

SMART START

Wealth Handbook

How To Create The Life And Wealth You Want!

**This Is Your
Smart Start**

By Vickie Helm



Smart

The Smart Start Wealth Handbook

Written By

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Smart Group Firm

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An Introduction To Smart Start Wealth



What if I told you I could show you how to replace every job, career, or profession you use to make money with the world's most perfect hack?

It's 1:30 am in the morning. I'm up late because I couldn't sleep. I have something on my mind. Today, I had lunch with one of my favorite people in my community. He's an extraordinary man. He, his beautiful wife, and children are the kind of people you want to have in your community. He's a Deputy Sheriff and she works in Communications. They are kind, good people.

They dedicate their lives to making our community safe. They each work two jobs and juggle children in between. I spoke with him for 3 hours as he shared how hard it is to make ends meet with just one job, so he is working two. He was visibly tired and determined to make a difference for his family. He had tears in his eyes as he talked about how much time he did not get to spend with his children. He told me that he felt as if he was missing their lives. He said, "I only have one goal. That goal is to figure out how to create a business, make enough money so I can be with my

family, and give them the life I think they deserve.” Then he asked me a single question, “How did you do it?”

For those of you dedicated to having what you want, this is the handbook you want to read. It's short, powerful, and has the secrets I used to free myself from the rat race and command my wealth and income. I am a full-time Smart Wealth Hacker.

Most people want to break away from the rat race, but don't know how. They work so many hours, and don't get quality time with their families. They know the lack of sleep makes them irritable and less resourceful. The pressure to work more and more hours to try and make ends meet, or just get ahead, keeps many people trapped in a career they don't want. They are strapped to tasks they hate to do with no real solutions to their problems. I know this place, because that used to be me.



I worked as an accountant. I had a family that put up with tax season. I felt stressed and tired all the time. I was simply a hamster on a wheel, until I found a powerful and smart way to wealth. I've never looked back. I got so good at being a Wealth Hacker, I replaced all my other income. **It just might be the world's greatest secret tool to achieving your goals and building the life of your dreams.**

While I've used it for decades, I have not shared it with the public because I wanted to make sure it was consistently reliable. I have shared it with clients who worked with me, and they have achieved powerful results. They have replaced their stressful jobs with businesses that give them freedom and wealth. I'll tell you about it in just a minute, but first, it's important to understand that our world will be going through some tough changes.

Fact: Salaries are not strong enough to keep up with inflation. Raises are small. Robotics and Artificial Intelligence (AI) are removing careers at an alarmingly rapid rate. And yet, we are creating millionaires faster than any other time in history.

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This Smart Report is about creating **new wealth**, not traditional wealth. You are about to discover the most important secret hack for commanding your own income that America has produced in the last 30 years.

This will change the way you think about your goals. It will change the way you think about living your life. It will change the way you think about financial freedom... and it will protect your freedom!

This has nothing to do with investing, forex trading, bitcoin, or Multi-Level Marketing (MLMs). Instead, you are about to uncover the secret to Smart Wealth Hacking. It helps you create a financial golden goose.

So let's get a Smart Start by becoming a Smart Wealth Hacker!

Let's do this!

Vickie Helm

Smart Start Wealth Hack Secret #1



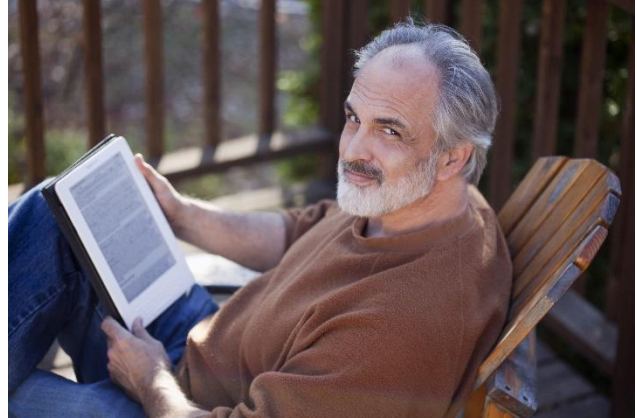
Stop Trying To Raise Money. Make Money.

