



**be  
wealthy  
2020**

How to Become Rich in **10 Easy Ways**

An exciting, new way  
to save money at your  
favourite local businesses

**PromoMoney.ca**<sup>TM</sup>



# NOVEMBER 2019

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# DECEMBER 2019

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# How to Become Rich in **10 Easy Ways**

1. Add value
2. Tax yourself
3. Create a plan and follow it
4. Invest
5. Start a business
6. Be grateful
7. Develop patience
8. Educate yourself
9. Take calculated risks
10. Give back

# JANUARY 2020

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**1** New Year's Day

Add value

# 1.

## Add value

Something many self-made wealthy people have in common is that they are valuable in specific ways. Even when millionaires and billionaires are taken out of the equation, many rich people — doctors, engineers, filmmakers — have gotten rich after adding value to themselves and then adding value to the world. For example, a rich neurosurgeon may be specially talented and skilled. This surgeon added value to the world after improving their own skills and quality of life.

Adding value to yourself is a good foundation to begin your journey to being rich. Develop some knowledge or skills that justify someone paying you a good amount of money. Convince people that you are worth a large paycheck because you will add value to their lives in return.

# FEBRUARY 2020

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14 Valentine's Day    17 Family Day (BC, AB, SK, ON, NB)

17 Islanders Day (PEI)    Louis Riel Day (MB)    Heritage Day (NS)

Tax yourself

## 2.

# Tax yourself

The concept of saving money is not a new one. However, it is extremely easy to “dip into your savings” when you want something badly enough. The key to accomplishing your goal of amassing wealth is to actually try and save money.

A different way of looking at your savings is to view them as taxes. Once you pay your taxes, you never get the whole amount back. Treat your savings the same way. Set money aside in a savings account or transfer it to a totally separate account where you cannot touch it. Treat your savings like money that you will never get back, until the day that you get it all back at once.



# MARCH 2020

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Create a plan and follow it

### 3.

## Create a plan and follow it

The likelihood of suddenly stumbling upon unlimited riches is extremely low. While it may seem that a lot of the success stories you hear are luck-based, this is actually not true. There is probably some chance and luck involved, but most rich people became rich through meticulous planning and discipline.

This includes things like budgets and timelines, as well as a plan of what to do at every step of the way to success. It is important not to get complacent and do your best to keep going, and having a plan helps without wasting unnecessary amounts of time. Creating a budget and following it is only one part of this process.

# APRIL 2020

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10 Good Friday    13 Easter Monday (QC)

Invest

## 4.

# Invest

The core principle behind investing is that you end up making more money than you spent. However, it is important to choose your investments wisely. There are plenty of places for you to sink your money into, but figuring out which one of these will result in you profiting is difficult.

Real estate is sometimes a good investment, but it is expensive. Investing in the stock market does not have to be expensive, but it can be risky and unstable. There are plenty of factors to consider when investing, so make sure you think about it rationally. Talk to experts or friends who are experienced in investing before making a decision.

# MAY 2020

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**10** Mother's Day   **18** Victoria Day

Start a business

## 5.

# Start a business

This is much easier said than done, but the last four steps lay the groundwork to be able to start your own business. If you have a knack for business or want to be your own boss, this can be a great step to making some money. However, as many entrepreneurs will tell you, creating your own business requires massive upfront costs and low revenue in the beginning.

Being an entrepreneur is not a quick way to get rich — it is a massive change in lifestyle. It has its unique trials and rewards, and in many cases is totally worth it. However, this is not a choice to be taken lightly. It requires commitment, grit, and some luck to be successful. While it may take some time, it can certainly help you get wealthy.

# JUNE 2020

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**21** Father's Day

**21** Aboriginal Day (NWT)   **24** St. Jean Baptiste Day (QC)

Be grateful

## 6.

### Be grateful

Becoming rich does not only require external factors to fall into place — many personality factors have to align for you to succeed at whatever venture you've started. Staying humble and grateful for the progress you've made at every step of the way is essential.

