decisions. Wrong association doesn't just waste your time; it can sabotage your destiny.

The Reward of Right Association

On the other hand, the right association can accelerate your growth. Walk with the wise, and you will become wise. Surround yourself with mentors, dreamers, visionaries, and doers, and their passion will ignite yours. The disciples of Jesus became world changers simply because of who they associated with. Their lives were transformed by walking with a man who carried a great vision.

This is why successful people are very selective about their inner circle. They understand that not every friend is meant to remain in their life. Some people are only stepping stones for a season; others are stumbling blocks that must be avoided. Choosing your associations is not an emotional decision but a destiny decision.

How to Break Free from Wrong Association

1. **Evaluate Your Circle** – Ask yourself: Do the people around me push me forward or hold me back? Do they inspire me or discourage me?
2. **Set Boundaries** – You don't need to cut everyone off, but you must set clear limits on how much influence people can have over you.
3. **Seek Mentorship** – Look for people who have achieved what you desire and learn from them.
4. **Surround Yourself with Builders** – Associate with people who challenge you to grow, not those who keep you comfortable in mediocrity.

5. **Develop Inner Strength** – Learn to stand alone if necessary. It is better to walk alone in the right direction than to walk with a crowd headed nowhere.

Wrong association is a silent killer of dreams and destinies. Life is indeed a product of influence, and whoever controls your circle controls your future. The Bible has made it clear: *“He that walketh with wise men shall be wise, but a companion of fools shall be destroyed”* (Proverbs 13:20). If you want to rise above mediocrity, you must break free from wrong associations and deliberately choose relationships that align with your vision and purpose.

Your future is too precious to be wasted in the company of people who have no future. Guard your circle, for your association determines your acceleration.

CHAPTER SEVEN

REASON #6: LACK OF PERSISTENCE

One of the greatest tragedies of life is that most people are excellent starters but terrible finishers. Starting something is often exciting. At the beginning, there is energy, enthusiasm, and the thrill of newness. However, as time passes and challenges emerge, many give up and walk away from their dreams, projects, businesses, or even their marriages.

The truth is this: **anyone can start, but only the persistent can finish.** Life does not reward starters; it rewards finishers. A race does not crown those who run the first few meters; it crowns those who cross the finish line. In the same way, dreams are not fulfilled simply because you began the journey — they are fulfilled when you persist long enough to see them materialize.

Unfortunately, many people give up at the first sight of defeat. They start a business, encounter one financial loss, and close down immediately. They attempt to write a book, face the first wave of criticism, and abandon it. They try to learn a skill, struggle at the early stages, and decide it is not for them. But here's the truth: **nothing great comes easy.** Every great achievement in history is a product of persistence.

Giving Up on the Wrong Thing vs. the Right Thing

Now, let's be clear. There is a difference between being persistent and being foolish. If you are pursuing the wrong thing, the wisest step you can take is to stop, re-evaluate, and put yourself back on the right track. Refusing to quit on the wrong thing is not persistence; it is stubbornness, and stubbornness leads to unnecessary pain.

For example, if someone invests in a fraudulent scheme and discovers it is a scam, continuing to pour money into it under the banner of “persistence” is foolishness. Or if someone is in a toxic relationship that threatens their destiny, holding on and refusing to let go is not persistence; it is self-destruction.

But if you are pursuing the right thing — your God-given vision, your divine assignment, or a legitimate dream that aligns with your purpose — then you must adopt one golden rule: **NEVER GIVE UP.**

Why You Must Expect Challenges

Many people mistakenly think that once they have a good vision, everything will automatically fall into place. They assume that because their dream is noble, there will be no resistance. But this is far from the truth.

Every time you make up your mind to do something meaningful, something that will change your life, your family, or your generation, you will encounter resistance. This is what I call the **law of disruption**: *disruption follows intention.*

The moment you set an intention to build a business, deepen your walk with God, write a book, save money, or develop a new skill, challenges will show up almost immediately. Suddenly, unexpected bills arise. Friends who once supported you turn their backs. You face discouragement, delay, and sometimes outright opposition.

Why does this happen? Because anything of value will be tested. Diamonds are not formed without intense pressure. Gold is not purified without fire. In the same way, your dreams cannot be fulfilled without challenges. These challenges are not meant to destroy you but to strengthen you, to test your resolve, and to separate the serious from the unserious.

Winners Never Quit

When you face disruption, you are left with two options: to quit or to persist. If you quit at that stage, you have already lost. The dream dies there. But if you persist, if you keep pushing through the storm, eventually the tide turns in your favor.

This is why it is often said: *“Winners never quit, and quitters never win.”* You cannot succeed if you give up halfway. Every successful person you admire today has a history of persistence.

