

# **“Get Out Of The Rat Race Now And Start Enjoying Your Life!”**

By Adam Khoo



**Plus... Discover Simple Strategies You Never Knew Existed To Turn You From A Complete Money Misfit To A Certified Money Magnet Right Now!**



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From: Adam Khoo

Re: **Get Out Of The Rat Race Now And Start Enjoying Your Life!**

**Dear Frustrated Wealth Seeker,**

The fact that you're reading this report right now only confirms one thing. **That you have crossed the line and have taken an interest to create lifetime wealth.**

Congratulate yourself right now! Because your initiative just introduced you to a world out of the "rat race".

## **But What Exactly Is The "Rat Race"?**

Well let me describe it to you.

Every morning, you get up and prepare yourself to go to work. You shower, eat your breakfast, get dressed and travel by bus/train or drive your car to your office.

You reach your office, go to your cubicle, sit down and switch on your computer. **And the first thing you do when your computer's switched on is you check your email!** I know because I've seen countless people and they all tell me the same thing.

After you go through "**email hell**", you watch the clock and find out that lunch's just around the corner. And so you zip down to favorite eatery that you've been dining at everyday for the last 5 years.

You finish your chow and then you head back up to your desk, sit down at your chair and wish that you could just fall asleep! Who else knows that after lunch feeling?

But you can't.

Your boss is yelling for you to get this report prepared and done, **your inbox just flooded in with another gazillion emails chasing you for all this work that needs to be done.**

Somehow you manage to pull yourself together, endure the pain and get back to doing your chores. You finish that report, you reply to those **gazillion emails** and in fact, you even manage to squeeze in some extra time to handle that nasty customer that's been a constant thorn in your neck.

So you finish your work for the day, five o'clock comes and you take the bus/train or drive your car through **peak hour traffic** back home. You come home to your family, you have dinner and take the nice warm shower that just feels so good.

Maybe you sit down to watch television or you read the papers and before you know it, it's coming to midnight. So it's off to bed and you wake **and you repeat this all over again!**

## **You've Been Playing Out This Scenario Everyday, Just Like Clockwork, For The Last 5, 10, 20, Even 30 Years!**

You get two to three weeks paid vacation/sick leave each year and occasional for overtime work.

You get paid by your employer for your services every payday. If you don't like your job anymore, you find another employer for better pay. **Year in, year out, it's the same routine.**

You see, when you work for somebody else and not for yourself, you are focusing your efforts in making somebody else richer.

And that my friend is called the "**rat race**".

I feel overwhelmed already just describing it to you. But it's no fairy tale. This is happening everyday, everywhere for countless people just like YOU.

Let me ask you this: "Do you honestly like this feeling?"

And I know the answer is that you don't.

So why are you still doing it? **And why have you been doing it for the last 5, 10, 20, even 30 years?**

## **Why You MUST Design Your Own Financial Future!**

**You see as an employee, your income is always limited.** You are basically trading your time away for money! And you can only have 24 hours in a day. No more, no less.

So there will **always be a limit to how much income you can create** because you, at most, can only trade 24 hours a day for a salary.

And that's why when so many people *think* that the way to making more money is to spend more time working, they always end up burnt out, tired and disillusioned with life.

There's a better way than that. **And you know it.**

All too often, people are trapped in this race because they never bothered to know where they are headed.

They only notice it at times when they run short of cash for unexpected expenses or when they realize what will happen to them when they reach retirement age.

**And still they forget about it and do nothing to improve their lives.**

## **Get Out Of The Rat Race Now!**

You must realize the need to get out of the "rat race" as soon as possible.

To achieve this, **you need to change your way of thinking** - from thoughts of working as an employee for someone else, to thoughts of [being in control of your own time and money](#).

This doesn't mean you have to quit your day job right away. You could spend your free time learning and actually implementing creating other streams of income while still working as an employee.

**In fact I recommend that!** Because many people may not have the means to just quit their job right now and go head-first into business or internet marketing or investing.

Only once your income streams are stable, you're financially secured and have enough knowledge on acquiring wealth, that's the time to get out of the "rat race" and start enjoying your life.

As you will see, **creating wealth is about making more money in lesser time**, in comparison to what you are presently doing.

Once you are out of the "rat race", you still continue to "work". But this time you work for yourself and not for other people.

