



DE ZWALUW

6-FIGURE
BANK
ACCOUNT

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2024

ANTOINE

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*He who works all day, has
no time to make money.*

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FROM THE AUTHOR

—
I just wanted to fix my family's shitty financial situation. My father never had the knowledge to keep his personal finances in check. He just didn't know what to do with all the paperwork of the modern world and handling his income taxes and what have you.

I remember he kept every penny he had to his name in cash. He told me he did so to keep track of his spending and that nobody could take his money unless they robbed him. This struck me as something odd, but what did I know.

Later it became clear to me how our Western society is set up in terms of financial control. When your bills are past due and you simply don't pay, the tax administration office or collection agencies have the authority to impose a wage garnishment. This means that a part of your paycheck is directly withheld to pay off your debt, including fees, fines and interest before it even reaches your bank account.

One day when I was in high school I found a travel bag in the scullery full of unopened mail and letters. It was not my place to snoop around investigate, but the bag was oddly placed. It then became apparent that my father was in financial misery. I vowed that this would never happen to me and to take control over my financial future. Currently I study to become a certified public accountant. At the time, little did I know this was only just the beginning.

PROLOGUE

—
Once upon a time, in a land of abundance and opportunity, there lived a young man named Jack. He was always on the lookout for ways to make some extra cash, but nothing seemed to work out. He tried selling lemonade on the street corner, but no one was thirsty. He tried mowing lawns, but it turned out everyone in the neighborhood already had their lawns mowed. He even tried to start a pet rock business, but it turns out people didn't really want to buy rocks for their pets.

One day, Jack was walking down the street when he stumbled upon a flyer for the "Get-Rich-Quick" seminar. Without hesitation, he signed up and attended the upcoming weekend. The seminar was run by a wealthy businessman who claimed to have all the secrets to making money with ease. Jack listened intently as the man spoke about investing in stocks, real estate, and cryptocurrency. But just as he was getting excited about all the potential riches, the businessman dropped a bombshell - the real secret to making money effortlessly was... drumroll... selling tickets to "Get-Rich-Quick" seminars!

Jack couldn't believe it, he was pissed. He spent all that money on a seminar just to find out that the only way to make money was to scam other people. But then he had an idea. He decided to start his own "The-Truth-About-Getting-Rich-Quick" seminar and teach people the real

secret to making money easily – high tickets sales to "*Get-Rich-Quick*" seminars!

The seminar was a hit and before he knew it, Jack was living the high life, driving fancy cars and living in a big mansion. He had finally found the secret to making money with spending any effort - tricking others into thinking there was a secret to making money effortlessly. And from that day on, Jack was known as the king of the "Get Rich Quick" seminars.

Moral of the story: When it comes to making the big bucks, the mega millions, there's no such thing as a free lunch. But if you're clever and willing enough, you can sell a lot of tickets to the free lunch. Greed will imprison us all.

Few will understand...

INTRODUCTION

—
In order to truly reach the achievements you desire and experience life to the fullest of your potential, you have to understand that it will *not* be handed to you on a silver platter. It takes hard work, dedication, and a relentless determination to achieve the things that truly matter to you.

Additionally, your feeling of being worthy is equally important as putting in the effort that is required. Just like the soldiers portrayed in "Saving Private Ryan," the soldiers during World War II who were willing to sacrifice their lives for

the greater good, achieving your own goals and living a fulfilling life also requires sacrifice. This means pushing ourselves out of our comfort zones, taking risks and embracing the possibility of failure. We are, however, all worthy of these achievements, regardless of our background and past experiences. We all have the potential to reach our goals and live the life we desire if we so chose to. If God is with you, who can be against you?

Of course, the destination we're reaching for is important. But don't let that be an excuse to disregard the journey. You will have to set clear goals, come up with a plan which you have to continuously revise all the while taking consistent action towards these goals. It means you putting in the time, the effort and the energy necessary to make progress, even if this means a 0.001% pogression and even when the road ahead is long and difficult.

But working hard is not the be-all and end-all. Working hard is about 80% of the deal, you have work *smart* as well. Seek out new knowledge, get a feedback loop going and learn from your mistakes, and be open to new perspectives. You have to be resilient in the face of adversity and never ever give up on your dreams. Success is inevitable when you use failure as a stepping stone.

