

THE MONEY CODE



FREE, WISE AND RICH

RAIMON SAMSÓ

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To my parents.

If I think of my parents in terms of the lottery, I certainly hit the jackpot: they gave me love, knowledge and freedom.

Probably because that's what they stood for.

My greatest desire is that all parents in the world, me included, will someday hear the same words from their own children.

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Introduction

In my profession as a coach, I know that to achieve something different, a person must first be different and must do different things. An aspect of our life will improve when we improve ourselves, but not before then. Always in that order.

Money is no exception to this rule. So for our economy to change, we have to “change” ourselves. This book discusses that personal change and on doing different things.

In my everyday work with people, I have realised that people very often want their circumstances to improve without first improving their way of thinking. The rule of law and order teaches us that “we are our beliefs.” We cannot force external circumstances and change them into what they are not. The question that anyone should ask, sooner or later is: Do my beliefs agree with my desires?

It is paradoxical, but the people who most need to change are precisely the ones who are most reluctant to change,

the most inflexible. Perhaps they think that to change their opinions is a sign of weakness. At the same time, they feel uncomfortable when they are told that their own inflexibility is what distances them from their desires.

This book recommends changes in our beliefs about money. Without an open mind, all of the answers will slip through the cracks. The Money Code holds information that is meaningful from a certain mindset - the kind of mindset which this book wishes to develop in readers who are ready and willing to embrace it.

The money code provides answers to questions we've all asked ourselves about financial freedom, and yet I already know that not all of the answers here will be welcome.

As a matter of fact, I don't believe that problems exist; what exist are solutions that we do not like. Our problems, of course, are not in the world but in our mental perceptions, contemplating upon them. Solutions to money problems require unlearning all that has proven to be ineffective. This book proposes a paradigm change in stereotype thinking about money.

It is said that every life is a reflection of one's decisions, habits, choices, beliefs, emotions and behaviours that lead right up to the present condition of a person's life. And for as long as someone believes that his money problems have nothing to do with his mentality and behaviour, that person will continue to have from money problems.

I have learned that economic problems are not caused by money itself, but by thought patterns about it. In normal

circumstances, personal finance is a reflection of a person's thinking, his behaviour and the decisions he makes.

My conclusion: in reality, money resides in the mind.

Almost everything that the average person knows about money is based on opinions that have been conditioned and which have accumulated throughout his life. Economic success is a type of mental programming (think of numbers with many zeros) and that economic failure - the opposite - is yet another type of programming (this time think of numbers with only a few zeros). In both cases, it comes down to a piece of software or programming device installed in the brain: in the money game, this software becomes a losing or winning programme. This book will help people to re-programme themselves so they can achieve prosperity.

The difference between people who are prosperous and those who are not lies in the first group's application of useful formulas; in the second group, it is their application of useless or ineffective formulas.

This book will teach you how to distinguish one from the other. I suggest that you study it well and bring it with you everywhere - the way you take a good friend to your favourite place - until you have mastered the contents. It is meant to be read, re-read, underlined, and annotated. My wish is that you make this book a reference book for when you decide to become an entrepreneur with your own personal business. And I'd like you to consider me as your

financial coach. I can help you improve your relationship with money.

What follows is a list of the biggest and most glaring lies I heard about money. They are unfounded myths, superstitions and prejudices. I have found that there are more problems with the idea of "what someone knows but is not sure" than with "what someone does not know".

What follows are some (not all) irrational beliefs about money: *"money does not interest me", "you cannot be rich and be spiritual at the same time", "you have to work hard to become rich", "I may be poor but at least I'm honest", "to be poor is more noble and spiritual", "the rich are bad people", "you can't have fun and earn money", "I'm not good with money", "if I win, someone else loses", "there isn't enough money for everyone", "it is worth knowing more about the bad than knowing about the good", "money is not important", "money corrupts", "the more money you make, the more taxes you pay", "money can't buy happiness", "money is dirty"...*

Just mentioning and writing these down exhausts me. Do you now understand why there are so many economic problems?

If you admit believing in any of the statements I mentioned, don't let that bother you. Don't feel guilty. The fact is, what you believed before and today are not important; what is important is what you choose to believe in from now on, going forward.

Let's be clear about this: I don't think it is a contradiction that things are going well with you and that you're doing a great service to others.

