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with **Cashflow**

*Presents*

**Finance Secrets**  
with  
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# Finance Secrets with

# Freedom with Cashflow

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## *Getting Control of Your Money*

### When And How Can You Get Control of Your Money?

If you're like most people, the idea of getting more control over your money is probably something which sounds pretty good. In fact, you've probably already decided that you're going to get started someday. However, is that *someday* ever going to come? How much longer are you going to lie awake at night with constant money worries in your head?

If this sounds like you, and you're ready to finally get control of your money, then you might want to hear this...

### Why Does Your Financial Life Feel Out of Control?

Stop and think about the reasons you feel that you are out of control in your financial life. Most likely one of the primary reasons is the amount of worrying that you do about money. What is it going to take to rid yourself of this worry? Most of the time, the answer is one of two things:

More income

Less Outgo

Yes, income verses outgo is important. In fact, you might have heard that if your outgo exceeds your income that your upkeep will be your downfall. However, there's a lot more you can do to put an end to your financial worries.

### Park Your Worries

Worry is simply rehearsing a future event in your head in order to plan for its possible occurrence.

Nothing wrong with that.

Of course, since it has not yet happened, this event carries a great deal of uncertainty.

Again, perfectly normal.

However, playing that tape over and over and exposing yourself to that feeling of uncertainty will cause it to grow into fear and doubt. Eventually, this fear becomes a tangible feeling in your body which can drain you of your confidence, energy and desire to take action. Also, the more that you worry, the more possible outcomes you'll imagine which will breed more uncertainty.

As soon as you "park" these thoughts by writing them down, you have less of a reason to go over them again and again. Instead, you'll be able to focus on how you are going to deal with them. A great place to start is writing down all of your forecasted expenses and earnings for the next few months.



### **Get a Plan Together**

Whether a future event is potentially bad or good, writing it down will force you to take action. Either that, or you'll get a clear look at how farfetched they are and will instead be able to focus on what realistically could happen. For better or worse, the more certain you are of a future event the more motivated you will be to put a plan into action and to deal with it.

When this plan comes to you, write it down. The plan might be to determine how much you need to set aside every month for an irregular payment that you make every three months. It might even be to start putting away a few dollars just in case there is an emergency in the future. No matter what plan you have, big or small, park it along with your worries and get busy on applying it.

You'll be amazed at how much of the uncertainty and fear will diminish.

### **Start Doing Things on Purpose**

Uncertainty comes from feeling out of control and when it comes to that, there is one thing that you can begin to do *right now* to feel that you have greater control over your money.

Spend on purpose.

This means that every time you get paid, you *write down* how you are going to spend it and be honest with yourself. This even means giving yourself a plan on how you are going to blow a little here and there.

While this may sound counterproductive, once you start spending and even blowing money on purpose you'll trust yourself a lot more. This is because instead of feeling like acted impulsively you can be confident that you did things just the way that you planned on doing them.

Follow these steps and your sense of control and certainty will increase. This will increase your confidence and greatly decrease your stress and worry, giving you more energy to focus on a plan of action for rebuilding your financial life.

Now get going!





## **Financial Peace: How to Get it and to Keep It**

You might have heard people say that "*money doesn't buy happiness*" and that "*the best things in life are free*". But have you ever been so broke or in debt that all you did was consistently worry and stress over money? Did you know that the majority of people in North America who get divorced say that money fights were one of the main issues? While money may not buy happiness, one thing is certain: if you don't have peace in your financial life and control of your personal finances, it will taint every other area of your life and absolutely drain you of your happiness and security.

So what can you do to get control over your money, eliminate the financial stress and gain the financial peace which will enrich every other area of your life? Let's start with some things that most people never even consider about money...

First, ask yourself if there is anything that you can begin to do today which you *know* will make your financial life easier in the future. Maybe it's to start saving money, even if only a few dollars a week. Maybe it's to start paying a little extra on the principle of your car loan or your mortgage. Maybe it's simply to start saying no to at least one impulse purchase per week.