In the meantime, don't forget to be kind to yourselves and keep your self-love. There is no need to be hard on yourselves when things don't go as planned. Executing on the task at hand is tough enough as it is. Earning the achievements we desire and experiencing the life we truly want comes down to making the commitment. It's something you have to patiently endure, which requires patience, persistence, and a never-give-up attitude. It's okay to be proud of yourself for putting in the effort and making a

difference. Use this feeling to keep the momentum going and to propel you forward.

But that is easier said than done. What to do when things don't go according to plan and life just happens? Each and every moment you have the power of choice and set priorities. Keep asking yourself „*how bad do you want it?*” Money is a man-made concept. Don't get it twisted. Man made the money, money never made the man. Build a 6-figure bank account for your dream car or the vacations and travel you dream of. But also, do it for a higher paradigm of motivation, to retire your parents, to create a legacy, to become the best of the best and to inspire others.

In the end, the rewards are well worth the wait and effort, far more than you would expect. You will look back with a sense of pride and fulfilment, knowing that you gave it your all, and most importantly: you believed in yourself.

PART I

While my father was financially illiterate, he wasn't bad willed about stabilizing his finances. This showed, because he had no problem being on a budget and letting me and my mother keep his paperwork in check. He didn't like it, but knew it had to be done. „*This too shall pass*” he said.

Clearing your debt means paying off your current debt and not taking on new debt. How else will you break the cycle. Some of you wise guys will say, not all debt is bad. My man, I'm not talking about the kind of debt you use to leverage a business and controlling solvency ratio's like

debt-to-equity ratio. I'm talking about personal debt, the shackles of modern society. If you want to build a 6-figure bank account, you have to liberate yourself from capital slavery and the nauseating interest payments.

My family was lucky, since we were already living modestly. There was no pressure to keeping up with the Jones. We lived well within our means. So my father paying of his debt was just a matter of time. This made me realize, if you start from 0 instead of a negative balance you can build your net worth while making time your ally.

In essence building your net worth is just about following a few simple steps, which have proved the test of time. There is nothing secret about it. All you need to know is right here in the palm of your hands. If you do what you have to do, and

you keep doing it, becoming a wealthy person is inevitable.

But what is the catch, right?

Since the steps are simple, you might experience it as a tough thing to do. The hard part about building your net worth is **NOT** doing the things you're not supposed to do. That's the real challenge. You have to navigate through a society that is structured in a way for you to consume. It's this constant attack on your time, your attention **and** your money.

If you stick to the following steps and keep at it you are guaranteed to a 6-figures bank account at the bare minimum, without doing the heavy lifting!

Let's get it!

PAY YOURSELF FIRST

—
Let's not stand on ceremony here, but I want to welcome you as an initiated wealth builder.

The very first step to building a 6-figure bank account is by paying yourself first. This means of every dollar, every euro, pound or rupee, that touches your hand or bank account you pay yourself 20% *before anything else!* This single act, if you do this consistently whenever you receive money, gets you over the fence from being poor to being rich. By paying yourself first you break the cycle of being poor of living from

paycheck to paycheck. By making this a habit you not only show yourself you value yourself, but it makes it impossible to spend more than you earn. Paying yourself first is as close as it gets to „the secret to mega millions”.

It doesn't matter how big or small the amount that reaches your pockets. The first thing you do after money lands in your hands, put 20% aside. Put an automation on your checking account or open a separate savings account.

After you paid yourself first, only then you pay for your expenses and spend the rest on leisure and luxury. Most people save what's left after spending. But not you. The initiated pay themselves first and spend what is left. This makes all the difference. Adhere to this principle to fuel your upward trajectory.

But what if there's no money left and you still have bills to pay...

INCREASE YOUR INCOME

—
If working hard was the key to building your net worth, every single mother would be rich.

However, your work ethic must be on fleek. Whatever job it is that you do, be conscientious about it. Have attention for detail and be eager to go the extra mile. Not because you have to, but because you want to. It will not only show in your work, but people will also notice. It gives you renown. Do make sure to reap the benefits of your own labor. Don't fall

into the trap of peer validation and being content with your boss' acknowledgement while making your boss rich leaving yourself with the leftovers. Like I said, don't do it for the fame or accolades, do it because it has to be done. Know your worth.

Keep looking for ways to increase your income, whether it be through a higher paying job or by implementing a revenue model that fits your style. Steer clear from the shiny object syndrome. There will always be the next big thing that promises heaps of cash. The core revenue models always remain the same.

Structure a way so people can hand over their money to you and are happy to do so. Of course you'll give them something in return that is valuable to them. Deliver a product or service that takes away pain or provides pleasure. There's nothing more to it, really.

