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The 10 Unwealthy Habits

Welcome to the unwealthy habits e-book. You know it is important to know about healthy (yes, healthy) habits but ALSO it is important to know about Unhealthy habits. So, I hope that by looking at these habits you will find out how to stop doing what you might be doing without being aware of the effect these habits can have on your wealth. I've also included my vaccines to get over these habits, so you can have the antidote right there!

Before I continue, a word of caution..

Wealth does not make you happy, but when you are wealthy you are happier, why? Because you feel valued, important, respected, appreciated... but most importantly, because if you are wealthy you can do things freely. However, you can feel valued without feeling wealthy, and you can feel happy without feeling wealthy.

You can get tons of information about how to make money, how to be wealthy, how to be successful, how to... and yet here we will take an opposite look. What about looking at things you are doing that are preventing you from being wealthy?

So I first looked at how I moved from being very poor, to being almost broke, to managing an investment fund, to retiring before I was 45, and I also asked tons of questions and analyze what others were saying and thought, created, and finally got down to write the **10 key habits that unwealthy people do**. I am certain that by first observing and secondly taking action to change those habits your wealth will take a huge turn.

You will read **10 people using those habits and their reasoning**. I find that by observing others we learn a lot about ourselves. I end up each habit with a **vaccine.. it is not by doing the opposite but by injecting the vaccine onto your life that you become better at managing each habit**.

Here are the key habits:

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|--------------------------------------|--|
| Unwealthy habit number one: | feeling sorry for yourself |
| Unwealthy habit number two: | being greedy |
| Unwealthy habit number three: | doing things you dislike doing |
| Unwealthy habit number four: | measuring happiness with money |
| Unwealthy habit number five: | spending more than you can |
| Unwealthy habit number six: | preferring instant gratification |
| Unwealthy habit number seven: | complaining |
| Unwealthy habit number eight: | comparing to others |
| Unwealthy habit number nine: | measuring wealth in monetary terms |
| Unwealthy habit number ten: | isolating yourself from your family |

Unwealthy habit number one

Feeling Sorry for Yourself

Unwealthy people think that life is unfair and that being wealthy is not an option for them.

- Anna feels sorry because she is a woman, men have better options.
- Peter feels sorry because he is black, whites don't have to face racism.
- Sophia feels sorry because she is fat, skinny people get better jobs.
- John feels sorry because he is short, taller people have a more impressive appeal.
- Carolyn feels sorry because she is too skinny, other people look healthier.
- Mark feels sorry because he is single, married people have love to get home to.
- Joan feels sorry because she is married, single people have more fun.
- Tom feels sorry because he is divorced, married people have the kids around.
- Lisa feels sorry because she is young, older people have more respect.
- Paul feels sorry because he is old, younger people have more options.

So.. if you feel sorry for yourself, how would you expect others to feel about you? If you are a woman and get with Anna you will feel uneasy because you get "contaminated" from being unhappy.. If you are a man and are happy, you can think: Gee, well, I'm sorry but I was born a man...

or if you are an unhappy man, you can say: Gee, you know what it is not easy for us either and join a down spiral conversation.

Unwealthy people focus on what is wrong with their lives...

and focus on it...

and focus on it...

Feeling sorry for yourself is like an anchor... preventing you to live fully,

to enjoy your life, to provide joy, happiness, fun, support to others.. to request help, love, commitment.

Feeling sorry for yourself is a great way to sell your life short.. and be busy finding all the things you are missing in life.

Feeling sorry for yourself diminishes the value you expect, create, and demand from others. You cannot be wealthy if you are feeling sorry for yourself. And believe me, you will find enough reasons around to convince you on what a great loser you are!

The vaccine to feeling sorry? **Being grateful!** Focusing on what is going well in your life creates a circle of pride and healthy selfishness... sets you up in a much powerful platform to give your best and expect the best.

Then you feel valuable, and it shows. You work on your strengths, on your passions, on your best you... You focus on making the best of your life and that includes taking responsibility for your resources.

Unwealthy habit number two

Being Greedy

Unwealthy people think that in order to be wealthy you need to keep as much as you can and get the most of your money. They love “great values” and seek opportunities to make the most of whatever resources they have.

