

[3 Books That Will Change Your Life \(That Have Nothing To Do With Money\)](#)

Scott A. T.: Broadcasting from One Dallas Tower, it's the Scott Alan Turner Show. Ready to help you get out of debt, save more money, retire early, and become a financial rockstar. In the studio with me is producer, Katie, who would love a nap right now. One the show today, I'll be answering your questions about money, business, and life. This is your show, so if have a question you'd like answered, visit goaskscott.com.

The average millionaire reads one non-fiction book every month. Will reading a nonfiction book every month make you more wealthy and have a rich life? Well, what I know to me true is people who are lifelong learners tend to get ahead more in life. You have the tools to make better decisions, which can lead to better things. Better relationships, better finances, better spiritual life. Whatever you're trying to go for.

Today on the show I'm going to cover 3 books that can change your life forever. Not because of what they teach. Not because of what they teach, but because of the skills that you will obtain from reading them. The reason I picked these 3 is because they apply to you no matter your age, your income, and no matter your circumstances. Whether you are deep in debt or whether you are a gallionaire. In fact, one book I'm going to share with you is going to be great if you know know a 8 or 9 year old. Maybe you have a young child. It's even going to benefit them. None of these books have to do with money. They're not personal finance books.

Tony Robbins, I've talked about occasionally. He's a big time motivational speaker. He's worked with Oprah. Oprah! He's worked with Hugh Jackman, the Wolverine. I love following him on Instagram. He seems like an awesome guy. Tony Robbins's has worked with presidents of the United States, CEOs of billion dollar companies, famous athletes, famous entertainers. He is the best at what he does. He is not for everyone. His style isn't for everything. What he teaches isn't for everyone. A lot of people think, "Oh, it's that positive thinking crap." I drop that stuff occasionally and lightly because, yeah, it's not for everybody.

I was going through one of his audio programs a couple of years ago and one thing that stuck out to me as I listened to him - it was an audiobook - he said he read 400 books in a span of a year. 400 books in a span of a year. He did that to get his career going. Learn everything he could about how to help people. He was able to do that because he taught himself first how to speed read. I believe he took a course in it. That kind of stuck with me.

On a wild hare, after hearing that in the beginning of 2015, I set a goal for myself. I said, "I'm going to learn how to speed read." I figured if Tony did it, and he's achieved such great success, I'm going to give it a try. What can it hurt, right?

Now I think back to very early elementary school, I believe it was in 2nd or 3rd grade. I was kind of lumped in with the average students. There was a select group of 6 or seven people, and I remember a couple of the names. Patrick was one and Kathy was another. Won't give any of their last names out. They were in the smarter group. The above average kids. The more advanced placement kids.

So, they were reading more advanced books at the time. I remember the exact name of the books. One was called Helicopters and Gingerbread, and the other one is named The Dog Next Door. I remember a student in class, we'll call him Jimmy because that was his name. I remember one day we were going around the room and

the teacher's looking at everybody, and we were reading aloud to the class, to use his finger to go across the pages as he was reading. I could remember as clear as day. We were taught in elementary school, "No. Don't do that. You should not use your finger to read. You should only do it with your eyes." One of the keys I found out with learning to speed read is, you use your fingers and you use your hands in order to do that quickly, in order to achieve that skill. If you want the 3 second crash course on how to speed read quickly and improve your reading by 2 or 3 times, just start using your finger as you scan across words on the written page. You'll get faster at speed reading. That will get you instantly 2 or 3 times faster.

If you want to take it up a whole another level, the book I use is called, Breakthrough Rapid Reading. I'll include that right in the show notes. Again, I set that out as a goal for myself. It was a 6-week program in the book. You do exercises each day for 6 weeks, and I decided that I'm going to go for it. It's just 6 weeks. I'm going to wake up an hour early every day for 6 weeks in order to knock this out. I'm going to get it out, learn the skill, and then I'm going to be able to apply it. I'm going to commit to 6 weeks. I can do this. I can wake up early.