People generally do not make a connection between their beliefs and money because to them, these two seem unrelated. This book explains why there is a relationship. The years I spent working in a bank have taught me that the concept of prosperity constitutes a kind of "mental baggage". And my years as an entrepreneur have taught me all the lessons you're about to learn.

Every person who learn the ideas in this book - ideas I develop in my courses - have in some way, changed their economic life. My desire is to contribute to the financial education of people to alleviate their suffering caused by economic reasons.

This book is also about the changes the world is experiencing and the need to have a new way of thinking, because I know that when the rules of the game are changed, there is a need to adjust the way the game is played. Do you know the rules of the new economy? Let me tell you what I know about this subject.

Right now, there are millions of people around the world who earn a salary but do not have a life; they're pining for financial freedom, aching to quit their jobs and create a new and more meaningful lifestyle for themselves. I believe - and I will also point out that this is an accurate statement today - that people need a jolt, a shock treatment, to wake up from the dream that keeps so many of them chained to a

job that they don't love, and therefore preventing them from acquiring wealth and freedom.

However, I do not wish to offend anyone nor impose my views on them. Please - all I ask is that you consider what you're about to read as a personal matter. For my part, I promise to write about money without the fluff and filler.

When I refer to the educational system, please don't feel that I am alluding to you personally if you happen to be a teaching professional. For me, teachers at all levels are heroes and heroines who do so much for so little. My sister is a teacher who works with teens, and I know firsthand that her day-to-day is more difficult than any of us can imagine. I confirm my appreciation of, and respect for, all teaching professionals.

This book has two parts: "Financial Freedom" - the money code - and "From Employee to Entrepreneur" - the money code in Action. The first part focuses on attitudes, the second on aptitude which constitute the heads and tails of the same coin: economic success. While writing this book, I try to explain financial concepts using simple, everyday language that everyone can understand, and I hope I have achieved this.

In the first part we shall examine the following: what is happening, why there are economic problems, what are the obstacles to financial freedom, and what is financial intelligence and financial freedom. I'll reveal what is not taught in school and what keeps people trapped in the race for survival. You will learn about the three roles people

choose to play to create income. You will also learn the vocabulary of wealth.

There's more.

You will discover the ninth wonder of the world - the notion of passive income. And finally, you will unlock the money code.

In the second part, you will learn: how an entrepreneur thinks and behaves, how to avoid common mistakes, how not to stagnate in a job, the importance of having a super product and a perfect system that works alone, how to start an irresistible marketing campaign and with what means, how to develop entrepreneurial skills, how to do more with less (thanks to ? how to promote yourself with ?, how to choose the ideal clients, how to position your personal brand, and how to tap the power of the Internet to develop your personal business.

The money code contains information that blow off those thought patterns that prevent people from becoming free and prosperous. I know what those thought patterns are, and I'd like to warn you about them. I won't tell you what to do, when to do it, or how to do it; neither will I tell you what kinds of business work and which ones don't.

The aim of this book is to unleash the financial IQ of all those reading this book. What each one does afterwards is their choice and their responsibility.

This book is for people who are employed, but who are dissatisfied with their work; it is also for those who already

have their own personal business, but feel they must take it to the next level. I wrote it for people who are prepared to improve their financial situation. In effect, this is a book for everyone because we all handle money every day.

Raimon Samsó, author and key note speaker

PART I

Financial Freedom

Winning Financial Freedom

THIS IS the easiest part of the book because it does not deal with learning but with “unlearning.” Whatever you want to achieve becomes possible after the process of subtraction, not addition. Do not seek financial freedom, it is better to get rid of all the barriers that come between you and this financial freedom. Eliminate the obstacles and nothing will separate you from what you seek. This book is intended to help you unlearn what you thought you knew about money, and what simply isn’t true.

I’m going to make a confession: My present income does not come from the traditional education I had. Nor is my present financial freedom the fruit of my university studies. The years I spent studying Macroeconomics, Financial Mathematics, Statistics, Econometrics, Economic History or Commercial Law did not make me earn a Euro all my life. Pity.

I confess that what I learned about money and other matters worth knowing were not taught to me at the university where I graduated with a degree in Economic

Sciences, nor did I learn them from the three multinational companies where I was in charge of Finance; and I certainly didn't learn them from the three banks where I worked. In fact, I learned the money code from my own system by creating multiple incomes, and in these pages I will happily share them with you.