- Anna does not pay full price for her shoes, she buys them on sales.
- Peter looks for bargains at garage sales, he does not buy anything new.
- Sophia hires part-time workers, so she doesn't have to pay more salaries.
- John flies on vacation with his frequent flier miles, he never misses a reward.
- Carolyn also uses her reward miles for all her electronic products at home.
- Mark convinced his employer to pay for his MBA, he would be stupid to pay for it.
- Joan demands upgrades from all her suppliers, she gets as much as she can from them.
- Tom never pays overtime, he expect his employees to finish their work regardless.
- Lisa resales her cloth on ebay, so she gets some money back.
- Paul feels his kids should pay for their college, he didn't get help either.

So.. if you feel you are going to run out of resources and are too worried about your money, you can be missing the opportunity to enjoy what you want. You cannot be wealthy unless you distribute part of your wealth.

Also, if you are with somebody who is constantly thinking about how to make the most of whatever options they have, you can feel lazy, openhanded, or insecure for not making the most of your money, or you can join the club and become obsessed that nobody is going to take the smallest bit from your money.

Unwealthy people focus on what goes out from their wealth pot as if it was going to deplete their sources of income.

Focusing on making the absolute most of every transaction is tiring.

Greedy people don't enjoy what they want unless they don't make the most of it or can't share how they outsmart others. When people act greedy, they feel an imbalance in what comes in and what goes out and squeeze those who provide goods and services that make life easier,

better, more pleasurable, more efficient. Also people that deal with "greedies" don't feel valued, and the products/services greedies can chose are not those that they freely enjoy. To make things worse, greedy people expect others to be greedy too so they themselves don't feel valued or appreciated.

The vaccine to feeling greedy? **Being free!** Focusing on what you enjoy and respecting your own ability to give what you feel is appropriate instead of the best deals. (and I do love great deals too, but I am not willing to sacrifice what I enjoy or want for a great deal).

Then you feel fair, and it shows. You give and expect based on your expectations and feel proud to be able to afford what you want and to give others the opportunity to be valuable to you too.

Unwealthy habit number three

Doing Things You Dislike Doing

Unwealthy people think that life is hard and we have no alternatives to doing things we dislike.

- Anna hates doing dishes, but nobody helps her.
- Peter hates walking his dog, but nobody will do it for him.
- Sophia hates doing excel sheets, but nobody is proficient in her company to do it.
- John hates talking to his mum, but he has to stand her.
- Carolyn hates ironing, but she is not going to take things to the drycleaners
- Mark hates his boss, but he needs to pay the mortgage.
- Joan hates archiving, but that is all she can do without a college degree.
- Tom hates selling, but it is the only way to get clients.
- Lisa hates consulting, but it is the best paid job she could get.
- Paul hates winter, but he lives in Boston.

So.. if you allow yourself to be trapped into doing something you hate, you will suck at it. The most successful people learn pretty quickly what they enjoy most, what they are most passionate about, what they thrive at, and stick to it. The things they don't like doing are given to somebody else. Now, I used to think that nobody could like doing dishes... That was my trauma for years until I met people who were not so hang about it, and even like doing it if someone cooks because they hate cooking!

So, unwealthy people get stuck in doing things they hate, they do a crappy job, and nobody appreciates it. How do you feel when you know you hate what you are doing, how do you feel when you know he or she hates what they are doing. Unwealthy people focus on the money, either on making it or not spending it. **By accepting things you absolutely dislike into your life, you become mediocre at those things, you are less worthy and you can't find the passion to excel.** Therefore you miss your best shots.

Doing what you are best at does not bring the best out in you, unless of course what you are best at is also what you are most passionate about.

By liberating yourself from doing things you hate you focus, and can excel at what you are best at.

Feeling trapped by the "I have to do things I hate" is a perfect way of gaining disrespect.

The vaccine to doing things you hate? **Demanding the best from you.** The key here is NOT to do what you are best at by what you enjoy most. You can do that by focusing on what you are passionate about and delegating what you don't like doing. I am sure there will be another person passionate about what you dislike and to whom you will help by focusing on your passion.

When you demand the best of you, you become more valuable, attractive and enjoyable.

Unwealthy habit number four

Measuring Happiness with Money

Unwealthy people think that there is a correlation between happiness and money. That means that the more money you have, the happier you are, and viceversa.