It ended up taking me 8 weeks because I just overslept for 2 weeks during that time. I normally wake up at 6:00. I decided that I was going to sleep an hour less each day and I'll wake up at 5:00 to go through my exercises. Getting up at 5:00, taking care of things brush your teeth, eat breakfast, I usually get into 5:20/5:30 when I start doing the exercises. It would take between 45 minutes to sometimes as much time as an hour and a half. 7 days a week. Again, it's a 6 week program. It took me 8 because of all the oversleeping. I just couldn't quite do it every single day, but at the end of 6 weeks, I went through all the exercises, and now I can read a book very quickly. In fact, last night my wife bought a new exercise book that she wanted to read that she read about. It's 340 pages, I finished it in an hour. It took me an hour to go through that book. A little bit because I'm familiar with the subject matter in that, but I still able to just blow through it as quickly as possible and get out of it what I wanted.

If you're studying something that is in depth, something that you need to commit to memory, it's going to take you a little bit longer, but that's part of deciding in advance what you want to get out of your reading.

I only do this for non-fiction stuff. For fiction, I read just as I normally would because I like the character development. I like having the conversations in my head as if I were watching a movie. If it's a fiction book, I don't try to speed read at all. I don't enjoy that. I'd rather just take the time and enjoy the story as it was meant to be heard. As if you were watching a television show or movie. Non fiction ... a lot of them contain just a ton of fluff and stuff that you don't need. So, "pssh", just blow throw it as quickly as possible.

Theodore Roosevelt, one of the old presidents of the United States, was known to read a book before breakfast. Read a book before breakfast each day, and that was one of my goals when I set out on this thing. I said that I want to be able to read a book before breakfast. That was an actual goal that I had written down. Now I can do that. I don't read before breakfast, but I can read a book in one sitting. No problem.

How does this skill change your life? Well, you save a lot of time reading, for one. If I had known about this skill back in high school and college, wow, how much time would I have saved. If you know somebody in high school, in college, even if you have young kids maybe even earlier than that, this is the book to get them. You can get ahead a lot faster if you can read a book quickly and get through it. Forget about the cliff notes version of the books that you can get in high school, which I remember using a couple of those. You can read an entire book as quickly as you could read the whole cliff notes. Okay, that's book number 1. Breakthrough Rapid Reading. Speed reading is a great skill to have. You can just absorb more information quickly. It will get you ahead that much faster.

Book number 2. Years ago I was listening to NPR. We had it on the radio I think when we were driving around. I heard about this new book, it's called Moonlighting With Einstein. That's not the book, but this is going to segway into it. This book details ... It's written by someone who became a United States Memory Champion winner. His name was Joshua Foer. He's the author of the book, and his day job is a New York Times journalist. He didn't start out as a memory guru. He just wanted to research and learn the techniques about developing a good memory. The dude ended up becoming a memory champion.

What's a memory champion? You may have never heard of it. They have games and contests where people who can test their memories against people from other regions, and they also have world memory championships as well. There are memory athletes out there. Memory athletes that go out and test their minds against other people. They do it in different categories like how many numbers can you memorize in a short period of time? Then they have to recite them back. How many names of people can you memorize really quickly, in a certain period of time? Then they have to give the names back. Memorizing an article or a poem as quickly as possible, and then recite it back word for word exactly. These are some of the categories. When I heard this on the radio, I thought, "Oh, this is pretty interesting. I want to check it out."

In this book is a great story of a teacher in the South Bronx in New York. Very, very poor area. Very, very poor academics from the students. 90% of the students are below average in Math and Reading at this particular school that was written in the book. The teacher comes along and he implements some of these memory techniques. It resulted in a 100% passing rate for the New York State Academic Skill Test exam that they give out for all the students that used these memory techniques. All the kids, not some of them, everyone of them that this teacher taught these techniques to passed the exam. That's crazy.

I started digging into the subject and book number 2 ... it's actually an audiobook, so this is a great one. If you're listening to me, you obviously listen to stuff on audio. It's called Quantum Memory Power. Quantum Memory Power. It's an audiobook written by World Memory Champion by the name of Dominic O'Brien. The techniques will teach you how to remember names, directions, grocery lists, stuff you need to learn for school. If you're studying to be a nurse or a doctor, the stuff is invaluable. If you're a 8 or 9 year old student, it's priceless. If you're going into college, get ready to study half as much. Half as much! Did you hear that? You could study half as much if you learn some of these memory techniques. They're unparalleled. It's amazing.

