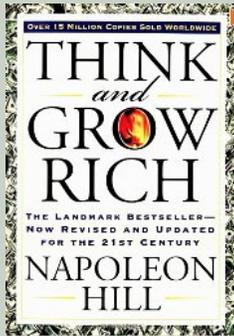


CONTINUING EDUCATION

Must-Have Financial Books for Your Library

We get a lot of requests from members asking "What are the must-read books and manuals for golf instructors?". This month's installment is about your hard-earned money. It presents the includes the Top 10 Personal Finance books as recommended by fellow Proponent Group members. These books will help you manage your resources more effectively as you continue to grow your teaching business. This article is also archived on the members-only website in **The Library** for reference at any time.

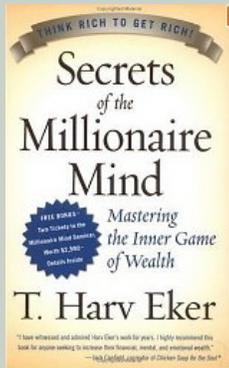
1) Think and Grow Rich, by Napoleon Hill



A must read for anyone wanting to improve their lives and their positive thinking. There have been more millionaires and indeed, billionaires, who have made their fortunes as a result of reading this success classic than any other book every printed. Napoleon Hill's "Think and Grow Rich" is the author's most famous work. This is the complete reference book. A true masterpiece with the fundamentals of the Success philosophy. Hill's work examined the power of personal beliefs, and the role they play in personal success. "What the

mind of man can conceive and believe, it can achieve" is one of Hill's hallmark expressions. How achievement actually occurs, and a formula for it that puts success in reach for the average person are the focal points of Hill's books.

2) Secrets of the Millionaire Mind: Mastering the Inner Game of Wealth, by T. Harv Eker

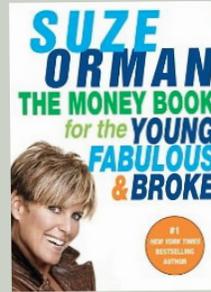


Secrets of the Millionaire Mind reveals the missing link between wanting success and achieving it! Have you ever wondered why some people seem to get rich easily, while others are destined for a life of financial struggle? Is the difference found in their education, intelligence, skills, timing, work habits, contacts, luck, or their choice of jobs, businesses, or investments? The shocking answer is: None of the above! In his groundbreaking Secrets of the Millionaire Mind, T. Harv Eker states: "Give me five minutes, and I can predict your financial future for the rest of your life!" We all

have a personal money blueprint ingrained in our subconscious minds, and it is this blueprint, more than anything, that will determine our financial lives. The good news is that now you can actually reset your money blueprint to create natural and automatic success.

3) The Money Book for the Young, Fabulous, & Broke, by Suze Orman

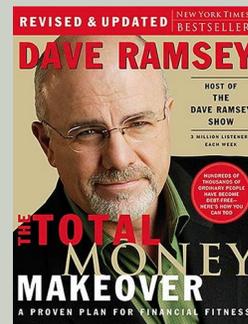
This is the #1 New York Times bestseller from the phenomenal author of The Courage to Be Rich. The world's most trusted expert on money matters answers a generation's cry for help-and gives



advice on:

- Credit card debt
 - Student loans
 - Credit scores
 - The first real job
 - Buying a first home
 - Insurance facts: auto, home, renters, health
 - Financial issues of the self-employed
- And much more advice that fits the realities of "Generation Broke."

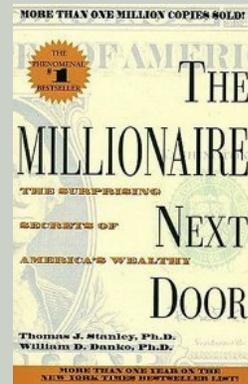
4) Total Money Makeover: A Proven Plan for Financial Fitness, by Dave Ramsey



The success stories speak for themselves in this book from money maestro Dave Ramsey. Instead of promising the normal dose of quick fixes, Ramsey offers a bold, no-nonsense approach to money matters. Ramsey debunks the many myths of money and attacks the illusions and downright deceptions of the American dream, which encourages nothing but overspending and massive amounts of debt. "Don't even consider keeping up with the Joneses," Ramsey declares in his typically candid style.

"They're broke!" The Total Money Makeover isn't theory. It works every single time. It works because it is simple. It works because it gets to the heart of the money problems: You.

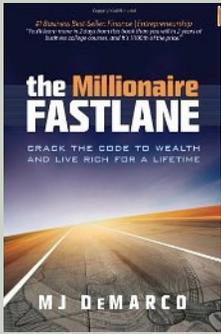
5) The Millionaire Next Door: The Surprising Secrets of America's Wealthy, by Thomas J. Stanley and William D. Danko



The bestselling The Millionaire Next Door identifies seven common traits that show up again and again among those who have accumulated wealth. Most of the truly wealthy in this country don't live in Beverly Hills or on Park Avenue—they live in Beverly Hills or on Park Avenue—they live next door. The authors started studying how people become wealthy 20 years ago. It is very interesting to see how the neighbor next-door becomes a millionaire and how that very same person spends his or her time at work, at play and with their family. The authors share the secrets of those millionaires in their book.

