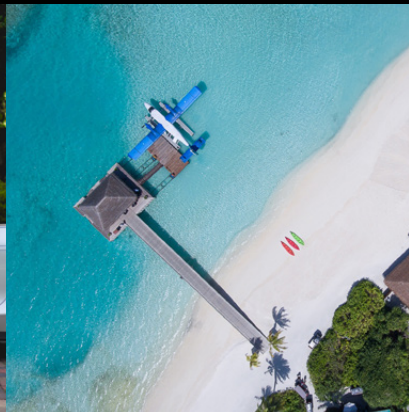




PLATINUM ACCELERATOR

NATIONAL CONFERENCE
4TH & 5TH DECEMBER 2021 | WORKBOOK



I LOVE
REAL ESTATE



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NATIONAL CONFERENCE SCHEDULE

DAY ONE: SATURDAY 4 DECEMBER 2021

8.30 – 9.00	REGISTRATION
9.00 – 10.30	1. FAMILY OF ORIGIN
10.30 – 11.00	MORNING TEA
11.00 – 12.30	2. ENGINEERING YOUR OWN SUCCESS DNA
12.30 – 1.30	LUNCH
1.30 – 3.30	3. MAKING MONEY WITH BODY CORPS
3.30 – 4.00	AFTERNOON TEA
4.00 – 5.30	4. LIVING IN BALANCE

DAY TWO: SUNDAY 5 DECEMBER 2021

8.30 – 9.00	REGISTRATION
9.00 – 10.15	5. MOST MEMORABLE Q THAT CHANGED MY LIFE
10.30 – 11.00	LEGAL UPDATES
11.00 – 11.30	MORNING TEA
11.30 – 1.00	6. DESIGN YOUR LIFE QUALITATIVE (PART 1)
1.00 – 2.00	LUNCH
2.00 – 3.30	7. DESIGN YOUR LIFE QUANTITATIVE (PART 2)
3.30 – 3.45	AFTERNOON TEA
3.45 – 5.30	8. WRAP UP



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1. FAMILY OF ORIGIN



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The Warning...

- This session is all about you!
- May make you uncomfortable
- May bring up things that are upsetting
- May make you emotional
- May give you “A-ha” moments

All of these are signs that this is working!

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The problem...

- Most people think that they are normal
- Most people think that their family is normal
- Many people think that their situation is completely unique
 - No-one understands
 - No way out
 - I am on my own!

Solution = Self Awareness

- The ability to focus on yourself and how your actions, thoughts or emotions **do** or don't align **with** your internal standards
- Incongruence is expensive:
 - Wealth
 - Health
 - Relationships
 - Sense of well-being



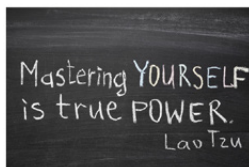
Self Awareness

- What you give permission to will persist!
- Permission can be conscious or sub-conscious
- You cannot fix something if you don't know it is there!
- Tools need to suit the task



How others see you

- If you're highly **self-aware**, you can
 - objectively evaluate yourself
 - manage your emotions, align your behavior **with** your values
 - understand correctly how others perceive you



Correlated with maturity, self awareness enables you to adjust as circumstances require

Who you are

- Number of determining factors
- Nature –v- Nurture

Family of Origin

Family of Origin



What is it?

- Family unit in which you were raised
- The term "family of origin" specifically refers to the small unit that cared for you as a child
- Families of origin can also include siblings, cousins, or anyone else who lives with you
- Forms the basis from which you develop

Family of Origin

- The beliefs, values and rules of a family are passed down from one generation to the next through living life together daily
- This is how an unhealthy or healthy family of origin is perpetuated



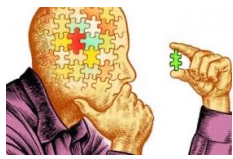
Family of Origin

- Significant impact on your development
- Shapes your worldview
- Determines relationships - how you relate to and interact with yourself and others
- Affects every aspect of your future



Family of Origin

- Many behaviours are “contagious”
- Learn by example



“Healthy” Families

- If you are a member of a healthy family of origin...
- you will most likely be able to connect with other people on a meaningful level, making friends and friendly connections without a great deal of difficulty
 - you will most likely develop self-confidence and determination
 - if your goals and personality were supported when you were a child, you will likely feel more comfortable with yourself as an adult

“Unhealthy” Families

- If your childhood was plagued by trauma or tumultuous relationships
 - You may consistently have low self-esteem
 - You may struggle to form connections with other people
 - You may also experience anxiety, depression, or other mood or personality disorders

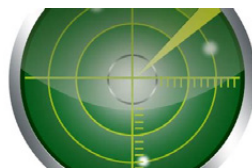
All of these issues may require some amount of **introspection** or even therapy in order to heal



All Families

Healthy families can have unhealthy aspects
Unhealthy families can have healthy aspects

Most of our behaviours operate sub-consciously and are not ever examined or questioned by us!



Family of Origin

- The study of Family of Origin allows us to see patterns of behaviour
- Allows us to:
 - Identify the behaviour
 - Identify the triggers
 - Consciously address issues
- Make a positive difference!



Family of Origin

- Can have significant impact on Relationships and Self Esteem
- Particularly important to understand affect on
 - Negotiation
 - Decision making
 - Disagreements
 - Confidence
 - Money



Family of Origin Patterns

- Often obviously destructive patterns are easy to identify...
 - Anger
 - Divorce
 - Affairs
 - Alcohol abuse
 - Violence
 - Losing money
 - Hoarding

The average person doesn't see the potential for themselves to repeat the pattern!

Family of Origin - example

Family = Dad handles all of the finances
Mum says she doesn't understand finances

Female Child:
Grows up believing she is no good at finance / money

Male Child:
Feels pressure to handle finances
- Sees it as an obligation

Family of Origin - example

Her Family = Dad handles all of the finances
His Family = Mum handles all of the finances

- | | |
|--|--|
| Female Child:
Expects male partner
to take care of finance /
money | Male Child:
Expects female partner to
take care of finance /
money |
|--|--|



Identify the Behaviour

- Behavioural patterns are often identifiable in other family members
- Look for where patterns have been repeated
- Most obvious = where pattern shows up in multiple generations



Can be Surprising

- Usually these behaviours are coping mechanisms
 - Can be "Stage of Life" dependent
- E.g. Can show up only once you become a parent
Can show up during illness or incapacitation
Can show up when your financial situation changes
Can show up at a particular age
Can show up at a particular "trigger"

Raise Your Awareness

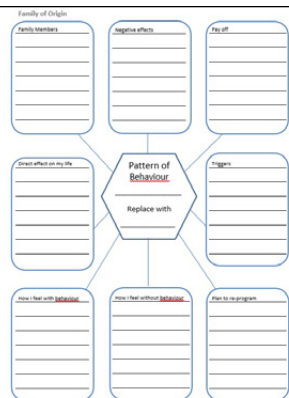
- Examine your own behaviour and identify where it shows up
- Review the triggers
- Plan an alternative way of being
- Try to catch yourself "in the moment"



Family of Origin

- Let's do an exercise...

Grab your worksheet



Harville Hendrix 2008

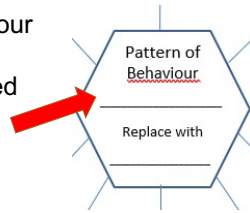
The Usual Suspects...

Anger Rage Shame Violence Depression Anxiety
Laziness Addiction Alcoholism Affairs Divorce Fear
Confusion Losing money Detachment Avoidance
Complacency Passivity Aggression Hopelessness
Guilt Low-self esteem Secrecy Blaming Arrogance
Self-loathing Criticism Exaggeration Control Excuses
Over-achieving Drama Hoarding Deception Crisis
Manipulation Dominance Rejection Attention-seeking
Perfectionism Workaholism Withdrawal Hypocrisy
Bitterness Jealousy Hatred Self-pity Self-doubt Crisis
Under-achieving Denial Lying Stealing Justification

Step 1 – name the pattern you want to change

Choose 1 pattern of behaviour

Write it in the space provided in the middle of the sheet



Step 2 – Who else has this pattern?

For your pattern of behaviour

Write down the names of family members who also display this behaviour

Family of Origin

Family Members

Step 3 – What are the negative effects?

For your pattern of behaviour

Write down the immediate negative effect that this behaviour has for you in the moment

What is the cost of this behaviour at the time it is happening?

- On you?
- On others?

Negative effects



Step 4 - What is the Payoff?

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For your pattern of behaviour

Write down what you get out of keeping this behaviour in play

What do you get out of it?
- Warning = it may be stinky!

Pay off



Step 5 – What is the impact?

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For your pattern of behaviour

Write down the impact of this behaviour on your life

Direct effect on my life



Step 6 – What are the Triggers?

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For your pattern of behaviour

Write down anything you notice that triggers this behaviour

- Circumstance
- Own feelings
- Other people

Triggers



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Step 7 – With the behaviour

For your pattern of behaviour

Write down how you feel when this behaviour happens

- In the moment
- Shortly after

How I feel with behaviour



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Step 8 - Without the behaviour

For your pattern of behaviour

Write down how you feel when this behaviour is avoided

How I feel without behaviour



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Step 9 - Planning

For your pattern of behaviour

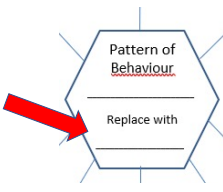
Write down what steps you can take to behave differently when you are triggered

Plan to re-program

Step 10 - Replace with...

What would you like to do instead of this behaviour?

Resist the temptation to automatically state the opposite!



Moving Forward

- Most people are trying to do their best
- Most people are trying to do what they think is right

Including you!

