GETTING STARTED

Congratulations on the start of your Mental Bank! These instructions are designed to supplement the book Success is not an Accident: The Mental Bank Concept by Dr. John G. Kappas.

The first step is to write your Mental Bank Contract to arrive at your yearly income goal. We call this your Mental Bank Goal. Your Mental Bank Goal should be double or two times (2×) your current Annual Reality Income.

You arrive at this goal by paying yourself an hourly rate for "Value Events". See the instruction table below for determining your Mental Bank Goal, Hourly Rate, and Sample Value Events.

Your Mental Bank Goal will become your Reality Income when you have accumulated a Mental Bank Balance equal to four times (4×) your Mental Bank Goal.

If you have any further questions, Mental Bank Counselors are standing by to assist you at 1-800-479-9464.

MENTAL BANK INSTRUCTION TABLE

Your Current Income	Mental Bank Goal	Hourly Rate	Goal for MB Balance
$10,000.00	$20,000.00	$20.00	$80,000.00
$20,000.00	$40,000.00	$40.00	$160,000.00
$40,000.00	$80,000.00	$80.00	$320,000.00
$60,000.00	$120,000.00	$120.00	$480,000.00
$100,000.00	$200,000.00	$200.00	$800,000.00

SAMPLE VALUE EVENTS

Value Events	Hourly Rate	Flat Rate
My Mental Bank		$50.00
Exercise		$50.00
Eat Healthy		$50.00
Church/Spiritual Meeting	$50.00	
Work/Job/Career	$50.00	
Scouting New Business/Projects	$50.00	
Family/Relationship Time	$50.00	
Reading/Self-Help Activities	$50.00	

Based on $50,000.00 Mental Bank Goal and $50.00 Hourly Rate

MY NEW MENTAL BANK CONTRACT

Instructions: Please read this sample page over carefully and use it for notes if you wish, but it is important that you write out your Mental Bank Contract and list your Value Events in your own handwriting on the next page.

I, _____, agree on this _____ day of _____, 20____ to rewrite my Mental Bank Contract to arrive at a yearly income of $_____. I will arrive at this amount by paying myself a base amount of $_____ per hour for "Value Events" listed below, with varying amounts for special activities listed.

Signature:_____ Date:_____

Value Events	Hourly Rate	Flat Rate

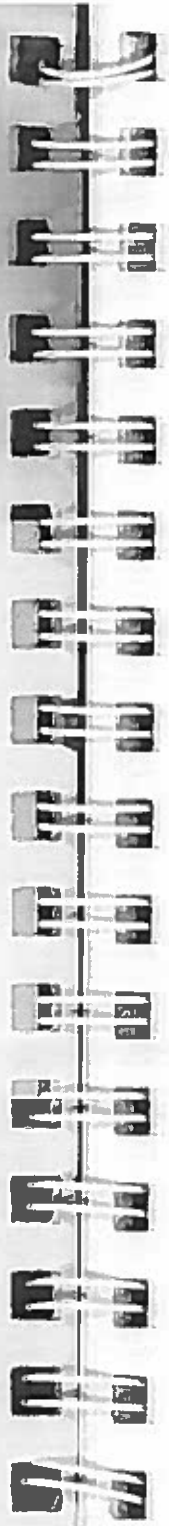
SAMPLE

Examples of Value Events: Present job or business, reading and accumulating information, working on your Mental Bank, searching for added income, mental and physical improvement time (exercise, classes, church meetings, etc.), any time used productively.

MY NEW MENTAL BANK CONTRACT

Signature:_____ Date:_____

Value Events	Hourly Rate	Flat Rate
My Mental Bank	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$



Value Events	Hourly Rate	Flat Rate
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$
	$	$

MY MENTAL BANK HAPPENINGS

Date: _____

MY MENTAL BANK AFFIRMATIONS

MY MENTAL BANK LEDGER

Date: _____ Mental Bank Goal: $_____

Value Events	Rate	Hours	Deposits
My Mental Bank	$		$
Today's Deposits:	$		
Balance Forward:	$		
New MB Balance:	$		

MY NEW MENTAL BANK BALANCE

SIGNATURE