

Andrea Chua Ai Chia www.andreachuaaichia.com

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My mentors and teachers, thank you for all the knowledge you have imparted and helping me progress in life.

My readers (including YOU), thank you for downloading this eBook! I really hope that you can empower yourselves with the powerful principles and achieve what you want in life!

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Introduction

Hi, my name is Andrea Chua Ai Chia, Founder and Optimal Joy Coach of andreachuaaichia.com and author of the eBook entitled

15 Golden Prosperity Principles.

Firstly, I would like to congratulate YOU for downloading this eBook!

Let me share with you my background.

I am from Kuala Lumpur, Malaysia and studied in a primary and secondary school in Malaysia before pursuing an Economics degree in Singapore. Having been in Singapore for 10 years, I am currently a private tutor, teaching English, Mathematics and Mandarin in Singapore. After being a part-time tutor for 4 years, from January 2014 onwards, I decided to tutor full-time. Besides teaching, my passion includes investing and internet marketing.

When I was in secondary school, my father was retrenched and changed many jobs. Eventually, my mother became the breadwinner of my family, selling skincare products to support 3 children: my elder brother, my younger sister and me. We live frugally and studied very hard. Currently, my brother is a doctor and my sister is pursuing a medical degree. I was not one of the top students and chose the Business and Arts stream. But now, I believe everyone has their unique paths to success and it does not matter where we start as long as we take steps towards our goals.

After my secondary school in Malaysia, I was a relief teacher at my former primary school for about 5 months. When I started teaching, I encountered many setbacks, particularly managing a class of 40 primary school students without any experience. Students ran about in class and it was a common occurrence hearing much noise in class. It was a demoralizing moment seeing the vice principal enter the classroom where I was teaching and "transformed" the class into total silence within a minute. I remembered vividly writing in my diary, "I will never be a teacher again."

During my second year of study at university in Singapore, I was introduced to network marketing (or multi-level marketing). I was very impressed at first, as I have never heard of a way to start a business with so little money. Before that, I thought that one needed a huge amount of capital to start a business and also had the impression that it was risky. After signing up, I tried talking to people in order to get them to sign up or promote the products, but it was not long before I knew I did not enjoy doing so. Unexpectedly, the valuable takeaway for me is, I became interested in reading self-improvement books like Rich Dad Poor Dad: Guide to Investing, The Magic of Thinking Big, How to Win Friends and Influence People, One Up on Wall Street, Think and Grow Rich etc. This is valuable as the books trained me to have the correct mindset and how to become like successful people.

After graduation, I tried sending resumes to banks but I was not hired. So, I became a student care teacher where I took care of primary school children after their school dismissal until their parents fetched them from the centre. Even though I earned less than my peers who were university graduates, I worked very hard. I also tried applying to the Ministry of Education twice to be a school teacher, but I did not pass the two interviews. Mainly to supplement my income, I started being a part-time tutor at night.

About a year after I started my first job, I came across a value investing course. I do not like trading on a daily basis. To hear that there is actually a way to invest long-term earning an average of 20% compounded returns per year really made me excited. I registered and even though I still had about a \$\$20,000 study loan to settle, I was very curious that there is actually a method to invest like Warren Buffett and I paid the course by installments. This was the start of my investing journey. However, I lost about \$\$1000 investing in the company whose business I did not understand well. I reflected on this, took precautions, sought for more knowledge and changed my strategy. Thankfully, the money was made back and my returns now is able to cover the course fee. I also finished paying my study loan and I am debt-free. I learnt the importance of having mentors and the right knowledge as well as overcoming obstacles.

As years passed, I was promoted to become the supervisor of the student care centre. At first, I doubted my abilities, thinking about my past experience and how to manage teachers older than me. However, I took up the challenge and learnt the strategies for teaching, handling and motivating students and became familiar with the primary school syllabus in Singapore.

There are quite few full-time tutors in Singapore compared to part-time tutors. From my experience as a part-time tutor, I know that tuition agents could help me find tuition assignments faster. Despite the competition in the industry, I believe in my abilities as I like teaching. I started off with 3 students and within 4 months, I have 20 students.