No matter what the first step in your debt elimination might be, if you are like most people you are not yet using all of the knowledge that you already have when it comes to managing your finances and getting out of debt.

This is the same reason that anyone doesn't do something they "know" they need to: their conditioned behaviours are telling them not to. Sure, this may not make logical sense...that's the point. Conditioned behaviour is not *rationally* driven, it's *emotionally* driven.

Your emotions are the motivating force behind your behaviours; rational thinking is normally only used to defend or to support your emotional conditioning.

Just think about the habit of saving. Why don't people develop this habit and feed it until it becomes second nature? Sure, the rationalization might be: "I don't have enough to save because I'm just getting by as it is!" or "I'll start saving once I get \_\_\_\_\_."

However, these are all rooted in fear, which can be overcome by acknowledging the thing which gives fear its power: uncertainty. The best way to erase this uncertainty is to start taking control by planning ahead and by managing your money *on purpose*. While this may not bring you more money or less bills right away, it will give you a much greater feeling of certainty while will eliminate the majority of fear.

Think about it, how much easier is it to deal with something bad if you are *certain* that it is going to occur? It's *much* easier because it puts you in a position where you are *forced* to take action and deal with it.

Do this: take a twenty dollar bill and give it to someone who you really trust to hold it for you. Make sure that you don't ask for it back....no matter how bad things get. Just pretend that you don't have it and that you *must* get by without it. This will make you



certain of what you are up against and you'll be amazed at how much more resourceful you'll become. As you build your savings and slowly increase the amount, you'll gain more confidence, more certainty and more momentum. Against these three, fear doesn't stand a chance.

Then start keeping track of *everything* that you spend and everything that you make. Even if the picture is ugly, writing things down will give you a greater sense of certainty. This alone will shut down the majority of the anxiety and worry about money. Now instead of playing the "income vs. outgo will I have enough" tape over and over, you can park those thoughts and focus on a plan of action.

These two steps alone will begin to change your conditioning and habits regarding money management. It won't happen overnight, but then again bad money habits are never formed overnight either. Get started right now on improving your financial literacy, while you are still thinking about it and you'll have taken the first step on the road to financial peace.

So now you have a plan and a reason to get started.



## ***Can Life Balance Affect Your Financial Success?***

If you are interested in getting your financial life in order, you might have never considered the fact that money is not the real issue. Every year, hundreds of personal finance products and courses are created in order to help people get control of their money using conventional tools such as budgeting, financial calculators, investment guides and debt consolidation formulas. However, a lot of these methods are applied for a few weeks or even days, and quickly abandoned. If you have ever wondered why this is, you are about to find out how financial success has a lot less to do with getting your money in order than you think...

### **The Three Dimensions of Your Financial Life**

Effective management of money involves three basic dimensions: management of income, management of outgoing expenses and management of investments/savings. No matter how complicated some might make it sound, having success in these three dimensions is really pretty basic. In fact, just about any average person with an income knows of at least one strategy which they can apply in each of these three areas to increase their level of financial success. The question is: why aren't people using the things which they already know will make them financially successful?

### **The X Factor: The Human Dynamic**

There is actually a fourth dynamic of your financial life which the majority of us never consider when it comes to the effective management of income, outgoing expenses and investing. That hidden dynamic is the human emotional drive. It is our emotions, not our reasoning, which controls our decision making. If the reasoning mind was in control, there would be no such thing as people logically "knowing" what to do in order to become more financially successful, but failing to apply it. For better or worse, all of the financial strategies which you are aware of are at the mercy of your emotional conditioning.

No matter how logically informed you are about the management of income, outgoing expenses or investing, you will only act upon the information which you become emotionally involved in. This is the primary reason why financial success eludes so many people....even intelligent people. So what can be done about this?