Be kind to yourself...



Human Beings...

NOT Human Doings

Action comes from being...

Focus on being – in line with your “Replace with”



Changing the Pattern

- Acknowledge your ancestors!
- Thank them for the positive contribution they have made to your family
- Forgive them for the patterns that have negative consequences
- Leave the old patterns with them and create new ones for yourself!

Changing the Pattern

- Watch your language
 - How you speak about yourself
 - How you speak about the circumstances

Avoid the use of words like SHOULD!

Avoid re-living the past like an old film reel!

Changing the Pattern

Remember,


The past does not predict the future...
It informs the future!

Your life is a “choose your own adventure” story
Write the next chapter...



Love Yourself

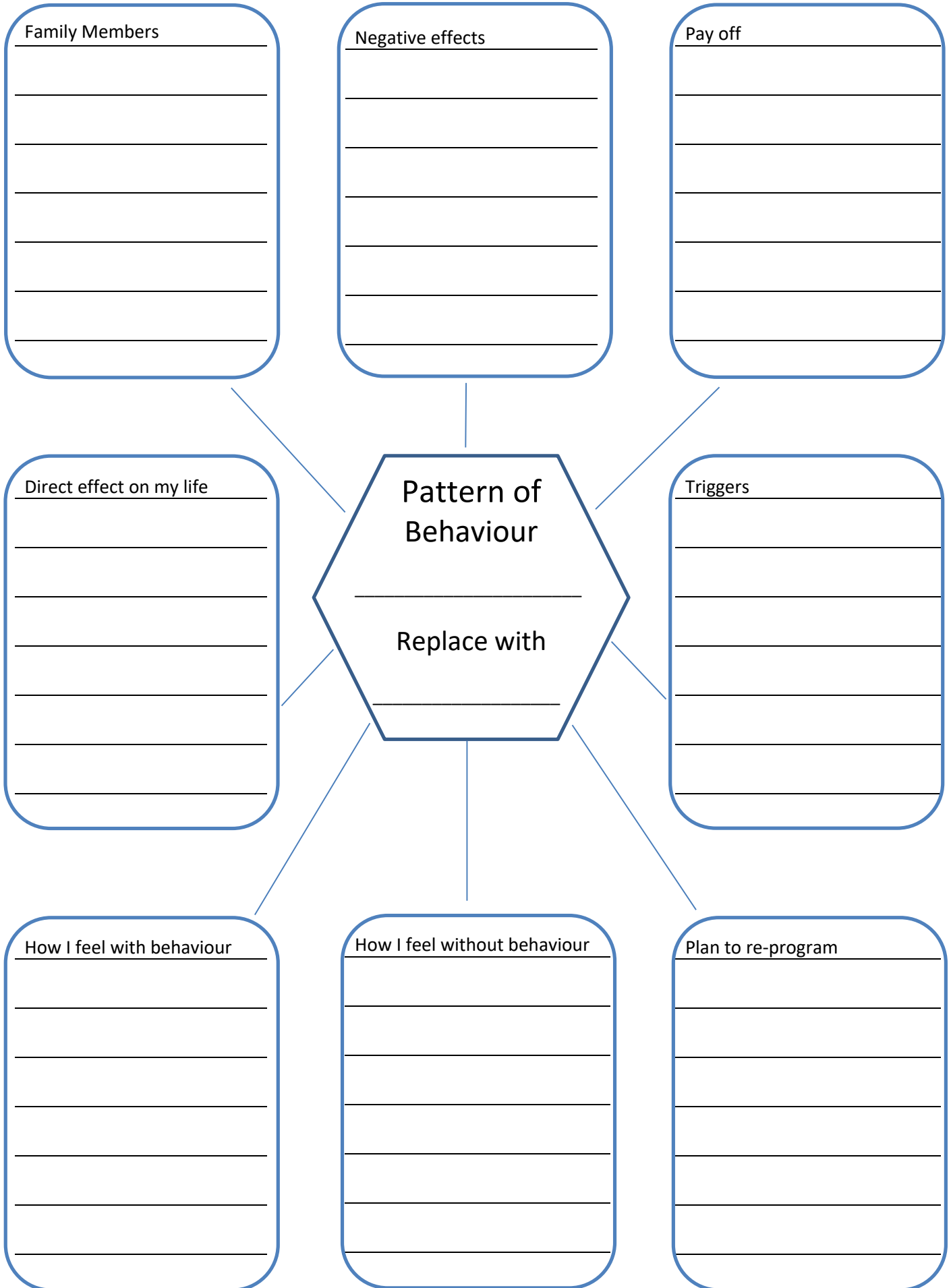
- You are a work in progress!
- The only thing you can change is your future
- Get help if you need it
- You are worth the effort to make positive changes





Questions?
Narelle Cosstick
State Coach – Vic, SA & Tas

Family of Origin Worksheet





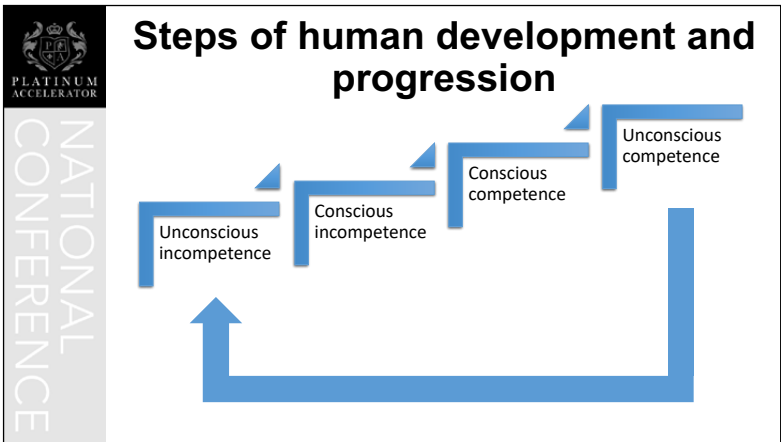
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**2. ENGINEERING YOUR OWN
SUCCESS DNA**

SESSION TWO

The Art And Science Of Human Re-engineering








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3. MAKING MONEY WITH BODY CORPS


SESSION THREE

18 ways to Turbo-Charge your Strata Investment


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Strategies Applied:

How many ways could you improve the value and income on a unit?




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Strategies Applied:

5 Levels of Opportunity

- 1) The property itself
- 2) The Complex
- 3) The Body Corporate / Strata / Community Management Scheme
- 4) The Community
- 5) The Underlying Freehold



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Case Study:

- 2 bed / 2 bath / 1 Car Unit
- 36 Unit Complex built in 1980's
- On-Site Managers
- Purchased \$430,000 during down-turn
- Holiday Rental Pool: Negative \$ 3000 per annum
- 49% Occupancy



Strategies Applied: The Unit Itself

- 1) Pick your agents well
- 2) Renovate / Remediate / Stage and Style the Unit
- 3) AirBNB / Long Term Rental / Combo / Executive Rentals
- 4) Reconfigure / Strata within Strata



Case Study:

- Facelift
- Stage and Style
- AirBnb
- Increased Income
- Used Guest Feedback to improve



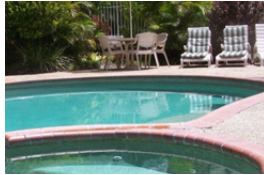
Strategies Applied: The Complex

- 1) Renovate the Common Areas with Sinking Fund



Case Study

- Talk to Agents
- Talk to Guests and get feedback
- Be discerning
- Know what you can use the Sinking Fund for
- Check the Capital Expenditure fund.



Strategies Applied: The Body Corporate

- 1) Body Corporate Issues / Opportunities
- 2) Old and disinterested On-Site Management
- 3) Old and disinterested Body Corporate Committee
- 4) Disinterested and expensive Body Corporate Managers.
- 5) The 10 Year Plan





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End Result:

After Six Months:

Unit:

- End Value: \$535,000
- Cashflow Positive \$12,000 p.a.
- 85% Occupancy
- 6% Cash on Cash Return



Complex:

- New Contract with greater accountability
- New 15 year lease negotiated so Management Rights could be sold
- Renovated Common Areas
- Median Price of Complex increased to \$800K+ in 2 years



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Strategies Applied: The Freehold

- 1) Unique opportunities with Corner Sites
- 2) Demolish and Redevelop the whole Site
- 3) Reconfigure the site and improve what's there

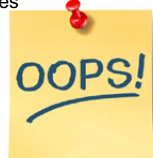




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Common Mistakes

- Missing what the opportunity is
- Limiting yourself through bias
- Jumping around too many locations
- Looking at too many properties
- Basing decisions on too few comparables
- Not knowing the numbers
- Failing to consider issues/risk



What to look for?