After becoming a full-time tutor, my monthly income increased more than 50% and I had a more flexible schedule. As I only focus on teaching and not other administrative work, I tend to come up with more creative ideas to teach and motivate students. I can go back to Malaysia to visit my parents more often and also had more time to learn about investing and internet marketing. I also started receiving testimonials from parents which motivated me and made me feel appreciated...

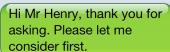
Jul 16, 2014 8:11 AM

Morning Andrea. I am Evelyn's Mummy. Thank you so much for teaching Evelyn. You are the most patient n dedicated tuition teacher I hv ever seen. Your teaching method is so unique n effective for Eve. I wished I had engaged your services from the beginning of the year instd. However, we have decided to migrate to Australia as we were so lucky to get our PR approved. We just flew in over the weekend.

Therefore, we have to put an end to our lives in SG and start anew in Oz. Thank you so much and hope you will be successful in all your future endeavours. Eve misses you lots and wishes you could be here to teach her too!

Aug 14, 2014 8:37 PM

hi Andrea. This is Jaime's dad. Do you have capacity to take on another student next year? If so, just to let you know early, I would like you to also tutor my younger kid next year when she is in Sec 1. thanks.



thanks. hope you can. you have done great work with Jaime.

Nov 4, 2014 9:19 PM

Hi. Just to inform you that Jovan scored 98/100 for Maths and 91/100 for Eng P2. Thanks for your effort in coaching him to achieve this fantastic result! Hv a great vacation. I enjoy teaching. I like inspiring students and helping them obtain good results.

Then I realized something...

How come for many people life after graduation is just work and work and work, and yet still not being able to afford a car or a flat/condominium/house? Why is it not easy to retire being financially comfortable here? People study so hard here to get a job and yet I always hear people getting laid off by companies....

When I go to students' places to teach, my students are usually taken cared by their family's domestic helper as many parents work long hours. Maybe the time spent with the domestic helper is more than that spent with their parents.

When I see how hard some elderly people work, my heart goes out to them...

On the other hand, I got to know many successful people during seminars, and saw that some people who are younger than me are able to exit the rat race...

I really wanted to know the difference. Why do 20% of the people earn 80% of the income in the world? Why some people earn money so easily but some people toil from morning to night and yet have difficulty getting by?

I thought about what I wanted and finally knew it...

I want to be <u>financially-free</u>, especially to spend as much quality time as possible with my family, particularly my parents. I want to be a philanthropist (I told my parents that too), do more to help others (not just my students), improve people's lives financially, create more value to the society and bring happiness to more people in the world.

I often search for ways to generate multiple streams of passive income. I attended my first internet marketing course in 2011. After attending the course, I encountered difficulties, especially the technical part. There was much information given on the various ways to do internet marketing but I felt lost and did not make a single cent.

I took another internet marketing course. This time, I really took massive action and I knew it is something doable. Despite the setbacks, I learnt the importance of having a good mentor and strong support from a team of optimistic and helpful people.

During my free time, I enjoy sharing inspirational Facebook posts, as I always think of ways to motivate myself as well as others and to bring joy to people around me. I notice that when we fill our minds with positive thoughts, they get stronger than the negative ones, and soon, we stop complaining in our lives.

Personally, I apply the golden prosperity principles mentioned in this book and remind myself of them to constantly help me move closer and closer towards my goals and be happier.

I truly hope that after reading and applying the golden prosperity principles in this book, you can reap greater financial rewards, more success and more happiness in your lives! ©

Take Responsibility

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"I am too busy."

"I have no money to invest."

"He is lucky."

"She is from a rich family."

"I am not tech-savvy."

"He is successful because..."

"The economy is not good."

Sound familiar?
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If we blame others but ourselves, we are unlikely to take action to improve our lives. If we take responsibility, instead of saying why we can't get things done, ask, "How can I be better?" and find out what and how we can change.

