Available for Interview

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What The Rich Do... That You Don’t
(Accountant Exposes Secret Success Habits of the Super Rich)

Author of Amazon #1 Bestselling book “Rich Habits – The Daily Success Habits of Wealthy Individuals” tells your audience:

- Why eating more than 300 calories in junk food a day makes you poor
- 5 activities that will guarantee a life of poverty for you and your family
- Why poor parents and teachers are to blame for poverty in America
- 3 Poverty Habits most parents unknowingly teach their kids
- How volunteering can help make you rich
- The unique types of luck rich people and poor people create
- What rich people do to achieve nearly 100% of their goals in life
- 4 Strategies to make yourself “UNFIREABLE”
- Why making happy birthday calls can make you rich
- Why having this one bad habit will keep you and your family poor

50% of American Households make less than $34,000 a year (IRS)
Most Americans eke out a living. They live paycheck to paycheck. Most have nothing to show for all their years of working. They were never taught how to save or how to invest their savings.

According to the Pew Research Center 22.4 million households had college debt in 2010 averaging $26,682 per household.
Most Americans can’t afford the cost of college and both parents and kids are forced to take out loans they cannot afford to pay back. This debt forces them to postpone buying a home and starting a family.

Tom is a Certified Public Accountant, Certified Financial Planner, has a Masters in Taxation and is certified by the Corporation for Long-Term Care. He is President of Cerefice & Company, a CPA firm, and is the CEO of The Rich Habits Institute, an organization that offers Rich Habits training, seminars and education learning sessions.

Tom has authored several books including his #1 Amazon Bestselling Personal Finance book “Rich Habits” and “The Top 100 Cheapest Places to Retire in the U.S.” book series.

Tom works with clients every day, helping them manage their money, save taxes, plan for retirement and plan for college for children and grandchildren.

Tom trains businesses, individuals, and students how to be financially successful in life through his Rich Habits education programs.

“Rich Habits” is available for $13.95 by visiting WWW.RICHHABITS.NET
Just click on “Order Books” to get your copy today.
1. You claim that you can tell immediately if someone is rich or poor simply by asking them how many junk food calories they think they eat each day. What do you mean? (Answer takes 20 seconds)

2. What are some differences in the habits of the rich and the poor? (I can do 30 seconds to 3 minutes on this one)

3. If you’re poor what can you do right away to get on the track to financial success (30 seconds)

4. Isn’t it true that rich people are rich because they were born into a rich family and inherited money from their rich parents? (30 seconds)

5. You mention that parents and teachers are to blame for poverty in America, not the rich or Wall Street. Can you explain? (45 seconds)

6. You state in your book that rich people create a unique type of good luck and poor people create unique type of bad luck. Can you explain? (1 minute)

7. You claim that wealthy people achieve nearly 100% of their goals because they know the secret goal-setting strategies in life. Can you share some of these strategies with us? (30 seconds)

8. You mention on your website that wealthy people use certain strategies to make themselves “Un-Fireable”. Can you share some of these strategies with us? (1 minute)

9. How can someone purchase your book? (10 seconds)

10. Can you leave us with a few helpful tips that can help us better our financial lives immediately? (20 seconds)
Accountant spent years studying the wealth gap

Thomas Corley set out on a five-year research study to uncover the difference between two groups found throughout the world — the wealthy and the poor.

Corley is a certified public accountant and president of Gerefix & Company in Randolph. He has worked as a CPA and financial planner since 1989 and has been president of Gerefix & Company for the past nine years.

About eight years ago, he started his quest to discover what sets wealthy, successful people apart from everyone else. For five years, he conducted research and asked hundreds of “wealthy and poor” individuals a list of 20 questions. Over the next year, he analyzed the answers.

Corley discovered striking similarities within those in the same group and vast differences in the answers between those in the opposite group. He saw his answers as the secret to financial success and decided to share his findings with the world in his book “Rich Habits.” The book took about nine months to write and is available online (richhabits.net).

Corley spoke to The Star-Ledger about the secrets to financial success.