When you work for yourself, it does not mean that you're being selfish; you're just being smart. **Nobody's going to look after your financial security except yourself.**

The bottom line is this: **It is all right to be an employee, but don't stay as one for long.** So if you're still running circles round the rat race, isn't it time you do something about it now?

Now I can hear that you want to dig yourself out of the rat race and catapult yourself into the success stratosphere.

But you haven't.

And here's why...

## **The One Thing That's Been Holding You Back From Your Dreams!**

What is the first impression we have upon hearing the word "fear"?

Most likely, we think of it as a word that describes a feeling we all do not like to experience. And rightly it is, for even the dictionary describes it mostly as a word filled with negative emotions.

Now let us make an **in-depth analysis of what fear is really all about when it comes to creating wealth**; its good side and its bad side.

Let's begin, shall we?

Ok, different people have different kinds of fear.

Fear of speaking in public, fear of heights, fear of enclosed places, fear of being alone, fear of dark places, fear of being in a doctor's or dental office, fear of spiders and other insects - we can enumerate countless more.

**And fear is also the biggest deterrent to financial success.**

It is this fear that prevents you from taking action to reach your goals. It is this fear that prevents you from achieving breakthrough results in life.

This fear could be anything.

It could your fear of taking risks.

Or the fear of rejection.

Or the fear of failure.

It doesn't matter what fear it is. What matters is that **you realize that these fears are holding you back from your dreams!**

## **If You Can Suppress Or Control Your Fear, Your Mind Will Turn Into A "Gold Mine"**

**A word of caution:** Being wealthy does not necessarily solve the problem of fear. Sometimes, it even aggravates the matter! Because this time, it is fear of losing the money that bothers you. So you must learn to manage and control fear.

Many people, either rich or poor, who have fears of losing their money so much, actually aggravate their problem even more.

Because their thoughts are all pre-occupied with the terror of losing their money instead of actually thinking of how to [manage, protect and grow your money](#).

All **truly** wealthy individuals have no fear of losing their money whatsoever because they know that they can generate the same or more wealth back again if they should ever lose all the money they have right now.

Ever read about how Donald Trump went from multi-billionaire to being almost a billion dollars in debt, back to being a multi-billionaire again?

Or how Steve Jobs founded Apple and then got fired by his own company and then came back and went on to lead Apple into its most successful era so far?

You see, money is a concept.

Money is a state of mind. **Wealth is always created in the mind first before it can manifest into your reality.**

And that's why the rich are rich! Not because of the wealth they have, but because of the [millionaire mindset](#) they possess.

## **How Fear Can Be Good For You!**

Fear also has its good side.

Fear prevents us from getting hurt, physically and emotionally. It prevents us from being too aggressive. It makes us think before we act.

If I can use a lousy analogy, fear is similar to fats in our body. Too much fat in our body is not good for our health but a little fat helps to keep us warm in cold weather.

### **So how can we use fear to make us rich?**

How do we keep fear within manageable and usable levels so we have control over it instead of the other way around?

It's simple.

Like the fat in our body, a little fear is good for us!

To an average employee, the fear of losing a job makes him/her get up every morning to go to work. This ensures you pay your bills on time, you pay your mortgage and your family has food on the table every day.

This is how fear controls a person and pushes him to make sure his family is taken care of. But this same fear is also **the reason why most people stay in the "rat race"**.

To the poor and middle class, the fear of not knowing whether they can retire comfortably makes them willing to take calculated business or investment risks that could pay handsomely, that they otherwise may not have got.

So you see fear can motivate you.

**You can use fear to push you to heights that you would normally never scale.** This is how you can control your fear and direct it to help you towards achieving your goals.

## **Be Greedy...**

What? Did Adam say 'Be Greedy?'

Well, let us explore greed further.

Firstly, I think you will agree that a **high degree** of greed can lead into trouble. Too much greed clouds our thoughts but a little greed can do us good.

**You see a little greed can motivate you to aim higher and achieve more.** A little greed can help us overcome obstacles that otherwise may have previously stopped us in our tracks.

Without that little greed, our desire to have something better and to improve our lives financially could be beyond reached. Progress will hardly be attained.