MANAGE YOUR MONEY

—

Managing your money well, is where the money's at. 😎

Sticking to the first principle of paying yourself first will get you a long way. But managing your money is the part where you show your true colors. For some reason we have trouble dealing with money and freak out when we have it. Having sound financial habits make sure you stay comfortable with money when your bank account starts to grow. I call it the *Itis*,

because it's a form of money high bombarding your brain with impulses to do all kind of stupid stuff with your money and go out on a spending frenzy. Money wants to move, so it's on you to make sure in moves in your direction.

Keep a hold on how you spend your money. Go through your bank statements on a regular basis and by all means don't immediately increase your standard of living when your income increases. Stay frugal and especially don't waste money on speeding or parking tickets or other fines. I know, we are born to express ourself, but there is no need to do it in a childish way or acting like a irresponsible teen. It's good spoil yourself, but every dollar, euro or pesos must be accounted for. Know where your money is going. And if you don't know, just follow the money.

If you have excess, why not pay yourself extra!?

INVESTING YOUR MONEY

—
This is the part where you put your money to work and let time do the heavy lifting.

By now you've been paying yourself first for quite some time. This means you have a bag of capital to invest in appreciating assets or cash generation assets. Hoarding your hard-earned money at the bank (saving) is a sure way to stay poor due to inflation. Over time it meticulously eats away at the spending power of your money. You don't want that. Idle money is dead money.

When you start from scratch, investing your money in stocks is the easiest way to gain ownership of a piece of equity.

When you invest your money in the stock market it's never about timing the market, but about your time in the market. When you are timing the market you are speculating. You've now entered the realm of day traders, which is a whole different ball game since it is focused on price. Investing is a long-term game and focused on value. Understand the difference.

Investing in the S&P 500 is the most common way to get started, which makes you an owner of the 500 biggest companies listed on the stock exchange. You'll receive dividends, which compound over time when re-invested. Now your money even makes more money!

Do, however, take into account the costs of your broker or banker.

6-FIGURES, NOW WHAT?

—

It's a bit early to touch upon this matter, but it's important nonetheless.

I thought that having all the money I needed would be something epic. I couldn't be more wrong... While hitting the 6-figure mark offered quite a relief, it quickly dawned on me that my life didn't really change and that my problems didn't magically disappear. I am still the same person, with the same flaws and insecurities. Having money will only solve your

money problems, nothing more, nothing less. Money is only a small, but necessary component of life. Money can buy you the finer things in life and bring you adventure, but it won't automatically make you happy. But you will come to that conclusion by yourself.

Ask yourself what it is you truly want out of life. What would you do if money were no object. The only true currency is time, which is non redeemable. The money equation is only level 1 to the many levels life has to offer. Time will pass anyway, so in the meantime why not stick to these principles and build your net worth passed 6-figures!

At this very moment I'm in Greece enjoying all the good this country and culture has to offer. But I can only eat so much and only drink so much wine each day.

Don't be so broke that all you have is money.

PART II

At my day job I audit the financial statements of various companies so they can publish their annual report in accordance with financial reporting standards. In a short periode of time I have to know the company's inside out, so I can describe, evalute and form an opinion about the course of events and accounting policies they apply.

I know, it's very boring stuff. But it does, however, give me insight how founders and directors of the companies run and manage their businesses and in the uncertainties of the company as numbers don't lie! No business is the

same. Of course there are best-practises, but those are never the heart of a thriving business. All a company is, is a group of people who have gathered to create a product or service. And it's the people who produce the results which translate into monetary gain and shareholder value.

In essence there are three ways to riches: working on a career, i.e. a high paying function, building a business of which you have (a piece of) ownership, i.e. equity, or getting a inheritance.

You now know that managing your money effectively is key to building wealth and achieving financial success. It involves setting financial goals, creating a budget, saving and investing wisely, and being mindful of spending habits. In addition, it's important to have a good understanding of the lay of the land of your country's tax regime. And if you don't, let

somebody inform you about it. This also means you have to start thinking about planning your retirement and what this means to you.

By following these principles and consistently making smart financial decisions, you can work towards building wealth and achieving financial security. Everybody can make money. But can you also keep the money?

While Part I covered the subject of personal finances, Part II will cover the mindset people with money have and the choices they make.

MILLIONAIRES INVEST (ALMOST) ALL OF THEIR MONEY

—

Millionaires often invest a large portion of their money because it allows them to grow their wealth over time. Having plenty of cash on hand means nothing and does nothing. Investing in assets such as machines, stocks, real estate, and other businesses usually provide a much higher return on investment than simply keeping the money in a savings account.