Q. According to your definition, who are the wealthy and who are the poor?

A. To be considered a wealthy household you need to meet two criteria: gross income of $100,000 or more and liquid assets of $1,000,000 or more. To be considered a poor household, you need to meet two criteria: gross income of less than $5,000 a year and liquid assets of less than $5,000. This is a subjective issue, but I believe I am very close to the right answer on this.

Q. Did you find any one major factor that separated the rich and poor?

A. I would have to say it was career-related self-improvement. That is one of the major habits that the wealthy individuals engaged in. I originally had a list of 100 questions to ask everyone. But this question, related to self-improvement and networking, was so telling; it helped me scale my list down to just 20 questions.

I asked the people, “What do you do when you leave your office or place of work? What do you do with your time?”

Almost 100 percent of the wealthy were doing something career-related or for self-improvement. When I asked people that were struggling financially, they said they were tired when they came home. They would eat dinner, watch television and go to bed. That’s when the light bulb went off in my head.

Q. Who do you think could benefit most from this book?

A. Any person who does not want their children or grandchildren to be poor needs to read this book and then teach their children these principles so they can teach their children. Anyone who is at their wit’s end financially needs to read this book. It used to be home economics was a prerequisite in schools. Somewhere along the line, everybody forgot about teaching financial literacy. The fact is, neither parents nor our education system teaches our children how to be financially successful in life.

Elena R. Bernard
Please submit suggestions for “Three Questions” to rHuia6@sunlife.com.
By US Daily Review.

If you want to be rich, just start adopting the habits of rich people, says Thomas Corley, president of the CPA firm Cerefice & Co., who conducted a study of the habits of 233 wealthy people and 128 poor people.

It's a fallacy to believe you have to be born rich, or inherit money to break out of a low-income rut, he says. Most wealthy people - 85 percent - "never inherited a dime from their parents," he says.

"Being poor is not just a static condition; it's a behavior," says Corley, author of "Rich Habits - The Daily Success Habits of Wealthy Individuals," (www.richhabitsinstitute.com). "In my study of wealthy people and poor people, I found big differences in their habits, from how much TV they watch to what time they get up in the morning."

The behaviors are not a result of finances; most are part of a lifestyle that is perpetuated by teaching children the same behaviors. Corley offers an example:

- **Poor people:** Tend to wake up shortly before work, and after work they eat, watch television and go to bed. Additionally, 97 percent of impoverished people eat 300 calories or more of junk food each day, and 98 percent of the poor people do not engage in career or educational-related reading on a daily basis.

- **Rich people:** Tend to wake up three hours before arriving at work. They use the time for exercise and to read educational or career-related material. After work, the rich attend board meetings, committee meetings, volunteer, network, teach, go to school or are engaged in some other leadership activity, such as coaching little league. Most devote time every day related to self-improvement in their field.

"Many poor families are stuck in a perpetual cycle of poverty," Corley says. "Most of our children are being taught bad habits from their parents, but there are several things we can do both for ourselves and our children to improve our situations. I know - altering my lifestyle has paid dividends in more ways than one!"

Thomas Corley is a Certified Public Accountant and a Certified Financial Planner who has a master's degree in taxation and is certified by the Corporation for Long-Term Care. He is president of Cerefice & Co., a CPA firm, and is the CEO of The Rich Habits Institute, an organization that offers "rich habits" training, seminars and education learning sessions. Corley has authored several books including his revolutionary self-help book "Rich Habits" and "The Top 100 Cheapest Places to Retire in the U.S." book series.
SAMPLE RADIO INTERVIEWS
KMOX 1120 – DOUG MCELVEIN & DEBBIE MONTERREY (ST. LOUIS)

http://tinyurl.com/cymveo9

WTIC - RAY DUNAWAY INTERVIEW (HARTFORD)

http://tinyurl.com/WHO-INTERVIEW-HARTFORD

WHO - JAN MICKELESON INTERVIEW (DES MOINES)

http://tinyurl.com/WHO-INTERVIEW-DES-MOINES

CHANGE YOUR LIFE RADIO – MICHAEL BURT

http://tinyurl.com/8fe3enc

FOCUS FORWARD TV INTERVIEW

http://www.youtube.com/watch?v=E6YRIHZofHg