

10 HABITS OF MILLIONAIRES

Your step-by-step guide
to building lasting wealth

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lasting wealth**

PerCapita

Introduction

"You don't become rich by accident. You become rich by habit."

Why do some people achieve financial success while others remain stuck?

It's not just luck. And it's not only about talent.

It's about invisible discipline — what we call habits.

Millionaires — the ones who build real, lasting, generational wealth — have developed strategic mental, emotional, and behavioral routines.

Simple, yet powerful reflexes you can start using today.

This guide is for you if you want to:

- Build solid financial freedom
- Understand how real investors think
- Break the mental patterns holding you back
- Apply clear strategies in your personal or professional life

In each habit, you'll find:

- A clear definition
- Real-life examples
- A short challenge or actionable advice

This is not a book to read. It's a guide to apply.

Chapter 1: They Spend Less Than They Earn

Introduction

At first glance, this habit seems almost too simple. But it's the foundation of all lasting wealth.

Spending less than you earn means creating a surplus. And that surplus, when managed well, becomes capital.

Without this base, all other financial strategies collapse.

The problem? Many people live beyond their means — not out of necessity, but out of habit, social comparison, or financial ignorance.

"It's not what you earn that builds your wealth, but what you keep and invest."

Why It's a Millionaire Habit

Financially free people have learned to control their lifestyle. Not because they enjoy depriving themselves — but because they understand the power of financial discipline. They know that every euro not spent is a euro that can work for them.

They have a long-term vision. They don't try to look rich. They build real wealth.

3 Real-Life Examples

Example 1: The Frugal Entrepreneur

Mathieu, 32, earns €5,000 net per month as a freelancer. Instead of increasing his spending as his income grows, he gives himself a fixed "personal salary" of €2,000. He saves and invests the difference each month.

Result: After 4 years, he has an investment portfolio worth over €50,000, while maintaining a comfortable life.

Example 2: The Disciplined Teacher

Sophie, a middle school teacher, earns €2,000/month. She follows a strict budget, avoids impulse buys, cooks at home, and travels off-season. She saves 10% every month.

Result: Despite a modest income, she bought an apartment in 7 years without outside help.

Example 3: The Invisible Investor

Ali, 40, lives in a modest neighborhood even though he owns 3 rental properties. Why? Since age 25, he has lived below his means, drives a used car, and reinvests all real estate profits.

Result: He's financially free at 42.

Exercise: Calculate Your Savings Rate

Use this formula:

$$(\text{Total saved} / \text{Total earned}) \times 100 = \text{Savings \%}$$

What's your current rate? Is it above 10%?

If not, what expenses could you reduce without affecting your quality of life?

Goal: Aim for a minimum savings rate of **15%**, even with low income.

Now that you understand the importance of keeping a portion of what you earn, let's move to the next step: making that portion **work for you**.

Go to **Chapter 2: They Invest Early and Often**.

Chapter 2: They Invest Early and Often

Introduction

Saving money is not enough — you need to make it work.

Millionaires don't just save. They **invest**, again and again.

Their money never sleeps. It works, earns interest, and builds momentum.

And it's not about perfect timing. What really matters is **consistency**.

Investing is not a gamble — it's a habit.

"Investing isn't reserved for the rich. It's what makes you rich."

Why It's a Millionaire Habit

The wealthy understand one fundamental truth: **time is their best ally**.

By investing early — even small amounts — they harness the power of compounding.

The earlier the money is invested, the more it grows on its own.

They invest in:

- Financial markets (ETFs, stocks...)
- Real estate
- Their own business
- Their education (books, courses...)

But above all: they **don't wait** to have "a lot" before they start.

3 Real-Life Examples

Example 1: The Forward-Thinking Student

Sarah, 22, starts investing €50/month from her first student job into a global ETF. Ten years later, without ever increasing her contributions, she has already built up €8,000 — and it's still growing.

Result: She developed a powerful habit and gained a strong head start, almost effortlessly.

