

“Quoteables”

Memorable Lines from *Wealth Mentality* by S. Ross Ingram

▽ INTRODUCTION ▽

“People want to be rich.” — p.1

“It really doesn’t matter where you live or how much money you make. People want to have more.” — p.2

“Having a *Wealth Mentality* is the most overlooked aspect of developing wealth.” — p.2, 3

“It is useless, not to mention frustrating, to pursue specific ways to build wealth when your mind is not prepared to work for you in your pursuit.” — p.3

▽ PHASE I ▽

LAYING THE FOUNDATION FOR YOUR WEALTH MENTALITY

STEP 1: Why Seek a Wealth Mentality?

“A *Wealth Mentality* is not a destination. It is an evolving state of mind.” — p.11

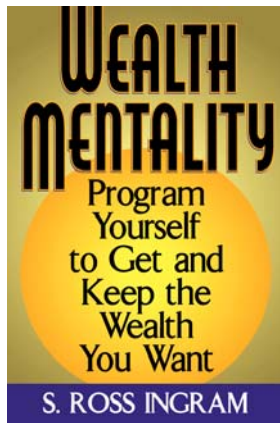
“[T]he reality is simple: unless you’re born with it, marry into it, inherit it, or win the lottery, you need an income.”— p.12

“Money is a tool that can be used to shape your existence and fulfill your destiny.” — p.12

STEP 2: Why Seek Wealth?

“When you have a *Wealth Mentality*, the goal is not just to be rich (i.e. have a lot of money). The goal is to have wealth (i.e. have your money work for you).” — p.15

“Wealth allows you to make this world a better place for those less fortunate than yourself.” — p.16



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“If you only have enough for yourself, you cannot assist others – including your family, as well as strangers in need.” — p.17

“Having wealth allows you to be proactive in your giving.” — p.18

“Having wealth allows you to create a nest egg that will take care of you after you retire.” — p.22

“When you have wealth, neither your children nor society will have to take care of you.” — p.23

STEP 3: Why Aren’t You Wealthy Already?

“It is a natural thing to want wealth.” — p.27

“Well, if *one day* you will be wealthy, let me ask you this: *Why aren’t you wealthy already?*” — p.27

“When becoming wealthy is not a true goal, then attempts to pursue it will ultimately cause you frustration.” — p.29

“Fear is the silent killer of potential.” — p.30

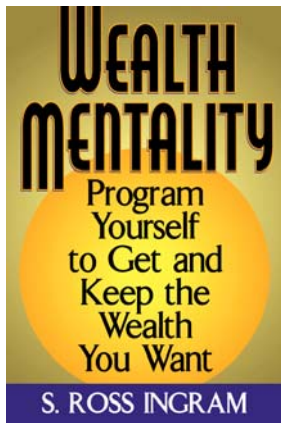
“[F]ocus should be on getting your own goose, and not just getting the golden eggs.” — p.34

“Most people don’t necessarily fear change; they just don’t want change.” — p.36

“Your current lifestyle is the reason why you are in the financial shape you are in. Until you do things differently, you will never get different results.” — p.37

“Lazy people may even fantasize about how nice it would be to have more, but they don’t want to *do more*.” — p.39

“[L]asting behavioral change will not occur until you address and change the way you think.” — p.41



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STEP 4: Thought Barriers

“A *Wealth Mentality* is a way of thinking that supports thoughts and behavior directed toward achieving wealth.” — p.43

“You can choose to have your thoughts and behavior work for you or allow them to work against you.” — p.44

“You will never achieve more than you believe you are capable of achieving.” — p.45

“Unmet “needs” can consume your thoughts just as “wants” or desires can.” — p.46

“When it comes to wealth, most people focus on not being poor rather than on achieving wealth.” — p.47

“There is a wide gap between *not being poor* and *being wealthy*.” — p.47

“[P]rocrastinating keeps you from achieving your goals and from ultimately fulfilling your dreams.” — p.48

“When you have to make a decision without having all of the facts, *always* be aware that your decision could be wrong.” — p.51

STEP 5: Belief Barriers

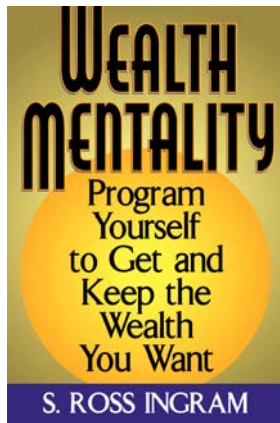
“The only limitations you have are the limitations you choose to believe in.” — p.55

“No one is destined to live a life without wealth.” — p.55

“Goals are guideposts for fulfilling your purpose and attaining your dreams.” — p.57

“The largest factor in taking risks is courage.” — p.58

“Many people have accepted living in a state of need and want as a normal part of life.” — p.59



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“It is not natural to live lacking for things.” — p.59

“Making a decision separates the wheat from the chaff.” — p.60

“If you can’t manage \$1,000 what makes you think you can manage \$100,000?” — p.60

“If you can’t be faithful over a few dollars, why should you be ruler over many?” — p.60

“It is important to choose a vocation that you love and that excites you.” — p.61

“Ignorance of financial matters will kill your financial dreams.” — p.62

▽ PHASE II ▽

DEVELOPING YOUR WEALTH MENTALITY

STEP 6: Wealth Mentality Thoughts

“How you spend your time is the largest and most important investment you’ll make.” — p.70