Most millionaire's in the United States are people pretty typical except they invest their money on a regular basis and live modest lives. After interviewing over 1000 millionaires, the authors discovered that the average millionaire makes \$131,000 per year but invests up to 15 percent of their income on an annual basis. Most millionaires drive regular cars, live-in modest homes, and work in a non-glamour industry. As a matter of fact most millionaires are entrepreneurs that own and operate their own small business.

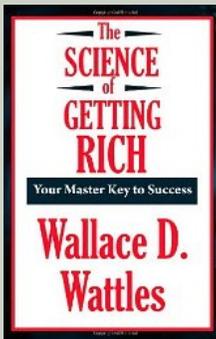
6) The Millionaire Fast Lane: Crack the Code of Wealth and Live Rich for a Lifetime, by MJ DeMarco



The mainstream financial gurus have sold you blindly down the river to a great financial gamble. You've been hoodwinked to believe that wealth can be created by recklessly trusting in the uncontrollable and unpredictable markets: the housing market, the stock market, and the job market. This impotent financial gamble dubiously promises wealth in a wheelchair – sacrifice your adult life for a financial plan that reaps dividends in the twilight of life. There is an alternative; an expressway to extraordinary wealth that can burn a trail to financial independence faster than any road out there. Demand the Fastlane, an alternative road-to-wealth; one that actually ignites dreams and creates millionaires young, not old. Change lanes and find your explosive wealth accelerator. Hit the Fastlane, crack the code to wealth, and find out how to live rich for a lifetime.

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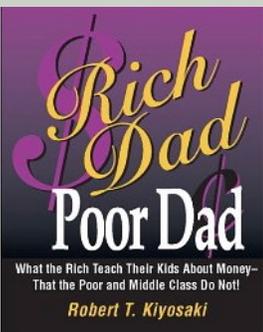
7) The Science of Getting Rich, by Wallace D. Wattles



The Science of Getting Rich is the original and best guide to manifesting wealth through the Law of Attraction. First published in 1910, The Science of Getting Rich was a major inspiration for Rhonda Byrne's bestselling book "The Secret." The text is divided into 17 short, straight-to-the-point chapters that explain how to overcome mental barriers, and how creation, not competition, is the hidden key to wealth attraction.

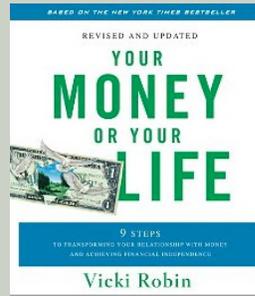
Says the author: "In writing this book I have sacrificed all other considerations to plainness and simplicity of style, so that all might understand. The plan of action laid down herein was deduced from the conclusions of philosophy; it has been thoroughly tested, and bears the supreme test of practical experiment: It works....and if you wish to reap the fruits of their philosophies in actual practice, read this book and do exactly as it tells you to do."

8) Rich Dad, Poor Dad: What the Rich Teach Their Kids About Money, That the Poor and Middle Class Do Not, by Robert T. Kiyosaki



Rich Dad, Poor Dad, the #1 personal finance book of all time, tells the story of Robert Kiyosaki and his two dads – his real father and the father of his best friend, his rich dad – and the ways in which both men shaped his thoughts about money and investing. The book explodes the myth that you need to earn a high income to be rich and explains the difference between working for money and having your money work for you.

9) Your Money or Your Life: 9 Steps to Transforming Your Relationship With Money and Achieving Financial Independence, by Vicki Robin and Joe Dominguez



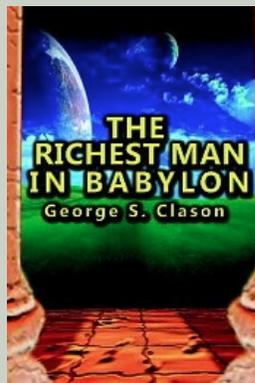
In an age of great economic uncertainty when everyone is concerned about money and how they spend what they have. Your Money or Your Life is an essential read. With updated resources, an easy-to-use index, and anecdotes and examples particularly relevant today-it tells you how to:

- Get out of debt and develop savings
- Reorder material priorities and live well for less

- Resolve inner conflicts between values and lifestyle
- Save the planet while saving money
- And much more

In Your Money or Your Life, Vicki Robin shows readers how to gain control of their money and finally begin to make a life, rather than just make a living.

10) The Richest Man in Babylon, by George S. Clason



The Richest Man in Babylon is George S. Clason's classic financial and motivational guide that has lead generations to personal and monetary success. Invaluable and timeless lessons of finance are relayed through legendary tales set in ancient Babylon. Learn how to acquire money, keep it, and put it to work to make more money for you. It's one of the bestselling financial books of all time; having sold millions of copies, and now you can put it to work for you.

The book's story-telling style makes it very easy to read and very easy to understand. While the world has changed since these financial lessons were first identified, the rules of money making are still the same.

MEMBER BENEFIT:

Whenever you are looking for a good read to help your business or teaching skills, remember you can always visit The Library in our members-only website for lists of top books in all facets of running your business and honing your teaching skills.

Simply log in to the members-only website and click on The Library in the left hand column menu. The library currently includes the best swing instruction, sport psychology, general business management, marketing and personal finance books as chosen by our Proponent Group membership.