Example 2: The Strategic Employee

Karim, 34, invests €500/month in a brokerage account where he buys ETFs and solid stocks. Even when the markets drop, he keeps going.

Result: After 5 years, his portfolio reaches €40,000 and produces €1,200 in annual dividends.

Example 3: The Real Estate Entrepreneur

Nadia, 29, bought her first studio at 25 using a loan and small savings. She reinvested each rental profit to buy a second, then a third property.

Result: By 35, her rental income covers all her personal expenses.

Exercise: Calculate Your Auto-Investment Potential

- What amount can you **invest monthly** without disrupting your budget?
- Choose a simple investment vehicle (savings plan, ETF, PEA, automated portfolio...)
- **Automate it** (automatic transfer at the beginning of each month)

Goal: Invest **every single month**, even a small sum — on autopilot.

Transition to Chapter 3

You've learned how to save. You've started to make your money work.

But millionaires **never rely on a single source of income**.

Let's go further in **Chapter 3: They Multiply Their Income Streams**.

Chapter 3: They Multiply Their Income Streams

Introduction

Financially free people understand a simple truth: **a single income is dangerous.**

A job, no matter how stable it seems, is no longer enough in today's unpredictable world.

Millionaires don't rely on one source. They **diversify.**

They create secondary, passive, or complementary income streams that offer **security, freedom, and growth.**

"A single income is like a chair with one leg: unstable and risky."

Why It's a Millionaire Habit

When you depend on just one salary, any unexpected event can turn into a crisis.

But with **multiple streams**, you regain control.

The wealthy build **systems**, not just jobs.

They know that even while they sleep, their **money, content, or products** can keep generating income.

They often rely on three pillars:

- **Active income** (salary, services)
- **Semi-passive income** (courses, ebooks, automated services)
- **Passive income** (investments, real estate, dividends)

3 Real-Life Examples

Example 1: The Employee-Turned-Creator

Julien works a corporate job but launched a simple online course on time

management. Every month, it brings in €300 to €1,000 — without affecting his main job.
Result: After 2 years, he's doubled his savings and is considering quitting his job.

Example 2: The Investing Mom

Clara, a mother of three, wrote an ebook on positive parenting and sells it on Amazon KDP. She now earns monthly royalties — even while on vacation.

Result: She makes €500/month in addition to her family allowances and reinvests everything into ETFs.

Example 3: The Multi-Channel Coach

David is a fitness coach. He offers in-person training, on-demand videos, a PDF workout guide, and a paid newsletter.

Result: He went from €2,000 to €6,000/month in 18 months — without working more hours.

Exercise: Identify and Plan a New Income Stream

1. List your **skills or experiences** (design, teaching, gardening, coding...)
2. What **problem** can they solve? (save time, educate, simplify...)
3. Can you turn it into a **product, service, or piece of content**?
4. Start with one simple offer: ebook, workshop, freelance service, digital product...

Goal: Build at least one new income stream per year.

Transition to Chapter 4

Diversifying income is essential.

But to make the most of your money, you need to manage it with clarity and structure.

Let's move to **Chapter 4: They Manage Their Budget Like a Business.**

Chapter 4: They Manage Their Budget Like a Business

Introduction

Millionaires don't let money control them.

They manage their finances the way a CEO runs a company — not down to every cent, but with **vision**, **clarity**, and **strategy**.

Budgeting isn't about restriction.

It's about knowing where your money goes — and making sure it works for you.

“Every euro must have a job.”

Why It's a Millionaire Habit

When you master your budget:

- You avoid unnecessary spending that pulls you away from your goals
- You know exactly how much you can invest or save
- You sleep well — even during tough times

The wealthy don't necessarily **spend more**. They **spend smarter**.

They prioritize, plan, and optimize. Their budget is a tool for **growth**, not a punishment.

3 Real-Life Examples

Example 1: The 50/30/20 Method

Nadia uses a simple rule:

- 50% for essentials (rent, food)
- 30% for wants (restaurants, hobbies)
- 20% for savings and investing

Result: She enjoys life guilt-free and moves steadily toward financial independence.