I look up to Nick Vujicic as my role model. He was born with no limbs and yet can inspire people around the world being a motivational speaker and having a happy family. Another person whom I admire tremendously is Helen Keller. She was blind and deaf and yet managed to graduate from college.

I tell myself, "I have hands and legs. I can hear and see. What is stopping me?"

Define your goal. What do you want to improve in your life? By when do you want to achieve it? Why do you want to achieve it?

"You cannot control what happens to you, but you can control your attitude toward what happens to you, and in that, you will be mastering change rather than allowing it to master you." - Brian Tracy

In life, we can choose to be a victim or not. If we believe that we can change our circumstances, it will become our reality.

Live Below Your Means

Do you want...

- a) to buy things without looking at the price tag?
- b) to be able to afford your dream car, dream house or dream vacation?
- c) to spend lots of quality time with your family or friends?
- d) to be debt-free or retire comfortably?
- e) to work because you want to and not because you need to?

Most people have at least one of these financial goals. Many people say "How nice if..." but do they do what they should do to attain their financial goals?

If you want to improve your financial situation or accomplish your financial goals like buying a house or car, you need to be frugal and do your best to reduce your expenses. Enjoy the lifestyle you want only when you can afford it.

These are some ways to improve your finances:

- 1. Pay your credit card bills in full. Do not just pay the minimum sum. If not, the interest charged on the balance can be up to around 24% per annum.
- 2. Buy things only if you can afford. We can choose to buy a property at \$500,000 or \$1,000,000 or a cup of coffee which costs \$4.50 or \$1.50.
- 3. Aim to save at least 20% of your income each month.
- 4. Keep at least 3 months' income or 6 months' expenses before investing. This way, it will not be too risky and you can invest with a peace of mind and make rational decisions. Do your research before investing too.
- 5. Record your expenses. This way, you will be more cautious when spending money and will not spend so easily on things that are not necessary.
- 6. Have an insurance plan for contingency purposes and to prevent the loss of income.

Be Positive

"We can complain because rose bushes have thorns, or rejoice because thorn bushes have roses." - Abraham Lincoln

We can look at a cup and say that the cup is half full or half empty. There is a proverbial phrase that I like, "When life gives you lemons, make lemonade." No matter how our life is like, we can find things we have that others don't and can think of people whose <u>dreams</u> are manifested despite the hardships they face.

Every day, many thoughts run through our minds, positive and negative. You may be thinking, "How do we remain positive in a world where there is much negativity?"

We can listen to motivational songs, watch comedies, repeat inspirational quotes to ourselves daily and read self-improvement books.

While attending a program, I learnt this powerful concept from my mentor. There are two people, one optimistic and another pessimistic. Each of them set a goal and waited for the day the results are announced. If the results turn out to be good, both of them will be happy. If not, both of them will be upset. However, that emotion only lasts for a day. An optimistic person is always happy and if the result turns out bad, he is only upset for one day. If the result is satisfying, the pessimistic person can be only happy for one day, but our life is what matters and we have the CHOICE whether to be happy or not.

Dream BIG

"All our dreams can come true, if we have the courage to pursue them."

- Walt Disney

Our <u>dreams</u> help us set the path on where we want to go, remind us to spend our time wisely and not to give up in the face of adversity.

Apple Inc. co-founder Steve Job's vision was to "put a computer in the hands of everyday people". Henry Ford's vision was to "build a motor car for the great multitude. It would be so low in price that no man was unable to own one". Thomas Edison's vision was to create "a lamp that could be operated by electricity". The Wright brothers' mission was to create "a machine that could fly through the air"...

Their dreams really came true! The dreams of the successful people lead to the comfort we are able to enjoy today. It all starts with a dream.

"If you shoot for the stars and hit the moon, it's OK. But you've got to shoot for something. A lot of people don't even shoot." - Confucius

"Create the highest, grandest vision possible for your life, because you become what you believe." – Oprah Winfrey

Make bold dreams. Don't <u>worry</u> if you can achieve it. The "why" is crucial, the "how" will come later. I particularly like this timeless English proverb, "When there's a will, there's a way." If you have a burning desire to make it happen, all walls obstructing you will be torn down to manifest your dream.