I used one the other day to memorize someone's name. There's no sweeter sound to a person than their own name. I met this guy. He joined a new band and his name was Florian. Now, how are you going to remember the name Florian? That's a unique name, right? Well, I got to thinking about it, and I used one of the techniques I learned in the book. I said Florian, and I imagined ... What do you think of when you think of Florian? I thought fluoride. Fluoride right? Brushing your teeth. So I saw Florian. I imagined him brushing his teeth. Now every time I see him, instantly I know his name because of that association. It's kind of weird. You've got to listen to that audiobook in order to get into some of that stuff. Memorizing people's names is a very valuable skill, especially in business. Even with making new friends, because people love to hear their own name.

Another story. On a work project that I was doing, I had to memorize a lot of information. I memorized 85 pieces of information in a span of 90 minutes. I was able to recall every last bit of it later on. 85 pieces of information in 90 minutes because of this book and the techniques that it's taught. If you are a student, if you know a student ... if it's a good student or a bad student, applies for everybody. That example from the kids in the South Bronx where they were not very good academically. Perfect example. You can get better grades with less effort. You

can get smarter in half the amount of time. That's powerful stuff. Quantum Memory Power.

Book number 3 I mentioned on the show before. How to Win Friends and Influence People by Dale Carnegie. That is a "get ahead in life" book from front to back. Another book which the other day I used something out of it that I learned. When you're interacting with people, how do you win friends and influence people? You be interesTED in them, not interesTING. People want to talk about themselves. They like the sound of their own voice. You get engaged with them. You ask them questions. Get them talking about themselves as much as possible, and they're going to like you more. They're going to like you because you're interested in them. You're not telling grandiose stories of yourselves and trying to be interesting.

3 books that have nothing to do with money but are complete game-changers for your life. They make excellent gifts for someone as young as 8 years old.

That's not Alice in Chains, but I wish it was.

I'm quoted occasionally in different places when I try to help reporters out. If you can hear it in the background, my cat is also occasionally recorded, trying to help other cats out. One thing that caught my eye recently was a reporter from the New York Post. The subject they were writing about was "I'm 30 and my parents still do my taxes". That was the subject matter. If you're 30 and your parents are doing your taxes, it's time to put on your big boy or big girl underwear and learn how to walk through the TurboTax Wizard. If you're a parent doing taxes for someone past the age of 21, you might consider sitting down with them and walking them through the TurboTax Wizard.

Before that, I'd start them by walking through their paycheck or your W-2. Explain Social Security taxes, Medicare taxes, state taxes, federal taxes, and federal withholding. It's important to see how much your paycheck the imperial federal government takes. Some of it's fine. I appreciate having roads to drive on, libraries, military protection from the Swiss invading our country. Those are all good things. I'm just for being forced to pay for new high school band uniforms, or a wall painted yellow that someone calls "art". Lavish conferences at 5-star resorts for government employees, unless they invite me as a speaker and pay for the trip, then I'm okay with it. After that reality check, the person should be able to take their W-2, understand what's in box number 8, and where that goes in the TurboTax Wizard. I have no idea what box it is, off the top of my head, what number 8 is in. I don't even remember the last time I even looked at a W-2.

My sum estimates you're going to pay a third to half of your income over your lifetime in taxes. The more you can learn how to keep, legally of course, the less yellow walls we have to look at. That's a true story by the way. At the Atlanta Hartsfield Airport. A million dollars to paint a wall yellow. That was art. Paid for by the taxpayers. If mom and dad aren't around to do you taxes, you'll be relying on the seasonal tax preparer at Wal-Mart to help you out. I don't know if they do a good job or not at prepping people's taxes at Wal-Marts. As the old adage goes, "You get what you pay for".

Now, back to your questions. Dawning from Tualatin, Oregon writes,

Dawning: "I'm an emerging artist with no budget. I'm barely talented. I have created a website, blog, and started an online store. I'm doing this all myself and I'm not a huge computer person. I'm proud of what I've done so far, but I feel like there could be more and I try working on that everyday. I also work as much as I can at social media marketing, but I've seen very few results. How do I market myself? How do I at least earn enough to pay for my

website, and possibly enough to eat one day?"

