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Getting Priorities Straight

By Lois R. Thompson

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It is reported that there are over 1.5 million new people coming online each month, with only 95% of all online businesses making a profit.

I believe that the Internet is by far the greatest gold rush in history. So, how can this be...only 5% of online businesses raking in the gold?

Are the opportunities not equal for all? does it take large financial backing? No! I believe the failure of the 95% is attributed to the same causes for business failure off line as well as online. In a nutshell...it's the lack in clarity of vision.

How can we be focused when we don't have a clue what it is that we are to be focused on line. Without clarity of vision there is no real purpose, and with out real purpose our priorities become confused.

Without a carefully thought out game plan, it is most unlikely for one to achieve true success. In any venture, discouragement will come. And without a game plan when discouraged does not produce the Quick Riches that was so hopeful would come, one tends to give up on that venture. Then, frantically looks for the next opportunity and jumps right on in.

Before long, we are back to square one. We now have 3 or 4 newly claims staked, and none of them really producing. Depending on how much time and money we have invested, at this point, he may be tempted to sit the next race out, or even worse...drop out of the race entirely, with the false notion that..."it does not work."

What is wrong here? We have never taken the time to lay a solid foundation. Without a solid foundation a house just cannot stand the storm.

So what...if it takes a year or so to pay your dues in the School of Hard Knocks?

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That is not much time for a life of wealth and freedom. Don't buy the hype! No one logs on to the internet, signs up for a bizop, get a fancy website then sit back and become financially free.

As with anything else in life, we all must make a dedicated effort if in fact we are to reap the blessings.

The Beginning – Your Reason

Now that you are ready to create a game plan for financial freedom there are some steps to be followed closely.

Here's Fact.

Financial freedom, becomes very elusive, unless you have a reason, and I mean are really big reason or a bunch of important reasons that drive you emotionally. If you don't have know your reason right now, you need to begin to dig deep and keep searching for that thing that drives your passion. Do you remember a time when you were really passionate in life? What what was that passion about? How would you like to have that back?

Here's where you start:

1. Keep a new notebook for your training. Make it one you'd be proud to plan your life with. This notebook is going to hold a lot of important information you are going to want to refer back.
2. Once you have that notebook, state your life's creed or statement of life. Write this out boldly! Make this a commitment to yourself. Write at the top, "I'm 100% committed to achieving my goals and dreams." Something powerful happens when you write things down. Don't just think it, ink it. You will want to review this often. A year from now, you'll be blown away at how significant it is that you've written that down.
3. Why do you want financial freedom? Here's your first task: write down everything financial freedom would mean to you. Keep writing for as long as you can, up to 30 minutes. Yes, I said 30 minutes! Most people will spend hours planning a vacation, but they can't give 30 minutes to writing down their reasons for financial success. Will you commit to your success and do this

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task, or are you keeping yourself busy building someone else's dreams. This is a goal setting exercise, built on the power of your dreams.

I do this once a quarter. Each time I do it, I am impressed upon and inspired to do more with my life. It will be the same for you, so go for it!

Write down ALL your dreams and goals.

Here are some thoughts to get you going:

What would your family be like?
What would your relationships be like?
What kind of house would you live in?
What kind of car would you drive?
What specific vacations would you take?

How could you give back?
Would you set up a charity? What kind?
To live debt free how much would it require per year?
How much fun would you put into your day?
What time would you get up in the morning? Go to bed at night?
Would you travel? Where? In what style?
What kind of clothes would you own?
What kind of jewelry would you wear?
What would you do for your community?
Being financially solid and debt free, what would you do with the rest of your life?

If you have not done this before, it can be most tedious, but keep writing until you until you get to the bottom of this. Working out your dreams is a very profitable investment. As with anything else, the more you work at it, the better you'll become at it. You'll be doing this again, and we'll take you back to your notebook to see how you've progressed since you wrote all this down. I think you'll be very inspired.

Yes! this is a time consuming process, but an investment so great a price cannot be placed upon it. Remember the turtle? he is the last to get out of the starter box in a race, but he plows steadily along and finishes at the finish line. Sometimes, going slow is getting ahead...those that wait, mount up with wings as eagles!

Now that you know your own dreams, you're ready to hear about our strategy for helping you achieve them?

Setting Your Financial Priorities

By Terry J. Rigg

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Whether you know it or not, you are always setting your financial priorities. Some may decide that a new stereo system is more important than this month's electric bill. This may be a little off the wall but it is still setting your priorities.

Anyone wanting to better manage their money would be wise to determine what their financial priorities are and stick to them. Of course, if you see that these priorities will not put food on the table and pay your bills then you will have to rethink your priorities.

Setting your priorities is simple. You just decide what is the most important aspect of your finances and put that item on top. However, if you decide on that stereo over your electric bill, you may find yourself in the dark with no need for a stereo.

There are basic priorities that pertains to everyone. These are simply a matter of survival. Here is a list of the basics:

Water
Food
Shelter

That was a tough one.

What does it take to ensure that our basic needs are met? The main ingredient is a source of income to pay the rent or house payment, pay the utilities, and buy the groceries. This is where you start setting your priorities.

Before you can spend another penny, you have to take care of what you need to survive. Don't put off the rent or house payment, utilities and don't skimp on your groceries and necessary health items. If you do you will start experiencing money problems much sooner than you would if you had delayed paying other bills instead.

What's next? If your source of income happens to come from a job, then I would say your transportation. You have to get back

and forth to work so you can afford all of the other stuff.

This would include your vehicle payment, gas, insurance and maintenance. If your source of income is not a job then go to the next step.

And Now? Naturally, this would be your other bills. You can even split this category a little further.

First, you have your bills that are secured by property. You should always pay these bills first.

Secondly, your unsecured bills which are probably credit cards.

The reason you should always pay your secured bills first is that it is much more likely that they can take the secured property and probably will unless payment is made. While credit cards companies are notorious for their threats, they very seldom follow through. I'm not saying not to pay them, just that they aren't as high a priority as your secured bills.

Next would be your savings. I really to hate to list savings as your last priority because having a savings can prevent the use of those dreaded credit cards and help in so many ways. If you have the money to cover all of your other priorities then you should always put savings at the top of the list. However, if you don't have enough money to cover your bills and expenses then your savings will have to be the first to go.

Just to recap. The below list is an example of what your financial priorities should look like:

1. Groceries and Necessary Health Items
2. Housing (Rent or House Payment)
3. Utilities
4. Transportation
5. Secured Bills
6. Unsecured Bills
7. Savings

Let's hope that you never get in the position to have to decide which of the above list will have to wait. But if you do, following the above priorities is absolutely necessary to ensure your survival.

Terry Rigg is the author of Living Within Your Means – The Easy Way <http://www.homemoneyhelp.com/ebookadpage.html> and editor of The FREE Budget Stretcher Newsletter and Budget Stretcher web site <http://www.homemoneyhelp.com>. He has 25 years of experience counseling individuals and families concerning their personal finances.



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