Think about Thomas Edison. History records that he failed over **1,000 times** before successfully inventing the electric bulb. When asked why he kept trying

despite repeated failures, Edison replied, *“I have not failed. I’ve just found 1,000 ways that won’t work.”* That is persistence.

Think about Nelson Mandela, who spent 27 years in prison for the cause of freedom. He could have given up hope, but he persisted. Eventually, he became the President of South Africa and a global symbol of resilience.

Even in the Bible, Joseph’s journey is a story of persistence. Betrayed by his brothers, sold into slavery, falsely accused, and imprisoned — yet he refused to quit. He kept his dream alive, and eventually, he rose to become Prime Minister in Egypt.

Without persistence, none of these stories would exist.

What Happens Without Persistence

Without persistence, you are defeated even before you begin. Life is full of obstacles, and if you don’t have staying power, you will abandon every project at the first sign of trouble. This is why many people live average lives. They have big dreams but lack the persistence to see them through.

Think about how many unfinished projects litter people’s lives — half-written books, abandoned businesses, incomplete courses, unfulfilled promises, broken commitments. All of these are monuments of a lack of persistence.

How to Develop Persistence

The good news is this: persistence can be cultivated. You don't have to be born with it; you can train yourself to become persistent. Here are four practical steps:

1. Have a Well-Defined Purpose with a Burning Passion

Persistence is fueled by purpose. When you know *why* you are doing something, quitting becomes difficult. Purpose acts like a compass, keeping you focused even when storms rage. But purpose alone is not enough; it must be backed by a burning passion. Passion is the fire that keeps you moving when motivation fades.

2. Have a Definite Long-Term Plan Backed with Action

Persistence thrives on structure. Without a clear plan, you will be easily discouraged. Write down your long-term goals, break them into actionable steps, and commit to working on them daily. A plan gives you a sense of direction, while action keeps the momentum alive.

3. Get Yourself a Life and Accountability Coach

No one succeeds alone. Having a mentor or coach helps you stay on track when you feel like quitting. A coach will remind you of your potential, challenge your excuses, and hold you accountable. Sometimes, all you need is someone who believes in you when you doubt yourself.

4. Belong to a Mastermind or Supportive Community

Isolation breeds weakness, but community fuels persistence. When you surround yourself with people who are also pursuing big goals, their energy rubs off on you. In moments of weakness, they encourage you to keep going. This is why the Bible says, *“Iron sharpeneth iron.”*

Life is a marathon, not a sprint. The difference between those who succeed and those who fail is not talent, resources, or even intelligence — it is persistence.

When disruption comes, remember it is part of the process. Don't be surprised by challenges; expect them, prepare for them, and persist through them.

Never forget this truth: *the world does not reward quitters; it rewards finishers.* Be the kind of person who finishes what you start. Be the one who refuses to give up until the vision becomes a reality.

CONCLUSION

I will like to conclude this book with a very important note. It would be an injustice—and indeed a waste of your time—to have read through these pages and not discover the very reason why people take action and actually see results.

You see, knowledge alone is not enough. Countless people know what to do, yet they still fail to do it. They've read books, attended seminars, listened to motivational talks, and even written down their goals. Yet, when it comes to execution, they fall short. Why is that so?

The answer lies in one word: **WILL**.

Your will is the driving force that translates your knowledge into action. But here's the painful truth—there comes a time when your will fails. Yes, it does. No matter how determined you are, no matter how fired up you feel at the beginning of a journey, there are moments when you wake up tired, unmotivated, discouraged, or distracted. In those moments, your **WILLPOWER is not strong enough** to push you into action.

Think about it: how many times have you planned to wake up early, exercise, read a book, save money, or take a bold step in your career—only to postpone it? You told yourself, *I will do it tomorrow*, and when tomorrow came, you said the same thing again. That cycle repeats until weeks, months, or even years are wasted.

This is the reality for millions of people. They know what to do, but they lack the **fuel, the drive, the power** to do what they know. So, what then is the missing ingredient?

The Secret of the Successful

The truth is, there is one thing that has never failed and will never fail. It is the hidden weapon behind the lives of thousands of successful people all over the world. The greatest leaders, the richest entrepreneurs, the most disciplined athletes, and the most influential change-makers use this secret.

What is it?

It is called **DECLARATIONS**.

Yes, declarations. Words spoken with power, conviction, and consistency. Words that go beyond your conscious thoughts and sink deep into your subconscious mind. Words that shape your identity, control your habits, and ultimately determine your destiny.

Let me make this very practical. Each time you declare words such as:

- *“I am disciplined.”*
- *“I take action in spite of fear, doubt, and laziness.”*

- *“I am focused and unstoppable.”*
- *“I am successful in everything I put my hands to do.”*
- *“I do not quit.”*
- *“I love myself, and I am worthy of success.”*

—you are not merely speaking empty phrases. You are actively **programming your subconscious mind**. And your subconscious mind is the true engine of your life.