Example 2: The Personal Cash Flow Sheet

Thomas uses a Google Sheet every Sunday to track his income and expenses:

- He anticipates big costs
- He sees his cash flow clearly, like a business owner

Result: In 6 months, he ended overdrafts and built an emergency fund.

Example 3: Digital Envelope System

Sophie divides her salary into virtual envelopes (via an app): vacation, car, emergencies, education...

Result: She avoids impulse spending without giving up her dreams.

Exercise: Create Your First Smart Budget

- List all your income sources
- Sort your expenses into 3 categories: fixed, variable, unnecessary
- Build a simple spreadsheet (Excel, Notion...)
- Set 3 non-negotiable financial rules (e.g. save at least 10%)

Tip: Assign every euro a mission.

Your money becomes your employee — not your boss.

Transition to Chapter 5

Budgeting is the foundation.

But millionaires go further: they **automate their finances** so money keeps moving — even when they're not paying attention.



PERSONAL BUDGET

INCOME	PROJECTED	ACTUAL
Salary	3,700	3,100
Other	400	450

EXPENSES	PROJECTED	ACTUAL
Rent / Mortgage	3,200	3,100
Utilities	400	450
Groceries	300	530
Transportation	3,050	150
Insurance	1,300	130

Chapter 5: They Automate Their Finances Like Pros

Introduction

Millionaires know one key principle: **financial discipline should not rely on willpower**. Because willpower fades. But a smart system keeps working — even when you're tired, busy, or unmotivated.

“If you need to remember it every month, you’ll eventually forget.”

Automating your finances means removing friction and making sure your money works silently — while you focus on building your life.

Why It's a Millionaire Habit

By automating their financial systems, millionaires:

- Save **mental energy**
- Avoid forgetfulness and impulsive spending
- Prioritize saving and investing **before** consumption

This is how they build **passive wealth** — the system takes over.

3 Real-Life Examples

Example 1: Automatic Saving

At the start of each month, Karim automatically transfers 15% of his salary to a separate savings account. No effort needed.

Result: In 12 months, he saved enough for a dream vacation — without even thinking about it.

He broke the “I’ll save what’s left” cycle — because nothing is ever left at the end.

Example 2: Scheduled Investing

Julie set up a monthly automatic transfer to her ETF portfolio. Whether markets rise or fall, she stays consistent.

Result: She benefits from long-term compound growth without emotional stress.

Example 3: Bill Automation

Bruno automated all his fixed bill payments (rent, internet, insurance...). He only receives alerts when something goes wrong.

Result: No more late fees, no stress — just clarity and consistency.

Exercise: Automate One Action Today

- Open a **dedicated savings account**
- Set up a **fixed monthly transfer** (even €20)
- Activate **automatic payments** for recurring bills
- Use a **tracking app** (like Bankin', Revolut, or Nalo)

Tip: Start small, but make it invisible and non-negotiable.

Transition to Chapter 6

Automating builds strong foundations.

But millionaires don't just save — they **buy assets** that generate new income.

Let's go further in **Chapter 6: They Turn Their Money into Income-Producing Assets.**

Chapter 6: They Turn Their Money Into Income-Producing Assets

Introduction

The wealthy don't just work **for** money.

They make money **work for them**.

Instead of spending everything, they use part of their income to **buy assets** — things that keep generating income, even while they sleep.

“The poor buy liabilities. The rich buy assets.”

– Robert Kiyosaki

Why It's a Millionaire Habit

An **asset** is something that:

- Makes you money
- Doesn't require your constant presence
- Increases in value or income over time

A **liability**, on the other hand, costs you money (e.g. car loans, luxury watches, unused subscriptions).

Millionaires prioritize **acquiring assets** before spending on luxuries.

3 Real-Life Examples

Example 1: A Rental Property

Fatou bought a small studio with a mortgage. The rental income covers the loan — and gives her €150 surplus every month.

Result: She builds wealth passively, month after month.

