

INTRODUCTION

Over the course of your career, you will earn between one and three million dollars, and possibly even more. With this kind of money, you can create a life of stability, success, and wealth. This book was written to show you how to secure these things for you and your family.

I know a lot of you reading this are young men and women, working mostly as apprentices. Right about now is probably the most financially challenging time of your entire career, with those million dollar earnings seeming like a distant pipe dream. Well, I'm here to tell you that building good money habits now will improve your chances of success dramatically, in your apprentice program, in our industry, and in your life. Start making good decisions now and you'll see a strong positive impact on your work and in your life.

Some of you reading this are journeymen. You've already learned some of the hard lessons, but now you're at a higher level of income, sophistication, and responsibility. For you this book may not be *as* necessary as it is for apprentices, but it still has a lot of good, solid, practical advice. .

Getting back to the idea of earning millions of dollars, if you think it's a pipe dream, think again. You will spend 35-40 years working (early 20s to 65). Multiply that by your annual earnings and here's what you get:

- 35 years x \$40,000 per year = \$1,400,000 in career wage earnings
- 35 years x \$60,000 per year = \$2,100,000 in career earnings
- 35 years x \$80,000 per year = \$2,800,000 in career earnings

And that's just your wages. Add on health and pension benefits worth thousands more and you're looking at a lot of money passing through your hands over the next few decades. How you handle it directly relates to things like:

- Your ability to build more wealth, security, and opportunity
- Your ability to have the things you need and want
- Having a nice home
- Stability in your home and family life
- Keeping focused on the important things in your career and life

Our society is hooked on instant gratification. You can't turn around without hearing about some new get-rich-quick scheme. Real estate flipping, day trading, Internet schemes, franchises—hell, there are a million scammers ready to tell you how to make more money with less effort, or no effort at all. These are the same bullshit artists who sell “miracle weight loss pills” and infomercial spray-on hair for bald spots. Like the old saying says, “let the buyer beware.”

Needless to say—there are no legitimate get-rich-quick schemes. Making money and hanging on to it takes hard work, discipline, and focus. The question is, how bad do you want the rewards? If you want the good things in life, whether it be HDTVs, Harleys, and bass boats; summer cabins, quads, and great vacations; or college for the

kids and a comfortable retirement you want, you need a solid plan of action. This book will help you get on that path to financial success.

I'm not trying to be some kind of big expert here. I'm not an MBA, CPA, or licensed financial advisor of any sort. Like most of you I started out as a regular construction guy and family man. But I'm also very experienced when it comes to finances and investing because I started learning about money earlier than most people. I remember when I was a kid, having the electricity turned off every once in a while and the bills piling high, and wearing the same corduroys, shoes, and sweater to school every day. I'm not whining about "poor me, I had to walk uphill to school both ways," I'm just saying that I know firsthand how money pressure can hang like a dark cloud over individuals and families. Bottom line: You cannot ignore money and finances without consequences.

Having seen what the other side looked like, I started striving for success at a very early age. I became a business leader and CEO in my twenties. Now when I look back, I can see that being focused and having solid money management skills have made a huge difference. I have built a life of security, freedom, and fun that I would never have thought possible way back when. I can remember years ago putting down my tool belt at the end of a day and thinking, someday I'll have the life I want. Now I'm well on my way to having that life, and I want to tell you that you can have it, too.

Here's what I want to show you in this book:

- How to maximize your earnings for stability, success, and fun
- How to build a financial foundation of accomplishment and self esteem
- How to accelerate your journey to the life you want and deserve

The simple truth: This book can help you get started making and managing money, but the rest is up to you. I can only tell you what I know; it's your ambition, productivity, and leadership ability that will determine your outcome. My best advice is, start now—today—managing and leveraging that two-to-three million dollars that's coming your way.

Keep your mind open. Take all the advice you see here, or cherry pick the parts that make sense for you. No matter who you are, there's something here that will help you have a more secure, stable, and successful life.

Thank you in advance for your trust and time in reading this book and for taking the initiative to do for yourself what so many others cannot or will not do. I wish you way more than luck.

Final word

Most books you see on money and personal finance are written by people who seem to think this stuff is fun reading. Don't get me wrong—there are lots of good books out there on money management, but some of them are more than 300 pages long. I don't know about you, but I've got better things to do! As you've noticed, this book is short. It's designed to give you the basic info you need, fast. If you need to go deeper into any of the topics we'll cover, you can always get it from the library or a bookstore or Amazon.com. Check the Appendix at

the end for some recommendation further reading. Just do yourself a favor and invest this small amount of time, and I guarantee you'll be glad you did. And congrats on getting this far.

Final, final word: A quick note on gender and language

More and more women are going into construction these days, and believe me when I say that I think this is a fantastic development for our industry. . So please cut me slack when I use words like “man, men, guy, and guys.” For purposes of this book and ease of writing it, you are all one of the “the guys”.