

Welcome to 30 Days to Get Rich!

Thank you for taking a chance and downloading this ebook. I know you're probably excited right now, but before we cut to the chase...

I have some good news, and I have some bad news.

I want to be a straight shooter with you, so I'll give you the bad news up front, and then the good news.

But I'm worried. Worried that you won't stick around after the bad news to hear the good news.

(And it's really good news, that you really need to stick around for.)

So I'll make you a deal.

If you promise, *promise*, to stick around after the bad news, I'll give it to you first. But you need to promise to stick around for that good news!

Are you ready? Did you promise to stick around?

If you've promised to stick around, scroll down to the next page for the Bad News.

(But then, after you read it, keep scrolling for that Good News!)

The Bad News:



Yup, the bad news is that you're the victim of an April Fools' Day prank.

There is no getting rich in just 30 days.

But wait! Don't forget your promise to stick around for the Good News!

The Good News:

Only the "quick" part of this "Get Rich Quick" guide is a prank. This is a 30-day guide to getting rich!

You won't be rich immediately at the end of the 30 days. You will, however, have the tools you need to get rich *over time*. And that time could be as little as 10 years (or even less), if you're willing to really dig in.

So, do you want to get rich, or not?

If you do, great! You already have this guide, so scroll down and get started!

If you don't... well... why'd you download this silly guide anyway?

How to Use This 30-Day Guide

For each day of this "course," I've provided you with an awesome, **FREE** article with valuable information about building wealth. There are no "paywalls" here - you won't be asked to cough up a single dime to read any of this stuff.

This guide is made up of 30 articles from personal finance bloggers, big and small. These are primarily ordinary people, building wealth and sharing their secrets. *That's on purpose.* Some experts know a lot, but I've found you can learn the most from people who are in the trenches.

Each day will only take you about 20 minutes, as promised when you downloaded the guide. (Yup, that part wasn't me April Foolin' ya!)

If you find yourself with more time than it takes to read the day's article, you might be tempted to move on to the next day, early. But I suggest you stay on the day's site, and read some other content from that author.

Personal finance bloggers are incredibly *helpful* folks who give away tons and tons of free content. If you have the time, read as much as you can from each day's author. Use their comment sections to ask questions about anything you read. Take advantage of their hospitality.

Okay!

Let's do this!

Scroll down for Day 1!

Day 1:

<u>I Need Money! 10 Ways You Can Make Money For Tomorrow's Rent</u> on The Penny Hoarder

I put this as Day 1 for anyone who's in a real pickle. If you are having trouble paying current bills, this will help you get caught up, so that you can put the rest of the days to work.

If you're doing okay or better, you might be tempted to skip this post. But who couldn't use some extra quick cash?

Day 2:

Do you find money talk boring? Try this instead on ThinkSaveRetire.com

"For all those who find money talk boring, I feel ya. It's dry and mundane. Numbers. Charts. It's not inherently fun for all of us. ... Don't ignore money. Instead, try reframing the topic to something that's much more interesting to talk about."

Day 3:

Go from *totally lost* to *totally in control* with these four money basics. on How Do I Money?

"It's time we get back to the basics. Here's the same four steps we took when we first started paying attention to our money."

Day 4:

<u>Unicorns, Soviets, and Compound Interest: Demystifying Personal Finance</u> on Frugalwoods

"Two years ago, I gave a presentation to my office on how to manage your money as a young professional. Sound boring? The title was 'Compound Interest is a Magic Unicorn of Awesomeness."

Day 5:

<u>Profit Margin: The Most Important Number in Personal Finance</u> on Money Boss

"Look at your goals. Your profit margin directly affects how quickly you'll achieve these aims. A profit margin of 20% will allow you to reach your destination twice as quickly as a profit margin of 10%."

Day 6:

Financial Independence Are You On The Right Path? on Life Zemplified

"Unfortunately, most of us are not taught personal finance in school or by our parents, who may have often struggled themselves. But there is help out there for those interested in learning how to achieve financial independence without smoke and mirrors."

Day 7:

Follow the Roadmap to Financial Health on Mama Fish Saves

"The Roadmap won't solve all your problems or answer all your questions, but it will give you a place to start."

Day 8:

How I failed my daughter and a simple path to wealth on jlcollinsnh

"Financial geeks like me are the aberration. Sane people don't want to be bothered. So is there a simple way for folks who have better things to do with their time? Yep, there is."

Day 9:

The Power of Doing Just *ONE* Thing on Budgets Are Sexy

"Here's the thing: you could choose to only do ONE thing consistently and still make a huge difference. It just has to be one of the 'biggies.' You do any of these things listed below – just one of them – and you'll become a millionaire in no time. Even if you don't do anything else!"

Day 10:

<u>Financial Independence Is A Byproduct Of Mindset</u> on Four Pillar Freedom

"The problem with not having a personal philosophy is that your spending will naturally mimic the spending of the majority of people. But guess what. The majority sucks at spending."

Day 11:

Grow the Gap: Guard the Gap on Montana Money Adventures

"These 6 words are the path to creating more financial freedom."

Day 12:

<u>How to Become an Eccentric Millionaire</u> on I, Vigilante

"To accumulate enough of this super-abundant wealth to call yourself a 'millionaire' requires only a simple six step process."