You are capable of achieving greatness. As you strive towards your goals, you will reach heights that you have never imagined at first.



Aim HIGH, you'll be surprised how much you grow along the way.

Believe in Your Abilities

One of my favourite songs that I use to motivate myself to believe in my abilities is "Hero", sang my Mariah Carey. I like this part of the lyrics,

"There's a hero. If you look inside your heart, you don't have to be afraid of what you are. There's an answer, if you reach into your soul and the sorrow that you know will melt away. And then a hero comes along, with the strength to carry on and you cast your fears aside and you know you can survive. So when you feel like hope is gone, look inside you and be strong and you'll finally see the truth that a hero lies in you."

Have you heard of this song? If not, I recommend that you listen to it, especially whenever you encounter any setbacks in life.

"Whatever your mind can conceive and believe it can achieve" – Napoleon Hill

In "Think and Grow Rich" by the author Napoleon Hill, there is an inspirational story about a man who had a very strong desire for his son to hear and speak. He believed and desired that his son will be able to hear and speak. Attempting all methods to improve his son's hearing, his son did not go to a school for the deaf and did not learn sign language. Yet, his son managed to go through high school and college. In high school, his son tried an electrical hearing aid, but to no avail. Miraculously, the second electrical hearing device that he attempted enabled him to hear as well as a normal person. The boy transformed his handicap into an asset, being an associate of the company and devoted his life teaching deaf-mutes to hear and speak.

We all have fears. The difference is that <u>successful</u> people's hunger for success is greater than their <u>fears</u>. Successful people believe that their dream and vision will come true and do whatever it takes to make it happen.

Instead of thinking about how things will not work out, why not think what will happen if we pursue our goals and really <u>achieve</u> what we want?

When we believe in ourselves, we will experiment things that will change our lives for the better, making us more <u>confident</u>, happier and keep going.



BELIEVE that YOU Can Be Successful!

Keep Taking Action

Successful people take action. Successful people know the importance of working hard and enjoy later. All successful people I know work hard to make their dreams come true.

There is no get-rich-quick method out there. There are people who win the lottery, received a huge sum of money and yet be in debt after that.

If you want to lose weight and are lazy to exercise...
If you want to be good in sales but do not meet or talk to people...
If you want to be a fitness trainer but do not go to the gym to work out....
If we go for seminars but do not take action after that...

If something is a MUST for you or you want it badly, you will take massive action to realise it. After acquiring the knowledge in a specific field, it is essential to take steps towards your goal.

A common challenge as humans is we procrastinate. We tend to put off things to a later date and do things that are easier and less important.

To counter this problem, we can write a to-do-list and jot down the 3 most important things that we want to get done within a day and take action. This way, it will not be too overwhelming and we will be more motivated to get what we want. Prioritize and get things done.

We can start small. It is okay to start small. Then the task at hand will be less daunting.

"Success is the sum of small efforts – repeated day in and day out"
- Robert Collier

Persevere

More often than not, when we put in all our effort to learn something or to solve a problem, we may not get the results we want at first. We need to keep on trying. In the process, there will be valuable takeaways or we may find out what we really want and change our strategy.

I did not get my dream job at first. I did not know how to do internet marketing after my first course. When I first started to learn value investing, I made mistakes...

"Every adversity brings with it the seed of an equivalent success."

- Napoleon Hill

True enough, every setback is a learning experience. We learn more when we face <u>challenges</u>. Whenever I learn something new, the beginning is always the hardest part. As I encounter challenges one after another, I realize that it becomes less and less frustrating and each experience makes me stronger.

"I have not failed, I've just found 10000 ways that won't work."

- Thomas Edison

Every time you do not attain your goals, do not give up. Ask yourself these 2 questions:

- 1. What can I learn from this experience?
- 2. What should I do next to move myself closer towards my aim?"

Focus

We need to focus, be it completing the task at hand or learning something new.