So you see like fear, **greed can serve you as well.**

The only difference is whether you conscious decision to control your fear and greed and use it to your advantage, or you allow them to control you instead and lead you further away from [financial freedom](#).

## **Why Most People Are Just One Paycheck Away From Disaster!**

Ok, some quick definitions.

There are two types of income in this world: **Active** income and **Passive** income.

**Active income is income which you have to be physically there to earn.** Like your job, or doing freelance work. You have to BE there actively doing work to get paid. In essence, this is basically trading your time for money.

**Passive income is income you earn without you having to be physically there to earn it.** Like owning a business, stocks which pay dividends, or intellectual property which you earn royalties from.

You don't have to actually be there physically doing the work to make the money. In fact your business can continue to run and make profits for you while you're on holiday, your stocks will still pay you your dividends and you'll still receive your royalties.

I'm sure you can see immediately what type of **income streams** you want to create and focus on!

My guess is that you, like **most people out there, only have one source of active income – your job.**

And that to me is risky living.

Why?

**Because if at anytime you lose your one and only source of income, you're in big trouble.** Especially if you don't have any substantial savings to tide you over till you find a new job or till you create a passive income stream.

When you lose your job, do you still need to pay for necessities like your utility bills? Your mortgage? And put food on the table?

Yes!

And what happens if you don't make those payments?

You're going to lose your house and it's not a nice thing feeling hungry all the time. You could say I'm painting a very dire picture here, but is this actually far-fetched?

I don't think so. **We all know of people who have gotten into this financial mess because they just assumed these things would never happen to them.**

Can it happen to you?

Definitely! Ever heard of downsizing nowadays? It's the reality out there now and you have to adapt to the changes because anything can happen.

**You cannot rely on your job or just one source of income and expect to be financially free!**

In fact, you can only have one or at most two sources of active income (for example, a day job and a night job) because quite simply you don't have the time to do anymore!

And that's why you **must** start focusing on creating [multiple passive income streams](#). Receiving active income is fine, but your primary aim must be to create those passive income streams as soon as possible.

And we call anything that generates consistent passive income for you an **Asset**.

## **5 Steps You Can Take Right Now To Get Out Of The Rat Race!**

Here are the steps to take:

**First, you must save.**

You must earnestly establish your assets through your savings, whether it comes from active or passive income streams.

If you haven't done so, better start now because **time is essential in building assets**. You must discipline yourself and set aside a fixed amount of money to save every single month.

For example, if you promise yourself to set \$500 each month as savings, you must consider this amount to be the **least** you will save. If it goes above this amount, the better still.

If you have more bills to pay, do your best not pay them from your savings!

Your principle should be to **pay yourself first**, not last. Get money to pay your bills elsewhere by finding ways to do extra work or by thinking creatively on how you can generate extra income.

**Your savings are not meant to pay bills, they are meant for future investments to get you out of the "rat race".**

Now when I say you should save a fixed amount of money every month, I am not suggesting that you throw yourself to a pitiful state.

You can still enjoy life because that's what life is meant to be, but be prudent in spending. **Keep your expenses to necessities only** (at least for the time being until you've attained financial freedom).

**Second, you must plan.** You must know exactly what you want to achieve and what your goals are.

If your goal is to start a part-time internet business to generate more passive income, plan for that. If your goal is to [learn how to invest wisely](#) and make great returns in the stock market, plan for that now.

While you're still in the "rat race", you must already prepare plans of what you want to achieve to attain financial success.

**Third, visualize.** Imagine or visualize in your how your internet business or stock portfolio is going to be like.

Imagine yourself already owning that success and profitable business. Imagine yourself with that million dollar portfolio and hold on to that vision!

Olympic athletes use this same method of visualization to train and prepare for their competitive events. In fact research has shown that the brain cannot tell the

difference between something that's experienced in the outside world and one that's imagined. It treats both exactly the same. It treats both as reality.

Everything is first created in the mind before it is created in outside reality. Likewise, **you must first create a picture of how you want your life and financial future to be like before you can actually turn it into reality.**

Like I mentioned before, **money is a concept.** It is the mindset that rich people have that make them rich in the first place.

Remember that.

**Fourth, do some research.** Know more about the business or field you want to get into. Talk to specialists or people you know who are more knowledgeable and who are already successful.

Learn from people who are already where you want to be. They can show you the way because they've walked the path before.

