

SELF-STUDY WORKBOOK

For *The Absolute Best Way for Women to Make Money* and
The Absolute Best Way for African American Women to Make Money

How to Create and Fund Your Dream Life



“It is time for women to start earning
the money they really deserve.
This book tells them how to do it.”

-Mark Victor Hansen, Co-author of the Chicken Soup series

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Designed & Written by Lorna Rasmussen

Based on the books *The Absolute Best Way for Women to Make Money*
and *The Absolute Best Way for African-American Women to Make Money*

For more information on these books and to purchase them,
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Introduction

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Success is the progressive realization of worthwhile, predetermined personal goals. – Paul J. Meyer

This workbook is designed to be a support to your success in Direct Sales/Network Marketing. It is a self-study course that follows the processes outlined in the books, *The Absolute Best Way for African American Women to Make Money* and *The Absolute Best Way for Women to Make Money*.

But it goes beyond those processes and helps you, the reader, examine your own life, motivation, and fears. Hopefully, the exercises will then assist you as you move towards your dreams and goals. One of the most powerful, but seldom mentioned, features of building a business in Direct Selling/Network Marketing is the personal growth you will go through. You will emerge from the experience a better person in all aspects of your life. You will come to appreciate that this may be the best part of your success in the profession.

I believe that the learning experience has the greatest impact if you can study this book with others. It is a great study guide for a group of associates, including men (who can learn how to more effectively recruit and work with women in their Direct Sales organizations). As a day-long goal setting exercise, it is a terrific team building experience. (write to me for pricing on multiple copies.)

For your team members, it illustrates why Direct Sales and Network Marketing can be so powerful in helping them realize their dreams and goals. It makes them bullet-proof when friends and family question what they are doing.

In the end, the stories in the books (*The Absolute Best Way for African American Women to Make Money* and *The Absolute Best Way for Women to Make Money*) are a backdrop to learn about **you** in the context of building a business. Hopefully, you see a little of yourself in some of the characters. The books were also written to encourage others to understand the issues and challenges facing women as they move into the exciting and sometimes frightening world of taking charge of their lives and their futures. As such, they are great recruiting tools.

I look forward to hearing from you as you go through this experience. If you have questions, suggestions or ideas, please feel free to write to me.

Enjoy the journey!

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What Do I Really Want?

.....
Your work is to discover your work and then with all your heart, give yourself to it. – Buddha

Questions to set the foundation:

1 What did you want to do or be when you grew up?

2 Write down some phrases about money that you heard as a child.

3 What is your attitude toward money? Circle 1 (*does not apply to me*) through 5 (*absolutely applies to me*).

- a. I expect to earn a high income. 1 2 3 4 5
- b. I believe it is better to “do good” than it is to make money. 1 2 3 4 5
- c. I believe that one day I will be wealthy. 1 2 3 4 5
- d. I expect always to struggle to make money. 1 2 3 4 5
- e. I worry about money all the time. 1 2 3 4 5
- f. I am afraid of failure. 1 2 3 4 5
- g. I expect to be financially independent one day. 1 2 3 4 5

4 In the past, what was something you attempted but failed to achieve?

5 What did you learn from that experience?

Success Tip: Learning from your failures is a skill that all successful people have developed. It is your best teacher. In MLM or Direct Sales it is critical. If you have never failed and learned something from the experience, it is difficult to help your new team members when they experience failure.

Think of yourself as your first recruit.

Notes from the questions above or from discussion.

Where Do I Start?

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Only as high as I reach can I grow. Only as far as I seek can I go. Only as deep as I look can I see. Only as much as I dream can I be. - Karen Ravn

FROM Absolute Best Way for African American Women to Make Money:

Serena: "Knowing how is easy, it's the 'why' that's hard. To make a big change, you have to have a big 'why'."

"People everywhere are stuck. They may appear to have the world by the tail with a great job or lots of money or a terrific family. But if they aren't meeting their deepest, heartfelt goals, they experience a level of dissatisfaction that makes life lose its spark. They find themselves going through the motions rather than really living their lives."