- Older blocks – dated appearance
- Blocks in run down condition
- Small number of units in the block
- Bonus = land around the block/carpark
- Entire block available for sale
- Units that have been on the market for a long time
- Blocks of units in areas with recent zoning changes



Maximise the Opportunity

Different possible approaches:

- Cosmetic
- Structural
- Adding Additional Levels
- Demolish & Rebuild



Different Approaches - Cosmetic

Cosmetic update involves updates to:

- Exterior façade
- Interior renovations
- Landscaping
- Change layout
 - Entrances
 - Stairwells
 - Common Areas
- Fencing/Gates/Security

Different Approaches - Cosmetic

Cosmetic updates:

- Can be structured simply
- Body corporate pays for exterior works (through contributions/sinking fund); each owner pays for own interior works
- Each owner responsible for own unit
- Reasonably straight forward
- Can be a short timeframe (generally months not years)
- Therefore **comparatively** low risk

Cosmetic Renovation



Cosmetic Renovation



Different Approaches – Structural



Different Approaches – Structural



The Numbers

- Property purchased for \$330,000
- Rented out while plans and permits obtained – slightly negative
- Sold the land either side of the building to the builder and split the proceeds – covered the costs of consultants to get permits + \$25,000 each
- Renovation, staging & selling costs \$150,000
- Sold for \$645,000
- Profit = \$165,000

Different Approaches – Add units

- Structural update adding units involves :
- Extending the footprint of the existing building to include new units
 - Adding additional storeys to existing building height
 - Building new units on available land
 - Building above carparking



Different Approaches – Add units

- Structural updates adding new units:
- Usually funded via Body corporate borrowing the money with each owner providing serviceability and all owners sharing in costs and upside (or downside)
 - Cost of build of additional units covered by all owners through Body Corporate
 - Additional units are sold at completion of the project
 - Generally a medium timeframe (18-24 months)
 - Therefore **comparatively** medium risk

Adding additional levels





Adding additional levels

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Adding additional levels

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Adding additional features

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Redeveloping what is there

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Redeveloping what is there

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Adding additional units

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Adding additional units



Adding additional units

Clever design makes this unit look like a single-storey dwelling but it is actually 2 levels with the bedrooms downstairs created via excavation – plus an outdoor area via a rear balcony



Different Approaches – Demo/Rebuild

Demolish & Rebuild :

- Often done when a change in zoning, especially if height restrictions have been extended
- Particularly worthwhile for older run down blocks where starting again is easier than updating
- Good consideration when the block is poorly placed/oriented on the block or to free up land
- Usually to replace the units and/or to create additional units



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Different Approaches – Demo/Rebuild

Demolish and Rebuild:

- Usually funded by Body corporate borrowing the money with each owner providing serviceability
- Units replaced for each owner and additional units sold
- All owners share in costs and upside (or downside)
- Generally a medium to longer term timeframe (24 months+) with significant funds required
- Therefore **comparatively** high risk



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The Process

If you own the entire block = ultimate control

- Make your plans and move ahead!
- If the units are strata titled you will need a Body Corporate resolution – which you can pass yourself!

More control = higher up front cost!

If you don't own the entire block

- Gauge the appetite of the other owners for this kind of project
- Convince the other owners of the merits of the project.

Less control = lower up front cost! But more work to do...




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The Process

If you don't own the entire block...

Pre-work to do:

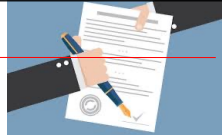
- Understanding what is possible
- Casting the vision of what might be done
- Building rapport with other owners to get their support
- Preparing a preliminary proposal to demonstrate what is possible





The Process

Body corporate resolution...



Strata titled units = a **resolution** will be needed which commits the owners to the project

This is one of the hardest parts of the process

Can take the longest, depending on how good the proposal is, how much money is available (collectively) and what benefits the owners stand to receive upon completion

You don't need all the answers yet – just the start!



The Process

Body corporate resolution...

The resolution process may encompass many iterations with each one agreeing to take the project to the next step

The first resolution may just provide agreement to proceed with initial investigations





The Process

Owners' Agreement...

Get an "in principal" agreement that the owners are in favour of moving forward

In this process, try to think through the impact on the owners – owner occupiers will need to move out, investors will need to terminate tenancies, everyone will need to bear holding costs

Try to paint a picture of what is needed and answer questions/objections

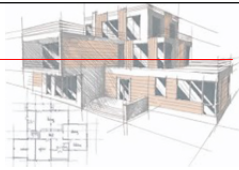
At each stage, remember that all you need is for them to agree to move to the next step



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The Process

Start the design...



Now the fun begins!
 Get some initial opinions from consultants such as townplanners to confirm what might be possible

Begin to formulate some high-level design considerations and feasibility analysis to further demonstrate what the project could look like

Often other owners will be happy for you to do the ground work if you are willing



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The Process

Engage the consultants...

The process will now require funds to be spent so you will need to agree on contributions from the owners towards some of the costs

Now is also a good time to start thinking about how the project will be funded





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The Process

Confirm the design, plans and permits...

Once the design has been finalized the project rolls into full swing and renovation or construction can begin as soon as the relevant permits, etc have been obtained

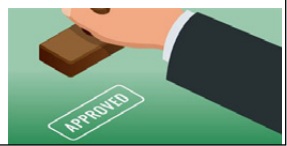
Now is a good time to arrange for tenants and owner occupiers to vacate in anticipation of work beginning

If you have the right experience you might want to project manage the project, but often an independent project manager is a good choice in case things go wrong!

The Process

Finalise the planning and start the construction...

- All of the project documentation can be signed off
- Plans and permits
 - Building contract
 - Funding documentation / Loan contracts / Mortgagee's consent
 - Plans of subdivision



The process

Finalise the construction, obtain Certificate of Occupancy, lodge final plan of subdivision, then sell or keep...

- Once the project is complete, the strategy can be realised
- Sell
 - Revalue and refinance
 - Combination of both
 - Owners re-occupy
 - Lease for income



Narelle Cosstick – Platinum Accelerator State Coach – Vic, SA, Tas

What can go wrong?

Usual suspects:


- Construction issues
- Budget overrun
- Timeframe overrun
- Surprises during work that were not evident before the project began
- Change in circumstances that impacts funding (e.g. owner job loss)




What can go wrong?

Specific issues:

- Owner selling during the project
 - Impacts on progress - significantly
 - Impacts on finance
 - New owner must agree to the project which can affect saleability
- Owner financial difficulty leading to re-possession
- Death of owner







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4. LIVING IN BALANCE




Living in Balance

What does it mean to you?

How important is Living in Balance to you on a scale of 1 - 10?
(1 = Not Important, 10 = Very Important)



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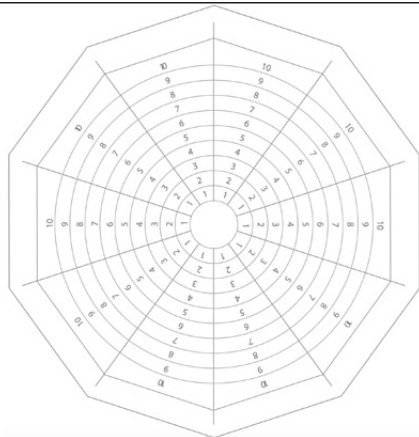
Living in Balance

- What are your Top 10 areas of your Life you consider most Important
- For example:

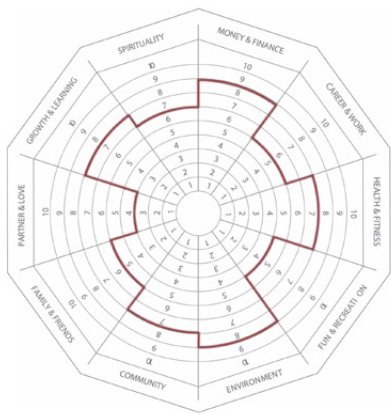
- Money & Finance,	- Career & Work,
- Health & Fitness,	- Fun & Recreation,
- Environment,	- Community,
- Family & Friends,	- Partner & Love,
- Personal Growth	- Learning

You choose your list, you don't have to use this list

- Now for each one give yourself a 1 to 10 score on how satisfied you are in this area / domain



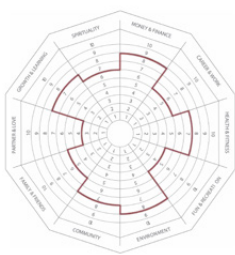
Using the Wheel of Life enter the names of your most important life domains in the outer rim of the empty wheel.



Now mark your level of satisfaction in the areas you have labelled on the wheel.

Simply highlight the line that corresponds with your level of satisfaction.

Then connect the lines to form an inner wheel.




Group Exercise

Discuss which area(s) / domain(s) do you feel need(s) attention?

What is the one area / domain that needs most attention right now? In other words, what is the area / domain that you would like to start working on?

The goal of this exercise is to **increase awareness** of what really matters to your life, and that you believe needs the most attention right now






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Values

- Values are the things we consider to be important in life.
- **Values are our heart's deepest desires for the way we want to interact with the world, other people, and ourselves.**
- They're what we want to stand for in life, how we want to behave and what sort of person we want to be. Examples of values are: creativity, honesty, freedom, etc.
- Values are the answer to the questions:
 - What's important to you in your life?
 - What is your life's purpose?
 - What do you enjoy doing?
 - When do you feel satisfied and fulfilled?



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Values list:


Acceptance	Fairness	Peace
Achievement	Fast	Personal Development
Advancement & Promotion	Family Happiness	Personal Expression
Adventure	Fast Pace	Planning
Affection	Freedom	Play
Altruism	Friendship	Pleasure
Arts	Fun	Power
Astuteness	Grace	Privacy
Beauty	Growth	Party
Challenge	Harmony	Quality
Change	Health	Balance
Community	Helping Others	Recognition
Compassion	Helping Society	Relationships
Competition	Honesty	Religion
Completion	Humor	Reputation
Complexity	Imagination	Responsibility & Accountability
Connectedness	Improvement	Risk
Cooperation	Independence	Safety & Security
Collaboration	Influencing Others	Self-Respect
Country	Inner Harmony	Seizability
Creativity	Inspiration	Sensuality
Businessness	Integrity	Serenity
Democracy	Intellect	Service
Design	Involvement	Sexual Pleasure
Discovery	Knowledge	Sport
Diversity	Leadership	Specialization
Environmental Awareness	Learning	Spontaneity
Economic Security	Loyalty	Stability
Education	Magnificence	Status
Effectiveness	Making a Difference	Success
Efficiency	Mystery	Teaching
Elegance	Meaningful Work	Tenderness
Entertainment	Mastering	Thrill
Enlightenment	Money	Unity
Equality	Morality	Variety
Ethics	Mystery	Wealth
Excellence	Nature	Winning
Excitement	Openness	Wisdom
Experiment	Originality	
Expertise	Order	

In your worksheets you have a suggested inventory of core values that you can read through and see which values ring true for you. Add different ones if you wish

Select your 5 most important

Only 5

Are there any values that you believe you are not (sufficiently) living in line with?