### **The Management of the Emotions**

The major difference between the way that you manage your emotions and the way that you manage your money is that emotions must be nurtured the same way that a living thing is nurtured. For example, you can force money to flow in one direction or another by the simple application of financial formulas or strategies. However, the emotions cannot be forced, they must be allowed to grow and to mature at their own pace. This management of the emotions requires an understanding of the human emotional drive, which is based on the fulfillment of the emotional needs. If these needs are not properly nurtured or if they are neglected, they will seek out fulfillment in other parts of your life.

For example, there is a basic human need to have a sense of excitement and fulfillment in our lives. If this need for fulfillment is being starved by spending the majority of your time





at a job that you hate, it will seek out fulfilment elsewhere. This is usually what causes people to overspend on things like eating out, taking expensive vacations, splurging on expensive electronic gadgets or other types of excessive spending. While it may seem to such a person that the problem is a lack of the ability to manage spending, the true issue is a deficit in the need for excitement and fulfilment.

### **So What Can You Do Now?**

Sit down and look at all the areas of your life: health, relationships, money, career, spiritual, recreational etc. Looking at these areas, find out what needs you have been neglecting: security, happiness, excitement, connection, significance etc. Next, develop a plan for managing your life which will fulfill your emotional needs in ALL these areas of your life. This will make the management of the emotions much easier and pave the way for using the financial strategies which you already know will make you a success.



## **How to Have Peace in Your Financial Life**

Do you feel that you are managing your financial life or that it is managing you? Most people who you speak to these days are living pay-check to pay-check and spend far too much of their time worrying about money. But imagine how your life might change if you could achieve genuine peace in your finances and never worry about money again. If this is what you really want, then within a few moments you'll have a rock solid strategy for making this a reality in your life.

### **Step One: Identify the Problem**

If you are worrying about money now, chances are that having more money is not going to change that. This is because the tendency to worry is an internal habit and thus requires an internal shift in order for you to get rid of it. Of course, there are external things which can make this shift MUCH easier: less debt, more income, more money in savings and investments. However, if these changes are not accompanied by a shift in your psychology, it is likely that you'll still worry about money.

Perhaps you'll worry about losing your extra income or your savings or your investments. Perhaps you'll worry that something is going to happen to cause you to get back into debt. No matter what it might be, you must realize that worry is a state of mind based on ritualistic habits of thinking. If you want to stop worrying about money, you must start by changing the patterns of thought that lead to worry. Only then can you begin to focus your energy and attention on a plan of action to get yourself into a better financial situation...

### **Why Do People Worry About Money?**

Worry is a repetitious "What if" based thought pattern that eventually causes a shift in your physiology which is commonly called fear or anxiety. This anxiety paralyzes your ability to relax and to use your creative imagination and problem solving skills to formulate plans of action for confronting the object of your worry. As this happens, your mind is forced to repeat patterns of thinking which have become familiar to you and which require little use of your creative imagination. To change this, you have to make a shift in thinking which gives your creative imagination the freedom to come to your aid.

You see, people worry about money (or anything for that matter) out of a need for certainty regarding future events. However, the future by definition is never going to be certain. The only thing that that you can be certain about is your choice to take action in the present in order to change your future. Therefore focusing on plans of action and getting to work RIGHT NOW is the only way to truly defeat patterns of worry....



## **Step Two: Identify what you are Really Worried About Losing**

Most negative “What ifs” come from the fear that you might be about to lose something which is important to you. When people worry about money, what they are usually worrying about is losing something which has little or nothing to do with money. Consider the following list of priorities in your life:

- Your Health
- Your Recreational Life
- Your Purpose in Life or Career
- Your Personal Growth and Education
- Your Spiritual Well Being
- Your Relationships
- Your Belongings

Go through each of these areas of your life and ask yourself how dependent they are on your financial status. Better yet, what plans of action could you put in place to deal with these areas of your life if you were to suddenly lose all of your financial assets? How would you continue to care for your health? How would you relax and entertain yourself? Even if you lost your job...what steps would you take to continue on your career path or pursue your purpose?

How would you continue with your own personal growth and education? How would you continue to build your relationships with God or with others? How would you cope even if you lost all of your belongings? Often times, brainstorming a plan of action to deal with the worst case scenario is the cure for worry.