If you can't find people like that, buy books, tapes, and attend seminars which will help you increase your knowledge about the field you want to succeed in. In fact by attending seminars, you are bound to **find experts who can help you achieve your goals.**

Yes, I need to repeat that advice again because [increasing one's knowledge is really important and priceless.](#) This will save you time, effort, and money in the long run. And that's what really matters.

Creating wealth is a lifetime habit. It's a marathon, not a "get-rich quick" sprint.

**Lastly, Take ACTION!!**

How many times have you bought a book, went to a seminar and learnt a new piece of useful information but never applied what you learnt into your life?

Now tell me... What is the use of that?

**Having all the knowledge in the world isn't going to mean anything unless you USE it.** Having all of it just sitting in your brain isn't going to help you.

In fact you don't even need to use and apply ALL the information you know because quite simply one single idea can literally change your life!

Take for example if you just focused on saving \$300 every month and investing that money into an instrument that yields 15% per annum. Do you know how much wealth you are going to create in 30 years?

**\$1,688,531.00!!**

That's more than \$1.5 million! Most people can only dream of retiring on that fortune in 30 years time. **Now can you afford to save \$300 a month?**

So take action now! [Because just one idea can change your life!](#) And there's no one stopping you from achieving your dreams except yourself.

## **The Worst Enemy You Can Have!**

Who do you consider as your worst enemy?

Many people could say it's their boss, or the tax collectors, or the person who just sued you. Jokes aside, we have many implications of who our enemies are; but we have one common foe who is the main cause of our failures and misfortunes, and we're not even aware of this opponent.

You may not want to admit it, but **our worst enemy is ourselves.**

Who do you blame when something goes wrong?

Most likely, you blame the people around you, the weather, maybe even the government. But **we are the ones who are in control of ourselves.** We can change the outcome of our lives because we have the capacity to do that.

Some people who never managed to get out of poverty blame the government or their jobs. But they're too afraid to try out new ventures that may improve their lives.

They half-heartedly go to work on their 9 to 5 job. Then when the day is done, they watch TV and go out aimlessly having fun without seriously thinking of what great opportunity the future has in store for them, if only they would try to do something different with their lives.

**Lots of people would rather stay where they are in an unsatisfied state than to risk difficulties and obstacles for the sake of attaining their dreams.**

If their lives are not getting any better, they have no else to blame but themselves.

Of course, there are circumstances that are beyond our control, like the economy for example. But **we can choose how we want to react to these events** and instead focus on things we DO have control over and use them to our best advantage.

For example, if you got downsized right now, how would you react?

For most people this would be a crippling blow, they'd probably blame their former company, their former boss and go on about how life is so unfair.

They mill around at home, doing nothing, feeling bad about their lot in life and then they drag themselves to find another job they don't like at all that pays even less than their previous one.

And they will continue to blame their ex-company for putting in them in a situation like this!

I'm not saying that being downsized is a "good" or "bad" thing. I'm just saying **we can always choose to make the best of every situation.**

How else could you react to losing your job?

You could jump at this opportunity to finally start the business you always wanted to but didn't before because of job commitments.

And now because of your fear of not having a stable paycheck every month, this drives you to quickly setup your business, you make it successful as soon as possible, and soon you start to see profits coming in for you.

This is an entirely different response from the first. **I'm not saying one is better than the other. I'm just saying one response is going to be more useful and serves you more.**

If we encounter problems, we can either succumb to it, or we can treat it as an opportunity to become stronger and to become better individuals.

**Winners would always treat the problems they face as opportunities.**

## **How To Handle Any Failure You Encounter And Bounce Back Even Stronger!**

**What separates successful people from the majority who end up never getting what they want is how we respond to failure.** It is what we do about failure that makes a big difference.

So what is the pattern that all successful individuals exhibit?

**When they don't achieve their goals, they don't think of it as failure. Instead, they perceive it as feedback.**

Either feedback that the strategy they used was ineffective or that they did not take enough action. They then use this feedback to immediately change their strategy and take action again.

If they still don't succeed, they will get more feedback, change their strategy and take action again. They keep repeating this process until they get what they want. They do whatever it takes.

So, remember, **every time you don't get what you want, it is life giving you feedback.** It is this continuous feedback you need to help you adjust your approach until you hit your target.