- Anna wants more money, so she can move to a bigger house.
- Peter wants more money, so he can get tailor made clothing.
- Sophia wants more money, so she can go out more.
- John wants more money, so he can travel overseas.
- Carolyn wants more money, so she can get her kids what she didn't have.
- Mark wants more money, so he can become more attractive to women.
- Joan wants more money, so she doesn't depend on her husband.
- Tom wants more money, so he can support a local charity.
- Lisa wants more money, so she can quit and become a singer.
- Paul wants more money, so he can retire and stop working.

Wanting more money to do something is ok as long as it is not preventing you from enjoying yourself. To think that happiness is related to money is an old paradigm. Yes, we all love the stories of the poor family that was so loving to each other that they did not need money.. or the stories about the rich family that was horrible because they had too much money. All these stories are written by people who need to justify that they are not wealthy. It is ok to want more money, and to have a purpose for that money. What unwealthy people do

is tie the amount of money to their happiness, only to realize that they are not happier after they got what they wanted to get with the more money.

If you are thinking that you want more money to enjoy your life, it is time to think how can you enjoy your life with what you've got. Happy people work better, become more attractive and use less resources to get things done. By liberating some of those resources, you are able to focus on what you love, work better, have more joy in your life and free time to think creatively about making more money in a way that fulfills other, more emotional and spiritual needs.

Unwealthy people think that money buys happiness.

The vaccine to measuring your happiness in monetary terms is to feel in control of your own happiness regardless of your monetary situation.

Once you feel good about what you have accomplished you get out of the rat race and become picky about what you do to make money, you select things that give you enormous pleasure and you thrive at those things. You become so good at it that your value to the world increases, you become more attractive and can be choosy. Not only you generate resources in a way that is more fulfilling to you individually, but you feel good about what you do, and you do better things.

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Feeling Sorry for Yourself

Just a reminder... about habit number ONE! Unwealthy people think that life is unfair and that being wealthy is not an option for them.

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Unwealthy habit number five

Spending More Than You Can

Unwealthy people think that it is ok to be stressed about paying for things that they cannot afford. Because they are overwhelmed with their spending habits they allow money to TAKE happiness away from their lives. (Money does not make you happy but it can take happiness away from you)

- Anna overspends on food; she loves eating at great restaurants even if she can't pay for it.
- Peter overspent on his car; it was a great deal and he always wanted to have it.
- Sophia overspent on her house; she needed more space.
- John overspends on clothing; he loves to look smart and successful.
- Carolyn overspent on her college; she can't pay her loan back without a second job.
- Mark overspends in dinners and dates; it is the only way to get himself around.
- Joan overspends in everything; she doesn't have anything else to do during the day.
- Tom overspends in his kids; he needs to make sure they know he loves them.
- Lisa overspends in traveling; she will find a way to pay for that later.
- Paul overspends in sports; he has to do it now before he is too old to enjoy it.

If you overspend you have several pressures points being hit at the same time in your life. You need to balance your finances more carefully, you are scared you cannot pay some things on time, your costs are higher because you pay short term interest, you feel trapped into doing things you dislike because you need to pay for things, you sell yourself short because of your debt, you don't feel "smart" over the way you spend money,

and your self-esteem diminishes.

Unwealthy people don't consider what they can or cannot pay and fail to evaluate the impact of their overspending in their lives as a whole. They live to the limits of their spending at a current stage or even above it. They expect to be able to pay for future increases in income. They have not experienced living as wealthy and feel their lives are filled with needs that are never satisfied.

When people overspend they put money first and their lives second, and they get into a trap of unhappiness. That creates a circle of worries that is unnecessary.

The vaccine against overspending is fixing the amount of money you can spend on pleasurable things. Wealthy people put aside 10% of their income to enjoy it, and they spend it fully in whatever gives them pleasure, but they also save at least 10% of their income to invest.

Wealthy people know that they can be smart about their resources and feel good about their spending choices, because how they feel about their resources is more important than whatever gratification they get from their purchases.

Wealthy people live of their investments not of their income.

Think about how you can reduce your spending without depriving yourself from the pleasure you get. Put a limit on how much time you will devote to "having" to pay, sell your assets, and restructure your life, so you make sure you can enjoy living.