Yes, during my transition from employee to entrepreneur, I learned some key lessons. And this book is the quintessence of the most interesting period of my life. More and more people ask me how they can transition from being an employee to an entrepreneur. I always suggest a process of coaching which will support them and ensure a smooth, well-planned transition; nothing traumatic at all.

Starting an independent professional activity is not a simple process - it is the force of inertia, in addition to overcoming the fears, mustering up a lot of courage and commitment, as well as a limitless amount of discipline and patience. I also suggest to start small. Invest a small amount of money but a lot of talent and creativity, because I know that initially, mistakes will be made.

Infinite patience and discipline are the attitudes that generate the most profit.

The key, as always and in everything, is to love and enjoy the process. If targets are important, the process of achieving them is even more important. The great gift of life is who you become as you pursue and achieve your goals.

The same goes for money; you get more if you don't focus on making money per se, but instead focus on the enjoyment of serving people. If you do it this way, you can be sure that the money will come.

The secret to getting money is not chasing after it.

There are two groups of people when it comes to money:

1. People who *need* to earn money immediately (they work for money).
2. People who *choose* to increase their income in the medium term (they work for assets).

When you don't have a pressing need for money, it is much easier to create wealth. When you need it immediately, you reduce your chances of making money; all that's left for you is to work for money. So I often say that economic prosperity is not achieved in a job, but outside the job.

Prosperity is an effect, and its cause are the beliefs one holds about money and financial education. Everyone who learns how to activate the causes of prosperity inevitably acquire material wealth. "*Inside each life lie the causes of what goes into it,*" said F.W. Sears, author of *How to Attract Success*.

Admittedly, money loves that who loves the process, and not the one who loves the result. The first is the cause and the second is the effect. A strategy focused on the effects is as absurd as expecting to win the lottery without buying a ticket.

Money is the inevitable effect of activating its causes. Do you know them?

We must be taught, from a young age, that this is not a world of things but of "ideas that have solidified." That reality is an emanation of the mind. And everything that happens in the material world was created before the individual or collective mind. "If you see it in your mind, you will see it in reality", but if you cannot create it in your mind, it won't go anywhere. Yes, "thoughts are things" - repeat that with me so you do not forget it. Money is also an idea, a concept, so you must create it before it is created in the mind. Since you have the ability to create thoughts, you can create wealth.

Is money an idea? Yes, money is an idea!

It seems like a clever play of words, but it isn't. It's a solid concept, you can almost touch it because it is real. Money is an "amplifier" of your beliefs, it expands what is already in you. If your programming comes from a poor mentality, money will be tight; if your programming comes from a wealthy mindset, money will be a-plenty. Money reveals the idea you have about it, no more, no less.

Allow me to state a metaphor: people incorporate a "mental thermostat" that marks the maximum limit on the money they allow themselves to have. What is the "economic temperature" that marks your thermostat? It's easy to find it: examine your tax return, your bank statements, your income figures... Do not make excuses about it, these constitute the "thermometer" that defines your inner limits.

Poor thoughts, poor behaviour, poor results. Rich thoughts, rich behaviour, rich results.

Some people say: "Money is not important." I agree, but at the same time, I don't. I have arguments for those who say it is and for those who say it is not.

For those who say that money is not important:

In general, people who make this statement live in fairness; they state it with a sigh. Their beliefs are reflected in their economic life and they do not have sufficient money because for them, "it is not important". I wonder, how can they achieve something of no value? Because when they state that something is "not important", what they're doing is getting away from themselves.

I have some questions for those who say that money is "not important": if it's not important, why spend 40 hours or more a week in a job for 40 years or more? And why do they accept to be on the payroll at the end of the month? If it is not important, then it is not necessary ...or is it?

See how it is important?

Two additional questions for those who are not yet clear about it.

One: if they had a hundred million Euros tomorrow, would they be doing the same thing in the same manner, and for the same number of hours each day?

Two: If they had five years left to live, would they be doing the same thing?

And for those who say that money is important:

Generally, I don't want to spend life working just to earn money. Since they don't want to always worry about money, they solve this issue once and for all so they can enjoy life. They learn the rules of the money game and apply them. They get in shape financially. They do their homework and don't wait until the last minute to prepare for the exam. As an issue that is important to them, they solve it right away and then focus on living.

Sir Richard Branson, founder of the Virgin empire, said that all people come to him ask about his secret for making money. But what he actually sees is that what people want to know is how they can make money because, he says, everyone wants to be a millionaire. The answer he gives them is: "I try to have fun. What good is spending all their time working until they're exhausted? Having fun refreshes you and stimulates you at a spiritual level. Knowing how to laugh at yourself, to love, and appreciate others is what life is all about." Thank you, Mr. Branson for clarifying this.