How do we find our WHY? It is a process and involves truly looking at who we are and what we truly want. It also starts with a clear understanding of where you are right now. Where we are now is a starting point for change.

Wheel of Life®

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The **Wheel of Life®** represents your life, divided into different areas. YOU are at the center because only you can truly judge where you are in each area of your life. Many people may try to tell you where they think you are: your spouse, your mother, and father, your boss, etc. But the only one who has the right to determine where you are is you.



Along each spoke, representing the six areas of your life, are ten intervals. Zero is at the center, and ten is on the outer rim. Look at each area of your life and make a mark along the spoke that represents your level of satisfaction with that particular area.

For example, in the area of Physical and Health, if you feel that you are a good weight for your height, that you eat healthy meals and get an annual checkup, give

yourself a high mark. But if you are too busy to exercise, you might lower your mark to a six or seven. That is an indication that in that area you can see some real possibility for improvement to experience optimum health.

Use the **Wheel of Life** chart on the next page to chart your situation. Go around each area and make a mark where you feel you are at this moment of your life. Once you have made your marks on all six spokes, connect the marks.

The ideal wheel would be big and round, with every area of your life scoring a 10. However, ideal rarely happens. More likely you have some areas that are high while others are low. Or you may have a fairly balanced wheel, with all the numbers being similar, but you have a wheel smaller than you would like.

This is a subjective view of where you are at this moment in your life. And it is also a starting point for where you eventually want to be.

FROM **Absolute Best Way for African American Women to Make Money**

Serena: "Most people are rolling down the highway of life on small, flat wheels, and they wonder why they are hurting, feeling frustrated, not moving along as fast as they would like. It is amazing when we see it in black and white, so to speak."

After completing the Wheel, discuss with a partner about what you see in the wheel. What does it reveal to you just looking at it? In which areas are you most satisfied? Why? In which areas are you least satisfied? Why? Do you feel in or out of balance? Does this fluctuate or is it a fairly constant state of affairs?

NOTES If you are by yourself or would like to remember the discussion, take notes here.

WHEEL OF LIFE



Creating a Dream List

.....

Reach high, for stars lie hidden in your soul. Dream deep, for every dream proceeds the goal.

Take one area where you would most like to see the biggest improvement.

First, imagine everything going exactly the way you want it. Imagine no issues with time, or money, or obstacles of any sort.

What would happen in your life within the next five years if you knew you could not fail?

Now, imagine your life in five years.

Write a list of things that will be different - things you will have, places you will go, people who will be there (or not), and things you will attempt. Be specific and let your imagination soar. This is a great exercise to do with a group. Hearing others express their dreams can be encouraging. This is one place where you can “steal” other’s dreams and make them your own. Do this for each area that you want to improve.

1 Area of Life _____

2 Area of Life _____

3 Area of Life _____

4 Area of Life _____

5 Area of Life _____

6 Area of Life _____

Now, put a star next to those that are most exciting to you or most important. This is your first step in creating a list that will become your **"Master Dream List"**.

The **Master Dream List** will evolve into a list of meaningful, personal goals.

The **Master Dream List** is a place where you write things as you think of them. It is a place where you can note ideas and thoughts. If someone tells you about a vacation and you think to yourself "I'd like to go there.", write it down.

Continue paying attention as you go through the next few days or weeks. Ask, "What do I want?" Don't prejudge or allow others to determine your dreams. They are yours, and there are no right or wrong dreams. Make sure you put down dreams in every area of your Wheel of Life® because this will help you keep your life in balance.

Be sure to include things you want right now as well as long-term goals. Small, achievable goals are great morale boosters.

Print copies of the next page and keep adding to your Master Dream list. It should change and grow as you change and grow!

How to Make Better Choices

.....
Whatever you can do or dream you can, begin it. Boldness has genius, power, and magic in it. Begin it now. – Goethe

Our Values or Life Philosophies

FROM Absolute Best Way for Women to Make Money

Paula asked, “What makes us do the things we do? Or better yet, what drives us to choose the things we choose, commit to the decisions we make?”