## **Step Three: Control What You Can Control and Let Go of What You Can't**

Using the information from step two, start taking the necessary actions to get control of these areas of your life. This will help you build a sense of certainty in these areas which will keep them from being affected by financial worries. This sense of security and confidence will free you to focus your attention on creating plans of action to take control of your financial life instead of being paralysed by worry.

What steps can you take to improve your financial life today?



## ***How Can You Have Financial Security Without Job Security?***

If you have been taught that the key to financial security is getting an education, getting a secure job and investing long term you might find yourself greatly disappointed by the direction of the current economy. It seems to be that job security is a thing of the past. So what does this mean when it comes to achieving financial security? Is it possible to have financial security without having job security? If so, what is the key to gaining financial security in the new economy? If you are interested in discovering the answer to these questions, this might be one of the most important things you've read in a long time...

### **The New Economy and the New Opportunity it Presents**

Most of the news you hear these days is about how the large companies are downsizing and laying off employees. What you aren't hearing about is the opportunities that this is opening up for small businesses to arise and to fill in the spaces left by these companies. Emerging internet technologies and global communications are opening up opportunities for budding entrepreneurs that the dreamers of the past never had. While it might be tempting to think that there is less security in working for yourself, it's actually one of the most secure means of earning income possible.

Today, if you work for a large company, you could lose your entire income stream from being laid off. As a small business owner or self-employed entrepreneur, your income is drawn from a diverse customer base. If you lose a few of them, you don't lose your entire means of income. All you have to do is go out and find more, which is something you are completely in control of. This building of positive cash flow through multiple income streams has become the new standard for cultivating financial security.

### **Building Positive Cash flow**

Most people you meet are doing things to cause their cash to flow towards other people's pocket books. Correcting these things is the first step to building positive cash flow and financial security:

#### **Trading hours for dollars**

This is the process of giving your time to a company in exchange for an hourly wage or a salary. This process is designed by the employer to cause more money to flow into the company than into the employee's pocket. While there was still such thing as job security, this made sense. However, today inflation taxes and high interest rates are making it difficult for people to make money fast enough to build financial security by trading hours for dollars.

Investing your time to help someone else build wealth will almost always keep you from building wealth and financial security for yourself. If you really want to build positive cash flow, the best place to invest your time and money is into building your own business or into your own education.



## **Poor Spending Habits**

One of the greatest obstacles to financial security is investing your money on things which are designed to cause your cash to flow towards other people. This means excessive spending on depreciating assets which bring profits to other people and take money out of your pocket. In addition to this, excessive use of debt which is designed to cause cash to flow from you and towards the lender is a hindrance to building financial security.

Start paying more attention to how you are spending your money and focus on the things which are going to add financial value to your life instead of to someone else's. The best place to start is to put an end to borrowing money and paying high interest rates.

## **Poor Lifestyle Management**

Believe it or not, your financial life is directly impacted by all of the other areas of your life. Learning to manage these areas of your life properly is the key to building positive cash flow and financial security:

### **Relationships**

It has been said that you are only as wealthy as your ten closest friends. The influence of your relationships determines your level of desire for personal achievement which directly affects your ability to build a positive cash flow and financial security.

### **Health**

Health care costs continue to rise and medical bills are the leading cause of personal bankruptcy. This means that poor health is the single most costly financial liability. On the other hand, proper management of your health helps you to be more focused, energetic and creative which has a direct affect on your earning power.

### **Recreational**

Most overspending is due to the need to add more excitement to your life. So if you aren't taking the spare time to enjoy your life, you'll probably absorb the cost in your financial life.

### **Personal Growth**

Other areas which affect your financial life are your career, your personal growth and education and your willingness to and capability to add value to the lives of others. Proper management of these and adherence to the principles in this article hold the key to building yore financial security in the new economy.