Example 2: An Automated Online Business

Tariq started a dropshipping store. After the initial setup, the store runs with little involvement.

Result: Steady revenue while he focuses on other projects.

Example 3: A Portfolio of ETFs (Index Funds)

Sophie invests €200/month in a global ETF. She doesn't speculate — she builds long-term value.

Result: Stable annual growth and silent wealth accumulation.

Exercise: Identify 1 Asset You Can Create or Buy

- List asset types you **understand** (real estate, stocks, digital products...)
- Choose one you can start with **under €100**
- Commit to one first action **this week**

Tip: Start with an asset you can both understand and control.

Transition to Chapter 7

Creating assets is how millionaires **build money machines**.

But they also know that those machines are powered by strong partnerships and a valuable **network**.

Let's continue to **Chapter 7: They Build a Network of Value, Not Just Contacts**.

Chapter 7: They Build a Network of Value — Not Just Contacts

Introduction

Millionaires know that **wealth is never built alone**.

It grows through the right people.

A powerful network isn't about "knowing a lot of people."

It's about building **strategic relationships** based on trust, shared vision, and exchanged value.

"Your network is your net worth."

– Porter Gale

Why It's a Millionaire Habit

Opportunities don't travel through Google.

They travel through **circles of trust**.

The most profitable projects are often born from **well-chosen collaborations**.

And in difficult times, **it's not what you know**, but **who you know**, that makes the difference.

3 Real-Life Examples

Example 1: The Strategic Alliance

Marc met a female entrepreneur at a business event. Together, they co-created a branded product. Each brought their audience and expertise.

Result: A 5-figure product launch — without spending on ads.

Example 2: The Informal Mentor

Inès connected with an experienced entrepreneur on LinkedIn. Over a year, he helped her avoid three costly mistakes.

Result: She saved time, money, and built a lasting mentorship.

Example 3: The Growth Circle

Amadou is part of a monthly mastermind with five ambitious peers. They challenge each other, share strategies, and grow together.

Result: More clarity, accountability, and collective motivation.

Exercise: Build Your Value Network

- Identify **3 people you admire** (accessible, realistic)
- Offer something of value (feedback, help, visibility...)
- Start a **regular conversation** (monthly or bi-monthly)

Tip: The key isn't to ask first — it's to offer something first.

Transition to Chapter 8

Your network can lift you up — or hold you back.

But a strong network only helps if you have a **clear long-term vision**.

Next, let's dive into **Chapter 8: They Think in Decades, Not Days**.

Chapter 8: They Think Long-Term. In Decades, Not Days

Introduction

Most people think in terms of *the end of the month*.

Millionaires think in terms of *the end of the decade*.

They don't chase quick wins. They build **durable assets**, follow **compounding strategies**, and make decisions whose effects **multiply over time**.

"Rich people invest in time. Everyone else trades their time for money."

– Naval Ravikant

Why It's a Millionaire Habit

Short-term thinking keeps you **reactive**.

Long-term thinking gives you **control**.

True wealth comes not from luck, but from **compounding effects** over years of consistent action.

Thinking long-term helps align daily actions with your deepest values and biggest goals.

3 Real-Life Examples

Example 1: 10-Year Investment Plan

Fatou has been investing €200/month in the stock market for five years, even during downturns.

Result: With compound interest, her profits are now accelerating exponentially.

Example 2: Building a Personal Brand

Théo started a blog in 2017 without expecting any results. He posted consistently every week.

Result: Six years later, he's a respected expert in his field, and his offers sell without ads.

Example 3: Investing in Human Capital

Sara reads, studies, or reflects one hour daily. It's not flashy, but it's consistent.

Result: After 3 years, she's gained an expertise that companies are willing to pay premium for.

Exercise: Plan 10 Years Ahead

- If you continue your current path — where will you be in 10 years?
- If you adopt **just one new habit today**, which one could transform your financial future?
- Write down **3 small actions** to take this week to initiate that shift.

Tip: Today's discipline becomes tomorrow's freedom.