Make no mistake, money is not important to what isn't, and is important to what it is.

We agree that money influences many areas of our lives. For example, the lack of money is one of the leading causes of anxiety, many couples break up because of discussions about money problems, and too many lives are not lived fully because of a lack of money. Statistics tell us that financial problems are the leading cause of divorce (it's not a lack of love but the lack of money). These financial

problems may even mean the difference between life or death in some situations.

What follows is something I did not write myself; it's from the pen of Dostoyevsky: "*Money is coined liberty.*" I totally agree. Money buys the freedom for us to choose what to do with our time.

I know very well that money cannot buy happiness, but I know too that the lack of money cannot make you happy. It's been proven. Okay, money does not buy happiness, but you are so close to it that you can start your "happiness walk" in just a few minutes. In fact, money creates a mental state that is so close to happiness that even a skilled neurologist can tell the difference. Kidding aside, when you're not feeling pressured about the need to make money, you stop worrying every minute about where the next euro or dollar will come from, and you can start feeling rich and free!

Regain Your passion and Your Life

PEOPLE WHO TAKE MY "FINANCIAL FREEDOM" course are seeking to take control of their financial destiny. They are men and women who want to take responsibility for their economic situation and become financially independent. They are people who are tired of going through the same things and not getting anywhere. If you are reading this book, I bet you're one of those people. Like them, you probably feel that the time has come to take charge of your financial destiny.

Let's get started then.

My opinion about keeping a job as the sole source of income is quite radical and I do not expect everyone to agree with this opinion. My personal point of view is that it is foolhardy to rely on only one source of revenue. To depend on employment is a risk we should protect ourselves from.

Let's face it, a "regular job" is not safe, it is but an illusion of security. If anyone expects to achieve "job security", that

person has lost all sense of reality. The "secure job" mentality is similar to the situation of dinosaurs: it's about to be extinct. See if you can eliminate the concept of "employment insurance" from your vocabulary. Whoever misses this concept can always look for it in the museums of history.

Believe me, there is no such thing as security. Security is a fantasy. *"Security is only a superstition, there is no such thing in the natural state of things. Life is an adventure or it is nothing"*. These were the words of Helen Keller (she was born deaf and blind, but she learned to speak, graduated from college, wrote books, and gave lectures on self-improvement throughout her life. As a result of her works, she received recognition from the American government). Someone finally spoke clearly on this subject.

No boat is safe once it leaves the harbour, but ships are built to sail the seas, not to venture out in search for safety. My opinion is that in the future, the only security we can have is: a) maintaining one's creativity in life and b) re-learning how to live. If we are capable of creating usefulness and meaning, adding value to our life constantly, then and only then will we not lack in income.

Some people work their entire lifetime at a job to survive, others work to create an asset or set up a business from which they can live on for the rest of their lives. Do you see the difference? I do.

Look, if you work in a job, you have to work harder each time to earn the same salary. If you create an asset, on the

other hand, you work less until you start working for yourself. An asset can earn ten times more than a salary and you work ten times less. Can you see the huge difference between the two? This paragraph summarizes some of what I did **not** hear from my teachers in school. When I think of it, I cannot believe it.

Yes, you understood correctly. Rich minds create assets that generate cash flow, while poor minds create more liabilities that absorb more and more money. I believe that everyone should learn the difference between assets and liabilities:

Assets = create money
Liabilities = cost money

The difference between assets and liabilities is your net worth. Could you stop reading for a moment and calculate your approximate net worth? In the meantime, I'll make myself a cup of tea...

I'm back. If the difference is positive but it isn't enough, continue reading. If the number is negative, you're bankrupt. Continue reading. To all readers: become experts in creating assets, not specialists in creating liabilities.

There are more differences. When you get a job, you have to work, when you get an asset, it starts working for you. While most people spend their lives studying in order to work and thus receive a pay check, others spend their time creating assets to ensure their retirement.

At this time, it is now easier to work creating assets for yourself and this never been possible before in history.

Why is an asset better than a job? Because you cannot own a job; you can own an asset. Because you cannot sell a job but yes, you can sell an asset. Because a job does not pay you money when you stop working; an asset, however, will continue to give you money after you have stopped working. Is this clear? (reader, mark this paragraph!).