Kirsten thought intently about the questions and realized that although she had made hundreds of choices and perhaps thousands of decisions over the years, she had no idea what was behind those choices and decisions.

Paula laughed. “I didn’t know either. But when I discovered the answer, everything changed. The answer is our values.”

Most people do not think about their values and certainly haven’t evaluated them in a very long time. However, values determine what we do as well as the choices and decisions we make. In other words, they control our lives.

Think about what is important to you. Your answer will serve as a clue to the values you hold. Think of decisions you have made – your personal values determined them. Values guide our every judgment. They affect how we see opportunities, how we view other people, how we view ourselves, our actions, everything. Robert Kiyosaki, author of *Rich Dad, Poor Dad* said,

“Values determine our realities.”

Once you become clearer about your values (standards, morals, ethics, or “philosophies” – all these words fit), decisions become easier. They are the guiding principles by which we live our lives. We have built our lives on those principles, much like the foundation of a house. But these principles are dynamic; they grow and change as we do.

Values are the key to living a balanced and harmonious life. They sustain us through the tough decisions and choices that life forces upon us.

CORE VALUES

Circle the VALUES listed below which speak to you.

On the list that follows write them in a random order, and add your own if you wish.

Next, choose the top five by circling the number next to them.

- | | | |
|------------------|--------------------|------------------|
| ■ Knowledge | ■ Risk | ■ Diversity |
| ■ Helping others | ■ Strength | ■ Relationships |
| ■ Mastery | ■ Trust | ■ Service |
| ■ Wisdom | ■ Integrity | ■ Spirituality |
| ■ Competition | ■ Respect | ■ Communications |
| ■ Autonomy | ■ Honesty | ■ Creativity |
| ■ Productivity | ■ Growth | ■ Freedom |
| ■ Beauty | ■ Self-Realization | ■ Family |
| ■ Power | ■ Tranquility | ■ Love |
| ■ Excitement | ■ Effectiveness | ■ Curiosity |
| ■ Prestige | ■ Challenge | ■ Trust |
| ■ Leisure | ■ Variety | ■ Devotion |
| ■ Structure | ■ Cooperation | ■ Peace |
| ■ Fun | ■ Innovation | ■ Success |
| ■ Quality | ■ Humor | ■ Equality |
| ■ Adventure | ■ Belonging | ■ Kindness |

1 _____

8 _____

2 _____

9 _____

3 _____

10 _____

4 _____

11 _____

5 _____

12 _____

6 _____

13 _____

7 _____

14 _____

Turning Dreams Into Reality

.....
Whatever you vividly imagine, ardently desire, sincerely believe, and enthusiastically act upon... must inevitably come to pass! – Paul J. Meyer

What you will do now is take those “Dreams” and turn them into Goals. Doing this exercise is a vital step in turning Dreams into Reality. And it is a step often overlooked.

Writing, thinking and talking about your dreams feels good, but this step of planning is what actually turns them into reality.

Look at your **Wheel of Life** and **List of Dreams**. Pull out the one thing that is most compelling, and that you can accomplish in a relatively short period. (Don’t choose the new house in the mountains as your first goal.)

1 Set the date to accomplish the goal.

_____, **20**_____

2 Write the goal.
Make it Specific, Measurable, Attainable, Realistic, and Tangible.

3 Now rewrite that goal in the form of an **AFFIRMATION**.
First Person. Present Tense. Make it positive and make it fun.

Example: "I am working as a graphic artist in a progressive small business with terrific interaction among some of the coolest people who are now my friends as well as my colleagues."

Success Tip - Affirmations are powerful statements of intent. As you read your goals, you will be thinking of them as already accomplished, and your unconscious mind will not know the difference and thus "act as if" it is already accomplished.

4 List the benefits of attaining this goal and the losses should you fail to attain it.

Example: "I will be happier and more fulfilled, I will be challenged and look forward to going to work, my home life will be happier, I will get to use my creativity and talents. If I fail to attain this goal, I may continue to feel stuck; I may continue to struggle financially, my family life may be negatively impacted."

