

© Rich Patenaude ©

The Student Millionaire

**A Guide for Young Adults on Making
your *FIRST* Million Dollars**

**By
Rich Patenaude**

www.TheStudentMillionaire.com

Chapter One - The Decision

Once you make a decision, the universe conspires to make it happen.

Ralph Waldo Emerson

Outside of getting married and having children, your decision to be a millionaire, no matter what, is the most pivotal decision you will ever make in your life. Period. It affects everything. Being a millionaire affects where you live. It affects what you do with your time. It affects who you choose to associate with in your life. It affects what you can do to help others. It gives you the freedom to pursue your interests and be the person you are meant to be. In short, being a millionaire allows you to live the way you are meant to live, and to live the life you were born to live.

So decide today, right now, that you will be a millionaire no matter what, no matter what obstacles may come your way, no matter what self-doubts you may have. As of today, you are now totally and completely focused on manifesting your first million dollars as your top priority. It will constantly be in the forefront of your mind and in your daily thoughts. You will read this book in its entirety, and reread it several times until the principles in it become second nature to you. You will follow through on the prescribed action steps to be taken. You will push through any negative thoughts that bubble up about being able to do this, about being worthy to do this, about whether this can be done, about whether this is possible for you. Because it is.

Being a millionaire is not only possible for you, it's inevitable. By following these principles, it's possible for anyone and everyone to be a millionaire. But for the moment, let's just take care of you.

Here you are at a crossroad in your life. You have chosen to pick up and read this book, maybe out of curiosity, maybe just to see what the fuss is all about. Maybe you want to read a few chapters first before you decide to be a millionaire. You may not be sure this is for you. Really? If someone came up to you and offered you a million dollars in cash, no strings attached, would you think twice about it? Or would you

take it, say “thank you,” and get on with your life?

It’s time. It’s your time. So take a deep breath. There is no better time for you to decide to be a millionaire than now, than today. So get on with it. Give yourself the gift of wealth. If you have already done so, I congratulate you for having the courage to take this step to move your life forward in this direction. You are on your way to an extraordinary life of your choosing and design.

If you have not already done so, then do so now, and start your new life today, this very moment. The decision will change your life forever.

OK, are we good? You’ve made your decision to be a millionaire? Great. Remember, there’s no turning back. There’s only moving forward. Let your journey begin.

Like bungee jumping off a cliff for the first time, the experience can be a little scary. Probably a lot scary. But the more you do it, the easier it gets, so they say. So what scares you the most about being a millionaire? Is it that you can’t imagine yourself doing it, accomplishing it, achieving it? Is it because the first question that comes to mind is “How on earth can I possibly do something like that?!” “What will people think of me?” Or at some level and for some reason, do you not feel worthy to be a

millionaire? Don't worry, people will think you're pretty cool.

Whatever your greatest fear, whatever your burning issue is when it comes to money, making money, having a lot of money and being a millionaire, you can deal with it, you can work your way through it. It's just one more dragon you have to slay along the way to your castle. So start slaying.

Take a few minutes with a pad of paper and pen and some quiet time. Find a quiet place where you will not be disturbed for a few minutes. Turn off your cell phone, your computer and anything else that might disrupt your concentration. Once you're comfortable, at the top of the page, write \$1,000,000 large enough so it stares you in the face. Then underneath it, write "What issues do I have about earning, attracting into my life, and creating for myself, this amount of money?"

Take a deep breath, close your eyes, and ponder those questions. Give yourself a few minutes and see what bubbles up for you. Then start writing down everything that comes up for you – whatever it is. This process is called stream of consciousness. It allows you to tap your innermost thoughts and feelings about any subject. What comes up is what comes up. What is revealed is what is revealed. It is what it is. Don't question it. Don't qualify it. Don't worry

about the wording. Just write it out. And let it come out. And keep writing until you have nothing left to write.

You'll probably be amazed at what bubbles up. Remember, you're looking for worthiness issues, confidence issues, money issues, and the like – anything that for you might represent a barrier or obstacle in your quest for your first million dollars. Don't be upset or ashamed about anything that comes up. Don't be alarmed either. It's all good. The most important thing for you is to let it come up so you can put your finger on what lurks beneath your surface, what might prevent you from achieving your goal, and slay that dragon. Chances are you never even knew it was there.