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How do your Top 5 Values fit with the Following Questions?

Values are the answer to the questions:

- What's most important to you in your life?
- What is your life's purpose?
- What do you enjoy doing?
- When do you feel satisfied and fulfilled?

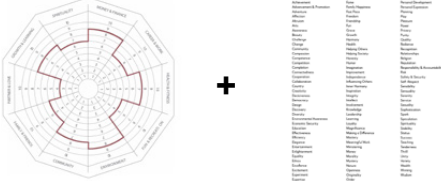

Take 10 Mins to Answer these Questions having regard to your Top 5 Values



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Now let's Combine the 2



- What do I want to change in your wheel of life that needs **most** attention?
- What would be needed to make this change happen? To answer this question, consider the values you chose.
- What action steps would be needed to live more in line with these values?

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Role Models

- Our brains are wired to connect and mirror the behaviour of others.
- Role models provide a vision, and visual proof, for who we aspire to be.
- When you see desirable values, traits, language, and behaviour in others, your brain instinctively wants to copy it.
- The question becomes, are you consciously and strategically choosing models that level up your life and contribute to your growth?





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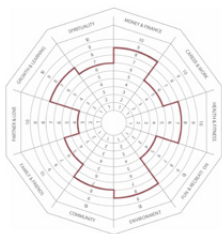
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Role Models

- As adults we don't pay much attention to Role Models
- However, considering individuals that we can look up to as adults can be **instrumental in helping us achieve our goals**.
- There is generally a distinction between two types of role models:
 - **positive role models**, who serve as examples of the things we "should" be doing, and
 - **negative role models**, who serve as examples of the things we "should not" be doing.
- An **example of a positive role model** is a friend who exercises regularly and has a healthy diet, and is mentally and physically well as a result of this.
- An **example of a negative role model** is a friend who eats poorly and exercises rarely and whose health suffers as a consequence of these choices.



Who do you want to Model?

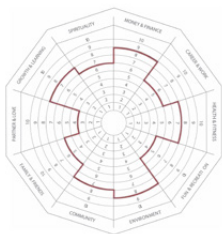


In the area's / domain's of your Wheel of Life that need attention – Who would you want to model to strengthen your areas of desired change?

Who is someone that would be suitable role model with respect to inspiring you to achieve your identified goal? This person may be dead or alive, and may be someone who you know, or someone you don't know (e.g., a famous person).

Why would this person be suitable?

Who do you want to Model?



- What can you learn from this role model with regard to the areas in your Wheel of Life that need more attention?
- Imagine this role model was to motivate you to reach your goals - What are three things that he or she could say that would inspire you to keep pursuing balance and satisfaction of all areas of your Wheel of Life?

One of my Role Models



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Happiness is the Best Coping Mechanism

- Positive emotions allow us to find good in future events.
- People who are able to **quickly bounce back** from stressful events in life have been found to experience more positive emotions even in the face of stress.
- Having these positive emotions is what helps us to build up resources to cope with negative emotional experiences in the long run
- One of the quickest and strongest ways to elicit happiness at will is to find **GRATITUDE**



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Gratitude Exercise

- Think of someone who has had a great positive influence on you (Eg. grandparents or parents, teachers, bosses, a spouse, a child, or some iconic person you have never even met)
- Person #1 - Name:

- How has this person had a positive contribution to your life


- Hand on heart – close eyes – big breath – feel gratitude for that person

Emotional Awareness

Which of the ten positive emotions below do you feel the least daily?
Choose one number to work with

Types of Positive Emotion:


1. Amused, fun-loving, or silly
2. Awe, wonder, or amazement
3. Grateful, appreciative, or thankful
4. Hopeful, optimistic, or encouraged
5. Inspired, uplifted, or elevated
6. Interested, alert, or curious
7. Joyful, glad, or happy
8. Love, closeness and trust
9. Proud confident and self assured
10. Serene, content, or peaceful



POSITIVE EMOTIONS


Write the three words from the number that you picked under "My least experienced positive emotions" are

Emotional Awareness




- Take ten minutes to discuss how you can increase the opportunities in your life to experience the three emotions more often.
- Don't limit your possibilities.
- Possible categories for your ideas include:
 - Activities that you already do, but could do more often
 - New activities
 - Changing your mindset about current activities
- List ideas 1 to 10

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Emotional Awareness

- Which of the positive activities will you focus on this week?
- Focusing on these positive activities **serve as a reward for you to act in line with your goals**
- For example, you may think of small rewards like reading a good book, buying a small gift, spending time with friends, etc. and use the list of activities as a guide or source of inspiration to elicit positive emotions.
- Double purpose / Double Whammy!!!!



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Now let's focus on Awareness to elicit Positive Emotion

- Identify a goal or ambition that you want to achieve.
- Rate where you currently are in achieving your goal or objective by circling a number from 0 to 10. 0 indicates not started and 10 indicates completed.

0	1	2	3	4	5	6	7	8	9	10
<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>



4. Living in Balance Worksheets

How important is Living in Balance to you on a scale of 1 - 10?

_____ (1 = Not Important, 10 = Very Important)

What are your top 10 areas of your life you consider most important?

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____
- 6. _____
- 7. _____
- 8. _____
- 9. _____
- 10. _____

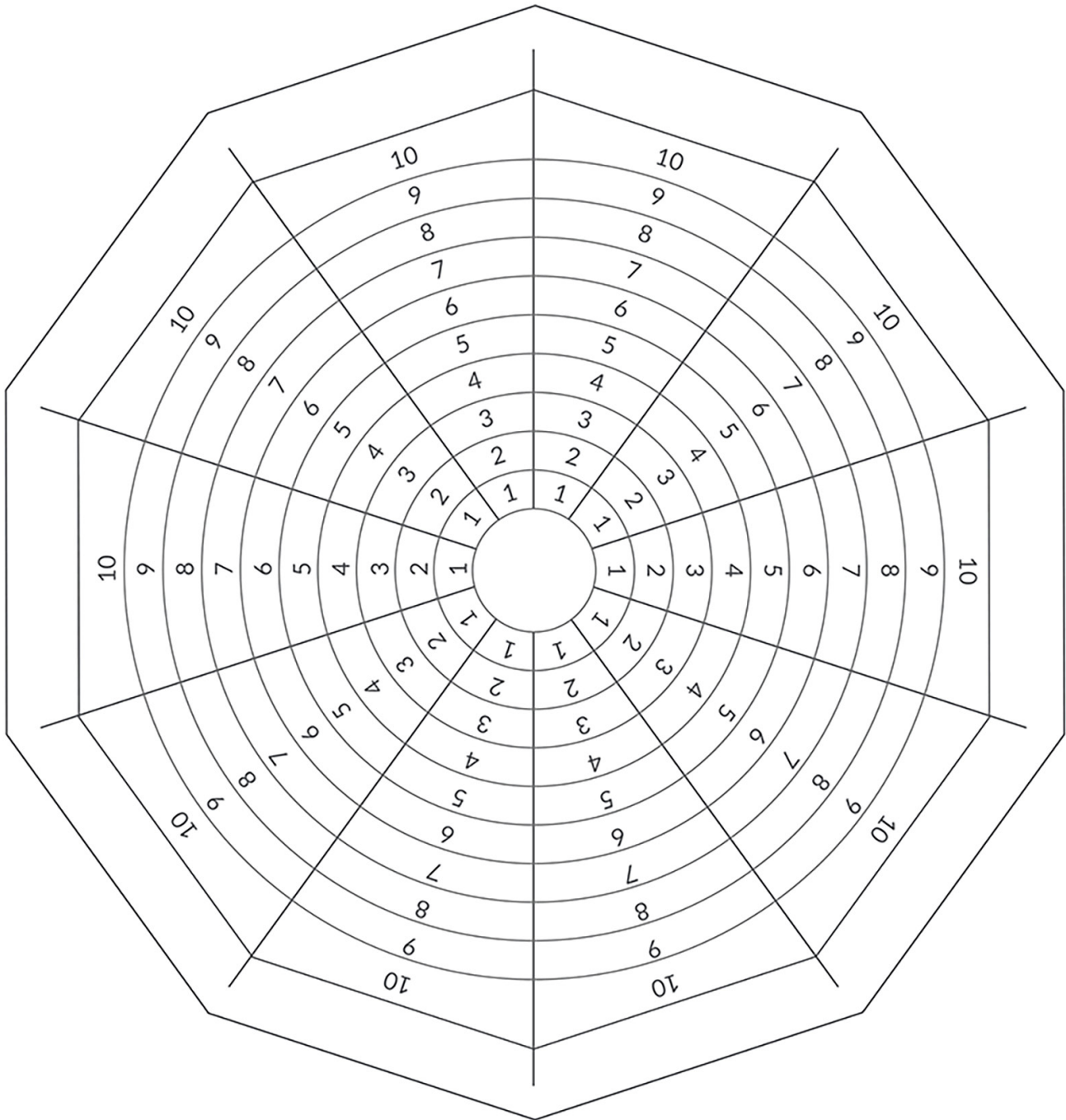
Now for each one give yourself a 1 to 10 score on how satisfied you are in this area

(1 = Not satisfied, 10 = Very satisfied)

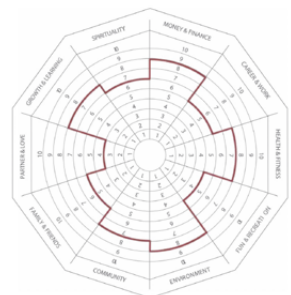
- | | |
|----------|-----------|
| 1. _____ | 6. _____ |
| 2. _____ | 7. _____ |
| 3. _____ | 8. _____ |
| 4. _____ | 9. _____ |
| 5. _____ | 10. _____ |

Wheel of Life

Using the Wheel of Life enter the names of your most important life domains in the outer rim of the empty wheel.