People do not want to give their money to someone who does not appear to appreciate it, or gets too carried away with any moderate amount of success. Keeping your life in perspective and having a considerate, thankful, and humble attitude is the way to go.



# JULY 2020

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**1** Canada Day

Develop patience

# 7.

## Develop patience

Another important personality trait to being successful and rich is patience. Nothing big is accomplished overnight, and you cannot and will not get rich in a matter of days. All the efforts you put towards accumulating wealth could take months or even years to pay off. It's easy to get frustrated early on, especially when it seems like there's a new wealthy person in the news every other day. However, realizing that your pace of success does not have to compete with theirs is crucial.

In the long run, patience can be extremely rewarding. This does not mean that you should get complacent or wait things out instead of taking risks. Success can take some time, and getting frustrated is detrimental to your efforts.

# AUGUST 2020

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3 Civic Holiday

Educate yourself

## 8.

# Educate yourself

It is key to try and educate yourself, not only in your chosen field but also in the ways of the world. Keeping up with the news, for example, is extremely important if you want to make a decision about investing or find out about upcoming trends. Ignorance is the prime killer of any efforts to make money.

This means you have to constantly educate yourself. You cannot let major events or trends slide, because in each of them there is a threat or opportunity for you. Staying aware and educating yourself about current events is essential.

# SEPTEMBER 2020

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**7** Labour Day

**Take calculated risks**

## 9.

# Take calculated risks

There is no money made without a risk taken. Whether it's starting a business or investing in stocks, every avenue to making money requires some risk. Even selling your old furniture requires you taking the risk that the buyer will show up and will pay you. It is a comparatively small risk when compared to deciding whether to spend millions of dollars on a new product line, but it is still a risk.

In order to make money, you have to take a chance that a venture or idea you have will pan out. Therefore, it is important to think deeply and evaluate multiple possible outcomes before you decide that an investment is worth it. Taking risks without thinking about them beforehand is an incredibly quick way to lose money. To earn, you should take risks, but they should be calculated.

# OCTOBER 2020

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12 Thanksgiving    31 Halloween

Give back

# 10.

## Give back

It is important to give back to the community. This leads back to the first point about adding value to the world around you. If you earn some money, give some back to a cause you believe in. This way, you are adding value to the world after having added value to yourself.

Another benefit of giving to charity is that people perceive you as a better person when you give to causes they care about. They are likely to trust you more when they see that you aren't intent on hoarding the money they give you, and that doing so will benefit their community in turn. Of course, the tax benefits of giving to charity are also a great incentive to do so.



# NOVEMBER 2020

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11 Remembrance Day

Be wealthy 2020

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# DECEMBER 2020

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25 Christmas Day    26 Boxing Day (ON)

A penny saved is a penny earned

**A penny saved  
is a penny earned**

**Business Cards, Postcards, Flyers, Brochures, Labels, Magnets,  
Door Hangers, Presentation Folders, Magnetic Calendars,  
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# 2021

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## AUGUST

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## NOVEMBER

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## DECEMBER

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# KITCHEN CONVERSIONS

Cup	Milliliters	Fluid Ounces	Tablespoons	Teaspoons
1/16 cup	15 ml	1/2 oz	1 tbsp	3 tsp
1/8 cup	30 ml	1 oz	2 tbsp	6 tsp
1/4 cup	59 ml	2 oz	4 tbsp	12 tsp
1/3 cup	79 ml	2 2/3 oz	5 1/3 tbsp	16 tsp
1/2 cup	118 ml	4 oz	8 tbsp	24 tsp
2/3 cup	158 ml	5 1/3 oz	10 2/3 tbsp	32 tsp
3/4 cup	177 ml	6 oz	12 tbsp	36 tsp
1 cup	237 ml	8 oz	16 tbsp	48 tsp

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