This is how you find out what scripts are running inside you on these issues. We'll discuss this in more detail later in the book. Don't worry about them for now. Just write it down and set whatever comes up aside in a safe place. We'll come back to it later. I do invite you to read it, however, so you can have an idea of what you're dealing with. But don't overreact or over-analyze it at this point. Your main job is only to get this stuff out, your dragons, if you will, that lurk inside of you, on paper so that you can analyze, dissect and slay these dragons as we move you on your way to your million-dollar goal.

If nothing comes up right away, don't worry about it. It will. Almost everyone has issues about money in one way or another. Just set your pad of paper aside and schedule another session. Make sure your environment is conducive for you to access your thoughts and feelings within. Quiet. No distractions. Cell phone and everything else turned off. Nothing to distract or disturb you. Then give it another try.

If you happen to be in the very small minority of individuals that has no negative issues when it comes to being a millionaire, then count your blessings. You have no dragons to slay and you can move on with your journey to become a millionaire. You are well on your way. But you are rare indeed.

Either way, you are now ready to move on into this new world of thinking like a millionaire. This new way of thinking is different from what you are used to. It requires focus, intent, dedication, commitment and determination. From this point on, YOU control your thoughts with absolute clarity of purpose. You are no longer easily swayed by the people and circumstances that surround you. You no longer take the unfounded opinions of others as Gospel truth. You think for yourself. Your opinions are based on facts. Everything is filtered through you. YOU orchestrate your life. Your life is not orchestrated for you.

All of this is now possible because you have made the pivotal, critical and unequivocal decision to be a millionaire. You have chosen a new path for yourself. You now have the clear and definite goal to manifest into your life your first million dollars. You have never done this before. This kind of thinking is new to you. You are stepping out into uncharted territory. Not quite sure of yourself as you begin, you develop the courage to keep moving forward in this direction. Unsure about your abilities to accomplish this goal, you begin to trust yourself enough, more and more each day, to continue steadily moving yourself forward toward your goal. Each and every day, you become increasingly confident that you can do this, that this million-dollar goal you have chosen for yourself really is within the realm of possibility for you.

Granted, this is a huge and exciting leap forward fraught with fear and trepidation. Maybe bungee-cord jumping would be easier. Nevertheless, your millionaire journey has begun. There is no turning back. Nor would you want to. Before moving on to the next chapter, take a few minutes to contemplate how different your life would be with a million dollars in the bank. How would your day be different? What would you do with your time? What would be the first thing you would buy for yourself? Who comes to mind when you think about helping someone?

These thoughts give you a sampling of the differences between your current life you are leaving behind, and the one you have chosen to create. Let these new thoughts be part of your motivation as you make your way through this book. Let these new thoughts help you slay your dragons of negative thinking as they come up throughout this process. Let these thoughts help you see the life you can have, if you only believe in yourself enough to give this process a chance.

For what it's worth, you have already done more in this first chapter than most people do in a lifetime, in terms of choosing a definite, life-changing goal and taking the steps to achieve it. I commend you. Don't sell yourself short. This is no small thing. As you will see in the chapters ahead, by making this decision to be a millionaire, you have set the most remarkable wheels in motion that will get you to where you want to go. You have no idea of the powerful forces you have now unleashed.

You are not alone in this journey. People who can help you, that you would never have met otherwise, will now begin to cross your path. Things that would never have happened before will start happening, seemingly like magic, to help you. As all of this unfolds before you, remember to always have a grateful heart. An attitude of gratitude will forever grease the skids of your success.

Action Item:

1. In a quiet place with no distractions (cell phone off, computer off, etc.), take a pad of paper and a pen/pencil and write the amount of \$1,000,000 at the top, big enough to make an impression, but leave space below it to write.
2. Underneath that number, write the question: “What issues do I have about earning, attracting into my life, creating for myself, this amount of money?”
3. Take a deep breath, close your eyes for a few minutes and ponder the question.
4. After a few minutes, open your eyes and start writing. Keep writing until there is no more to write and you’ve emptied everything that was inside of you related to this issue.
5. Review what you’ve written and set it aside in a safe place. We’ll come back to it later.