Now mark your level of satisfaction in the areas you have labelled on the wheel. Simply highlight the line that corresponds with your level of satisfaction. Then connect the lines to form an inner wheel.



Values List

Acceptance	Fairness	Peace
Achievement	Fame	Personal Development
Advancement & Promotion	Family Happiness	Personal Expression
Adventure	Fast Pace	Planning
Affection	Freedom	Ploy
Altruism	Friendship	Pleasure
Arts	Fun	Power
Awareness	Groce	Privacy
Beauty	Growth	Purity
Challenge	Harmony	Ouality
Change	Health	Radiance
Community	Helping Others	Recognition
Compassion	Helping Society	Relationships
Competence	Honesty	Religion
Competition	Humor	Reputation
Completion	Imagination	Responsibility & Accountability
Connectedness	Improvement	Risk
Cooperation	Independence	Safety & Security
Collaboration	Influencing Others	Self -Respect
Country	Inner Harmony	Sensibility
Creativity	Inspiration	Sensuality
Decisiveness	Integrity	Serenity
Democracy	Intellect	Service
Design	Involvement	Sexuality
Discovery	Knowledge	Sophistication
Diversity	Leadership	Spark
Environmental Awareness	Learning	Speculation
Economic Security	Loyalty	Spirituality
Education	Magnificence	Stability
Effectiveness	Making A Difference	Status
Efficiency	Mastery	Success
Elegance	Meaningful Work	Teaching
Entertainment	Ministering	Tenderness
Enlightenment	Money	Thrill
Equality	Morality	Unity
Ethics	Mystery	Variety
Excellence	Nature	Wealth
Excitement	Openness	Winning
Experiment	Originality	Wisdom
Expertise	Order	



Your Values List

What are your Top 5 Values?

- 1. _____
- 2. _____
- 3. _____
- 4. _____
- 5. _____

Take 10 Mins to Answer these Questions having regard to your Top 5 Values

What do I want to change in your wheel of life that needs most attention?

What would be needed to make this change happen? To answer this question, consider the values you chose.

What action steps would be needed to live more in line with these values?



Who Do You Want To Model?

In the area's/ domain's of your Wheel of Life that need attention - Who would you want to model to strengthen your areas of desired change?

Who is someone that would be suitable role model with respect to inspiring you to achieve your identified goal? This person may be dead or alive, and may be someone who you know, or someone you don't know (e.g. a famous person).

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- 6. Interested, alert, or curious**
- 7. Joyful, glad, or happy**
- 8. Love, closeness and trust**
- 9. Proud confident and self assured**
- 10. Serene, content, or peaceful**

Write the three words from the number that you picked under "My least experienced positive emotions are..."



Emotional Awareness

Take ten minutes to discuss how you can increase the opportunities in your life to experience the three emotions more often.

- Don't limit your possibilities.
- Possible categories for your ideas include:
 - Activities that you already do, but could do more often
 - New activities
 - Changing your mindset about current activities

List ideas 1 to 10

1. _____
2. _____
3. _____
4. _____
5. _____
6. _____
7. _____
8. _____
9. _____
10. _____



Emotional Awareness

Now let's focus on Awareness to elicit Positive Emotion

Identify a goal or ambition that you want to achieve.

Rate where you currently are in achieving your goal or objective by circling a number from 0 to 10. 0 indicates not started and 10 indicates completed.

1 2 3 4 5 6 7 8 9 10

Discuss:

Which of your personal strengths have helped you to get this far?

Which strategies have helped you to get this far?

How can you leverage these strengths and strategies in the future steps that you will be taking to get closer to your goal?



Homework

Work out your current AWE

Step 1. Establishing an appropriate (conservative) value for each of your properties

Step 2. What's your max LVR (in most cases 80%)

Step 3. Deduct your existing debt from max LVR

Step 4. Deduct an appropriate Personal & Investment Buffer

Step 5. You now have your AWE for that property

Step 6. Do this for all properties

Step 7. Add all AWE's to give Total AWE

Calculate your DTI

Total Debt divided by Total Income expressed as a ratio

- A high DTI (Greater than 6) is bad
- A low DTI is good

Calculate your Max DTI

What is your maximum debt level given your current income to a factor of 6?



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**5. MOST MEMORABLE Q THAT
CHANGED MY LIFE**

SESSION FIVE

A Journey of Discovery

Punctuated by Personal Development
Milestones

Comfort zone

- Feel safe and in control
- No learning or growth takes place
- Rely on the things we already know, things we have been doing repeatedly.

Fear zone

- Uncomfortable
- Do not know what to expect, and we cannot build on our previous experiences
- Sometimes we leave the fear zone only jump back in

Learning zone

- Begin to acquire new skills and learn to deal with challenges and problems

Growth zone

- Begin to experience change
- Experience a sense of meaning by investing time in something that matters to us
- Bigger picture
- Ultimate reward for enduring the fear zone

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“Just Show Me the Strategies & Processes”

Success in Property

Strategies / Processes

ATTITUDE

“Just Show Me the Strategies & Processes I don't need the networking, personal development, socializing & touchy feely stuff”



BAIT



HOOK



The Questions that Punctuated my Personal Development Journey



6mths into Platinum
11yrs ago

Q: Write Down 10 Words that Describe Your Life what do you think?

- Talk fast
- Tired (lack of sleep)
- Grumpy with my kids
- Work long hours



- REALISATION:
 - Wake-up call Re what's not working in my life
 - Workaholic
 - Belief = "You have to work hard to be successful"

Q: Write Down 10 Words that Describe Your Life what do you think?

1 yr into Platinum
10 yrs ago

Q: What are Your Goals?

- I didn't connect with the material things
- I wanted time So how do you translate that to tangible goals?



- REALISATION:
 - Brian Tracy Blue Sky Thinking Questions



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Q: What's Your Purpose?

5 yrs into Platinum
7 yrs ago

- What's your gift to the world?
- What are you here to do?
- What's your WHY?

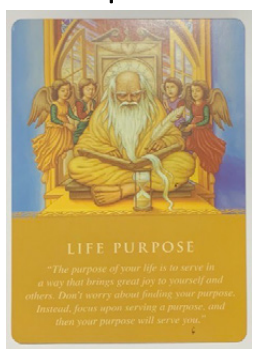


- REALISATION:
 - Inspiration comes in many forms e.g. Oracle cards
 - "Serve in a way that brings JOY to myself and others"



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Q: What's Your Purpose?



Decisions become very easy.....
Does this bring me JOY?



NATIONAL CONFERENCE

Q: What's Your Purpose?

- How can you serve in a way that brings you & others Joy?
- What's your gift to the world?
- What are you here to do?
- What's your WHY?

7 yrs into Platinum
6 yrs ago

Q: What Brings You Joy?

- I love property – but which bit do I love? Finding deals, design, PM,?
- I can do all to very high level (regardless of whether I enjoy it or not)



- REALISATION:
 - Needed to do something different to get a different result = Stopped deals
 - Signs of joy = Basic body functionsCoaching realisation
 - Tears, Tears, & More Tears
 - Joined the dots of my life (gym coach, Ph.D., attention to detailed)

Q: What Brings You Joy?

- Tap into your feelings
- Tap into your basic body functions – heart rate, breath, voice, eyes,

Q: What Are Your Passions..... (Fun Factor)?

- “What creates a powerful or compelling emotion or feeling for you?”
- “What energizes and excites you?”
- Are you still doing it now & if not why not?



- REALISATION:
 - 7 Daily RitualsMissing Fun????
 - Don't worry about passions what are my hobbies?
 - Didn't know Total disconnect!
 - Reconnected with 6 year old self & 13 years & what I loved doing e.g. gymnastics, collecting cacti & succulents, camping/fishing,
 - How could I do them now? Yoga, growing plants, collecting artifacts, traveling



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Q: What Are Your Passions (Fun Factor)?

- What did you love doing at 6 & 13 years old?
- Are you still doing them now and if not why not & how could you be?



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Q: Are You Waiting For Others to Make You Happy?

- Grumpy with my husband that we had no inside plants!!!



- REALISATION:
 - I was outsourcing my happiness to others
 - I get to make myself happy Its no-one else's responsibility



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Q: Are You Waiting For Others to Make You Happy?

- Are you outsourcing your happiness to others?



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3 yrs into Platinum
8 yrs ago

Q: Who are you listening to that's not serving you or who's advice is unverified?

WHO?

- REALISATION:
 - Opinions & unverified assumptions can be dangerous
 - Didn't verify assumptions re Mining company rent in town vs camps
 - Allowed myself to be influenced by others & ignored own principals of investing "In this area you need to build it first in order to sell"
 - Wake-up call!!



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Q: Who are you listening to that's not serving you or who's advice is unverified?



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4yrs Ago?

Q: Is Your Current Attitude Serving You?