Additionally, investing can help protect against inflation and provide a source of passive income in the form of dividend payouts. By

investing their money, millionaires can also diversify their portfolio and spread risk across multiple assets. This helps to ensure that their wealth is not tied to the performance of any one investment. This of course, depends on the risk-appetite of the person and what they have planned for their money.

Maybe you know a place where there is high demand for ice cubes, so you decide to invest in a ice cube machine. You only have the up-front cost of buying the asset, maintenance cost, and the cost for power and water. After that you are practically printing money with each pack of ice cubes you supply.

Or you invest in 10 All Terrain Bicycles and guide a trail through the woods. The same principle applies. You invest in some kind of assets, run it and produce revenue. Now you are in business. This bring us to the next point.

MILLIONAIRES BUILD BUSINESSES

—
Building businesses is practically a sure way to create wealth and grow it. Generating cash flow is one of the most satisfying things you can do. Starting a business allows you as an entrepreneur to be in control of your income and have the potential to earn much more without being capped by a monthly salary. To more results you deliver, the more you earn. And in due time you can scale your business by putting systems into place. This is the only way to multiply with the same amount of time we have each day. Keep in

mind that starting a business is a means to get things done. And if you do thing right the money will follow.

In our society being in business is rewarded by various facilites, the tax advantages and other benefits. To illustrate, income from a salary is taxed higher than the profit you make with your company. And this is just, because millionaire work hard, they come up with solutions, get things done and keep the world running.

The employee mindset is one of competition against other employees. Even though business can be tough and the marketplace is highly competitive, think about doing business this way. Don't fight for the market share as if there is only one pie to divide. Be in business to just make more pie!

MILLIONAIRES DRIVE NORMALS CARS

—
Once upon a time, in a land of billionaires and fancy cars, there was a group of millionaires who decided to stand out from the crowd. These millionaires were tired of being judged by the cars they drove and wanted to prove that they were more than just their wealth.

One day, they all decided to gather in the local dealership, but instead of looking at Ferraris and Lamborghinis, they headed straight to the section of normal cars. The salesperson was

confused and a little taken aback when the group of well-dressed individuals asked to test drive a minivan.

The group of millionaires took the minivan for a spin and had the time of their lives. They laughed and joked as they pretended to be a family on a road trip. They even stopped at a fast food drive-thru and ordered a round of burgers and fries. The salesperson, still confused, asked one of the millionaires why they were interested in such a normal car. The millionaires replied „We want to prove that you don't need a fancy car to have a good time, and that true wealth is found in experiences, not possessions.”

From that day on, the group of millionaires were known for driving their normal cars with pride. They even started a trend of „minivan meet-ups” where other wealthy

individuals would gather to celebrate their love for practical and normal cars.

True wealth is not measured by the car you drive, but by the experiences and memories you make in it. Don't be afraid to drive a minivan, it might just be the most luxurious ride of your life.

Okey, all jokes aside. Millionaires do drive the car of their dreams, but only *after* the proper work is done and all is set up. Cars are just a toy or an expression of their personality. Until you get to where you really want to be, keep your car expenses low. Who gives a shit. You can plan and know how to put your money to work. Don't make your dream car become a liability. Put in the work first. They sell cars. Of course you can buy your dream car in due time!

MILLIONAIRES PLAN AHEAD

—
Planning ahead in life is crucial to achieving your dreams and reaching your goals. One of the most important steps in planning ahead is to have a clear understanding of what you want to achieve. Take some time to reflect on your values, interests, and passions, and think about what kind of life you want to lead. Look 5 years into the future. Look 10 years into the future. What do you want your life to look like. What do you want to contribute. What is it that you want to have build. Once you have a clear idea of what

you want to accomplish, you can start setting specific goals and creating a plan to achieve them.

One key strategy for planning ahead is to break down your goals into smaller, more manageable pieces. This will make them less daunting and easier to achieve. For example, if your goal is to start your own business, you can start by researching different business models and identifying potential opportunities. Next, you can create a business plan and start networking with other entrepreneurs.

Another important aspect of planning ahead is to be proactive and take action. This means setting aside time each day or each week to work on your goals and taking small steps towards achieving them. The key is to keep moving forward and not to get bogged down by setbacks or obstacles.

Also important in planning ahead is flexibility and adaptability. While it's important to have a plan, it's also important to be open to change and willing to adjust your plan as needed. Life is unpredictable, and sometimes things don't go as planned. Being able to adapt to changes and pivot when necessary is a key skill for achieving your goals.