Transition to Chapter 9

Thinking long-term also means **embracing failure** as part of the journey. Millionaires don't fear setbacks — they **fail smarter**.

Let's move on to **Chapter 9: They Fail Better Than Others**.

Chapter 9: They Fail Better Than Others

Introduction

Failure scares 90% of people.

But millionaires know that **failure is a teacher**, not a punishment.

They don't avoid it — they extract **valuable data** from it.

“Failure is just an interim result. It's never the end... unless you quit.”

– Robert Kiyosaki

Why It's a Millionaire Habit

Average people take failure **personally**.

Millionaires take failure **strategically**.

They learn faster because they **fail faster, more often, and more intelligently**.

Every mistake becomes a **building block** for future success.

3 Real-Life Examples

Example 1: The Business That Didn't Take Off

Ousmane launched his first online store. Zero sales for 3 months. He could've given up.

Instead, he **analyzed traffic**, adjusted his offer, and tested a new channel.

Result: 6 months later, he was earning €2,000/month.

Example 2: Professional Rejection

Julie got rejected from three job interviews that seemed perfect for her.

She asked for **feedback**, improved her CV, and upskilled herself.

Result: She landed an even better job with more responsibility.

Example 3: A Bad Investment Decision

Yann lost €5,000 in a poor crypto investment. He could've quit for good.

Instead, he studied **fundamental analysis**, took a course, and now manages a profitable portfolio — and teaches beginners.

Result: He turned a painful lesson into a new income stream.

Exercise: Turn Your Last Mistake Into a Lesson

- What was your **last major financial mistake**?
- What did it teach you — about yourself, your habits, or your decisions?
- What **process or habit** can you create to avoid repeating it?

Tip: Write your own “Survival Manual” — a personal document where you log every lesson learned from setbacks.

Transition to Chapter 10

Failure shapes your character.

But real wealth also comes from **patience and consistency over time**.

That brings us to the final chapter:

Chapter 10 – They Bet on Duration, Not Luck

Chapter 10: They Bet on Duration, Not on Luck

Introduction

Millionaires don't aim to get rich quickly.

They aim to **stay rich for a long time**.

They understand that lasting wealth doesn't come from a lucky break...

but from **cumulative effects** powered by **discipline**, **patience**, and **repeated decisions** over time.

"People overestimate what they can do in 1 year, and underestimate what they can do in 10."

– Bill Gates

Why It's a Millionaire Habit

Millionaires:

- **Invest** instead of consuming
- Think **long-term**, while others live day to day
- Let **time** grow their wealth through **compounding**

They don't chase trends — they build legacy.

3 Real-Life Examples

Example 1: Steady Investing

Mamadou has invested €100/month for five years in a diversified portfolio.

Result: With compound interest, his savings have grown to over €8,000 — with no stress or market timing.

Example 2: The Compound Effect in Business

Sophie has been posting one helpful tip per day on her blog for 2 years. At first, almost no readers.

Today, she receives over 10,000 visits/month and sells automated digital products.

Example 3: Building Trust Capital

Karim shares valuable content weekly on LinkedIn. No direct pitch, no spam.

After 18 months of consistency, he lands premium clients and high-value partnerships — without cold outreach.

Exercise: Your Long-Term Plan

- What's your **financial goal** in the next 3 to 5 years?
- What **daily or weekly action** could move you closer — if repeated consistently?
- Create a **simple tracking system** (Notion, Excel, or a notebook).

Reminder: Wealth is a **habit**, not a miracle.

Conclusion

Wealth begins in your mind — and it's built through your habits.

What all millionaires have in common isn't a secret.

It's a set of **small decisions**, repeated consistently, refined over time, and scaled with intention.

You now hold in your hands the **10 most powerful habits** to transform your financial life.

So the real question is no longer :

“Does it work?”

but

“Am I ready to take action?”

Ready to Go Further?

Discover our premium training:

 **Start From Zero – Rich Mindset Edition**

Rebuild your relationship with money, action, and investing — even if you're starting with nothing.

Instant access available at: PerCapita.be