Unwealthy habit number six

Preferring Instant Gratification

Unwealthy people misunderstand the “living the present philosophy”, they sabotage their future days by not taking care of their resources so their wealth increases with time.

- Anna eats at expensive restaurants; you don't know how long you'll live.
- Peter wanted his car so much, he didn't mind cutting on everything else.
- Sophia thought she deserved a bigger house, even if she had to take another job.
- John thinks he should dress well now, before he gets too old to look attractive.
- Carolyn got right into a new degree, because everyone told her she needed an MBA.
- Mark wants to show he is wealthy, so he can develop relationships with successful people.
- Joan can't keep track on her expenses; there is so much to chose from.
- Tom feels his kids are too demanding, but does not know how to convince them to wait.
- Lisa wants to travel when she is young, so she can enjoy her life now fully.
- Paul loves to try new sports, he is still looking for the perfect one.

When you get into the trap that the future is now, you fail to plan for your future. Unwealthy people look back and feel anxious. Because they have never planned or they have planned poorly, they look back at their lives and see no way that their past choices affect their present. Which is indeed true, since they did not plan for the future to begin with!

Unwealthy people enjoy the present irresponsibly, because they do not plan on how they will take care of their resources as they age. They are more concern about doing it all now, enjoy it all, proving to others, getting pleasure now without considering the financial implications on the long run. They have misunderstood the term: live the present, and fail to save or to question the important financial decisions they make today to have a wealthier future.

The vaccine to instant gratification is **knowledge and planning**. Wealthy people know what they spend their resources (money and time) on, allocate part of it for pure enjoyment, part for saving, and part for donating. Their expenses are managed in a way that there is a savings plan tied to a future investment. Wealthy people actually enjoy delaying gratification because they KNOW that they will be able to afford things later by **using the results of their investments and not their direct income**.

Wealthy people also have a safety cushion. That is only to be touched in cases of emergencies. Having that cushion has saved me tons of money when I was poor, since I did not have to rush to get some expensive money when I needed it. You can start having a safety cushion at any moment. To know that you have one gives you a piece of mind that allows you to enjoy your life better, and really take advantage of living the present.

Unwealthy habit number seven

Complaining

Unwealthy people spend precious minutes focusing on what goes wrong and is out of their control. To complain you need the two factors happening at the same time.

- Anna complains that women are discriminated against.
- Peter complains that black are discriminated against.
- Sophia complains about having parents who did not fed her properly.
- John complains about having the wrong genes that make her fat.
- Carolyn complains about not finding nice cloth her size and having to wear childish items.
- Mark complains about today's lifestyle that prevents him from securing a family.
- Joan complains about house chores, demands of being a mother and boredom.
- Tom complains about living away from his kids and having to spend so much on them.
- Lisa complains about how you need to have "experience" to get a solid job.
- Paul complains about the lack of opportunities he has because he has aged.

As you can read, all those cases provide a reasonable amount of frustration. Unwealthy people feel out of control, they focus not only on what goes wrong but also on the causes that are outside of their control.

This creates a habit of self-pity that feeds the low self-esteem that prevents them from thinking creatively and positively about how they manage their resources.

Each minute spent on sharing the despair is a minute lost in thinking about opportunities, where discovering or creating them. A complain about what is beyond your control is useless. We cannot control everything but certainly we control how we think and act!

The vaccine against complaining is **creativity**. When you create you forget about the limitations, rather use them playfully for a purpose, and usually great ideas flow!

Wealthy people find creative ways to live, to manage their resources (time and money) and to interact with others. They think that each failure is a learning opportunity and usually they spring board on that learning to create bigger, boulder, higher, more challenging situations. **By focusing on how you solve problems or create a better future, you empower your own uniqueness.** Wealthy people observe how others do things but are intrinsically oriented and know that it is their uniqueness that makes them valuable.

When you create you are free, have fun, feel active, useful, and find ways to serve others, which in turns makes you more valuable.

Unwealthy habit number eight

Comparing to Others

Unwealthy people look at those who are better or worse than themselves, instead of their own progress and purpose in life.

