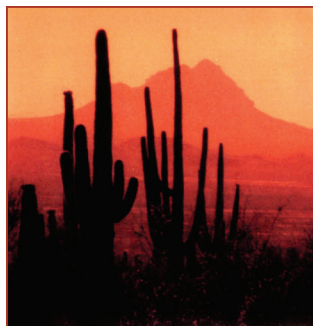


The Prosperity Success Institute™
Gold Canyon, Arizona



The Prosperity Gazette®

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Questions, Answers, Opinions,
and Feedback



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Achieving Prosperity Still a Challenge Today

Recent studies confirm that many Americans today are still suffering from the financial meltdown from 2008 and are still struggling with their personal finances.

Despite the governments attempts to solve the numerous personal finance problems plaguing many Americans today, many, it seem, are just barely hanging on as reported by USA Today and the Wall Street Journal.

What's the solution to this enigmatic problem? Why do so many people seem to be still having so much diffi-

culty? What can be done to solve these perplexing problems?

We happen to think that there are still too many of us that are simply waiting for the good times to start again. This is disturbing when you consider that this period might be years, if not decades away. It took many years of consumerism and overspending for many Americans to become financially strapped and the answer to this problem is not sitting by the side of the road and waiting for prosperity to

zoom by.

Instead, the answer for many of us is to begin getting "prosperity educated" and trusting in the most dependable source of long-term success — *yourself*. This does not come without a price yet learning the tips and techniques to become more financially and prosperity savvy is certain to pay huge dividends over the years. Besides, it results in you taking control of your income, investments, spending, and lifestyle instead of leaving it up to someone else.

Personal Development Programs® Announces Class Schedules

Personal Development Programs recently announced the following Fall Class Schedules:

PERSONAL FINANCE

Basic—Mon, 10:00 AM

Intermediate—Tues, Fri
10:00 AM

Advanced—Thurs 10:00 AM

BUSINESS ENTREPRENEURISM

Basic—Mon, Wed 1:00 PM

Intermediate—Tues, Thu
1:00 PM

Advanced—Fri 1:00 PM

JOB/CAREER SUCCESS TRAINING

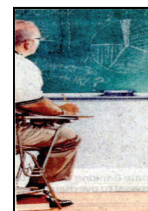
Wednesday—6:30 PM

REAL ESTATE INVESTING

Basic—Tues 6:30 PM

Intermediate—Thurs 6:30 PM

Call (480) 983-3563 for
more information and details
and fees.



Editorial:



Larry Snow, Editor

We live in the land of opportunity...America, but how many of us take advantage of the tremendous amount of opportunities that are available to each of us every day? The ability to choose our passionate pursuit in life, to attend a church of our choice, the opportunity to become educated, and the freedom to enjoy all of it are all representative of the many advantages of living in the U.S. Arguably, no one ever *escapes out* of this country to go to another.

Yet how many of us actually take

advantage of the real opportunities that exist to succeed in our chosen work? It seems that the old-fashioned platitudes of hard work and industry have been replaced today by the instant gratification that marks many of the habits and behaviors seen today.

A recent article in a national newspaper highlights an upcoming media story about how we should be concerned about off-shore innovators

that seek to uproot the ubiquitous American opportunity system. Perhaps this is due to the fact that many Americans take so much of our economic opportunities for granted now than ever before. They pursue the fastest, easiest, most direct way to prosperity instead of building it one step at a time like their parents did. This, indeed, is the tragedy of life in the 21st century where we have so many opportunities but regrettably so little motivation. **L.S.**

More On Prosperity-Building...

There are many spokespeople today hawking various numerous strategies how people can improve their lifestyle and wealth-building and be able to do it simply and without much effort.

All they have to do is to follow a few simple instructions, read their books or audios, and *instantly* their lifestyle can be transformed

into an improvement without regard to any real effort. However, *real prosperity* takes work — a lot of it. It takes goals, the right motivations, focus, perseverance, commitment, and discipline.

There are indeed, any ways to achieve it just as there are people that are seeking it, but the facts are clear: It is not a simple method and will take

real effort on your part to achieve it. The most effective way, it is felt by many, is to take time to assess your current situation and then to build a strategy to help get you to where you want to go through education and training.

It's still possible to live the American dream today, it just takes a little planning and preparation!

**BETWEEN
THE TALK
AND
THE WALK,
OPPORTUNITY
IS FOUND.**

How to be Able to Set Personal Goals That Benefit Your Future

There are many tips and techniques available today for people who want to build a higher level of personal prosperity but a book or a computer program or website is not the end-all.

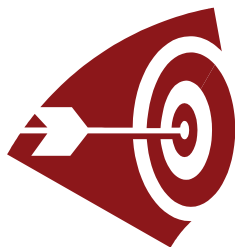
It all starts and begins with creating personal goals — both short-term and long-

term. It is also imperative to have them not just in-your-head, but *written down*.

Many of the participants that we work with at the PdP® Learning Center are gaining ground in their prosperity achievements because they have taken the time to decide what is most important to them and their families and

carefully crafted a list of goals and objectives which results in a target list of objectives.

