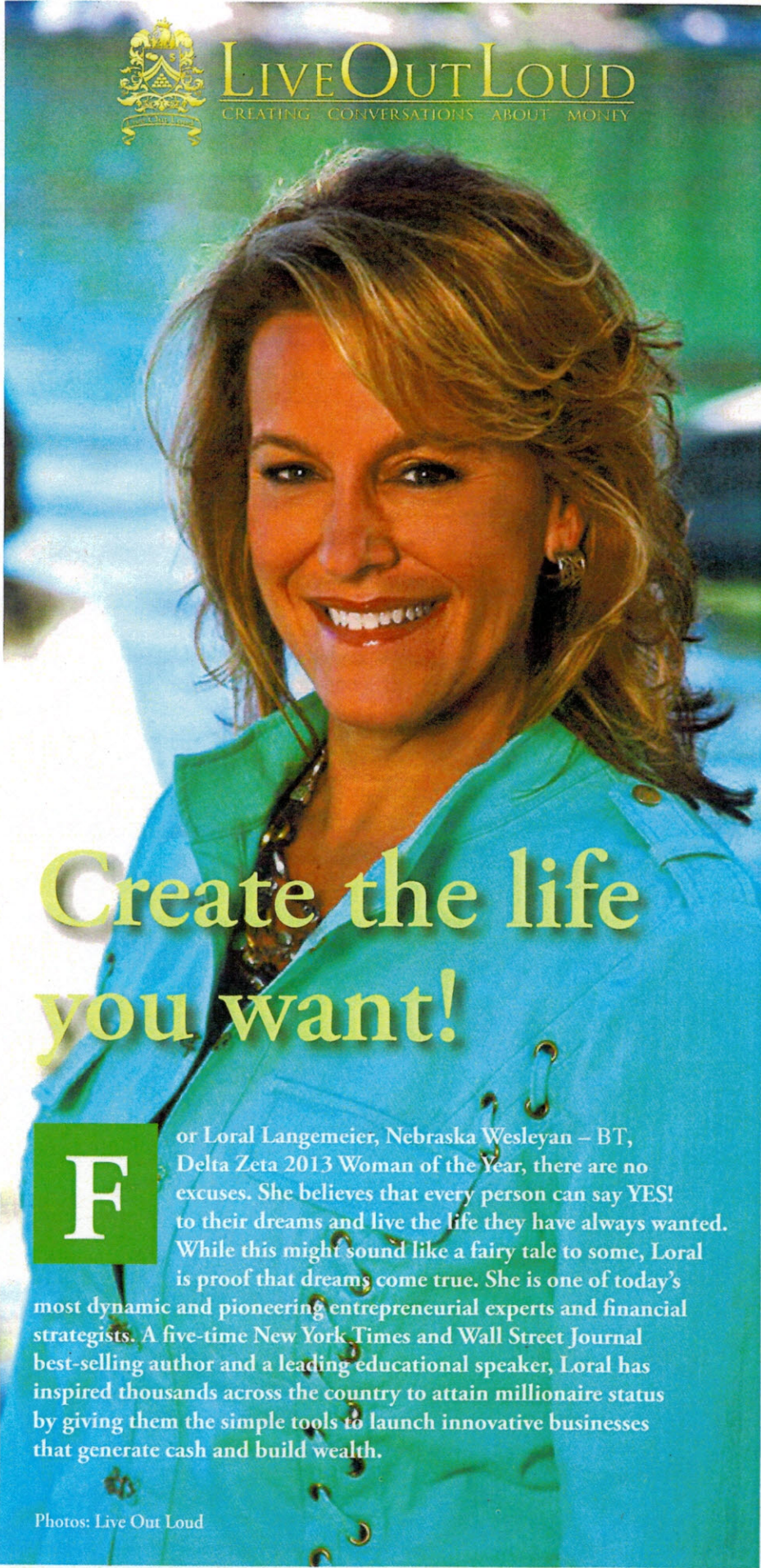




LIVE OUT LOUD
CREATING CONVERSATIONS ABOUT MONEY



Create the life you want!

For Loral Langemeier, Nebraska Wesleyan – BT, Delta Zeta 2013 Woman of the Year, there are no excuses. She believes that every person can say YES! to their dreams and live the life they have always wanted. While this might sound like a fairy tale to some, Loral is proof that dreams come true. She is one of today's most dynamic and pioneering entrepreneurial experts and financial strategists. A five-time New York Times and Wall Street Journal best-selling author and a leading educational speaker, Loral has inspired thousands across the country to attain millionaire status by giving them the simple tools to launch innovative businesses that generate cash and build wealth.

Photos: Live Out Loud

Loral Langemeier, Delta Zeta 2013 Woman of the Year, helps thousands find their path and create their destiny.



Loral was a financial expert on the "Dr. Phil" show and has appeared frequently on "The View," CNN, CNBC and Fox News Channel. Her Live Out Loud philosophy (<http://www.liveoutloud.com>) encourages others to take the first step toward financial freedom.

"I am a single mom," says Loral, "with a seven-year-old daughter and a 14-year-old son. I teach many single parents, because there can be a lot of excuses in being a single parent. You don't have to struggle. The thinking I want you to consider is this: Instead of saying 'I can't afford it,' you say, 'How can I afford it?' Women have to think bigger about money and their business. Then you become more assertive and say, 'How am I going to demand that my business make money?'"