5 List possible **obstacles** and list possible **solutions**.

Obstacles

Solutions

1 _____

2 _____

3 _____

4 _____

5 _____

6 _____

7 _____

8 _____

9 _____

10 _____

Now What?

.....
Happiness is not in the mere possession of money; it lies in the joy of achievement, in the thrill of creative effort.
– Franklin D. Roosevelt

Let's explore how you actually feel about money and how it affects you. Go back to the earlier questions about money and the list of things you heard as a child about money.

***How do these things manifest themselves in you and your behavior today?
Which of these ideas are useful for you to keep and incorporate into your life?
Why?***

Which do you need to discard permanently? Why?

Go back to your Master Dream List.

List the items below from the Master Dream List which require money to have or do. After each item put an approximate amount it will take to achieve that item on the list.

Item	Approximate Cost to Achieve
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____
_____	\$ _____

Put a star next to the ones that would have a positive effect on other people – family, friends, and society.

Can you see how money is an instrument for good? How do you feel about some of your thoughts about money in the context of this list?

Sell: The Four-Letter Word

.....

In Direct Sales and Network Marketing, we are told that “We aren’t selling, we are sharing.” And that is, to a certain extent, true.

It is usually said because most people do not consider themselves “Sales People.” It is estimated that only 3 % of the population is cut out to be a salesperson.

However, if we look at the word “**SELL**” as Serena and Paula defined it – **Sharing**, **Educating**, helping the person **Learn** about how the product would benefit them and **Leading** them to make the decision that is right for them – almost everyone could be comfortable with the idea of selling.

Let’s explore this further by having you look at a product or service offered by your company (or if you are exploring whether or not you want to be involved in Direct Sales, something you have a passion for whether it is your kid’s school or the neighborhood association).

Answer the following questions about the product or service:

1 What do I like best about this product or service?

2 How does this product or service positively impact our clients?

3 Would I tell people about it even if I wasn’t paid?
___ Yes ___ No

Is it a “Pyramid Scheme”?

.....
Don't think you are on the right road just because it is a well beaten path - Author Unknown

Is Network Marketing or Direct Sales a PYRAMID SCHEME? It is this question that makes every Direct Seller cringe. It usually means that the person asking has heard about Direct Sales or MLM or Network Marketing, but doesn't understand it. They may even have joined a company, but likely did nothing with it. The reason that new marketers are uncomfortable when confronted with the question is they don't understand what it means either. Some trainers will tell them to ask the person what they mean by the word “pyramid.” The answer will likely be something vague about selling and recruiting friends and family, or they will say that no one ever makes any money. They may even suggest that it is illegal or immoral.

The new marketer may slink away, embarrassed to be associated with something so dubious without ever realizing that the person they were talking to was ill-informed and mistaken when they confuse a legitimate network marketing company with a pyramid scheme.

Until you understand Direct Sales and MLM and truly appreciate the power of this remarkable profession, it will be difficult for you to defend it or even be successful in it.

The first thing to do is to read. We've included a few suggestions at the back of the workbook. But what is more impactful is to explore the issue yourself to understand why I call this the *Absolute Best Way for Women to Make Money*. Of course, I believe it is the best way for anyone to make money. After reading this chapter, I hope you will agree.

If you have not done so, please read Chapter 10 of *The Absolute Best Way for Women to Make Money* and then answer the following questions about your company or one that you are looking to join. If you haven't made a decision, these questions will help you as you research companies to join.

This would be an excellent set of questions to answer with your sponsor's help.

1 Why is it best for the company and its customers that the product/service is sold through direct sales/MLM?

2 Why is it better for me, the sales associate?

3 Recommended criteria for choosing a company from the books:

Success Tip – How you feel about Direct Sales and Network Marketing will play a major role in your success. It is called “Posture” which simply refers to your attitude. People sense when someone is genuine, and we really can’t hide from others how we feel. Truly believing in the profession as well as your company and its products is critical to your success.

“Can I do this business?”

.....
A critical question and the answer is likely YES!

If you have come to the place where you agree that this is the best choice, the question that arises for people is “Can I do it?”

The answer is YES. This profession has every type of person you can imagine in its top ranks. But it may be that you will have to look in the mirror and ask yourself some serious questions before you get started.