The process of doing this can be done in a few hours of reflective time when you seriously consider where you want to go with your life and prosperity and begin to write down each of them.



Didya Know?**A Useful List of Prosperity-Building Techniques**

Here is a list of 6 useful prosperity ideas that can help you with your personal finance success building:

1. **Use cash instead of credit cards** for entertainment — If you don't have the cash, chances are you can't afford it.
2. **Use a household budget.** Every successful prosperity achiever uses a spending plan for maximum success.
3. **Plan and prepare** for those mega-purchases like appliances, computers, furniture, and other high-dollar expenses. Avoid compulsiveness which is sure to cost you more money.
4. **The largest, commonly called the Big Four** expenses in virtually every household budget are (in order): Shelter, Transportation, Food, and Taxes.
5. **If you don't have at least 15-20% of your net income** left over at the end of the month (commonly called discretionary income) you could be overspending.
6. **A new vehicle depreciates** as much as 30-35% when you drive it off the dealer's lot. Alternative: purchase late model, low mileage vehicles and save that hard-earned money.

**THE END OF THINK.
THE BEGINNING
OF KNOW.**

F-Y-I

An emergency fund or rainy day fund is one of the proven strategies of all highly successful prosperity builders.

It creates the needed cushion to be able to bounce back from life's invariable challenges and hurdles that we frequently encounter.

What's the best way to do it? Disciplining yourself to set

aside ten, fifteen, or even twenty dollars a week can add up over a period of months (\$20/wk x 10 wks = \$200) if you have the willpower to resist using your fund to splurge.

One of the secrets to doing this is to put it in a simple savings account at your local bank. Granted, it isn't going

to pay a lot of interest these days, but the fact that you have to get into your vehicle, drive all the way to the bank, fill out the necessary paperwork, and withdraw the money might, just might, cause you to make the decision to not do it'

That, by itself, might be a better return on your pros-

Q: What's the difference between a gambler and a person who contributes to charities?

A: One cashes in their chips, and the other chips in their cash.

Government to Revamp Financial Regulations for Consumers

In the latest news from Washington, legislators are close to approving many new regulations that will change the way banks, lenders, and the financial investment community practice business with consumers.

On the one hand, we applaud any methods to improve the

overall strength of Americans to use their money and personal resources to improve themselves, but are we forgetting that the financial institutions are staying up at night figuring out how to impose *new profit opportunities*?

The best and most beneficial

strategy is not insisting that the government do something about protecting our prosperity — it is to ensure that *each of us* is doing the maximum to protect our own individual prosperity by educating ourselves to protect us from the opportunity to take advantage of our money resources.

*These are the times
WHEN RICH PEOPLE
get that way.*

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Learn
something
you don't
already
know.

Who We Are...What We Do

The Prosperity Success Institute and Personal Development Programs were founded on the principle that individuals are responsible for their own prosperity achievements and that it can be achieved by applying the same strategies and techniques used to improve themselves in any other way — education and training.

We offer highly focused and specialized prosperity education in Personal Finance, Business Entrepreneurism, Job/Career Success Training, and Real Estate Investing through classes, courses, workshops, and seminars. It is available in three levels of learning including Basic, Intermediate, and Advanced.

Custom-created SkillUse® Guidebooks and Workbooks are used in this education and they are a practical and common sense approach to building individual prosperity with people from every background, occupation, age, gender, and ethnicity.

It is a privately funded organization that relies on no government subsidies or funding and is available to anyone that is serious about improving their level of prosperity in their jobs, careers, and in their relationships and life.

ReaderSpeak:

Q: "You said that building our finances was do-able but we are so far in debt that we just can't seem to hold our head above water. HELP!"

A: It's true that building a larger level of personal prosperity is "do-able" virtually anyone, but you have to take it one-step-at-a-time. What are the reasons that you are so heavily in debt? Are you addressing those issues or are you simply looking for a magical "fix"? One of the secrets to success in this area is to accept knowing what got you in trouble in the first place and vowing to never let it happen again.

L.S.

Q. How long should it take to see results from my efforts to build my personal prosperity?

A: Like to so many other important questions, the answer is 'it depends'. First, how aggressive are your ambitions? How high are your expectations? How disciplined (here we go with that word again!). In general, however, it should take approximately 6-8 months to start seeing results from your efforts.

Q: What is your motivation in doing what you do?

A. Excellent question! My wife, Kim, and I have been able to achieve a reasonable level of prosperity in our lives at a relatively young age and we want to pass on that knowledge to others to be able to help them be able to do it themselves. In the end it is a give-back that we feel does the most amount of people the most amount of

good and makes us feel that we are accomplishing our own personal goals.

Q: What age were you when you started seeing results from your own prosperity plan?

A: Unlike many people, I pursued a career in business entrepreneurship at a young age — 30 years old. I started seeing results from this after only 24 months although I do not recommend this career course for everyone, but it



has worked well for me and allowed my family and me to enjoy a highly productive and useful lifestyle. In addition, we live a modest lifestyle and know how to seek value and balance in our wants and needs which is important.