With her straightforward message on how to attain financial freedom, Loral has taught thousands of ordinary people how to generate cash and build wealth. As Founder and CEO of Live Out Loud, Loral has shared her proprietary Wealth Cycle® strategies at seminars across the country, teaching people her simple recipe for capitalizing on their skills and passions to build their fortunes.

"Do what you *want to do* instead of living from compromise," Loral says with enthusiasm and resolve in her voice. "Say, 'How can I serve? How can I serve people's lives in such a way that they will compensate me for the exchange of the service?' Women, especially I think, trade and barter services, and often it is not equal exchange. The thing that you are going to provide to the world, you have to own that and hold that with a lot of value. If you have a charity that you want to give money to, don't give away your business. You will give to charity the way that you want to give, and then demand your business makes the money."

From Midwestern Roots to Empowering Entrepreneurs

Loral says her forthright approach comes from her Midwestern upbringing, which included growing up on a farm in Nebraska and attending Nebraska Wesleyan University, where she became a member of the Beta Tau Chapter. “My sorority sisters are still some of my best friends. I became business partners with some of them. We supported each other a lot. Being in a community and understanding the loyalty of a community is invaluable, and you honor people’s gifts within the community,” she says.

As a collegian, she also knew that she wanted to take a different path than the “occupational” one chosen by many students. Passionate about fitness, Loral started teaching aerobics classes and did personal training her first semester at the university. “I worked my way through school as an entrepreneur,” she says today, as she fondly remembers her Beta Tau sisters taking her classes.

“**An important message for women is that you don’t have to drop out of school to make an entrepreneurial choice. That’s what I find with a lot of people — they say, ‘I dropped out of school because I didn’t want to end up in corporate America.’ You don’t have to drop out — just pick a different path.**”

With degrees in business and finance and a master’s in human development and behavior, Loral worked for two major American corporations, including the Fortune 500 company Chevron, where she built over 200 fitness centers on offshore rigs for the corporation.

After meeting Robert Kiyosaki (before his “Rich Dad, Poor Dad” series), Loral was Master Distributor of his financial board game, Cashflow, then began dealing in real estate. “Others pursued me,” she says. “They wanted me to teach them, which got me into real estate coaching.”

After creating her first \$1 million, Loral says, “Since I knew how to help people get healthy, I figured I’d use those same training skills and help them get wealthy. How you work with people, how you

motivate people, how you coach and inspire people — are similar, no matter what the subject matter.” Loral grew Live Out Loud into a multi-million company in only five years.

Based on her core beliefs, Loral’s coaching is very different than that of many of today’s financial coaches. Loral knows that one of the biggest mistakes many make is concentrating on getting out of debt first rather than creating new money.

Loral likens a business to an airplane. “I want you to make money, and get this plane in the air. So it needs a lot of attention and the first money goes to pay for the gas to get it in the air. If you have bad debt, it is only the result of past bad decisions. Now you’ve changed your mind and you’re going to use good decisions and make some money. So new money will get that plane in the air, and over time you’ll pay down that bad debt. If all you do is pay down bad debt, what do you have in three years? You feel good that you’re out of debt, but you don’t have a marketing machine, you don’t have a website, you’re not making

money. It’s a very different thinking process to grow cash.

“By spending your first money towards growth, then you actually have a business system. You have the ability to create new money with the first money you make,” she concludes.

Financial Literacy Starts at Home

Loral puts her teachings into practice in her own home, especially with her children, daughter, Tristin, and son, Logan. “When they want something and say they don’t have any money, my first response is, ‘What do you want to do to create some?’” Loral challenges their creativity and intelligence, encouraging them to create their own “businesses” to bring the money in, and instilling a valuable work ethic within them.

“My son loves skiing and for his 14th birthday, he wanted the necessary equipment to start a ski-waxing business,” Loral says. “He charges five dollars per ski. He’s creating new money waxing and tuning skis. At a young age, start teaching your children that money is an exchange of energy. People pay you money for the things they want, while money buys you things you want.”

Loral knows that financial literacy for children is an enormous need in our country. “If you go forward,” she says, “two generations of entrepreneurs would change our nation. Whenever an adult comes to my trainings, they can bring their teen for free. Last year, we did over \$1 million of teen scholarships where teenagers came to my events, typically with a parent, for free. We create teenage entrepreneurs. I was on ‘The View’ with some of my teenage millionaires.”

Loral’s passion is a commitment to families and the environment. Live Out Loud gives to local women’s shelters and adopts local families for the holidays. “Another cause that is near and dear to my heart, probably because I grew up on a farm, is animals,” Loral says. “The Lake Tahoe Bear League is another recipient of my organization’s generosity.”

With the Woman of the Year Award, Delta Zeta’s highest alumna award, giving has come full circle for Loral. “Delta Zeta is, even on a broader national level, honoring people’s gifts, sharing, giving support,” she says. “I remember the nights at the chapter house — the in-house tutoring sessions from someone who was better at some topics than you were. You really take that into your life. That’s how we live life — that collaboration of a community, and the loyalty of a community. How you live in it and make your role in it are some of the most valuable lessons that were passed on to me.”

Visit Loral on the Web at <http://www.liveoutloud.com/>.

Read more from Loral in The LAMP online at <http://www.deltazeta.org/aboutus/thelamp>, as she discusses making the entrepreneurial life choice and has more great ideas for instilling financial literacy in your children.