## **Personal Finance: Why is it the Hardest Area to Master?**

Ever wonder why of all the areas of your life, personal finance seems to be the most challenging one to master? How can you be doing well in your relationships, your health, your career, your spiritual life and your personal growth, but still feel that you're going in circles when it comes to mastering your personal finances? If you're wondering about this, and if you're ready to gain a foothold in your financial life and start to build genuine financial security, then you must read this article first...

### **Why Personal Finance Seems so Hard to Master**

The reason why personal finance seems so hard to master is that your financial life can easily be measured and quantified according to solid numerical evidence. You might have heard it said that numbers don't lie, but people do; and that the time when we lie most convincingly is when we lie to ourselves by means of minimizing or rationalizing. This is true for all of us. Every one of us is falling short of our potential in at least a few areas of our life. But when you look at your financial life and see that all the money is going out just as fast as it's coming in, you can't rationalize away the fact that you're not winning.

When it comes to our relationships, it's difficult to measure what our true potential is and also how much of that potential we are actually living up to. The same is true when it comes to our personal health. Unless we are going to the doctor and getting regular check-ups about the condition of our body, it's easy to convince ourselves that we are doing fine. It's the same in our spiritual life, our personal growth and most other areas of our life. But when it comes to money, there's nothing for us to look at but the cold hard facts, and when we see that they don't add up, it's a serious reality check.

The problem is that most of the time we look at results in our financial life and assume that that's the one area we still need to master. But in reality, the condition of our financial life holds many clues as to how we are managing the other areas of our life. For example, your level of physical health affects your ability to concentrate, to think creatively and to work hard for long periods of time. It also affects your level of willpower which has a direct impact on how well you manage your financial life: your spending, keeping track of your income and expenses etc.

So while you might be thinking that your financial life is a part of your life you have together, you might want to consider instead whether or not you're looking at the hard evidence of where your entire life is taking you. While this might seem difficult to face at first, it usually helps you to get to the true root of the problem which is making it difficult for you to achieve mastery in your personal finances: your complete life balance in all areas.

Here are some things to consider...



## **Personal Finance and Your Health**

As we mentioned before, your level of physical health has a tremendous impact on your ability to be productive at work and to discipline yourself to effectively manage your personal finances. When your body is in good working physical condition, you have greater a good flow to your brain and muscular system which means you don't have to exert as much energy to do the everyday things that might wear you out if you're not in shape. So if you're in good health, you'll have more physical and emotional energy focus on building a financial plan and you'll have more willpower to help you stick to it

The legendary coach Vince Lombardi once said: "Fatigue makes cowards of us all." Haven't you ever been so tired and worn out that he just didn't have any willpower left to focus on something that you really needed to do? If so, you might be thinking that procrastination or lack of discipline is the problem, when it comes to getting a plan together for managing your personal finances. But in reality, you need to invest some energy into getting your body in shape through consistent balanced exercise and proper nutrition.

## **Personal Finance and Your Relationships**

If you're constantly choosing relationships with people who are draining you emotionally, that's probably why you don't have enough willpower left over for developing and sticking to a plan for generating more income and managing your spending properly. It's also important to consider just how expensive bad relationships can be, especially the relationship of their marriage. Just consider all of the people you know who have either been divorced and lost a lot of money because of it or who have been in poor relationships which have had a significant impact on their financial life.

## **Personal Finance and Your Career**

This is probably the trickiest area when it comes to impact on your financial life. Most people believe that the sole purpose of a career is to generate a strong income. But what if you choose a career which gives you no sense of purpose or fulfillment? Most likely, you'll spend a lot of your extra income buying things order to make up for the lack of personal fulfillment and happiness due to the career you have chosen. It's also true that the more excited and passionate you are about the career that you choose, the greater your opportunity will be for advancement or for earning more money by starting your own company.

## **Conclusion**

So if you're struggling with mastering your personal finances, and especially if you've been struggling for a long time, it's best to consider what clues your financial life is giving you about the condition of the other areas of your life. Many times, one you begin to get these things in order, you find that your personal finances automatically begin to improve as a result.