- Never satisfied or happy
- Push push pushing
- Felt like I was dragging myself & projects through thick heavy mud

Attitude

- REALISATION:
 - If I wanted a different result I had to do something different
 - My gratitude was lip-service
 - Lacked flow & ease
 - Sticky Star Gratitude Chart was born



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Q: Is Your Current Attitude Serving You?





NATIONAL CONFERENCE

Q: Is Your Current Attitude Serving You?



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4 yrs ago

Q: You must experience feelings.....
Don't You?

- Everyone around me talks about feelings but I don't feel it!!
- Lots of work but still nothing

Feelings

- REALISATION:
 - I have Knowing's
 - 5 Senses - Feeling, Seeing, Hearing, Smelling, Tasting, Knowing!!!



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Q: What do you experience?

- Feeling, Seeing, Hearing, Smelling, Tasting, Knowing



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3yrs Ago

Q: What signs are you being shown or is your body giving you that you are ignoring?

- Husband "You need to drink water!!"
- Coffee Headache
- GIFT of Ross River Virus (Universal slap across the face)

BODY

- REALISATION:
 - We are SMART peopleIgnore at your peril
 - Universe will up-the-anti if we don't listen (feather vs brick to the head)



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Q: What signs are you being shown or is your body giving you that you are ignoring?

- Is it at the feather or brick stage?
- What are you going to do about it and when?

3 yrs Ago

Q: How can I bring even more Joy to things?

MORE!

- Question to self!!!!!!
- Turn hobbies into tax deduction Soul Beach House
- Collaboration vs Solo in deals & ventures

Q: How can I bring even more Joy to things?



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LEGAL UPDATES



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6. DESIGN YOUR LIFE
QUALITATIVE (PART 1)

SESSION SIX

Design your Life A Quantitative Approach


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What is a Qualitative Approach

Qualitative approach is the process of collecting, analyzing, and interpreting non-numerical data, to form a picture of the Desired Outcome

We are going to be doing
Virtual Data Sampling

Mindful Goal Setting



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Goals & Wellbeing

- Past research has shown that **focusing on future goals** is an important predictor of **wellbeing and positive functioning** (Kahana & Kahana, 1983; Kakizawa, 1999; Willis et al., 2001; Zaleski et al., 2001).
- Goals have been shown to **improve task performance by enhancing planning, motivation, and self-efficacy** (McGregor & Little, 1998; Sheldon & Krieger, 2007).
- However, it is possible to spend **too much time** on one's goals.
- Research has shown that an **excessive future orientation** can **negatively influence** one's well-being, leading to workaholism, neglecting friends and family, not taking time for occasional self-indulgence, and not having time for hobbies, among others (Bonniwell & Zimbardo, 2004).

Goals & Wellbeing

- An **excessive goal focus interferes with one's ability to enjoy the present moment**
- Constantly focusing on the future can lead an individual to **perceive the present moment as a means to an end**, hindering his or her capacity to derive enjoyment from his or her current experiences.
- However, **spending too little time and energy on one's goals can reduce wellbeing.**
- **So there is a Balance**
- According to Locke and Latham (2002), successful goal achievement is greatly dependent on the individuals' **abilities to monitor their progress toward goal attainment.**
- The individuals must ask themselves regularly: **"Am I still acting in line with my goal?"**

Goals & Wellbeing

- **Monitoring progress** toward goal attainment results in concentration on goal-relevant activities.
- Research has shown that providing feedback on progress **increases persistence and improves performance** (Bandura & Schunk, 1981).
- Celebrating Progress in Goal attainment is also important
- **Create Mine Stones and Celebrate them**



Mindful Goal

- Optimal goal pursuit is a matter of **mindful attention.**
- Mindfulness allows you to **redirect their attention toward activities that are needed to accomplish your goals.**
- Mindfulness allows you to choose where their attention goes, rather than allowing the mind to run on automatic pilot and possibly attend to irrelevant, goals and inconsistent activities.
- **Mindfulness also allows you to stay connected to the present moment.**





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3 Types of Goal Focus

- Insufficient goal focus
- Excessive goal focus
- A mindful goal focus
- Which one is your tendency?

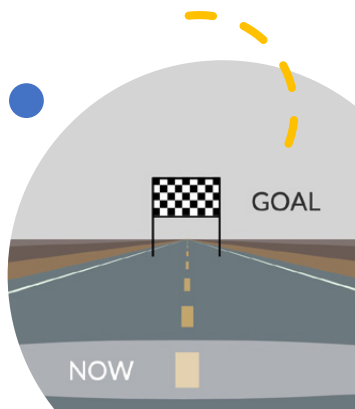


Goal Focus

Insufficient goal focus

Tendencies include:

- Act impulsively without much consideration of the consequences of your actions
- Find it difficult or annoying to plan ahead
- Prefer a quick, immediate reward over a bigger reward in the future
- Have an overly busy mind that can be difficult to focus
- Procrastinate on tasks that you do not like doing
- Avoid things that involve much effort, work, planning, or unpleasantness
- Prioritize living 'the good life'

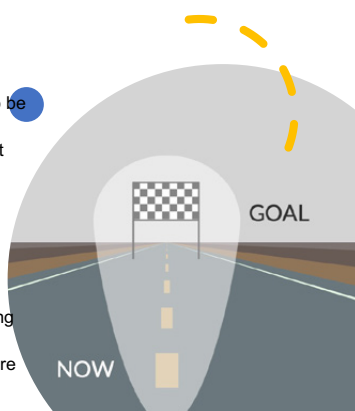


Goal Focus

Excessive goal focus

Tendencies include:

- Spend a lot of time thinking about what needs to be done
- Find it difficult to be fully present and engaged at this moment
- Constantly work to accomplish your goals
- Find it difficult to enjoy things that are not necessarily bringing you closer to your personal goal
- Find it difficult to relax and not be productive
- Tend not to savour your accomplishments for long because you are already onto the next goal
- Tend to view the present moment as nothing more than a way to get to some future goal

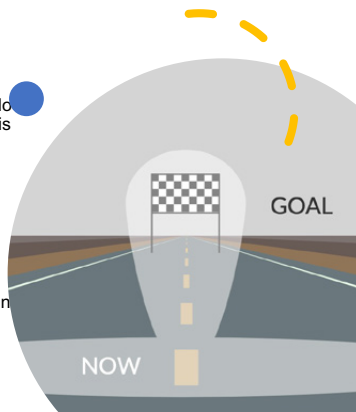


Goal Focus

A mindful goal focus

Tendencies include:

- Able to consider the future when it is helpful to do so and let go of future-oriented thinking when it is no longer helpful
- Able to enjoy the present moment fully even if what you are doing will not bring you closer to any of your goals
- Able to take time to stand still and savour your accomplishments
- Able to focus on one thing at a time and complete tasks effectively because your attention is not lost in the past or future
- Able to move closer to your goals and at the same time enjoy the beauty of the present moment





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3 Types of Goal Focus

- Insufficient goal focus
- Excessive goal focus
- A mindful goal focus

• Which one is your tendency?



- Everyone wants to be a Mindful Goal Setter – but be honest – Are there tendencies you need to improve on?

A collage of three circular images: a woman with arms raised in a field, a person relaxing on a beach with a drink, and a group of people dancing on a beach.

Let's do some Life Designing

Categories of My Perfect Life



WORK /
CAREER



LIFE STYLE



RELATIONSHIPS



HEALTH



SOCIAL



MY TIME



FOCUS

Work Place - My Perfect Life in 5 Years:

What would my
work situation
look like?

What would I be
doing?

Where would I
be doing it?

Whom would I
be working
with?

What level of
responsibility
would I have?

What kind of
skills & abilities
would I have?

What kind of
goals would I be
accomplishing?

What position or
status would I
have in my field?

Life Style - My Perfect Financial Life in 5 Years:

How much would I be
earning?

What sort of lifestyle
would I have?

What kind of home
would I live in?

What kind of car
would I drive?

What material
luxuries would I be
providing for myself
and my family?

How much would I
have in the bank?

How much would I be
saving & investing
each month and each
year?

Relationships - My Perfect Family Life & Relationships in 5 Years:

What would your family life look like?

Whom would you be with?
Whom would you no longer be with?

Where and how would you be living?

What kind of home would you have?

What kind of relationships would I have with the most important people in your life 5 years from now if everything were perfect in every way?

Health - My Perfect Health & Fitness Status in 5 Years:



HOW WOULD I LOOK AND FEEL?



WHAT WOULD BE MY IDEAL WEIGHT?



HOW MUCH WOULD YOU EXERCISE EACH WEEK?



WHAT WOULD BE MY OVERALL LEVEL OF HEALTH?



WHAT CHANGES WOULD I HAVE TO START MAKING TODAY IN MY DIET, EXERCISE AND HEALTH HABITS TO ENJOY SUPERB PHYSICAL HEALTH?

Social - My Perfect Social & community Status in 5 Years:



WHAT WOULD I BE DOING?



WHAT ORGANIZATIONS WOULD I BE WORKING WITH OR CONTRIBUTING TO?



WHAT WOULD BE THE CAUSES I STRONGLY BELIEVE IN & SUPPORT AND HOW WOULD I BECOME MORE INVOLVED?

Skill - Personal Inventory in 5 Years:

What additional knowledge and skills would I have acquired?

In what areas would I be recognized as absolutely excellent in what I did?

What would I be doing each day in order to develop the knowledge & skills I need to be a top performer?

My Time - My Perfect Calendar in 5 Years:

My Day – in hour increments?

My Perfect Week – in daily increments?

What would I like to do on weekends?

How much time would I like to take off each week, month & year?

Where would I like to go?

How would I organize my year?

Focus - What Do I Need To Focus on Now To Achieve My 5 Years:

Business Life and financial life?

Family Life & Relationships?

Health & Fitness?