Why Declarations Work

Many people underestimate the power of words. But the reality is this: your life moves in the direction of the words you consistently speak. The Bible puts it this way: *“Life and death are in the power of the tongue.”* Psychologists and neuroscientists also confirm this truth in their studies of the subconscious mind.

Your subconscious mind is like fertile soil. Whatever you plant in it—whether positive or negative—will eventually grow into actions, habits, and results. If you constantly speak words of weakness, doubt, and defeat, your mind will align itself with that reality. But if you constantly speak words of strength, courage, and success, your mind will equally align itself with that reality.

That is why successful people discipline themselves to declare positive affirmations daily. They know that motivation may fade, willpower may fail, but declarations never lose their power. Declarations are like spiritual and mental

fuel. They ignite something deep within you that forces your actions to align with your words.

I must emphasize again that your subconscious mind is responsible for most of the decisions you make. Scientists say that up to **95% of our daily choices are controlled by the subconscious mind**. That means only 5% of your life is controlled by conscious effort. If your subconscious is filled with fear, doubt, laziness, and negativity, then no matter how much you consciously try, you will keep falling back into failure.

But when you fill your subconscious with declarations of faith, success, and discipline, then your decisions, your actions, and your results will automatically shift.

That's why this principle is the **bridge between knowledge and results**. Knowing what to do is good. Wanting to do it is better. But programming your mind through declarations is what guarantees that you will actually do it—and succeed.

As you close this book, I want you to make a personal decision: never again will you rely on willpower alone. From today, you will use the greatest weapon given to mankind—the power of your words.

Stand before the mirror and declare who you are becoming. Write your affirmations and recite them daily. Let them sink deep into your spirit until they shape your habits and your destiny.

If you commit to this practice, I guarantee you: your life will never remain the same.

And if you want to go deeper into this life-changing practice, I strongly encourage you to get my book “**Mind Shift: How to Take Control of Your Money Mindset and Be Financially Free.**”

In it, I share in detail how to reprogram your subconscious mind for success, wealth, and freedom. It will show you step by step how to use declarations and other proven methods to unlock your true potential and live the life you deserve.

Remember: your WILL may fail, but your **WORDS will never fail** when they are spoken with faith and consistency. Declarations are not just positive sayings; they are seeds of destiny. Plant them daily, water them with belief, and watch them grow into a harvest of success.

Your future is in your mouth. Speak it. Declare it. Live it.

Therefore, I would like to use this opportunity to invite you to join the **Make More Money Challenge** today by visiting our website at www.themoneyinstitute.org

The Make More Money Challenge is a 5-day challenge with Emmanuel Wealth that focuses on how to make more money from your business by creating more offers that people will say “YES” to.

ABOUT THE INSTITUTE DIRECTOR



Emmanuel Wealth is a visionary entrepreneur and the Founder of Joemi Group, an agric-tech company that produces premium cassava flakes commonly known as “Garri”.

As the founder of Academianet Solutions, Emmanuel has provided academic support to 6,000+ researchers, contributing to 2,000+ published papers and helping scholars from underrepresented regions gain visibility in the global academic landscape.

He is the founder of The Money Institute Global, a company that provides coaching programs and business training to help business owners increase revenue and improve profitability. Services include strategic and tactical business training, community engagement, and access to proprietary resources to improve lead generation, lead nurturing, sales, fulfillment, and retention.

Driven by a passion for purposeful entrepreneurship, Emmanuel is creating transformative opportunities in agriculture, academia, and finance, inspiring others to build businesses that create meaningful social impact.

For more information, partnership, and consultancy, please contact **The Money Institute Global** on: info@themoneyinstitute.org

Other Books by Emmanuel Wealth

- 1. You are NOT THE POOR**
- 2. Money Matters**
- 3. Sell Your Market**
- 4. Customers Magnetism**

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About The Book

“Mindset is everything.”

Whether you struggle with money or attract it effortlessly, it all comes down to the 'software' running in your mind

This book, ***Mind Shift: Take Control of Your Money Mindset and Be Financially Free***, is straight to the point. It is very easy to understand and follow, and it will radically bring the transformation you need in your personal and financial life.

About Emmanuel

Emmanuel Wealth empowers individuals to take bold action and achieve success in their pursuits. His strategies go beyond personal growth — they are designed to create lasting impact and help people fulfill their divine purpose.

Apart from being a successful business coach, Emmanuel Wealth is an international speaker and is creating transformative opportunities in agriculture, academia, and finance, inspiring others to build businesses that create meaningful social impact.

"My calling from God is to change lives and to serve people." **Emmanuel Wealth**