Day 13:

8 Big Reasons Why You're Getting an F in Personal Finance 101 on Len Penzo dot Com

"If you're always swimming in debt and living paycheck-to-paycheck, then you're at risk of getting an F in Personal Finance 101. Here are eight reasons why that's probably so — along with a little extra credit to help improve your grade."

Day 14:

Welcome to The Money Uprising Movement(TM) on Good Financial Cents

"It's time to step up and take control of YOUR money."

Day 15:

3 Unconventional Ways to Super-Charge Your Savings on Afford Anything

"We all know what we should do. Lack of knowledge isn't our problem. But that doesn't mean we're going to act on this great advice. Humans are busy/lazy, and when we're presented with two options, we're prone to taking the easy route. ... But if you want actual results, you should work with human nature, rather than fight against it. In other words, embrace your inner sloth."

Day 16:

How Should You Invest? on Our Financial Path

"For me, I decided to automate my savings and investing and trust my allocation. Indexing can be stress-free and require very little of your time if you want it so."

Day 17:

Why You Shouldn't Trade Stocks or Trust Money Managers on My Money Wizard

"The people running these hedge funds aren't all stupid. They're often incredibly brilliant people, with an unbelievable understanding of the market. Unfortunately, this is unlikely to translate to results for you."

Day 18:

Stealth Wealth on The Retirement Manifesto

"Just because you choose to spend more doesn't make you 'wealthy.' Just because I spend less doesn't make me 'poor.'"

Day 19:

<u>How To Get Lucky – 3 Ways To Improve Your Luck In Business And Life</u> on My Wife Quit Her Job

"Do you ever wonder how some people keep getting lucky over and over again? Is it just a coincidence that some entrepreneurs always seem to find a way to steer luck in their direction?"

Day 20:

7 Ways to Achieve Financial Independence on Retire by 40

"Financial independence means you can do whatever you want without having to worry about money. Work will be optional and you become a master of your destiny. Who wouldn't like that? It is a worthwhile goal to shoot for."

Day 21:

Your Ultimate Guide to Paying Off Debt on Student Loan Hero

"Whatever is making your debts feel scary, out of control, or even unfair, it's time to address it."

Day 22:

How to Manage Your Career to Make Millions More on ESI Money

"Let's discuss the one thing most people don't do that's costing them millions: they don't manage their careers."

Day 23:

Why to Start a Roth IRA on Our Freaking Budget

"If I could travel back in time as my current self and visit my then 18-year-old self, this is the wisdom I would dispense:

- Stop using MySpace. It's dumb, and you're going to feel dumb that you ever had an account.
- If you wear that puka shell necklace one more time, I'm going to punch yourself... myself in your... my face.
- Take some of that Jamba Juice income and open a Roth IRA. NOW!"

Day 24:

5 Best Money-Saving Strategies Proven to Work for Anyone on Money Crashers

"In 2016, Claris Finance polled 2,000 Americans about their best and worst financial decisions. One of the questions Claris asked people was what strategies they had tried to save money – and which ones actually helped them. The poll respondents named five top saving strategies that worked for them. Here's the list – with some advice on how to make them work for you too."

Day 25:

20 Things We Did to Pay off \$53K of Student Loan Debt on Saving with Spunk

"In 2016 my husband and I paid off over \$53,000 of student loan debt. Our combined income was roughly \$88K meaning we lived off \$35K and put 60% of our income towards loans. Pinch me."

Day 26:

<u>Make More Money: A Fear-Busting Game Plan To Start Side Hustling</u> on Notorious D.E.B.T.

"Maybe you weren't blessed with a high-paying profession, but that doesn't mean you need to stay in the poorhouse forever."

Day 27:

Hack Your Way to Maxing Out Your 401k on Chief Mom Officer

"That sorry little 401k has hundreds of thousands of dollars in it, despite the fact that I left that employer back in 2011... and haven't contributed a dime more."

Day 28:

Building a Rock-Solid Financial Foundation on Wallet Hacks

"An incomplete foundation is the same as a poorly constructed one. If you've never been given a blueprint for how to build a rock-solid financial system, you may be missing something important."

Day 29:

Save More Money: Automate and Separate Your Savings on PT Money

"To make saving easy, make it automatic. Set it up and forget about it."

Day 30:

Money Is a Tool, Not the Goal on The Wild Wong

"Money doesn't buy happiness, but it's a powerful tool when used correctly. The problem is, most of us don't know how to use it correctly. We spend it on stuff we don't need and might not even want, then complain that we don't have enough of it for other things. Or maybe we don't have enough of it, period, so we think obtaining more money is the goal, but then we give up because 'get more money' is such an aimless, overwhelming goal."

You Made It Through! Now What?

You've read all 30 days (you *did* read all 30 days of articles, right?), clicked around and read more on the sites that interested you... but now what?

There's a long road ahead of you, putting what you've learned into practice. And you may still feel like there are a ton of roadblocks on this highway.

If you're stuck on an obstacle, please tell me about it.

My blog, <u>Poorer Than You</u>, was founded on the premise that if I can build wealth despite humble beginnings, anyone can. And I love working through complex problems that seem like they have no solutions.

I'm happy to help you brainstorm some ideas for removing the obstacles that are in your way to building wealth. And I'm willing to do this for *free* for anyone who has read through the 30 articles above. No consulting charge. No fee.

The only thing I ask is that you allow me to post our emails on the Poorer Than You blog, so that others in your situation can learn, too. (I'll change your name and details if you ask.) If that sounds okay to you, go ahead and <a href="mailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:emailto:em