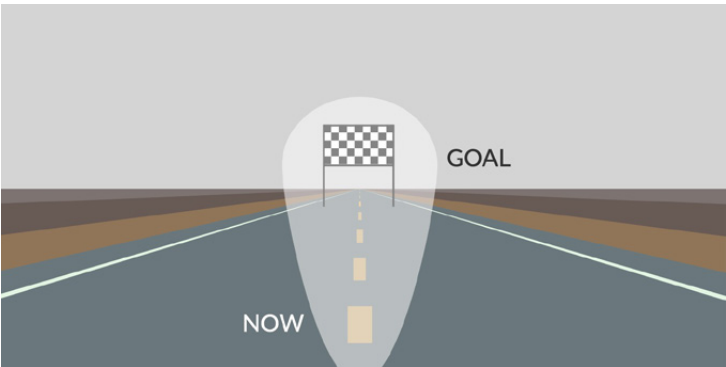
Social & community?

6. Qualitative Mindful Goals Worksheet

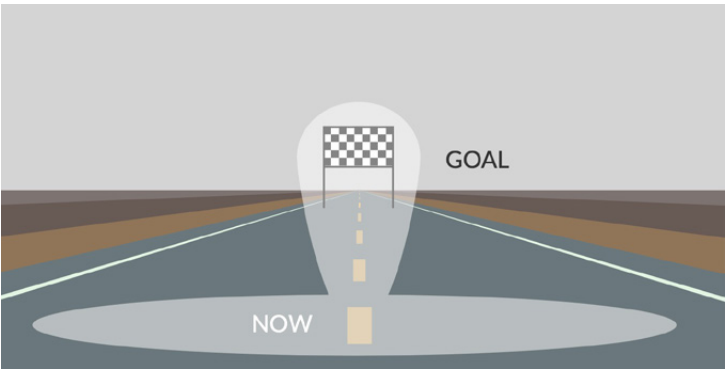
3 Types of Goal Focus



• Insufficient Goal Focus



• Excessive Goal Focus



• A Mindful Goal Focus

Which one is your tendency? _____



Workplace

My Perfect Life in 5 Years:

What would your work situation look like?

What would I be doing?

Where would I be doing it?

Whom would I be working with?

What level of responsibility would I have?

What kind of skills & abilities would I have?

What kind of goals would I be accomplishing?

What position or status would I have in my field?



Lifestyle

My Perfect Financial Life in 5 Years:

How much would I be earning?

What sort of lifestyle would I have?

What kind of home would I live in?

What kind of car would I drive?

What material luxuries would I be providing for myself and my family?

How much would I have in the bank?

How much would I be saving & investing each month and each year?



Relationships

My Perfect Family Life & Relationships in 5 Years:

What would your family look like?

Whom would you be with?

Whom would you no longer be with?

Where and how would you be living?

What kind of home would you have?

What kind of relationships would you have with the most important people in your life 5 years from now if everything were perfect in every way?



Health

My Perfect Health & Fitness Status in 5 Years:

How would you look and feel?

What would be your ideal weight?

How much would you exercise each week?

What would be your overall level of health?

What changes would you have to start making today in your diet, exercise and health habits to enjoy superb physical health?



Social

My Perfect Social & community Status in 5 Years:

What would you be doing?

What organisations would you be working with or contributing to?

What would be the causes you strongly believe in and supported and how would you become more involved?



My Time

My Perfect Calendar in 5 Years:

My Perfect Day - in hourly increments

0:00am	
1:00am	
2:00am	
3:00am	
4:00am	
5:00am	
6:00am	
7:00am	
8:00am	
9:00am	
10:00am	
11:00am	
12:00pm	
1:00pm	
2:00pm	
3:00pm	
4:00pm	
5:00pm	
6:00pm	
7:00pm	
8:00pm	
9:00pm	
10:00pm	
11:00pm	



My Time

My Perfect Calendar in 5 Years:

My Perfect Week- in daily increments

Monday	
Tuesday	
Wednesday	
Thursday	
Friday	

What would you like to do on your weekends?

Saturday	
Sunday	

How much time would you like to take off each week, month & year?

Where would you like to go?

How would you organize your year?



Focus

What Do I Need To Focus on Now To Achieve My 5 Years:

Business & Financial life?

Family Life & Relationships?

Health & Fitness?

Social & community?




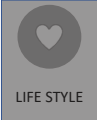
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7. DESIGN YOUR LIFE
QUALITATIVE (PART 2)


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• Discuss your Action Steps with a Buddy and work out how you can hold each other accountable to the Action Steps



WORK / CAREER



LIFE STYLE



RELATIONSHIPS


HEALTH


SOCIAL


MY TIME


FOCUS



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Now let's work on Life Style

• Life Style requires MONEY

• The question is how much Money do you need to live the Life Style you have outlined?



For example

To rent this house it might cost \$2k /wk. So you need \$100k passive income to live there

To own this house it might cost \$4 Mil. So you would need to have made \$4 Million in after tax dollars to live there with no debt


Or

Have a passive income of \$160k to pay an 80% mortgage P&I and have made \$800k in after tax dollars

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Make a choice – How much money do you need to live your 5 year Perfect Life

Income		Debt Free Asset	
• House	\$	• House	\$
• Car	\$	• Car	\$
• Toys	\$	• Toys	\$
• Holidays	\$	• Holidays	\$
• Other	\$	• Other	\$



Reality Game

Passive Income Now \$ Debt Free Asset Now \$

Passive Income 5Yrs \$ Debt Free Asset 5Yrs \$

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Starting AWE Starting DTI

Pick a Property Deal to do – no deal results in a 3 month penalty

Regional Duplex \$307k
Rental \$500/wk

Coastal knock down
rebuild Duplex \$750k
Rental \$500/wk

Regional Commercial \$712k
6 Shops, 2 Storerooms,
239sq metres vacant
3 Current Tenants
Current Income \$85,500pa

DA Approved Subdivision
1 into 3
Steep, Stormwater issues
and Environmental Issues
\$940k

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Calculate new AWE and DTI after deal

Results

Airbnb Passive \$41k
Reno \$34k Reval Uplift \$72k
Time Frame 6 mths

Est Build Cost \$900k
Est Sale Price \$1.4M each
Time frame 18 mths


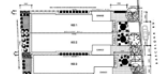
Leased vacant space over
3 mths
Current income now
\$130k
Reval @ 8% Cap \$1.256M
Time Frame 10 mths

Holding and Strategy costs
\$168k
Profit on Sale \$311k
Time Frame 12 mths


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Starting AWE **Starting DTI**
Round 2 Choices



1 into 3 Subdivision \$375k
Regional Subdiv cost \$70k



Regional Block of 4
Price \$340k
Needs TLC
Fully tenanted



Vacant Duplex Land \$205k
Duplex Bld \$659
Comps in area \$500 each

Regional – high demand
for affordable rental \$290k

Calculate new AWE and DTI after deal
Round 2 Choices






Sell as land Profit \$108k
Time Frame 8 mths



Reno \$20k per Unit
Reval uplift \$124k
Cashflow \$41k
Time Frame 6 mths



Vacant Duplex Land \$205k
Duplex Bld \$659
End sale Price \$570 each
Profit \$228k
Time Frame 10 mths

Rooming house conversion \$70k
Cashflow \$31k
Time Frame 6mths

Starting AWE **Starting DTI**
Round 3



Purchase Price \$580k
Lease options to 2039
Rent \$49,732



Regional Reno \$310k
Reno'd Comps \$460-\$480k



Vacant Commercial Property in good Coastal area \$ 650k
Needs a Mezzanine and paint and tenant



Good GVA Metro Suburb \$1.6M
Duplex permitted Comps \$1.8 each

7. Quantitative Goals Worksheet

Select **ONLY FIVE** you find characterise you best by placing a check mark in the corresponding box.

Wisdom & Knowledge - strengths which involve acquiring and using knowledge	
<input type="checkbox"/>	Creativity: Thinking of novel and productive ways to do things
<input type="checkbox"/>	Curiosity: Openness to experience: Taking an interest in all of ongoing experience
<input type="checkbox"/>	Open-mindedness: Thinking things through and examining them from all sides
<input type="checkbox"/>	Love of learning: Mastering new skills, topics, and bodies of knowledge
<input type="checkbox"/>	Perspective: Being able to provide wise counsel to others
Courage - emotional strengths which involve exercise of will to accomplish goals in the face of opposition, external or internal	
<input type="checkbox"/>	Bravery: Not shrinking from threat, challenge, or pain
<input type="checkbox"/>	Persistence: Finishing what one starts, persisting in a group of actions in spite of obstacles
<input type="checkbox"/>	Integrity: Speaking the truth and presenting oneself in a genuine way
<input type="checkbox"/>	Vitality/Zest: Approaching life with excitement and energy: not doing things half-way or half-heartedly, living life as an adventure: feeling alive and activated
Humanity - interpersonal strengths that involve tending and befriending others	
<input type="checkbox"/>	Love: Valuing close relations with others, in particular those in which sharing and caring are reciprocated: being close to people
<input type="checkbox"/>	Kindness: Doing favours and good deeds for others; helping them; taking care of them
<input type="checkbox"/>	Social intelligence: Being aware of the motives and feelings of self and others; knowing what to do to fit into different social situations; knowing what makes other people tick
Justice - strengths that underlie healthy community life	
<input type="checkbox"/>	Citizenship : Working well as member of a group or team: being loyal to the group: doing one's share
<input type="checkbox"/>	Fairness: Treating all people the same according to notions of fairness and justice; not letting personal feelings bias decisions about others: giving everyone a fair chance
<input type="checkbox"/>	Leadership: Encouraging a group of which one is a member to get things done and at the same time maintain good relations within the group: organizing group activities and seeing that they happen
Temperance - Strengths that protect against excess	
<input type="checkbox"/>	Forgiveness & Mercy: Forgiving those who have done wrong: accepting the shortcomings of others: giving people a second chance; not being vengeful
<input type="checkbox"/>	Humility/Modesty: Letting one's accomplishments speak for themselves; not seeking the spotlight; not regarding oneself as more special than one is
<input type="checkbox"/>	Prudence: Being careful about one's choices; not taking undue risks: not saying or doing things that might later be regretted
<input type="checkbox"/>	Self-regulation [self-control]: Regulating what one feels and does; being disciplined; controlling one's appetites and emotions
Transcendence - Strengths that forge connections to the larger universe and provide meaning	
<input type="checkbox"/>	Appreciation of beauty and excellence: Noticing and appreciating beauty, excellence, and/or skilled performance in all domains of life, from nature to arts to mathematics to science.
<input type="checkbox"/>	Gratitude: Being aware of and thankful for the good things: taking time to express thanks
<input type="checkbox"/>	Hope/Optimism: Expecting the best in the future and working to achieve it; believing that a good future is something that can be brought about
<input type="checkbox"/>	Humour/Playfulness: Liking to laugh and tease; bringing smiles to other people, seeing the light side: making (not necessarily telling) jokes
<input type="checkbox"/>	Spirituality: Knowing where one fits within the larger scheme: having coherent beliefs about the higher purpose and meaning of life that shape conduct and provide comfort