Finally, it's important to celebrate your successes and take time to reflect on your progress. This will help keep you motivated and on track. Remember, planning ahead takes time, effort and patience, but with the right mindset and approach, you can accomplish your dreams.

MILLIONAIRES DON'T FEAR FAILURE

—
I love the topic of failure, because our educational system has fooled us into thinking that failure is a bad thing.

The truth is that failure is an integral part of the road to success. You have to see failure as feedback. Trial and error is your friend. You only have to get it right once. Fall down six times, stand up seven times. Find the pieces of your success puzzle. By failing you identify your weaknesses so you can make the necessary

improvements and adjustments. The thing is, you don't really fear failure. You do, however, fear being seen failing. And that's such a waste. Just dust yourself off and try again.

Failure should not be viewed as a setback, but rather as an opportunity to learn and grow. By embracing failure you are able to gain valuable experience and develop a resilient mindset, which ultimately leads to success. Keep moving forward. Only way is up. Like the great Thomas Edison said „*I have not failed. I've just found 10.000 ways that won't work!*”

MILLIONAIRES ARE CREATORS

—

Being a creator refers to the act of bringing something new into existence. This can be in the form of art, music, writing, technology, or any other medium through which an individual expresses themselves. As a creator, one has the ability to take an idea and turn it into something tangible that can be shared with others.

Being a creator involves having a vision and the drive to bring it to fruition. It requires a level of creativity, originality and passion to

develop something new and unique. It also involves taking risks and accepting the possibility of failure, and learning from the experience as said before

Being a creator also means having the ability to think outside the box, to look at the world differently, and to challenge the status quo. It requires a willingness to experiment and try new things, as well as the ability to iterate and improve upon ideas.

Being a creator also require skills such as problem-solving, time management, and the ability to work independently or in a team. Additionally, it requires the ability to communicate your ideas effectively to an audience or stakeholders.

Being a creator is about having the vision, drive, creativity and skills to take an idea and turn it into something that can be shared with the

world, through experimentation, iteration and communication.

When you start with experimenten or creating you don't need to tell anyone. Organize you own laboratoy or workshop, your safe heaven as you will. Get dirty, get wild. Let your idea's flow a see what you come up with. Don't be afraid to express. If you keep at it, you'll polish your art and it will become something other people will like.

Produce and iterate like there is now tomorrow, only the now. Cut out the noise and focus on your signal. Provide yourself the space and the atmosphere where the magic can happen. Don't be too harsh on yourself, but do keep imporving. Make it beautiful, make it better. The world needs your work!

EPILOGUE

—
Don't wish for it, work for it. I assume you have made it crystal clear for yourself what it is that you actually want. We all have dreams we wish come true. And once in a while our wishes do come true. Some call it luck, others call it good fortune. Or maybe it was just bound to happen and these specific set of circumstances happened to be your dream. It could also be that the Gods were kind to you and the winds worked in your favour. Your wish has been granted. Whatever

the case may be, some dreams come true without you having to lift a finger.

But for most of the times, dreams don't come true simply because you wish for them to come true. Most of the time, dreams come true because we make it work. Few, however, are not willing to figure out what it takes to make your dreams become a reality. But that's not you. You are willing, and you are prepared to work on the dreams you have and build the life you truly desire. The problem lies in the fact that we have never been taught to create. We've been cut off from our creative power. We have been indoctrinated to follow orders and only act to obey. Our muscle to be self-reliant and resourceful has been neglected with intent. But that doesn't matter, because we can change that right here, right now.

To make your dream come true you don't have to follow the 5 step program to success or seek for the latest hack to implement. What you need is your own blood, your own sweat and your own tears, and combine it with your own brainpower and figure it all out. Your task is to find all the pieces of your puzzle and put them in the right place. Every problem we could ever have as a human being on an individualistic level, has been solved before. But you are your own person in your unique set of circumstance. Luckily, we live in the best of times in human history, with quasi endless possibilities. There is enough wealth floating around this earth. All the knowledge we humans have is publicly available. What else do you need more?

So earn it my friend. You have to earn your dream. You have to earn your own life experience. Nobody else can live your life for you. And frankly, nobody cares how you live

yours. They might have an opinion, but they certainly don't care. So make the rest of your life, the best of your life. Sit your ass down, get to work and get our there and make the world your play ground.

Godspeed!

Got any questions?
Reach out to me!



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