Thomas Edison took almost **10,000** attempts before inventing the light bulb.

When asked how he did it, he said that he had to first find 9,999 strategies of how NOT to invent the light bulb. He then used this feedback to change his strategy until he got what he wanted.

Successful people re-look and change their strategy whenever they encounter 'failure'. They understand that failure is feedback. **Understand this principle and you will overcome failure and achieve success in no time at all.**

## **Money Isn't Everything, But It Sure Helps!**

You have probably heard other people say that "Money isn't everything" or "Money can't buy happiness." They may be right in some aspects; but it's not just about the money.

It's about having an ideal lifestyle - **being able to have control over your time** and schedule, having no one ordering you around, not having to look at the price tags every time you go out shopping, and just **enjoying the freedom that you truly deserve.**

But why do many people fail to achieve financial freedom?

Through experience, I have observed that they have limited beliefs.

**That's the problem with most people.** They have set up a boundary in their minds about what they're capable of and this boundary stops any possibility of them ever surpassing the current confines of their limited beliefs.

For example, many people would think that their boring day job is all that they're good enough for. They don't believe that they have the potential to rise higher and design their lives exactly they want it to be.

They don't believe that they can attain breakthrough results or achieve their goals. They may not even have goals!

Because of this limited self-belief, they do not grab opportunities that are theirs for the taking. Fear and doubt have been causing them to miss these golden chances of a lifetime.

**There ARE plenty of opportunities out there.**

You can enroll in night classes, learn about how to make more money and create more wealth, or start an internet business.

When I was just starting as an entrepreneur, all my friends and relatives would discourage me from doing so. They would repeatedly inform me that I'm wasting my time and nothing good would come out of it.

Had I listened to them, I would not have achieved my current success. If they have succeeded in implanting their own restricted beliefs into my mind, **I never would have tasted the joy of being a millionaire at age 26 and being a successful businessman today.**

No offense to them.

Everyone has the right to voice out their opinions, but no one has the right to force others in accepting their belief. Thank goodness I had beliefs that supported my goals and dreams.

Do you have beliefs that will support you towards achieving your goals?

**Believe that you have the capacity and power to attain success in any aspect of life you want to succeed, and you're halfway there.**

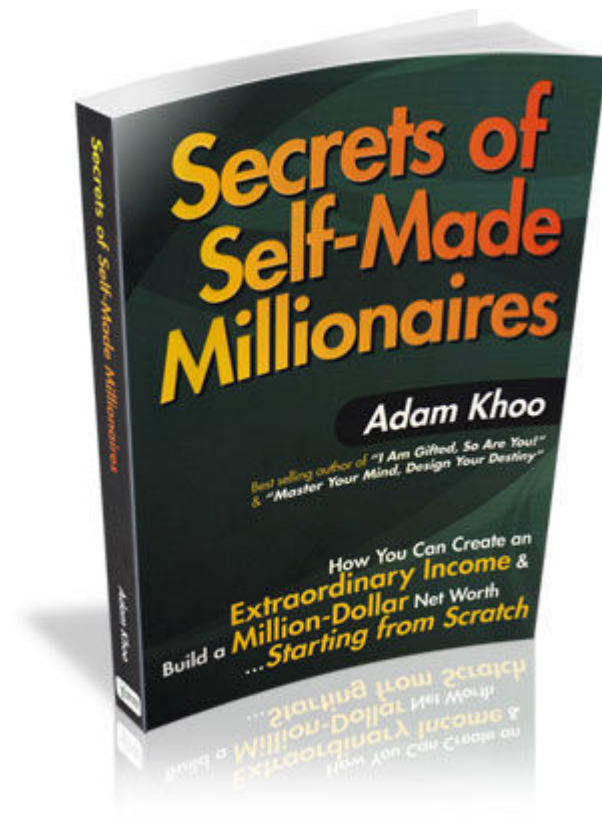
And most importantly, **Take ACTION!!**

It's not enough to just believe. [You have to make a move.](#) Money may not be everything, but living your life the way you want it to be is.

**To Your Success,**

**Adam Khoo**

**Discover The Exact **STEP-BY-STEP** System  
That Transformed Me From An Under-  
Achiever To A Millionaire At Age 26!**



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