For both cases, it is important to avoid distractions.

- (a) If you are reading a book and you hear a lot of noises around you...
- (b) If you are doing an assignment and the phone keeps ringing...

It is better to find a quiet place, switch off your phone or to silent mode before reading your book and completing your work. Then you can finish reading the book or your work more quickly and continue with other tasks. If your aim is to lose 10 pounds, you need to focus on exercising and not giving in to tasty food high in calories.

"I fear not the man who has practiced 10,000 kicks once, but I fear the man who has practiced one kick 10,000 times." - Bruce Lee

"Intensity is the price of excellence." - Warren Buffett

If you spend a huge amount of time learning something well, it is easier for you to be better in it than learning different things at once. One can learn how to invest in stocks, bonds, properties etc. For internet marketing, some people do social media marketing, blogging, email marketing etc. If we focus on one aspect first, we can learn how to do it well because knowing a bit of this and that is not enough.

Bill Gates and Warren Buffett, two of the most affluent people in the world, believe that their most important reason for their <u>success</u> is FOCUS.

Leverage on the Expertise of Mentors

I am really grateful to have mentors sharing with me their experience and mistakes which in turn, shortened my learning curve. I would not have found out about the various methods to build multiple income streams if I did not learn from them. Yes, I can learn from the Internet or books but mentors help us acquire deeper knowledge.

We can choose to do it ourselves or to learn from reputable experts who have been there, done that, to reduce our mistakes. There are many trainers out there, so we need to be careful who we learn from too. Learn from those who are concerned about your success, willing to help and have integrity.

Let me share with you a story.

A professor was invited to give a lecture to a class. He conducted an experiment. Pulling out a big glass jar, he took out a bag of stones (which were the size of tennis balls) and put the stones one by one in the jar. He asked the students if the jar was full. They agreed. Next, he placed pebbles into the jar and the pebbles filled the empty spaces. Then, he added sand and water and filled the jar to the brim. He said, "The rocks represent the important things in your life, such as your family, your health and your hopes and dreams. The pebbles represent things that are less important, such as your job and house. The sand and water represents the least important things such as running errands and watching television."

Imagine what would have happened if the professor put the sand and water into the jar first?

There would not be room for the pebbles or stones.

Moral of the story: We need to spend time on important things in our lives first.

All of us have 24 hours in each day. Our time is very precious. We can allocate for example 10% of our monthly income to learn from expert s and leverage on their knowledge and skills to minimize our mistakes, save our time and speed up our success. Investing in our own education is very important.



VS



Take the Path Less Travelled If You Need To

From my personal experience, I know sometimes the road less travelled can lead us to places we have never expected. So don't trust the bad things that people say blindly. Do our own research and learn from successful people. Never take negative comments too seriously.

Many people go to school, study hard, get good grades, go to college or university and then get a job. Yet, we always here this "I'm tired of my job/boss", "Monday blues" as well as complaints about salary and the amount of work etc. So, when many people do things a certain way, it does not mean that it is the best way.

I have heard many people say "Investing is risky." But is it really so? After attending the value investing course and learning about investing in stocks, I found out that "investing is not risky with the right knowledge". Many people just buy by listening to what other people say. If someone says a particular stock can make money, we still need to do our research.

Besides, do not fall prey into scams, those that promise high returns within a short period of time and yet require little or no work. When people ask us to invest a certain sum into a business venture, we need to know how the business works and NOT invest only because they say it is profitable.

Nowadays, with the advent of technological advancement, we can find lots of information online, although we still need to verify if the things stated is true. For example, some cancer survivors use positive affirmations, some people take more alkaline food or reduce the intake of acidic food to neutralize the body PH levels etc. There is hope, isn't it?

Continue Learning



"The more you know, the more you know you don't know."
- Voltaire

Never be complacent. The process of learning never stops. As long as we live, there are things to learn. We may be good at something, but there are always people who are better than us whom we can learn from.

The economy and technology keep changing. We need to read newspapers, watch the news to be updated of the current events.

