



# MILLION DOLLAR HABITS

*WORKBOOK*

BONUS MATERIALS

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# THE DAILY SEVEN CHECKLIST

Download this checklist or print it out. Use it daily. Each time you complete a Million Dollar Habit, check it off.

Delegate one task on your to-do list to someone else.

*What did you delegate today?*

Move your body.

*How did you move your body today?*

Connect with your squad.

*How did you connect with your peeps today? Did you reach out to a couple of people? To one person in particular? Who?*

Do one money-generating activity.

*What's the M.G.A. that you did today—and what happened? Did it pay off immediately? Will it pay off in the near future? immediately? Will it pay off in the near future?*

*If you avoided doing a money-generating activity today, how come? Why did you procrastinate on this? What's getting in the way?*

Think Million Dollar Thoughts.

*What's a powerful thought or statement that you said to yourself today?*

Look at your money.

*How did you bring attention to your money today? Log in to check your online banking? Glance at your retirement funds? Peek at your budget? Count all the bills in your wallet? What did you do today?*

Set or enforce a boundary.

*Choose one area of your life where you've been settling for crumbs and do something about it. Raise the standards. What's the boundary you set or enforced today?*

Extra credit: Make one more Million Dollar Decision today.

*Do something that makes you feel rich—rich in money, rich in time, energy, peace, power, and joy, or all of the above. Anything you want. Your choice. What's it gonna be?*

# LIST OF 25 MONEY- GENERATING ACTIVITIES

Commit to doing one money-generating activity every day. The more M.G.A.s you do, the more money you will make!

Like what, exactly? Here are 25 ideas for you, in no particular order...

1. If you're employed, ask your boss for a raise, bonus, or profit-sharing arrangement.
2. Sell clothing, furniture, or other items that you don't need.
3. Rent out your car on a website like Turo.
4. Rent a spare bedroom on AirBnb a couple nights a month.
5. Start a side hustle. Check out Rachel Rodgers' audiobook, *Six Figure Side Hustle*, for tips on how to build a \$100,000 business in 3 months or less.
6. If you run a business, reach out to your clients/customers to tell them about a special, limited time offer happening for the next 24 hours only—and get a flood of quick sales.
7. Raise your hourly rate so that you're charging based on the value you provide.
8. That cousin who borrowed money from you two years ago? Call him up, and tell him he needs to pay you back ASAP.
9. If you have a podcast or YouTube channel, get sponsors for your show. Companies can pay \$500 (or more) for a 30-second message highlighting their product.
10. Roll out a new service where people pay \$500 to pick your brain for an hour and ask all their burning questions.



11. Offer a high-end service called Done In One Day. One VIP client gets your undivided attention for one full day. You declutter their home in one day, build their website in one day, or whatever result you can deliver in a day. Charge \$2,000 (or a lot more!) for this accelerated service.
12. Reach out to clients who have overdue unpaid invoices and get them to pay up.
13. If you have clients who are paying in gradual installments (example: 6 monthly payments of \$500 per month), reach out and offer the opportunity to pay their remaining balance in full, right now. Provide an incentive to do so, such as a special gift or a complimentary session with you.
14. Organize a workshop and charge money for tickets.
15. Reach out to a former client and invite them to hire you again. Get that repeat business!
16. Notify family, friends, and colleagues about whatever you're selling right now (product, service, program, etc.) and ask them to keep you in mind and send clients to you.
17. Submit your tax return so you can get that refund you're owed.
18. See if you're eligible for special government money, such as a tax credit, pandemic/emergency relief funding, or something else. If so, apply and get those coins.
19. Apply for a grant. Grants provide millions in funding to small business owners, every year. Somebody is going to win the money. Why couldn't it be you?

20. Organizing a quickie challenge for your community, such as a 3-day fitness challenge or 5-day healthy cooking challenge. Invite everyone you know to participate. At the end of the challenge, invite people to keep the positive momentum rolling ... by hiring you!
21. Go after a Big Whale client. Perhaps there is an organization that would love to pay you \$20,000 for a corporate wellness coaching contract, or a successful business owner who can happily pay \$40,000 for you to ghostwrite their next book. Rather than trying to sell a low-priced offer to 1,000 people, challenge yourself to sell a high-end offer to 1 person.
22. Attend an event and talk to 3 people you don't know. Exchange business cards. Follow up afterward, especially if someone seems like a potential client.
23. Write a press release and distribute it to the media to announce your new product, service, event, or whatever you've got going on. (You might get media coverage, which means more visibility and more clients/customers discovering your work!)
24. Circle back to your favorite client/customer of all time, and ask, "What are your goals right now?" Design a custom package especially to meet their needs.
25. Think about the people in your business community. What is the #1 thing they want, more than anything else? Develop a service to deliver this exact result. Then, plan an informational session (this can be a 15 minute talk, live on Zoom) to reveal the new service and walk people through what's included and the results they can expect. At the end of your info session, invite people to buy it.