Would you like to know how most wealthy people create financial freedom? They get a Smart Start on their wealth by becoming a Smart Wealth Hacker. That's someone who can spot opportunities to create big wealth without working to death or taking on stupid risk. They don't look for shortcuts! They don't game the system. They don't cheat. They are smart wealth strategists and they look for opportunities to create big wealth in extraordinary industries. When you change how you create wealth, you change your world. This is having a Smart Start.

I'm a Smart Wealth Hacker. I live where I want, go where I want, have what I want. I live my passions, I don't follow them. I've created income sources that provide me with a lifestyle of freedom and prosperity... and I love what I do. In this Smart Report, I will share with you the secrets to becoming a Smart Wealth Hacker.

Becoming a Smart Wealth Hacker isn't about plagiarizing, pirating, or bootlegging. A Hacker in our sense of the word, doesn't mean someone who has gained illegal entry into your computer. We mean the traditional sense of the word: someone who has creative solutions for a problem.

There are new rules for wealth! One of the most powerful new rules is that wealth creation has no barriers. Anyone can become wealthy, if they know how. That's why you want to read this Smart Report. It was made for those who want to become Smart Wealth Hackers and build the life of their dreams with the freedom they want.



Smart Wealth Hackers know how to hack an industry profile to see if they can make money in it without having to expend a lot of capital upfront. Smart Wealth Hackers build businesses that have robust back-end incomes with upfront sweat equity. They understand that we live in new times and have new approaches to making money.

For example, would you be interested in investing \$1,000 to make \$29,724? That's exactly what I did and something you can do, too. In fact, it's how I discovered the secret to becoming a Smart Wealth Hacker!

There is no better way to create wealth than to know how to do it yourself. One of the best ways to create wealth is to know how to hack what is working in good industries to take advantage of unseen opportunities. This is what a Smart Wealth Hacker does. Here is an example of what I mean:

Did you know publishing is the largest media and entertainment industry of all? It's true, and most people don't know it. With an estimated value of \$151 billion, books outperform:

- Film & entertainment (\$133 billion)
- Magazines (\$107 billion)
- Video games (\$63 billion)
- Music (\$50 billion)

This is a significant piece of data when you are looking to create wealth. You should be thinking, “this industry is a \$151 billion and is outperforming every other industry in media and entertainment.” A true Smart Wealth Hacker is paying attention to that data. As a Wealth Hacker, you would ask yourself, “How much of the \$151 Billion a year publishing industry pie would I need to be rich forever?” Maybe 0.05%? But, let’s continue hacking this opportunity to see if it is a valid wealth generator.

There really is not an easier product to create or sell online than a simple instructional how-to eBook. Most people know how to read and write, so the learning curve is simple. eBooks are one of the most powerful information products to sell on the



internet because Amazon’s Kindle Direct Publishing (KDP) has made it simple for the author to publish without a publisher.

Why are eBooks so popular?

1. They have huge profit margins.
2. There is no inventory to carry or store.
3. There are no shipping costs.
4. They can be downloaded onto any device.
5. You can create updates easily.
6. You have no printing costs.
7. You have no overhead costs.
8. There are low startup costs.
9. They are not regulated by governmental committees.
10. When writing an eBook, there is not a huge learning curve.
11. They can be sold all over the world, day or night.
12. You can create influence and credibility.
13. You can maneuver from author to publisher.
14. You can build a publisher’s library and sell it.
15. You can work from home or anywhere around the world.
16. All you need is an imagination and a computer.

In fact, if you look at all the media and entertainment industries, publishing is the easiest and most profitable entry point of all of them. This makes it a good place to start hacking a Smart Start Wealth Strategy.



In my case, my very first eBook generated \$29,724 in sales and business. My investment in producing it cost \$1,000 because I had to purchase a new computer. You can use the computer you have at home. I did this in 2001. Since then, I have created more than 7 figures worth of wealth, because I continued to hack this wealth funnel by writing more than 23 books. I continue doing this today. Now, I want to show you how to become a Smart Wealth Hacker.