Scott A. T.: When I started my Podcast and my website, even when I started my previous businesses, you're always in the same position. There's a lot that you have to learn. That's challenging and fun at the same time. I always found it to be anyways. Someone much smarter than me once said, "Focus. Focus. Focus on the one thing that is going to get you to your end goal the fastest."

A lot of people say, "Well, I don't know what that is. I don't know where to start." In your case, I would go out, I'd find a successful artist, maybe a photographer, and figure out how did they do it? Is it selling online like you're trying to do, or is it traveling the country to art shows in different cities and states? Is it driving all the tourists in your town to your shop? What is the one thing that is going to be able to get you that revenue the fastest, and get you the most revenue possible? Look for people who have done it well already. Shoot them an email or make a phone call and say, "Hey, I'm looking for some help." People are more than happy to help with stuff like that, like I am trying to help you.

Let's talk about social media for moment. There's a lot of social media platforms. Again, someone smarter than me who is a social media expert said, "Pick one and focus on it." For you, that would probably be Instagram or Pinterest. Why? Because they are graphic rich, especially Instagram. You're an artist. You can post a lot of your art up there. Pinterest, same thing. It's a good place to post pictures. Just pick one. Pick one, and then go find someone who's done it well in a similar niche as you. Maybe it's photography, maybe it's food. Do what they do. There are plenty of free resources, free ebooks, free webinars that you can attend, listen in and get tips. Just pick one, master it, and commit to spending months and months and months on it until you dominate it. Then once you get it running awesome, whatever platform that is, move on to the next one.

Me, I like Twitter. That's where I spend most of my time. I spend very little on the other social media platforms. Katie assists me. She does my Pinterest stuff, so thank you to her for that. You mentioned doing a website, a blog, a store, social media. Again, you're spreading yourself too thin. You're doing a little bit of everything each day. You're a Jack of All Trades and you're mastering nothing. I know this, because I've done the same thing in the past. You end up doing everything very poorly. Imagine trying to learn to get good at ballet, the trumpet, chess, and fashion design all at the same time. You end up being a poorly dressed dancer and can't beat a 5 year old at checkers. Doesn't work. With committing an hour a day to doing one thing consistently over time, never giving up, never quitting, that is how you grow your business. One piece at a time, master it, then move on to the next piece. Thank you Dawning for the question. Nice art, by the way. I checked out your website.

Ariyana is an American girl in China and has creditors to pay off but doesn't know how to find them. Dropped the chapstick, that's what that noise was. Burt's Bees, that's what that was, not Chapstick. She says,

Ariyana: "I have horrible credit, as in everything is in debt collections and over 3 years old. No savings, but I make what most would consider a lot of money when you compare it to my cost of living. I don't have any student loans, but I'm about \$7500 in debt from old cards, back taxes, or stupid things I simply didn't pay. I have not had the credit to get credit cards. I've been living on cash for as long as I can remember. Since I've been listening, I've finally gotten sick of my situation, and started to make some major changes. The other day I pulled my credit report so I could find out who I owe and just pay them, but they were all sent to collection agencies, and I have no idea who the original debts are for at this point. Also, most of them are by mail only. Normally this wouldn't be an issue, but I live in China, so sending something via mail is tough. I could easily be out of debt in a year if I stuck to my budget, which I have every intention to do. Simply put, how do you pay creditors that have been sent through

years of collectors? I'm looking to also start a Roth IRA. Do I have to be working in the States to do that? What are options for those that intend to re-patriate, but are currently abroad and want to start saving for retirement?"

Scott A. T.: First, it's awesome that you're taking those first steps to go down the path of getting out of that debt. Recognizing, "Hey, I'm not where I want to be. I want to do something different. I want to change my life for the better, so I'm going to make these changes." That's awesome. For those creditors and those past debts, for each of the ones that you got, you have to look at the credit report, and just start by calling them. It should list the original creditor on there, or the collection agency that has purchased the debt. Just forget about the mail for now and just call and see if you can get somewhere with those people. Use Skype, you can get a free call doing that. It's going to be a little digging adventure. It's going to be digging because you're probably not going to get the answers right away. It's going to take some time. I like doing research on Google. I find it fun. Maybe you'll find it fun doing that little adventure portion of it. You'll get a little wince of, "Yay! I found out who the money goes to" and then you go, "Ah, I got to send them a check now."

