

CHOOSE TO BE WEALTHY



**8 Habits of the
Happy Millionaire**

BO SANCHEZ

*#1 Bestselling Author of *How to Turn Thoughts Into Things**

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the Happy Millionaire**

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Are You Sick and Tired of Being Poor?

You don't have to be poor.

You don't have to panic every time there are bills to pay.

You don't have to be buried under a mountain of debt.

You don't have to worry where to get money for emergencies.

You don't have to struggle with money anymore.

You can have financial freedom.

You can be wealthy.

Let me tell you my story.

For 20 years, I was a poor missionary.

I started serving God when I was 12 years old.

I loved my life of comfortable poverty.

For all those 20 years, I was very happy.

But that was because I was single. When I got married at the age of 32, I knew my financial life had to change.

So I changed my *habits*.

In 12 years, I learned the 8 Habits of the Happy Millionaire.

Today, I'm a millionaire missionary.

I know. It's a controversial thing to say.

Why a missionary?

I serve God, more than ever. I still lead nine non-profit organizations. Our team serves the poorest of the poor in the most amazing way — running orphanages, scholarships, livelihood organizations and elderly homes.

But why a millionaire?

I own 12 small, personal, private businesses.

I have a financial consultancy, a tiny school, a corporate seminars firm, an Internet marketing business and some real estate investments, to name a few of my income streams. (Note: I run them on autopilot. So 90 percent of my time is still devoted to our growing ministry.)

But honestly, I don't look like a millionaire.

And I like it that way.

I still live in a simple house.

I still drive a simple car.

I don't wear designer watches. Heck, I don't even wear a watch. I just look up at the sun and guess.

Just kidding. I check the time from a cell phone that I carry, which is also pretty low-end. If a thief sees my phone, he won't bother.

Why the simple lifestyle?

I've gotten used to it. (Twenty years is a long time.)

And, because my priorities are on more important things.

I invest much of my earnings in God's work.

Because this was the reason why I became rich.

To be a blessing to others.

Friend, do you also want to become a happy millionaire?

Then this book is for you.

Open it and let me teach you how.

Dedication

*I dedicate this book to all the spiritual people in the world
who for the longest time have been trapped in their financial
struggles —
because they were taught wrongly.*

May you become a happy millionaire very soon!

CHOOSE TO BE WEALTHY
8 Habits of the Happy Millionaire

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INTRODUCTION

Why Not Be Rich and Happy at the Same Time?

*Remember the Lord your God,
for it is he who gives you the power to produce wealth...*
Deuteronomy 8:18

*After a visit to the beach,
it's hard to believe that we live in a material world.*
Pam Shaw

"I'd rather be poor and happy!"

I was having coffee with my friend Dean when he blurted out these words.

"What made you say that?" I asked.

Dean explained, "My uncle is so rich. He's a mega-millionaire. He's got four wives, too. But all his kids are fighting over his properties. Their family reunions happen at the courthouse. No one is talking to each other."

"So sad," I said.

Dean nodded. "In his old age, my uncle is very sick. And very bitter. He's paralyzed from the waist down. He's so rich, he can ride his private jet to any part of the world. But he can't even leave his wheelchair. Man, I don't want to be like him. I'd rather be poor and happy than rich and miserable!"

“I totally agree with you,” I told Dean, “I wouldn’t want to be like your uncle.” I paused a bit and asked him, “But tell me, is it also possible to be rich and happy at the same time?”

He shrugged, “I don’t know. I guess so.”

I then told him my story.

“I’m an incredibly happy person. I’ve been serving God for 30 years now. I’ve got a great marriage. I’ve got a fantastic relationship with my kids. And, well, I’m a millionaire, too.”

For a moment, he looked at me. He finally asked, “Can anyone become like you? Or are you a freak of nature?”

“Anyone can be a happy millionaire. But first, you have to choose to be one.”

Choose Happy Wealth Now

Friend, I have long believed that happiness is a choice.

You decide if you want be happy or not.

Your happiness doesn’t depend on your circumstances.

Because happiness is an inner decision.

But very soon, that inner decision will affect your outer circumstances.

But hear me out: *I believe wealth is also a choice.*

It’s a decision that you have to make.

And it’s a decision that God leaves up to us.

If you choose to be a Happy Millionaire, then the answer lies in acquiring a set of specific habits. To be exact, eight of them.

Hey, I've learned them from others, too.

I'm merely passing the information to you.