*What else can you do to bring more money in the door? Brainstorm additional ideas.*

RECOMMENDED  
PODCAST EPISODES

Go wherever you listen to podcasts: Spotify, Stitcher, Apple Music. Search for The Hello Seven Podcast. That's "seven" as in, "seven figures."

There are over 100 episodes of this show ... and it's free!

Listen and get tips on how to earn more cash quickly, how to clear the emotional blocks that stop you from making more money, plus interviews with inspiring people, including BIPOC and LGBTQIA+ entrepreneurs who are making millions.

Find The Hello Seven Podcast and subscribe so that you don't miss a single episode.

Since you purchased the Million Dollar Habits audiobook, here are a few podcast episodes that we especially recommend for you:

Episode 10. [Self-Care as a Million-Dollar Business Plan.](#)

Episode 16. [Million Dollar Productivity.](#)

Episode 43. [How to Manifest Massive Money.](#)

Episode 44. [Now is the Time.](#)

Episode 58. [Build a Badass Brand.](#)

Episode 69. [A Hot Date With Your Money.](#)

Episode 95. [The #1 Solution to Cash Flow Problems.](#)

Bonus Episode. [The True Cost of a Scarcity Mindset.](#)

# BOOK CLUB DISCUSSION QUESTIONS

Encourage a few friends to listen to the Million Dollar Habits audiobook. Then get together online—or in-person—to discuss the book together! Share what you realized. Commit to doing new habits together. Make a charcuterie platter, pour some bubbly, and toast to your prosperous future!

Discussion questions:

1. The author, Rachel Rodgers, encourages you to build the following 7 habits into your daily routine:  
Million Dollar Habit #1. Delegate one task on your to-do list to someone else.  
Million Dollar Habit #2. Move your body.  
Million Dollar Habit #3. Connect with your squad.  
Million Dollar Habit #4. Do one money-generating activity.  
Million Dollar Habit #5. Think million dollar thoughts.  
Million Dollar Habit #6. Look at your money.  
Million Dollar Habit #7. Set or enforce a boundary.  
  
Out of these 7, what's one habit that you already do on a fairly regular basis?  
What's one that you almost never do?
2. Research shows that it takes around 66 days before a habit feels automatic. Thinking back on your own life, have you found this to be true? What's one habit you put into place, and how long did it take to make it stick?
3. What's one task that you're excited to delegate ASAP?
4. When it comes to moving your body, what's something that you enjoy doing?
5. What's your favorite way to connect with your squad? Do you feel like you need to give your relationships a bit more attention and energy?
6. What is one money-generating activity that you've done in the past... that worked?

7. What is a Broke Ass Thought that you've caught yourself thinking? And, what's a Million Dollar Thought that you're going to replace it with?
8. Do you enjoy looking at your money? Or do you feel a lot of resistance when it comes to doing this? If so, why do you think that is?
9. How could you make looking at your money more enjoyable? Coffee? Snacks? Music? Community? What would make this routine feel more inspiring?
10. What is one area of your life (or career) where you have been settling for piddly crumbs? How can you raise the standards?
11. What is one boundary that you set but rarely enforce? And, what are you going to do about that?
12. The author stresses the importance of having accountability if you're serious about achieving your goals. This can look like meeting with a friend or coach, once a week, to give a progress report on what you accomplished in the last 7 days. What is one way that you're going to build more accountability into your life?
13. Aside from the 7 daily habits that the author recommends, are there any other habits that you want to build?
14. Final question. Why do you want to have more money? Name 1 reason why this matters to you. Maybe it's because you want to own a beautiful home, you want to provide experiences to your kids that you never got, you want to fly first class, or donate to charity and save lives. Share your top reason why.



# GLOSSARY

### ***Broke Ass Decision***

A Broke Ass Decision (aka B.A.D.) is a bad decision. It's a decision that blocks you from earning money (or, earning as much as you could), it reduces your options, it makes you feel trapped, tired, and/or resentful.

Example: settling for a lowball payment (instead of negotiating for more) is a Broke Ass Decision.

See also: Broke Ass Thought. Thinking a Broke Ass Thought (for instance: "It's not realistic to make more money in THIS economy") usually leads to making a Broke Ass Decision.

### ***Million Dollar Decision***

A Million Dollar Decision (aka M.D.D.) is an excellent decision. It's a decision that brings money in the door rapidly, increases your income, increases your options, and makes you feel liberated, energized, and excited.