A Smart Wealth Hacker spots opportunities to create wealth over time without having to work harder:

- eBooks can sell anywhere from \$.99 to \$199 and more. There isn't a price limit! When you can show where there is value, you can expand the offer. You can sell your eBook for any amount of money you want from a website. People will buy it... and your consulting services, too. When you solve their problems with a good eBook, you have hacked into an income source and business-building tool.
- When your eBook can sell 24 hours a day / 7 days a week, without you having to work more, you've created a golden goose income flow. A "golden goose" is an income source where you don't trade time for money. You create a flow of income that does not rely on 40-to-80 hours a week to maintain it. Instead, you manage a flow of income. It's an entirely different process.
- If your eBook is relevant and evergreen, it can become a long-term golden goose income source.
- Your eBook writing can scale into becoming a publishing business over time.
- You can outsource to editors, designers, formatters, and have zero employees.
- You can hire ghostwriters who produce eBooks for you.
- There are no barriers to entry! You can be anyone, at any age, in any country, at any time, writing in any language, and just begin.

- The author can create a publishing business with digital asset offers that are sellable for profits.
- The author can work any time they want. They can produce as many books as they choose in a year.

Smart Wealth Hackers create income flows, which are different from passive income structures. The average millionaire has seven sources of income. A Smart Wealth Hacker has seven **golden goose flows of income**... and there is a big difference. Sources of income can consume more hours than the flows of income do.



For example, Grant Cardone has written eight books and has 13 programs that his clients can read and utilize. He doesn't have to work every day because he invested time, creativity, and a little money in order to build 21 income flows, (8 books + 13 programs = 21 income flows). This is Smart Wealth Hacking. It doesn't matter what the economy does, his eight books and 13 programs are in demand. His income flows are recession-proof. Passive income is often tied to the economic wave, and that is always volatile.

In the case of publishing, you would look at it and say:

- I have a computer.
- I already know, or can learn, how to use Microsoft Word.
- It has spell check.
- This industry has a lot of traction.
- It is recession-proof.
- It is growing in leaps and bounds.
- Amazon markets for me so marketing costs are super low.

- I don't need capital upfront.
- I can build this empire over time from my home.
- There's training so I can learn how to do it - YouTube videos, Amazon KDP...
- I can hire someone to run my publishing company as it grows.
- I will be able to step away from this business, or sell it over time, so that I have time and financial freedom.



A Smart Wealth Hacker begins to grow wealth with a Smart Business Hack. It is important to understand the value of thinking fast, acting fast, and getting things done. You understand the value of quality, consistency, and systems that help you

achieve success in a professional and uplifting manner.

A Smart Wealth Hacker knows how to start smart and evaluate an opportunity to make the most of it because it fits into their personal value system. The real focus of a Smart Wealth Hacker is that they work hard **and think differently!** They look at how they can improve outcomes by understanding data differently.

They ask different questions and study the process to improve their potentials. Being a Smart Wealth Hacker is a thinking person's way of building wealth vs. a laborious way of creating wealth. Most people are taught to labor for wealth and not hack into wealth. Being a Smart Wealth Hacker helps you take advantage of wealth options the masses don't know about. Being a Smart Wealth Hacker means understanding financial secrets you never knew existed. In the future, this is how people will build solid wealth.

Smart Wealth Hackers work with, and build, an "awareness scale". They build awareness of:

- An industry
- Its traction
- Its potentials

- Its market
- Its problems
- How they can improve it

I wrote this Smart Report to help you learn to earn the Smart Start way. It was designed to help you start making money. It is extraordinarily simple. Become a Smart Wealth Hacker who knows how to create flows of income, instead of living as a worker bee.

A Smart Wealth Hacker is trained in the skills needed to become financially free anywhere in the world, at any time. You will benefit most when you learn the secrets of Wealth Hacking.

Smart Start Wealth Hack Secret #2



New Times And New Approaches To Building Wealth.

Do you have the courage to become wealthy? Maybe you look out your window, just to notice the sky is blue and clear. The day is full of people doing things they want to do, but not you. You're stuck at a dead-end job waiting for something to change. For a moment, you fantasize about having the life of your dreams. Then you realize you don't, because you aren't sure how to do it. Maybe you think you are not smart enough or maybe you think you are too old.

