

THE MILLIONAIRE dropout

FIRE YOUR BOSS. DO WHAT YOU LOVE.
RECLAIM YOUR LIFE!

Vince Stanzione

WILEY

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Preface

This Book Isn't About Me, It's About You

If you're reading this online, or flipping pages in a bookshop, thinking *Why should I buy this book?*, then let me tell you. I can help *you* have an amazing life. I haven't written this book to impress you, but to impress upon you what a nonacademic, near bankrupt, occasionally homeless social dropout can achieve in a relatively short period of time.

I haven't written this book to make money. I'm already a multi-millionaire, and have been for many years.

This is a school of hard knocks how-to manual, and there is no exam or fancy degree at the end. But if you follow my advice and take action, you can live a lifestyle others only dream about. You can join the new rich—and I don't mean only rich in money. I mean rich in time and fulfillment.

But let's go back a few years . . . I didn't come from a privileged or well-educated background. My father came to the United Kingdom from a small, poor town in South Italy. He was escaping the mafia, and had nothing but a battered case and a few shillings. He couldn't speak a word of English.

By working as a hairdresser by day and a waiter by night (I know . . . all Italians are hairdressers or waiters!), he made enough to start his own hairdressing salon and built up a successful chain.

He then retired and dropped dead a few years later, at the relatively young age of 55. I had no interest in joining the family business, but I did share the family ethos of hard work.

At the age of 12, I was doing payroll for the hair salons, washing hair, and cleaning. However, I knew I wanted a business of my own.

I set up my first mail-order business at that age, selling computer games stored on tapes. Remember the Commodore 64 and ZX Spectrum?

I was the fairly quiet kid who never fit in. We moved around a lot, so I was always the new kid at school. I was badly bullied for years, and teased for being overweight and having the wrong accent.

I had about every illness you could think of—including serious asthma, eczema so bad that I struggled to hold a pen, and sight problems that meant I couldn't see the board at school.

The only thing I liked about school was selling stuff to other kids (and a few teachers too).

At 16, I landed my first job—as a junior in a Foreign Exchange Dealing Room. This paid £100 (\$150) a week, and was an awful job.

I was treated like dirt by the dealers (many of whom took drugs and smoked 60 cigarettes a day), but because I didn't want to become a hairdresser I stuck it out. I learned how to trade financial markets and read everything I could at the local library.

I ate the dealer's leftovers in the staff canteen, and owned one cheap Marks & Spencer gray polyester suit that stank of smoke.

Within six months I was promoted, and within two years I was dealing multimillion-dollar positions. I then moved into equities, and traded for others and myself.

Life was good. I was living the Thatcher dream—or so I thought. Then the 1987 crash wiped me out, and I lost everything. In fact, more than everything. I was ready to be declared bankrupt by my ex-employer, who wanted to claw back commission. Luckily, the judge felt sorry for me and threw the case out on the grounds that I had no money to pay.

I then worked various commission-only jobs to get a bit of income. I started my own business selling car phones, and then mobile phones.

Working from a studio apartment, I built that business up from one newspaper ad, merged it with another dealership, and sold my share for a substantial sum a few years later.

The truth is, it was worth a lot more than I sold it for, but considering I was only 21 and had nearly been declared bankrupt not so long ago, it felt like an amazing sum of money.

I bought my first Rolex watch, which I still own today—not to show off, but because I knew if I was ever hard up and needed to start again, I could pawn it. Fortunately, I never had to.

So what can you learn from a millionaire dropout? I don't claim to have all the answers. I don't claim that every business or every investment I've made has been successful. However, I do know that if I share my secrets, *you* will be successful and avoid many of my mistakes.

Along my journey, from selling computer games on tape, to washing hair, to dealing currencies, to standing in bankruptcy court, to sleeping in a Ford van, to being forced to use a credit card to pay the staff, to escaping from the Russian mafia (trust me, you can't make this up!), to floating a business on the London Stock Exchange, to making millions in sales, I have picked up a few tips and secrets. If I can pass on just a few of those to you, I am certain you'll cover the cost of this book many times over.

Do you want to come on a journey with me?

I sincerely hope so.

—Vince Stanzione
The Millionaire Dropout

Introduction

YOU ONLY LIVE ONCE, AT least on this planet. So let me ask you this. Are you making the best of your life, earning plenty of money, and feeling relaxed, happy, and content? Or are you trudging through each day, waiting for life to get better?

If you can truly say you're happy with the quality of your life, the amount of money you earn, and your relationships, then read no further. I congratulate you and would love to learn your secrets.

If, however, you're one of the millions who hate getting up in the morning and earning a meager wage at a job you loathe, only to find your paycheck has run out 25 days before payday, read on.

This book has been written for all those who want to boost their income, reduce their outgoings, and increase their standard of living. Whether you're young, old, previously successful, or have never had any success, I will show you how to create an amazing life that you will love living.