Example: a former client emails you and inquires if they could hire you again. You respond and say "certainly!" and inform them of your new rates—which happen to be double what you charged the previous year. They agree and you celebrate the fact that you're making double for the same amount of effort. Hooray!

See also: Million Dollar Thought. Thinking a Million Dollar Thought (for instance: "I deliver high-quality work and deserve to be paid accordingly") usually leads to making a Million Dollar Decision.

### ***Million Dollar Habit***

A Million Dollar Habit is an excellent decision that you do not just one-time but consistently, repeatedly, until it is ingrained into your life. Big accomplishments consist of thousands of small action steps. To become a millionaire, you need to build Million Dollar Habits.

### ***Millionaire***

A millionaire is a person who has accumulated \$1,000,000 or more in assets. These assets can be a combination of cash plus other things that you own, such as real estate, land, a lucrative business, cryptocurrency, fine art, etc.

### ***Entrepreneur***

An entrepreneur is someone who brings a product, service, or another kind of offer to the marketplace and sells it for money. You don't necessarily need an investor, a business loan from the bank, or an MBA degree to become an entrepreneur. In fact, many highly-successful entrepreneurs start with none of those things. All you need is an idea, a way to accept payments (Venmo, PayPal, Square, etc.), and the willingness to get out there and begin.

WE SHOULD ALL BE  
MILLIONAIRES: THE CLUB

## WE SHOULD ALL BE MILLIONAIRES: THE CLUB

Are you self-employed?

Do you want to build a business that generates 6- and eventually 7-figures per year—but without sacrificing your family or health in the process?

If so: join [We Should All Be Millionaires: The Club](#).

At the Club, we teach marginalized entrepreneurs how to make more money and build wealth. If you're a woman, person of color, queer, living with a disability, or from another historically marginalized group, this is your Club.

As a Club member, you get a priceless collection of videos—covering everything you need to know to grow an extremely successful business.

In addition to videos, worksheets, and checklists, you get coaching sessions where you can meet with expert facilitators—live—to ask questions and clear whatever is blocking you from having a millie in the bank.

All that, plus a community of thousands of fellow entrepreneurs—cheering you along.

Join the Club and let us show you how to make your first million—and beyond.

Go to [HelloSeven.co](#) and click [MAKE MONEY](#) to learn more about the Club.

# CLUB MEMBERS SAY



## **Anabel Quintanilla**

"I LOVE THAT IT BREAKS EVERYTHING DOWN TO BASIC STEPS, WHICH HAS CLEARED MY MENTAL AND EMOTIONAL OVERWHELM!"

## **Nsenga Knight**

"I STARTED IMMEDIATELY IMPLEMENTING WHAT I LEARNED AND THAT'S HOW I MADE MY FIRST CONSISTENT SALES IN MY BUSINESS."

## **Lisa Saladino**

"I LOVE THE BREAK DOWN! AND, THE ACTION ITEMS PER LEVEL. THIS BRINGS SO MUCH CLARITY TO WHAT I NEED TO FOCUS ON."

## **Lauren Marie Fleming**

"BY IMPLEMENTING ONE SINGLE TIP [...] I'VE BEEN ABLE TO BRING IN \$50,000 IN ADDITIONAL REVENUE IN THE PAST THREE MONTHS AND GO FROM \$1K MONTHS TO \$10K MONTHS IN RECURRING REVENUE. TALK ABOUT LEVELING UP!"

## **Camille Leak**

"I LEFT MY JOB ON DECEMBER 31 TO PUT MY FULL HEART ENERGY INTO MY BUSINESS. I'M ALREADY CONTRACTED TO BRING IN \$275,000 AND WE'RE ONLY 63 DAYS INTO THE YEAR! THE CLUB HAS BEEN SO CRITICAL IN MY OWN JOURNEY."

QUICK FAVOR

## QUICK FAVOR

Hey. It's Rachel, the author and narrator of Million Dollar Habits.

Can I ask you one quick favor?

Go to [HERE](#) and post a review for the Million Dollar Habits audiobook.

In your review, you can share one thing you learned from this book, your favorite part of the book, or one habit you've built because of this book.

Why am I asking you to do this? Because when this audiobook gets more reviews, that means more readers are going to discover this book. That means more women, people of color, and LGBTQIA+ people are going to learn how to earn more money and create wealth. And THAT is how we're going to change the world. By putting economic power into the hands of people who haven't held this kind of power before.

That's why book reviews matter. It's not for my own ego! My self-esteem is just fine, trust me. Positive reviews matter, because each review helps to propel this mission forward.

Thank you for posting a review! It will take you 10 seconds and it makes a real difference.