You dream of having your own business. You dream of being able to walk out of the office while telling your boss that you are done forever. Then, you are pulled back into your cubicle looking at all the unfulfilling work you are doing. You are feeling the deep longing to be out of the rat race and spending time with your family. You've been living like this for so many years. Secretly you're scared that you aren't good enough to have your wealth and freedom. The beauty of becoming a Smart Wealth Hacker is that it is never too late and it's not a complicated process.

A Smart Wealth Hacker knows that real life never stops, it just gets managed better. What the Smart Wealth Hacker does is cultivate a better world for themselves. This

happens over time, not overnight! The Smart Wealth Hacker can look at themselves and ask the most important questions:

- How old will I be when I decide to make my dreams happen?
- Do I want to get rich the quickest way, or the smartest and best way?
- How do I become the person who can make a million dollars?

These are the questions you will benefit from answering in order to stop living your life by paying with your blood, sweat, and tears. Start paying with your ingenuity, creativity, and imagination. Smart Wealth Hackers can imagine a better life for themselves. They can imagine making a difference in the world. They see success differently than others do and they begin to build it knowing they can figure it out along the way.

You do not have to risk your livelihood to create flows of income. You can create an income plan and build it until you have as many flows as you want. Once you have replaced your income with new flows of income, then you can make the move into your business full-time. Don't get caught up in basing your decision on finding a purpose first. Smart Wealth Hackers don't use that tactic.

They aren't trying to find a purpose or follow a passion. These are the things that create confusion. The Smart Wealth Hacker becomes purposeful, passionate and applies those attitudes to whatever they are creating or pursuing. Smart Wealth Hackers are problem solvers. They have an attitude that says, "I will create what I want." They understand they will have to deal with people who like to drink the hater-aid and they will have courage to continue on.

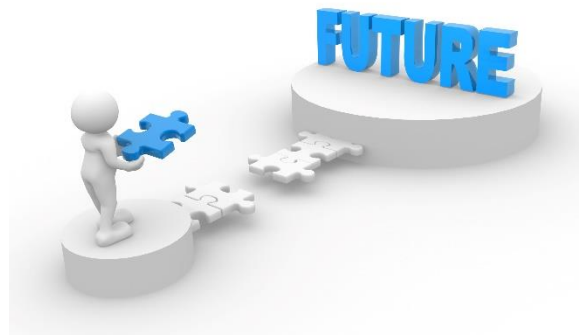


A Smart Wealth Hacker looks for ways to introduce new solutions for wealth creation. That is how technology has grown over a short time. Technologists study how they can make some task or process smarter and easier to do. They create apps, SaaS, or software that helps people do things with more ease. Technologists use flow charts to help them

identify solutions and outline processes. This is Smart Wealth Hacking in action. It is looking for new ways to create new wealth.

When you become a Smart Wealth Hacker, you review your life and have the courage to reinvent and redesign it to meet your future... right now. In order to build what it is that you want, you will have to become effective with yourself and time.

You will look at how you are currently making money, your play time, work time, family time, and alone time. Then you create smart strategies that keep you on track to achieving your goals. Smart Wealth Hackers create something called bridge strategies. They are used to help them bridge the gap between where they are now and what they are currently creating.



They know these are temporary because once you cross the bridge, you are where you want to be. What's important to understand is that Smart Wealth Hackers take on reasonable risk, not stupid risk.

Reasonable risk means being able to assess the possibility of building wealth utilizing the same ingenuity technologists use. This creates a Smart Start. The Smart Start evaluates some of the best entry points for wealth building that doesn't require stupid risk.

In the publishing example, you first become an author, then you can scale the authorship into a publishership. The Smart Wealth Hacker can grow their business by placing themselves into a category that provides them with an expertise that grows capital without borrowing capital, risking their savings, or impacting their debt ratio because they keep taking on more debt.

Technologists do this by creating apps or software. Digital marketers do this by creating membership sites. Educators do this by creating online programs on

udemy.com or lynda.com. These platforms allow Smart Wealth Hackers the opportunity to grow and test their ideas.