- Anna thinks she is worse than Joe because he got a new promotion.
- Peter thinks he is better than his brother because he owns a Lexus.
- Sophia thinks she is better than her sister because she is less fat.
- John thinks he is a worse salesman than Jerry because he is shorter.
- Carolyn thinks she is better than her friends because she has a hot boyfriend.
- Mark thinks he is better than most people because he exercises.
- Joan thinks she is better than her friends because her house is always tidy.
- Tom thinks he is worse than his colleagues because he has to support his ex and kids.
- Lisa thinks she is better than her co-workers because she has more energy.
- Paul thinks he is worse than his co-workers because he is older.

When comparing yourself to others you will always find those who are better or worse than you. Only use the comparison to feel fortunate and blessed (if you think you are better, change that for feeling more fortunate) or to feel inspired (if you think you have a learning to do).

Unwealthy people look around to compare themselves to others. By focusing on an external comparison,

they forget that their control lies into their hands, minds, hearts, into the way they think, feel and act, from the inside out.

When you focus on others you forget how to evaluate your life and get used to putting your measure of success externally instead of internally.

That creates confusion and a feeling of helplessness, since you cannot control your external environment, or better yet, you get better results and become stronger and more fulfilled when you think that you are in control of your success, your happiness, your life as a whole. It is as if a tree would focus on controlling the forest, and the other trees around, the weather, the soil, the water. If the same tree could have some control, its best option would be to control its own strength and growth.

The vaccine to looking externally is to look internally. When you look at your own life and how you can create the life you want, you begin to be in control, to feel empowered, to take actions, to think creatively, to love and nurture yourself.

Even if you are not happy to what you've accomplished so far, if you feel you are in control, you begin to plan, to make smart choices or to learn from your mistakes. What happens outside is only used to learn, or to show compassion, not to compare yourself with others.

Wealthy people feel good about what they've done. They compare themselves to their own lives, and considering that we were pretty useless when we began living, it is easy to find ways to feel happy about. Wealthy people what they feel good about to leverage and propel

themselves forward, and what they don't feel good about to make corrections, to learn, and even to apologize.

Unwealthy habit number nine

Measuring Wealth in Monetary Terms

Unwealthy people think that wealth is a matter of money, and overlook other resources.

- Anna thinks he will be wealthy if he can have half a million dollars
- Peter thinks he will be wealthy if he can have a million dollars.
- Sophia thinks he will be wealthy if he can have a million dollars.
- John thinks he will be wealthy if he can have half a million dollars.
- Carolyn thinks he will be wealthy if he can have a million dollars.
- Mark thinks he will be wealthy if he can have three million dollars.
- Joan thinks he will be wealthy if he can have a million dollars.
- Tom thinks he will be wealthy if he can have ten million dollars.
- Lisa thinks he will be wealthy if he can have five million dollars.
- Paul thinks he will be wealthy if he can have a million dollars.

Wealth is different than money, but money is a way to keep a score, mainly because we live in a society where money has become an objective measure. People who have big amounts of money are more likely to feel free provided that they don't have commitments with that money. The real measure of wealth is the flow or resources. **When we think about resources and not money we open new opportunities.** For example, I lived in a very expensive house when I was a graduate student because the owners had to travel to France for two years themselves to do more graduate work. What I had to pay was not even half of the market value of the

rent, but I allowed the owners to save on storage and other costs.

Unwealthy people think about money, not resources. They also think about money in fixed terms instead of variable terms. Because they are fixed on an amount they fail to plan and take advantage of the changes in their own lives.

The vaccine to measuring wealth with money is **to stop using money to buy happiness.** When people learn to find pleasures and feel successful for experiencing great joy without spending money, they realize that they can have a great time without 'spending' money, therefore, money becomes secondary to happiness and they set themselves free from using money to measure wealth. Furthermore they learn that their biggest asset is their time, and start focusing on using their time in a better way to balance their lives.

Wealthy people are wealthy because they don't 'need' money, instead they attract it, neither because they want to be poor or resource-less, nor because they think that living behind reasonable expectations of comfort is spiritual in any way. Wealthy people have broken the tie between success and money and wealth and money. **Success is to be able to do what you are absolutely passionate about doing, being wealthy is to have more resources than you need because you created them.**

When you break the tie between wealth and money, you learn to enjoy your life despite having or not having money. When money becomes irrelevant to your happiness, you make better choices because they are based on what you want to do, and not on what you have to do.