“A *Wealth Mentality* knows that even in small or intangible ways, opportunities to advance a position exist in all situations.” — p.72

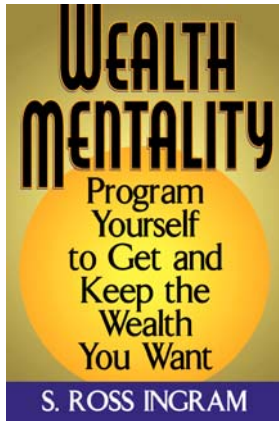
“Every moment is a new learning opportunity.” — p.72

“A *Wealth Mentality* seeks out, embraces and thrives on change.” — p.73

“*Bad debt* should be avoided like the plague that it is.” — p.74

“A *Wealth Mentality* knows that fortunes are made and lost based on reputation.” — p.74

“I’ve encountered very few people whose results justified dealing with their toxic personalities.” — p.75



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STEP 7: Wealth Mentality Actions

“The more options and information you have, the better your decisions will be.” — p.81

“It’s not just how much you make, it’s how much you keep.” — p.83

“If someone else was able to achieve it, then it is possible for you, too.” — p.84

“Patience is not only a virtue, but a cornerstone in the development of lasting wealth.” — p.84

“Instant success or wealth is only truly useful when you are prepared to deal with it.” — p.84

STEP 8: Recognizing Potential Opportunities

“Ultimately, it is your insight that allows you to see potential where other don’t.” — p.90

STEP 9: Staying Focused

“Unless you make a complete commitment to the goals you set, your chances of focusing on and reaching those goals will remain small.” — p.100

▽ PHASE III ▽

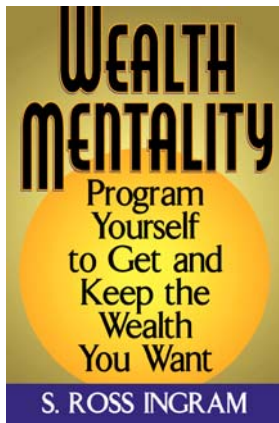
MAINTAINING YOUR WEALTH MENTALITY

STEP 10: Developing Wealth Mentality Habits

“Developing wealth building habits is not only the key to maintaining a *Wealth Mentality* and achieving wealth, but also to having a well-rounded and fulfilling life.” — p.113

“Productive habits are key to having and maintaining a *Wealth Mentality*.” — p.114

“Unwanted habits generally won’t go away just because you want them to.” — p.115



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“Once you determine the need, *find positive ways to satisfy the need.*” — p.116

STEP 11: Dealing with Setbacks

“Setbacks happen often and in everything you do.” — p.119

“A *Wealth Mentality* is not afraid or discouraged by setbacks.” — p.120

“Things won’t always turn out the way you expect.” — p.121

“A *Wealth Mentality* knows that remaining on the path to wealth is not easy.” — p.121

“The path to wealth is not straight.” — p.121

“Don’t try to reinvent the wheel if you don’t have to. You can achieve your goals more quickly by learning to build on others’ successes and avoiding their mistakes.” — p.122

“A *Wealth Mentality* knows that setbacks can be a launching pad for an even greater opportunity.” — p.123

▽ PHASE IV ▽

PREPARING TO DEVELOP YOUR WEALTH ACTION PLAN

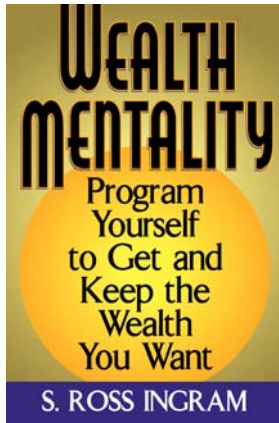
STEP 12: Problems with Wealth Action Plans

“[S]imply making more money does not automatically lead you to wealth.” — p.128

“Remember, wealth is only a tool to help you get more enjoyment out of the other areas of your life.” — p.130

STEP 13: How Much is Wealth to You?

“Wealth is relative and theoretical.” — p.134



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“I do not believe that anyone can or should dictate an actual amount of net worth for you to seek.” — p.136

STEP 14: Where Are You Now, Financially?

“Information alone is not power. Getting information is the first step toward having power. *Knowing what to do with the information* and then acting on the information is power.” — p.145

STEP 15: Bringing It All Together

“Set goals that are realistic and measurable.” — p.151

“If you can’t manage the money you have now, you won’t be any better at managing more of it.” — p.153

“[B]ecoming wealthy simply from saving a lot is not a possibility because your money is never working for you.” — p.154

“If someone else employs you, you should seek to truly excel at the job you were hired to do. Stop doing just the minimum to get by.” — p.158

STEP 16: Setting Up a Wealth Mentality Club

“Having a support system is an essential tool for helping you to maintain a *Wealth Mentality* and continue on your journey to wealth.” — p.163

“A *Wealth Mentality Club* can be an educational forum for exploring various wealth building vehicles and related topics.” — p.165

▽ EPILOGUE ▽

“The accumulation of wealth, just for the sake of accumulation, is not the key to fulfillment. It is the way you use your wealth that can bring you fulfillment.” — p.169