They can create and manage the growth of their intellectual property, community, and income. It is starting smart that moves them from trading time for money to creating wealth hacks that provide sales without working to the bone.

You can grow your wealth over time by taking reasonable risk, and earning while learning, to become a Smart Wealth Hacker. Starting smart and bridging wealth strategies into your life, will give you confidence and courage. The more you understand how to do this, the more success you can grow. It's time to become a Smart Wealth Hacker.

Smart Start Wealth Hack Secret #3



The Next Big Thing Is Already Here.

How would you like to get a Smart Start by becoming a portable wealth generator, instead of living as a worker bee? Instead of getting that new dream job or finding that perfect profession, what if you became a Smart Wealth Hacker and started creating your personal golden goose wealth?

Creating Smart Wealth Hacks is simply looking for ways to improve the lives of people. Richard Branson never tries to create something entirely new; he looks for opportunities to "improve on what already exists in a meaningful way". He is a billionaire Smart Wealth Hacker.

When the founder of Mary Kay Cosmetics was denied a promotion, she took \$5,000 of her life savings and "turned it into one of the largest, most successful multi-level marketing companies ever at a time when female CEOs were still extremely rare". Mary Kay Ash was a Smart Wealth Hacker. Her motto for her Smart Wealth Hack was, "Is it easy? Will it work? Can I do it?" This is how a Smart Wealth Hacker thinks about creating their golden goose. They don't look for a purpose, they build a purpose based on what the world wants. This is Smart Wealth Hacking.



Another way to Smart Wealth Hack is by repurposing something that already exists. The iPhone is the king of that. It continues to take its product and repurpose it with new features and market it to the same group of people who run to buy the latest model.

Smart Wealth Hackers have learned to view things from a new perspective. They learn to listen in a different way. They are looking for what it is that someone wants. They're building opportunities out of answering the fundamental questions in people's minds.

They listen for phrases like:

- Wouldn't it be great if we could (fill in the blank)?
- I don't know how to fix (fill in the blank).
- If I could only do (fill in the blank).
- You know this would work better if they just (fill in the blank).
- I'd love to be able to (fill in the blank), but I don't know how.
- How could we (fill in the blank) without (fill in the blank)?

Smart Wealth Hackers are problem solvers. Not only do they know how to listen, they know how to ask the right questions:

- What would make this easier for you?
- What would you like to have added to this product?
- Would you recommend this solution to a friend or relative?
- If yes, why? If no, why?

When you're a Smart Wealth Hacker, you are open-minded, non-judgmental, and naturally curious. When you're a Smart Wealth Hacker you're looking for ways to serve humanity in a way that provides better solutions, as well as profits for you.

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Overtime, you will build your empire around creating golden goose income that helps people solve problems and have a better quality of life.

The top five ways you can get a smart start on becoming a Smart Wealth Hacker is by using one of these five entry points. Choosing the industry in which to work is often as important as choosing an occupation inside that industry. But because you are becoming a Smart Wealth Hacker, you know that over the next several years, the best advice for getting a smart start on building a golden goose will be to choose an industry that sells advice.



To a Smart Wealth Hacker, advice comes in 5 problem-solving approaches. The Top 5 Businesses for People who want to get a smart start are:

1. Strategist
2. Consultant
3. Advisor
4. Analyst
5. Developer/Designer

According to data from the U.S. Bureau of Labor Statistics, “employment in this industry is expected to grow by 83 percent.” This represents both the fastest projected rate of growth and the largest expected job gain of all detailed industries. Even during the recession, this industry has proven resilient, recovering nearly all of the jobs it lost in the downturn. This industry has traction.



Any of these five areas will give you a smart start and opportunities to build strong flows of income where you can continue to grow golden goose assets. The power of

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using one of these five entry points is that it allows you to leverage your creativity. It helps you become a professional problem solver for profits.

These are the careers where Smart Wealth Hackers thrive. Bridge the gap between the rat race where you are living as a worker bee into becoming a Smart Wealth Hacker.

If you want to get started, click the button below...

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Here's to your success!

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