Unwealthy habit number ten

Isolating Yourself From Your Family

Unwealthy people are not patient with their families, and become isolated and unhealthily selfish.

- Anna doesn't talk to her family, they are all weirdoes.
- Peter doesn't keep in touch with his relatives, they are all losers.
- Sophia doesn't see her family, they never supported her.
- John doesn't like his family, they are paranoid, aggressive, and sour.
- Carolyn doesn't talk to her family, they abused her verbally.
- Mark hasn't seen his family in decades, they are too selfish.
- Joan doesn't get along with her siblings or parents, so she doesn't contact them.
- Tom can't have contact with his family, he was adopted and hated his new family.
- Lisa doesn't have the strength to deal with her strong willed parents and siblings.
- Paul doesn't connect with anybody in his family, he was a bit wild and prefers not to be reminded of that.

The relationship between family and wealth is a very interesting one. Even if you live in cultures where your wealth is expected to be shared amongst your relatives, it is interesting to see the real value of families.

Families are the best connectors to childhood. Childhood is one of the most freeing, spontaneous times of our lives. To be able to bring the ties with our childhood helps us focus on what our goals and values are. It was

Gourdieff who wrote that around 7 yrs old we stop being ourselves and begin getting all confused about what it is that we want and what our purpose in life is, until we reach an age where we are no longer considering our future and look back to revisit our past and become who we really meant to be, unless of course, we die on the way.

Families are great sources of inspiration, tension, growth, love, and compassion. Because **we do not chose our families** (even in the case of adoption or second families, we continuously evolve and the relationships change), they provide a great opportunity to give, to test, to ask, to go eyond our boundaries, to explore our new us, to inspire, to leave a legacy, and to be profoundly grateful for those who are our family.

The vaccine against isolating yourself from your family **is love**. Nothing is more rewarding than feeling love for those who were there for you when you grew up, and those you've been around when they've grown up.

Families provide a great test tank for all emotions that hardly ever dissolve the bond. Wealthy people understand their role in promoting healthy family ties. They are active participants in sustaining and nurturing family members, not out of pity but out of love. Wealthy people work on the differences, show compassion towards other family members weaknesses, get inspired in other family members greatness, and look forward to being role models.

Wealthy people are not blind to challenges in family relationship, if there are any, instead they use their creativity to foster and create solutions.

Wealthy people prize honest communication with their relatives, encourage reciprocity, expect help, offer help, and learn. They don't want to miss being there for the new generations either. Having that sense of value and belonging empowers people within a close, intimate circle, that in turn builds up confidence.

Unwealthy habit number one

Feeling Sorry for Yourself

Just another reminder.. of the most important habit of unwealthy people. Unwealthy people think that life is unfair and that being wealthy is not an option for them.

- Anna feels sorry because she is a woman, men have better options.
- Peter feels sorry because he is black, whites don't have to face racism.
- Sophia feels sorry because she is fat, skinny people get better jobs.
- John feels sorry because he is short, taller people have a more impressive appeal.
- Carolyn feels sorry because she is too skinny, other people look healthier.
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Then you feel valuable, and it shows. You work on your strengths, on your passions, on your best you... You focus on making the best of your life and that includes taking responsibility for your resources.

Now that you put on your glasses to see these 10

unwealthy habits make a plan to change them... and here is my no failure rule to changing a habit:

1. Become aware of the habit (no correction)
2. Record the times when you are living in the habit (no correction)
3. Focus on changing ONE habit (use the vaccine!)
4. Reward yourself for changing one habit or stop doing it ONE time.
5. Record the times when you are living in the habit (sometimes you will change it, others you won't even realize until after it happen.. after all it's a habit!)
6. Associate a new habit in a way that it is easy for you to remember to take action before the habit kicks in.
7. Replace the habit with a new habit.
8. Forget about the old habit unless you look back or someone tells you. I wish everybody could be wealthy... so money will stop playing such an important part in our lives and we could share our prosperity with others. Building sustainable prosperity is my life long purpose. Thanks for helping me accomplish it.

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To your wealth and joy,**

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