



Fiona | The Millennial Money Woman

@The_MMW

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Are you a millionaire in the making?

10 ways to tell if you are a pre-millionaire:

1. You Avoid Lifestyle Creep

Don't allow lifestyle creep to eat away your wealth.

When you earn more, save more.

You'll be tempted to spend more money because you can, but don't allow your mind to trick you.

Control your expenses before they control you.

2. You Grow from Failure

Failure and success go hand-in-hand.

Failure builds:

- Growth
- Resilience
- Experience
- Knowledge

There is no such thing as failure.

You either learn or you win.

3. You Read

85% of millionaires read 2+ books per month.

Books offer advice on:

- Life
- Family
- Business
- Investments
- Entrepreneurship
- Personal development

If you want to succeed, you have to read.

4. You are Building Multiple Income Streams

The average millionaire has up to 7 streams of income.

Warren Buffett said it best:

"If you don't find a way to make money while you sleep, you will work until you die."

Passive income can set you free.

5. You Understand Basic Financial Concepts

Lack of financial literacy cost Americans \$352 billion in 2021.

Financial literacy helps you:

- Earn
- Build
- Save
- Invest
- Protect

The wealthy build and maintain their wealth because they understand the financial system.

6. You Invest in Your Knowledge

Investing in yourself offers the highest ROI.

How to build knowledge:

- Read quality blogs
- Study quality books
- Seek quality friends
- Find quality mentors
- Take quality courses

Knowledge builds like compound interest.

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7. You Exercise Daily

76% of millionaires exercise 30+ minutes daily.

Regular exercise increases:

- Focus
- Memory
- Sleep quality
- Physical fitness
- Mental concentration

A healthy mind lives in a healthy body.

8. You Prioritize Your Time

Everyone has 24 hours.

Use your time wisely to make your goals a reality.

How to prioritize:

- Eliminate time wasters
- Identify long-term goals
- Finish the most important tasks first

Say "no" for a better "yes."

9. You Have a Winning Mindset

88% of millionaires are self-made.

That means they did not inherit their wealth.

Anyone can win, if you:

- Change your habits
- Change your friends
- Change your mindset

If you want to be like the wealthy, you have to think like the wealthy.

10. You Seek High-Quality Friends

Cultivate rich relationships and avoid toxic ones.

Surround yourself with people who are:

- Honest
- Positive
- Capable
- Inspiring
- Ambitious
- Respectful
- Disciplined

- Supportive
- Responsible

You are who you associate yourself with.

Thanks for reading!

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