The book is divided into three sections:

Part I Taking Control of Your Life

First, we will focus on you—your goals, fears, past, state-of-mind, and how to take control of all these things to start living every day to its full potential. I will teach you how to reprogram your mind for

success, and transform your mood and appearance through diet and exercise. You will finish this section charged-up and ready to learn the secrets of making money.

Part II Making Money

I will reveal my money-making secrets, and show how you can copy tried-and-tested formulas to make as much money as you want and deserve. I'll also explain how to get a pay raise and start earning your true worth.

Part III Saving Money

Smart people are good at both making money and saving money. No matter how wealthy you are, it always pays to buy everything at the lowest possible price, and I'll show you how. Whether you're buying a car, toaster, designer dress, or the latest gadget, I will reveal how to get the best deal.

There Is a Better Life for You

I don't know what your current position is, but I can guess you want more than you currently have. Perhaps you have money worries or debts and feel that you need or deserve a higher income. Or maybe you have a string of failed relationships and feel uncertain about the future. Somehow, life is passing you by, and although you know you should be doing better, you're stuck in a rut and not living, but scarcely existing.

The good news is there is a better life. You can increase your income, pay off debts, and—most importantly—increase your quality of life and gain self-confidence and respect. You genuinely can have everything in the world that you really want. And I will show you how.

Always Remember—It Could Be Worse

I can tell you truthfully that however bad your situation is—whether you're in debt, have personal difficulties, low self-esteem, or are addicted to drugs or alcohol—I can guarantee you're not alone and there is a way out.

I want you to remember this:

You may be crying and upset because you haven't any shoes, but spare a thought for the person next to you. He hasn't any feet.

And that's your first lesson. It may look bad, but believe me—it could be worse.

Only You Can Change Your Life for the Better

You are in charge of your life. Everything that's happened to you in the past—your successes, failures, and problems—were brought about by your actions (or lack of them) in one way or another.

I know the truth hurts, but this book is about getting results and not just telling you what you want to hear.

It's easy for us to blame other people for our failures, problems, and shortcomings. How many times do you hear people say: "It's my boss's fault . . . my wife's fault . . . if only I was older/younger . . . I blame the government . . . "?

The truth is that *you* are in charge of your life. You're the driver of the train, and you can either choose to drive around the world on a rich, fulfilling, and rewarding journey, or leave the train standing in the station, with the wheels rusting away and the engine seizing up.

I believe we live in amazing times, with an abundance of opportunities. You may not agree, and I can understand why. Every day, the media is full of doom and gloom about the bad economy, and what terrible things are happening in the world.

The truth is, with advances in technology it's never been easier to achieve your financial and lifestyle goals. And it gets easier every day.

But back to the train . . .

You choose: 95 percent of the population are at the station. Are you in that 95 percent? Are you standing still, watching life pass you by?

If you believe in safety in numbers, then stay exactly where you are. Go with the flow, and stick with the masses. If, however, you want to join the 5 percent of people who are driving their trains to amazing places, keep on reading. This book will help you get the train started, and once you get going, you'll be amazed that you were ever standing still.

I'm not saying you'll go flying out of the station at 100 mph, but even if you start to pull away at 1 mph, that's faster than the 95 percent who are standing still. Right?

Do You Really Want Life to Change?

You can do anything you set your mind to—earn lots of money, give up smoking, drugs or alcohol, get into shape—but only if *you* really want your life to change.

This book can help make your life better, but only if you work with the advice given in these pages and take action. I can reveal my wealth secrets to you, but ultimately only you can put those secrets into action and make things happen in your life.

I guarantee that if you want a better life badly enough, this book will help you achieve it.

Some years ago a baseball manager, Tommy Lasorda, said “There are those who watch things happen, those who wonder what happened, and those who make things happen.”

Which person are you—a watcher or a player? You need to become a player to win in life. Being a spectator and watching the world go by just isn't any fun. Others may be content to exist and get by being a government chart statistic, but I know that you're not satisfied with being a number. You want to do better than that.

I'm Very Unlucky

I come from a background that believes you make your own luck. If you work 14 hours a day, it's amazing how lucky you will become. Luck is determined by our own efforts—the blood, sweat, and tears we put into life.

I'm sorry, but I don't believe luck has anything to do with whether Jupiter is in Mars, or this year is the Chinese animal year I was born under, or my horoscope in the daily downmarket newspaper says today will be good for finances.

I have done a fair amount of research into luck over the last few years and had the pleasure of meeting Professor Richard Wiseman, author of *The Luck Factor*. He points to four main areas that separate “lucky people” and “unlucky” ones:

1. Lucky people are good at creating chance opportunities.
2. They are good at thinking lucky.
3. They are good at feeling lucky.
4. They believe in denying fate.

I don't like the term *opportunity knocks*. I have found in 99 percent of cases, it doesn't. If you're sitting at home, waiting for opportunities to ring the doorbell, I'm sorry to say this is very unlikely.

You make your own luck in this world, and mine was created by going out and searching high and low for opportunities. If you start creating opportunities, it's amazing how often you will be in the right place at the right time and how lucky you will become.