Ways to continue learning include reading, listening to audiobooks (legally) and attending seminars. As we read, we also internalize the knowledge of successful people and can use it to live a happier and more rewarding life.

If we are busy, we can find time to read when we are taking public transport, having our lunch break or during a holiday.

Give Wholeheartedly

Here's a meaningful story that I hope to share with you.

A boy was selling goods from door to door to pay for his school fees. He was hungry but did not have enough money to buy food. So he decided to ask for a meal at the next house that he was going to. When a lady opened the door, he was frightened and instead, he asked for water. She thought he was hungry and brought him a glass of milk. He drank the milk and asked, "How much do I owe you?"

The lady replied that she he did not owe her anything. He was really thankful.

Many years later, the woman became seriously ill. The local doctors were not able to cure her disease and they sent her to the big city to be treated. The boy who had grown up by then, Dr Howard Kelly, did his best to save her life. Eventually, her illness was cured. The lady was worried that it would cost her an arm and a leg to pay the medical bill.

To her surprise, at the side of the bill, it stated, "Paid in full with a glass of milk" with Dr Howard Kelly's signature at the side. Her eyes brimmed with tears of joy.

Moral of the Story: When we treat others with kindness, our kindness will be repaid in ways we have not imagined.

To me, the money for parents is not to be saved. As children, it is our responsibility to support them when they get old. Our parents sacrificed a lot of time and effort taking care of us since we are young.

Many successful people donate to charity, help the needy and set up scholarship funds. They have a higher purpose other than to provide for themselves.

When people treat us well, we want to treat them well too. Although not everyone treats us the same way as how we treat them, if we are generous and help many people, we will be rewarded in some way that we have never expected.

To be happier, learn to give more to others. Always give sincerely and wholeheartedly. Think of ways to help your family, your friends and your community. The more we give, the more blessings we will have.



Express Gratitude



This is what I always tell myself, "I am grateful for the things I have, more good things will happen."

Why is it important to be grateful?

"The more you praise and celebrate your life, the more there is in life to celebrate."

-Oprah Winfrey

When we count our blessings, we focus on the things that we have, rather than the things that we don't have. Our thoughts affect our feelings. Expressing gratitude makes us feel happier and more optimistic and attract more positive things into our lives.

When delightful things happen to you, write it down. If you keep doing this, you can commit them to memory and remind yourself about the positive experiences whenever you encounter any obstacles in life.

Spend More Time with Positive People



"You are the average of the five people you spend the most time with." - Jim Rohn

We become like the people we mix with. We talk more to people whom we spend time with the most and they will influence us, positively or negatively. If they spend time attending seminars or reading books, we are likely to do the same. We are affected by whom we associate with...How we act, how we think, how we feel...

Ask yourself these questions:

- 1. Do people around you think positively or negatively?
- 2. Are they optimists or pessimists?
- 3. When you tell them new ideas, do they encourage you or put you down?
- 4. Are they knowledgeable or ambitious?

If you are ambitious, attend seminars and you will get to know more like-minded people.

Love Yourself



Why do you need to love yourself? If you don't love yourself, who will?

You can love yourself more than anyone else. When you love yourself, you will be happy, no matter what circumstance you may be in. Loving yourself does not mean accepting yourself as who are and not improving. It means that you are happy with who you are whether or not others like you, whether or not you are good at something, whether or not you are wealthy...

A person may have a big house or a big car, or be a <u>millionaire</u>, or have lots of money or properties, but if the person does not love himself or herself, he or she will still be unhappy.

So, love yourself. Do things you love. Celebrate your achievements, no matter how small. Pursue your hobbies. Eat your favourite food. Pamper yourself once in a while. Don't overstress yourself. Take a break. Be with people who value you. Be happy.

Thank you for taking the time to read this eBook!
I hope it added value to you ©
I hope you will apply the golden prosperity principles and lead a more prosperous and happy life!

To Your Prosperity, Andrea Chua Ai Chia Founder and Optimal Joy Coach www.andreachuaaichia.com

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