## **Personal Finance Success: Why Some Still Thrive During Recessions**

Are you concerned about your personal finances and feeling like your life would be so much easier if you could get rid of your money problems and have more financial security? If so, it might have something to do with the news that you keep hearing about the economy: the layoffs, the downsizing, jobs going overseas, the plummeting of the stock market and the rising cost of Medicare. But did you know that there are still people who are thriving financially? There are still people starting their own businesses and creating wealth in spite of the economy?

If you're interested in knowing how these people are managing their money and the lives in order to create such success in their personal finances, then this is something you've got to read...

### **The Secret to Financial Success: Your View of Money**

If you want to have finance success, the first thing you need is to take on the view of money which will empower you to create that success. Wealthy people aren't wealthy because of the way that they manage money, they're that way because of their view of money. A person's view of money determines the way that they behave in every area of their lives, and out of this life balance (or imbalance) is where the results of their personal finances are born. Too many people look at their personal finances and when they don't like what they see, they try to get on a budget, or work more hours or manage their spending or get out of debt.

But these are all symptoms which grow out of the root which is their personal view of money. Fighting the symptoms only leads to overwhelm, frustration and a draining of willpower. But once you address the root by changing your view of money to match those who have financial security and wealth, the symptoms all but take care of themselves.

So let's begin with looking at two of the common views of money which affect your financial success...

### **Treating Time as a Financial Currency**

According to financial advisors and self-made millionaires like Donald Trump, Dave Ramsey and Robert Kiyosaki, one of the most common differences between the wealthy and the broke is that wealthy people value their time differently. For example, if you spend an hour on the phone haggling with the phone company over a three dollar charge, it's because you're not valuing your time as if it were money. The same is true for anything that you spend hours doing so that you can "save money," while the same amount of time spent could have been better invested washing dishes for minimum wage.

For example if something around your house needs to be done and you take 4 hours to do it when you could have hired someone to do it for just \$20, you just made \$5 an hour. This is time that you could have spent working extra hours and making overtime pay, developing a solid financial plan for spending your money more wisely or working on a small part time business. So start paying attention to the way that you're managing your



time and work on creating value instead of putting yourself into a hole with minimum wage tasks.

### **Loving to Sell Instead of Loving to Buy**

Have you ever noticed how most people hate selling and promoting? In fact, they not only hate selling and promoting, but they hate it when people try to sell or promote something to them. They hate sales people and they hate marketers and advertisers. Yet these are the same people who want to have more money, but only because they have long list of things that they want to BUY with that money. This is how the majority think when it comes to money: they hate selling, but they love buying...and that's why most people you meet are broke.

On the other hand, read any book by a wealthy person and you'll find that they love to sell, to promote and to market. They'll market things to you while you're reading their book, while you're visiting their website. As long as there are people who love to buy, people who love to sell will have no problem making money and the people who love to buy will always be the ones writing their paycheck. So which view of money would you rather start developing right now? If you want to win in your personal finances and make yourself bulletproof to any economic recession, start working on loving to sell instead of loving to buy.

For best results, remember these two points and start managing your time, your energy and your money accordingly. While you won't see instant results (expecting instant results is another "broke" kind of thinking), with enough patience and practice you'll start to come out ahead.

Good luck.

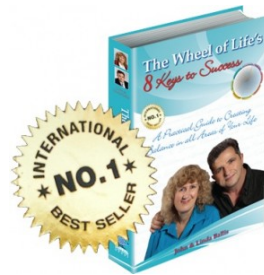


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\* If you join our team and fund any of our recommended programs we will send you a free hard copy of our book "The Wheel of Life's 8 Keys to Success" to help you achieve long lasting life balance, just send us an email.

Although choosing to take control of your life by joining any of these cashflow opportunities is a great first step to changing your life, the financial side of your life is only one step and you need to keep in mind that to be truly happy you need to achieve balance in all areas of your life.

\* Offer available in Australia only.





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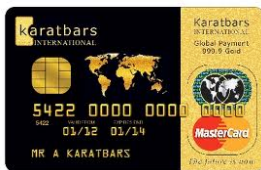


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