But before I did, I road-tested them first. I couldn't share the 8 Habits with you without field-testing them in my personal life.

What happened?

You'll have to read this book. (Blackmail.)

Friend, acquire these 8 Habits and change your financial life forever.

May your dreams come true,



Bo Sanchez

P.S. *Get Spiritually Nourished.* Every Monday, I send out the *The Bo Sanchez Soulfood Letter* for FREE. All my *Soulfood* subscribers also get a FREE E-book, *How to Know If Your Dreams Are God's Dreams*. To receive all these, log on to **www.BoSanchez.ph** now.

HABIT 1

Define Your Wealth

Focus on How Money Can Serve Love

*Money is neither my god nor my devil.
It is a form of energy that tends to make us more of
who we already are, whether it's greedy or loving.*

Dan Millman

*For I know the plans I have for you, plans to prosper you,
and not to harm you, plans to give you hope and a future.*

Jeremiah 29:11

CHAPTER 1

Real Wealth

Ordinary riches can be stolen; real riches cannot.

*In your soul are infinitely precious things
that cannot be taken from you.*

Oscar Wilde

I lead an organization called Light of Jesus.
Last January, our top leadership team went to
Vietnam.

What did we do there?

Lots of hard work.

We ate.

We laughed.

We played.

And we ate again.

Five days of doing nothing.

In other words, we worked on our friendships.

Why?

I believe that leaders need to spend time together.

I've learned that when leaders aren't friends first, the
organization falls apart. Guaranteed.

So, every so often, we just go on a trip and work on
our friendships.

Sometimes we travel locally.

Next month, we're going to Vigan. We'll hop on a big bus and spend a few days exploring the northern parts of the Philippines.

These guys are incredibly busy men doing very important work. But we've realized nothing is more important than our relationships.

By the way, there's something special about this group of men: I've been working with these guys for decades. We're a 30-year-old organization, and the guys who helped me start Light of Jesus 30 years ago are still serving with me today.

Why? We prioritize relationships.

Arm to arm.

Shoulder to shoulder.

Smelly armpit to smelly armpit.

Because we've decided to grow old together.

A long time ago, I've defined what my wealth is:

My wealth is my relationships.

Not my money.

Not my properties.

Not my investments.

This Is My Wealth

My wealth is my relationship with God.

My wealth is my relationship with my family.

My wealth is my relationship with my friends.

And my wealth is the poor that I minister to daily.

This is the reason why I'm rich.

Money Is Not My Wealth, But It Sure Comes in Handy!

But I still need money.

For example, I needed money to go to Vietnam with our leaders.

Gosh, I need money for a simple thing as a romantic date with my wife, which, by the way, is the highlight of my week. When possible, I squeeze in a second date. I love being with her. I can't get enough of her. I've been dating her weekly without fail for 12 years now.

I also need money to date my kids each week. Every Monday, I bring the two boys out for milk and donuts. We just love horsing around, swapping stories and discussing plans on how to conquer the world.

I also need money to date my 84-year-old Mom. I pick her up from her house and drive her to a cheap restaurant. She insists that it must be cheap, or she won't eat. She still thinks she's living in the Japanese war. If she had her way, she won't eat anything more than P50, or she'll have a heart attack.

Like she never orders a drink. (She says, "Bo, how can we pay P40 for a glass of softdrinks? ¡Qué horror! With that P40, I can already buy a *litro!*") But again, it's the cheap meals that have made our relationship very rich.

I repeat: My wealth is my relationships.

Not money.

But I can't deny that *money helps me in my relationships.*

Money Helps Me Love

Once upon a time I was poor.

But in the past 12 years, I've grown my financial wealth.

I now have small businesses, got into real estate and invest in the stock market and equity funds. From being a poor missionary, I'm now a millionaire missionary.

Because of this, I'm able to support God's ministry in a very big way.

I support missionaries.

I send poor kids to school.

I give livelihood to poor families.

Do you want to experience what I experience?

Wealth Is So Much More than Money

So here's my first point.

Wealth is so much more than money — and you've got to define it.

What should happen in order for you to call yourself wealthy?

Once you define it, you'll also find the reason for earning money. Because even if money isn't your wealth, I bet having money will help you have more of what you consider "wealth."

Do you know why I'm working hard and creating wealth?

Because I want to continue to bless people and bless my relationships.

That's my dream.

In the next chapter, I'll tell you the most important ingredient in creating your wealth.