Analysing our Strengths

Now pass the second sheet of positive attributes to someone who knows you well and ask them to mark **FIVE** attributes that best describe you. If you don't know anyone near you - mark the five attributes you think your mother would mark.

Wisdom & Knowledge - strengths which involve acquiring and using knowledge	
	Creativity: Thinking of novel and productive ways to do things
	Curiosity: Openness to experience: Taking an interest in all of ongoing experience
	Open-mindedness: Thinking things through and examining them from all sides
	Love of learning: Mastering new skills, topics, and bodies of knowledge
	Perspective: Being able to provide wise counsel to others
Courage - emotional strengths which involve exercise of will to accomplish goals in the face of opposition, external or internal	
	Bravery: Not shrinking from threat, challenge, or pain
	Persistence: Finishing what one starts, persisting in a group of actions in spite of obstacles
	Integrity: Speaking the truth and presenting oneself in a genuine way
	Vitality/Zest: Approaching life with excitement and energy: not doing things half-way or half-heartedly, living life as an adventure: feeling alive and activated
Humanity - interpersonal strengths that involve tending and befriending others	
	Love: Valuing close relations with others, in particular those in which sharing and caring are reciprocated: being close to people
	Kindness: Doing favours and good deeds for others; helping them; taking care of them
	Social intelligence: Being aware of the motives and feelings of self and others; knowing what to do to fit into different social situations; knowing what makes other people tick
Justice - strengths that underlie healthy community life	
	Citizenship :Working well as member of a group or team: being loyal to the group: doing one's share
	Fairness: Treating all people the same according to notions of fairness and justice; not letting personal feelings bias decisions about others: giving everyone a fair chance
	Leadership: Encouraging a group of which one is a member to get things done and at the same time maintain good relations within the group: organizing group activities and seeing that they happen
Temperance - Strengths that protect against excess	
	Forgiveness & Mercy: Forgiving those who have done wrong: accepting the shortcomings of others: giving people a second chance; not being vengeful
	Humility/Modesty: Letting one's accomplishments speak for themselves; not seeking the spotlight; not regarding oneself as more special than one is
	Prudence: Being careful about one's choices; not taking undue risks: not saying or doing things that might later be regretted
	Self-regulation [self-control]: Regulating what one feels and does; being disciplined; controlling one's appetites and emotions
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	Appreciation of beauty and excellence: Noticing and appreciating beauty, excellence, and/or skilled performance in all domains of life, from nature to arts to mathematics to science.
	Gratitude: Being aware of and thankful for the good things: taking time to express thanks
	Hope/Optimism: Expecting the best in the future and working to achieve it; believing that a good future is something that can be brought about
	Humour/Playfulness: Liking to laugh and tease; bringing smiles to other people, seeing the light side: making (not necessarily telling) jokes
	Spirituality: Knowing where one fits within the larger scheme: having coherent beliefs about the higher purpose and meaning of life that shape conduct and provide comfort



Analysing our Strengths

Get out the Answers to Designing your Perfect Life from the previous session

Write down **3 Action Steps** that you **WILL** take to take you closer to your **Perfect Life** with the exception of Life Style

Work / Career

- 1. _____
- 2. _____
- 3. _____

Relationships

- 1. _____
- 2. _____
- 3. _____

Health

- 1. _____
- 2. _____
- 3. _____

Social

- 1. _____
- 2. _____
- 3. _____

My Time

- 1. _____
- 2. _____
- 3. _____

Focus

- 1. _____
- 2. _____
- 3. _____



Analysing our Strengths

Make a choice - How much money do you need to live your 5 year Perfect Life?

Income

House \$ _____
Car \$ _____
Toys \$ _____
Holidays \$ _____
Other \$ _____

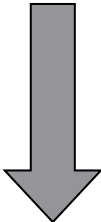
Debt Free Asset

House \$ _____
Car \$ _____
Toys \$ _____
Holidays \$ _____
Other \$ _____

Reality Game

Passive /Income Now

\$ _____

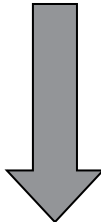


Passive /Income In 5 Years

\$ _____

Debt Free Asset Now

\$ _____



Debt Free Asset In 5 Years

\$ _____



Calculate Current AWE & Maximum DTI

Assets	Value	Loan	Net
PPR	\$ _____	\$ _____	\$ _____
Other Properties	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
_____	\$ _____	\$ _____	\$ _____
Credit Card Limit	N/A	\$ _____	\$ _____
Cash & Other Investments	\$ _____	\$ _____	\$ _____
TOTAL	(A) \$ _____	(B) \$ _____	(C) \$ _____

AWE

Total Properties (A) \$ _____

X 0.8 \$ _____

- Debt (B) \$ _____

AWE from Property \$ _____

+ Cash & Other Investments \$ _____

Final AEW (D) \$ _____

Maximum DTI

Total Income (A) \$ _____

X 6 \$ _____

- Existing Debt (B) (E) \$ _____

Additional Borrowing Available Based On Income \$ _____



Calculations AWE & Maximum DTI

Round 1.

STARTING AWE	(D) \$ _____
IF KEPT	
Uplift on Deal	\$ _____
x 0.8	(F) \$ _____
CLOSING AWE	(G) \$ _____
IF SOLD	
Profit on Deal	(H) \$ _____
CLOSING AWE (D+H=I)	(I) \$ _____

STARTING MAX DTI (E)	\$ _____
IF KEPT	
Starting Income	\$ _____
+ Deal Income	\$ _____
TOTAL INCOME	\$ _____
x 6	\$ _____
Less Start Debt	\$ _____
Less Deal Debt	\$ _____
MAX DTI BORROWING AVAILABLE	(J) \$ _____
IF SOLD NO CHANGE	

Round 2.

STARTING AWE	(I) \$ _____
IF KEPT	
Uplift on Deal	\$ _____
x 0.8	(K) \$ _____
CLOSING AWE	(L) \$ _____
IF SOLD	
Profit on Deal	(M) \$ _____
CLOSING AWE (I+M=N)	(N) \$ _____

STARTING MAX DTI (J)	\$ _____
IF KEPT	
Starting Income	\$ _____
+ Deal Income	\$ _____
TOTAL INCOME	\$ _____
x 6	\$ _____
Less Start Debt	\$ _____
Less Deal Debt	\$ _____
MAX DTI BORROWING AVAILABLE	\$ _____
IF SOLD NO CHANGE	



Calculations AWE & Maximum DTI

Round 3.

STARTING AWE	(O) \$ _____
IF KEPT	
Uplift on Deal	\$ _____
x 0.8	(Q) \$ _____
CLOSING AWE	(R) \$ _____
IF SOLD	
Profit on Deal	(S) \$ _____
CLOSING AWE (D+H=I)	(T) \$ _____

STARTING MAX DTI(P)	\$ _____
IF KEPT	
Starting Income	\$ _____
+ Deal Income	\$ _____
TOTAL INCOME	\$ _____
x 6	\$ _____
Less Start Debt	\$ _____
Less Deal Debt	\$ _____
MAX DTI BORROWING AVAILABLE	(U) \$ _____
IF SOLD NO CHANGE	

Round 4.

STARTING AWE	(T) \$ _____
IF KEPT	
Uplift on Deal	\$ _____
x 0.8	(V) \$ _____
CLOSING AWE	(W) \$ _____
IF SOLD	
Profit on Deal	(X) \$ _____
CLOSING AWE (T+X=Y)	(Y) \$ _____

STARTING MAX DTI(U)	\$ _____
IF KEPT	
Starting Income	\$ _____
+ Deal Income	\$ _____
TOTAL INCOME	\$ _____
x 6	\$ _____
Less Start Debt	\$ _____
Less Deal Debt	\$ _____
MAX DTI BORROWING AVAILABLE	(Z) \$ _____
IF SOLD NO CHANGE	



Reality Game

What was your closing AWE?

What was your closing DTI?

What was your Time Frame?

What was your Equity Increase?

What was your Cash Flow Increase?

How long from this point would it take to Achieve your 'Perfect Life' Goal?



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8. WRAP UP





I LOVE
REAL ESTATE