These debts have probably been bought and sold several times over, so you're going to have to find the original owner on your credit report and start working the process. Now, to see who legitimately owns the debt, if this has gone through 2, 3, or 4 different hands, call the original creditor. I know you said on your report you can't necessarily find those, but if there is one listed, you call the original creditor and ask them for the name of the company the debt was sold to. If there's not, you check on your report if there is a debt buyer reporting a collection account. See what that name is on the report. The original creditor may show that they sold the account to that company.

Then through the mail and through the phone calls saying, "Is it you? Do you have the report? No? Is it someone else?" You get to the finally the bottom, the last link of the chain, and you want to send them a written request to that debt buyer or the collection agency who's holding the debt, and ask them to validate the debt. Using air mail it might take 6-10 days each way, but the good thing about the creditors, if there is a good thing in this situation is, they want your money. They want your money, so they're going to work with you to get it. That's a good thing.

Just remember, never ever give them access to your bank accounts. Not your savings account, not your checking account, not your credit card. Well, you don't have a credit card, so that's not you. You want to get everything in writing before making any payment, and you want to negotiate to pay off the debt in full to get it taken care of. You don't want any installment payments, no monthly deals. One and done. Get it out from behind you. Negotiate the amount with them. It's probably already pennies on the dollars since it's so old. Get it in writing and then you want to send them a bank certified check to pay for it. If you don't have that option, or you're overseas, you could do Western Union and you could wire them the money, something like that, and that would be as good because it doesn't give them access to your checking account.

If you mail a check, you want to send it Fedex or UPS. You want that tracking information to prove they received it. It's going to cost you a pretty penny to do that, probably 50 bucks, but the proof is worth it. Western Union, that type of service is probably going to cost you \$50 as well, depending on how much you send in, so there's going to be added cost to do this.

Your back taxes, that is a whole different ball game. You're going to want to call the IRS and get the total with all the penalties, the late payments. Be prepared to be on hold for an hour. They are terrible to deal with. Katie was on hold with them an hour a couple weeks again and then "Beeeeeep", got disconnected. Had to call back, do the whole thing over again. If you have an IRS tax debt, you can do an installment agreement. If it's not a huge sum,

which yours is not a huge sum, you could phone the IRS and probably get the agreement going pretty quickly. See if you can negotiate down the amount you owe. You don't want to mess with the IRS though. You don't want to be on their bad side. Even though you're abroad, they have long arms and they have the power to revoke your passport, which is not a situation you want to be in.

IRS also have many locations around the world. I did some research. Hong Kong has a branch, so maybe you want to call the Hong Kong IRS branch. That would be a little bit closer to home. The Beijing branch looks like it's closed and doesn't operate anymore, so that's not an option. But talk to somebody, get the number, get on a plan. I'd pay off the IRS debts first before anything else. That's the most dangerous one to be in. Ariyanna, I am so proud of you for kicking these debts out of your life, getting a plan, and sticking with a budget. A year from now, when you have all these knocked out, your life is going to look a thousand times better.

For the Roth, that's not going to be available to you because you must have earned income in the United States to open one. That doesn't sound like your situation. You can open a regular taxable investment account. The investments are going to be identical between the two, what you do in a Roth between what you do in a regular investment account. The only difference is it's not going to go tax free. That's okay. The good thing is to just get started. It gets you on the path to retirement savings, and that is what is important. Thanks Ariyanna for the question.

Back in 3 seconds. You're listening to Scott Alan Turner.

Subliminal message. 3 seconds. I wasn't lying. Welcome back.

John asks,

John: "What should my priorities be financially as I go through a divorce?" Sorry to hear about your situation. Divorce is tough emotionally and financially for everybody involved. With some preparation and planning during and after, both you guys can protect your interests.

