

Know the Way
and
Walk It

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**YOU
HAVE TO
DREAM HARD
WISH BIG
AND CHASE
AFTER YOUR
GOALS
BECAUSE NO
ONE ELSE IS
GOING TO DO
IT FOR YOU**

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A money-making, finance-saving,
and dream-chasing talk by
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MONEY MAKING

How to make money when you have no money

- You don't need a capital to make money
- Know how to make money without investing
- Build your network
- So people will know about you and your product
- Know where you're good at and market it
- If you're good at something, DON'T do it for free!
- Find a sideline to earn from your talents
- Try UpWork, Elance, Freelancer, and other online workplace
- Buying and selling is a good sideline
- Do preorder so there's no risk
- Be good at your job
- Be an excellent employee so that you can have a better and high-paying position
- Strive to be more than just an employee
- Being an employee pays the bill but can't help you with your wants

FINANCE SAVING

It's not about how much you earn, it's about how much you save

- Open a savings account
- Bank account is not just for rich people!
- Allocate 20% of your salary for your savings account
- With that, you should learn how to budget!
- Don't use a credit card
- Don't be tempted or else you'll regret it
- Don't be "pa-cool"
- It's a lose-lose situation, trust me!
- Know your needs vs. wants
- Learn to prioritize where you'll spend your money
- Bring baon even at work and love commuting
- It will save you a lot of money
- Be kuripot
- Don't spend when you don't need to

DREAM CHASING

If your dreams don't scare you, they ain't big enough

- Know what you want and list it
- Make a dream journal of your 3, 5, and 10-year goals
- What does it take to get there?
- Know what actions you should do to get your dream
- Visualize yourself that you have already achieved it
- Your only limit is your mind!
- Stop romanticizing poverty
- You are not your past, you are what you what your future to be
- No one can make you feel inferior
- The only time you'll be inferior is if you let them
- Excuses are for losers
- Successful people never had excuses, they have actions
- There are no shortcuts to success
- Yes, it will be hard but it's worth it

**IT DOESN'T MATTER HOW SLOW YOU GO AS LONG AS YOU DO NOT STOP
THE DISTANCE BETWEEN YOUR DREAMS AND REALITY IS ACTION**