Again, I think that to depend economically on a job was part of a model that worked well in the past but these days, it offers only doubts. I understand that a person who values a job and a pay check above all, or to a person who knows of no other way of earning income, may find this statement shocking. But in the next 15 years, the labour force, as we know it in the West, will probably be unrecognizable. In the post-industrial economy, the notion of work will change in more ways than it has in the previous two centuries.

Today, the world is changing at an unprecedented rate.

Everything is changing so rapidly that in Europe, politicians, labour unions, and workers are unable to understand it. What they say do not correspond to the changes that lie ahead. We are at present transitioning to a service economy where the raw materials are talent, innovation, technology and knowledge. The jobs that will remain will be mostly in the so-called McJobs (in dubious honour of McDonalds), characterized by high staff turnover and low pay. With such expectations, who still wants a job?

Looking for a job has the obvious consequence of having a *lot of work*. Worse, it will be a case of being buried under a mountain of work. The next thing that happens is this: a worker becomes so busy at work that he does not have the time to think about how to get rich.

Speaking of rich...

Amancio Ortega, Mr. Zara, is a self-made man. He created the Inditex Group, Zara's flagship company; it has branches all over the world. He is the tenth richest man in the world and the richest in Spain. The key to all this success was the innovative system of his clothing chains. Regarding his two innovation projects, he says: "The Ponte dos Brozo project and the Technology and Development Centre share the same goal - that of promoting innovation. The first lies in the education field and the second is in helping to demonstrate that human development and technological revolution are a source of prosperity." His key: innovation.

The future of Europe, the USA, and Japan is in innovation, not in production. Innovation: everything that smells fresh. Remember that.

Today we are witnessing a perplexing transition from full employment to full unemployment; this latter situation does not mean a chaotic labour market, but a different labour market requiring flexibility, facing changes on the job, accepting low hourly pay, and getting into low-quality contracts. This is happening and, without getting into assessments, it might be better to ask ourselves: How can

we prepare ourselves to overcome the disadvantages of this scenario?

The change lies in the world and will remain there (as background noise). The good news is that the changes bring about opportunities commensurate to the speed of change (which is frenetic). In fact, every time there is a change (whether they are technological, market, or requirement changes...) great opportunities emerge. And what about you? Are you waiting for your opportunity, looking for it, or creating it?

I think Europeans are being jolted by the phenomenon of globalization but they don't have the ability to anticipate, respond, and adequately react to this change. The Anglo-Saxons, both Europeans and Americans, are more flexible to change. What we know is that the greatest opportunities come to those who move quickly within the context of change. Those who are slow lose their options and pay a high price for this rigidity. Flexible thinking wins, rigid thinking loses. Those who do not see opportunities in change will suffer.

Any job, however good, cannot bring you true freedom or make you rich. The term "workstation" is a paradigm that fails in all respects, like oil leaking from a car. I'm not saying that no one enjoys being in a job (it's true that some people do enjoy their jobs but they are the exception); relying on a job to live, however, can be expensive from a financial point of view.

I hope we now agree that the passport to freedom and prosperity is: "my own personal business." Sounds good, yes?

- *Your time is yours*, who else owns it but you? And where is it written that your time must be used in something with which you're not convinced?
- *Your finances are yours*, who else owns it but you? And what sense does it make to follow financial recommendations that do not work?
- Your freedom is yours, who else owns it but you? Isn't freedom the most fundamental right of a human being?

Yes, your life belongs to you. And the next thing I say to you - you have to conquer it. Agreed, it's yours, but you must earn it. Let's be sincere about it, what belongs to you does not mean it's free.

How to Overcome Crisis

WHEN SPEAKING OF CRISIS, we focus more on the problem than the solutions. The downside is that we don't usually like these solutions. The most effective solutions are those that we like less (this is a proven fact). The final solutions are often the ones that make us most uncomfortable because they call into question our old beliefs and habits... It is no coincidence that the most unpleasant solutions are truly the most effective.

In addition to the crisis, another structural phenomenon is happening in the background and is here to stay: globalization. They are the two different phenomena that today overlap in time. Crisis is temporary (conjectural), globalization is structural. One will go, the other stays. When the crisis ends, we realise that we face a much more complex economic climate: the global economy.

Things will never be as they were before.

One effect of globalization is off-shoring; it is starting now with the "blue-collar jobs" and will extend to the "white-