Scott A. T.: You're probably going to want an attorney on your side to review any documents before you sign them. You don't want to be signing away your future unknowingly. First thing, you want to make sure you can pay your expenses with your new household income. You're going from double income, maybe, to single income. You're going to need a new spending plan. All of those bills now fall to your single income. Utilities, cars, all that other stuff. You want to separate all your stuff and take your spouse's name off of that stuff. You don't want your name on any account that has her name on it. Not to say that she's a bad person, but you just want them completely separate. If she goes out and she runs up a \$20,000 credit card bill because you had a shared credit card, you have a \$20,000 credit card bill. Not saying it will happen, but it certainly has happened. You want to open new accounts in your name. Checking, saving, credit card, and you want to make sure that you open them up at a different bank. Not a different bank branch, a different bank. Just so that there won't be any circumstances where the bank manager ... She walks in or something weird ... We're not going to say weird circumstances. Just different bank. Different bank.

Anything that you have a joint account has to be shut down. No joint accounts. You just have to be watchful. You need to watch your bills like a hawk, especially new ones if you're changing addresses. I'll give you a real example, from my experience. You go to the hospital for something. After the divorce papers are final, you go to the hospital. You run up some medical bills. You're fixed up, you go home. A couple of months later, the hospital

finally gets around to sending the bills, and they send them to your old address, or they send them to your wife. She sees them and maybe she says, "oh, this is junk mail." Or, if she's an unnice person, she just says, "Pshh. I'm just going to throw this in the trash", and you don't get your medical bills, and you forget about them because this was months ago. Those medical bills end up in collections. They affect your credit report. Anything like that you need to make sure you're watching. What are the bills coming in? Am I receiving the bills as well? It can be intentional or unintentional when those things happen. You can have an amicable divorce and it still happens. Some of these bills, they look like junk. I've seen it.

You want to monitor your credit rating through the whole process. Make sure no new accounts are taken out in your name. Payments are being made on time. You can use a the free service at Credit Karma. You want to update your beneficiaries everywhere. Your investment accounts, your retirement accounts, your employer's insurance plan. If you have a life insurance policy and you don't have any kids, cancel it. You're not protecting anyone anymore. Why pay a life insurance policy if you don't have any dependents? Gather up all your assets and liabilities. If you can, work together with your attorneys to divide those up, your mortgages, your loans, credit cards, bank accounts, cars, and other debts. If you can, divide it up fairly.

It's hard work to recover from, but like anything else, if you have a plan and you try to stick to it, the hard work is worth it. Emotionally, you want to make sure you avoid any big decisions. New houses, new cars. Just rent someplace for a while if you're the one that has to move out of the house. It's an emotional time, try not to make emotional decisions. It's just going to complicate the divorce proceedings if you purchase an asset, especially while you're still married. Focus on your needs first. Your food, your utilities. Just the basics. Get back on your feet. Back to step 1. Getting out of debt if you have any, then working on building up a 3-6 month emergency fund. Just walk through the process.

Once the paperwork is final, then you're probably going to want to sit down with a CPA and figure out how your tax situation is going to change. You don't want any surprises in the next tax year now that you're filing singly again. Reflect on what you have done differently in your finances and learn from those past situations. You are starting fresh. One your own. Is there anything that you would have done differently? No matter where you start from. As a single parent on a single income, having to find new housing ... Your divorce does not define who you are. It's a bump on the road of life's journey. You go through the detour, you keep on traveling towards your destination. Thanks John for the question and good luck.

Running a little long today. Going to leave you with this. It's from Dr. Steve Maraboli. He says, "As I look back on my life, I realize that every time I thought I was being rejected from something good, I was actually being re-directed to something better." Those are the words.

That's it for this episode. I'm your host Scott Alan Turner. Katie is my producer. that's on scottalanturner.com If you have a question that you would like answered by me. Visit goaskscott.com to get in touch with me and get your question answered on the show. Thank you for listening.

Announcer: Okay nation. For your free copy of the guide, How to Save \$1000 in One Week, simply subscribe to the podcast right now on iTunes, and text the word SAVINGS to 33444 to prove that you did it. Subscribe now to get out of debt, save more money, and retire early. See you next time.