WARNING: Don't do this alone! Be sure you share your answers, especially your concerns, with the people with whom you will be working. It is likely that there are some great support systems available to help you in some of your areas of concern.

THE QUESTIONS

1 What are my greatest fears in starting my own Direct Sales business?

2 How could I lessen these fears?

3 What would I be giving up starting my own business?

4 What would I be gaining from starting my own business?

5 Why is it important for me to create leverage income?

6 Why is it important for me to create residual income?

7 What talents, skills and strengths do I have to be successful in this profession?

8 Why is this the perfect business for someone like me?

*These questions will be the basis for creating your “why.”
(You will write it out on the next page.)*

Game Plan for Success

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You don't have to see the whole staircase to get started, just the first step. – Martin Luther King

My WHY for starting this business is:

My first month in the business I want to earn \$ _____

Success Tip – This is your story, your testimonial. You will be able to get up at a meeting or speak to a potential prospect and tell them, “In my first month in the business, I earned \$ _____. Make yours a great testimonial!

Within the first six months in the business, I would like to be earning \$ _____ per month.

To accomplish this, I will do the following:

Work _____ hours per week.

Contact _____ prospects per week.

Make _____ exposures per week.

Sell _____ units per week.

Recruit _____ people per week.

Resources

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Books and services to support you in your Direct Selling career.

Find them at www.LornaRasmussen.com.

And be sure to enroll for updates on products, a free newsletter and webinars.

Contact Lorna at info@LornaRasmussen.com or 678-466-0980.

The Absolute Best Way for Women to Make Money & The Absolute Best Way for African American Women to Make Money



These are not just interesting titles. They are a recipe for time and money freedom.

"It is time for women to start earning the money they really deserve. This book tells them how to do it." - Mark Victor Hansen, co-author of the Chicken Soup series of books



RETIRE RICH: Even if You Haven't SAVED for it, PLANNED for it and You are Running Out of Time

What if there is a way to build back your retirement and even more? What if there is a way to have the earning power you were supposed to have had in your later years? And what if your income continued past the time when you stop working?

"It's not too late to have the lifestyle you want and deserve. Stop worrying about getting old and start looking forward to your "Golden Years" with what I share with you here in Retire Rich." - Lorna Rasmussen

Direct Selling World Alliance

- Association of Professional Direct Seller <http://www.dswa.org/>

Direct Selling Association

- Association of Direct Selling Companies
- Wealth of information on companies and the industry <http://www.dsa.org/>

My Story

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I was 45, living with my husband and young son in our dream house in Buckhead, Atlanta, GA. I loved my husband but once again, he wasn't being paid, and we were completely out of money. To make matters worse, it was right before Christmas, and our son believed in Santa Claus.

This wasn't the first time it had happened, but it was by far the worst. There was no money for the mortgage or even food, let alone Christmas gifts. The worst part was my that husband didn't seem to care. He just thought it would all work out. No one was doing anything! I certainly couldn't because I had just started a coaching practice. I felt powerless and desperate. Were we going to lose everything? What was going to happen to us? All those years of financial ups and downs and uncertainty finally came to a head. I realized I couldn't go on like this another day. I decided that my son was going to have a happy Christmas and it was up to me to make it happen.

I stopped waiting to be rescued. I went out and found a way to create the income I needed AND have the time I wanted for my family. I went from never having made more than \$25,000 a year to consistently earning six-figures, even during a time when I couldn't work. Now I can travel, see my extended family, build a wonderful life and stop worrying about money. The residual income also created a way for us to retire. I now live in Costa Rica, earning a six-figure passive income. I love my life!

My life's work is to help other women (and men) build a life that they love and that they deserve.

Biography

Born and raised in Alberta, Canada, I started my career as a documentary filmmaker and author. My award-winning films have been screened around the world and shown on PBS. I later taught communications at Penn State University and Wright State University in Dayton, OH. I went on to become a trainer with Success Motivation Institute. Later I built a very successful career with a number of Network Marketing companies, earning millions of dollars and achieving one of the top ranks.

