



*10 Ways to Ignite the*

**Passion**

*In Your Life*

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**“Only passions, great passions,  
can elevate the soul to great things.”**

~ Denis Diderot

# 10 Ways to Ignite the Passion In Your Life

**A** wise man once said, "*Passion is the source of our finest moments.*" How true! Think about your life. Aren't your greatest memories filled with passionate feelings? It could have been joy, love, pride, or even sadness, but the one thing in common with all of these emotions is passion.

Passion intensifies your total experience of any moment and inspires you to bring your dreams to life. It prevents you from filling your existence with lackluster episodes of boredom.

**"Passion is the source of our finest moments."**

~ Joss Whedon

With passion, you can avoid the pangs of mediocrity and, instead, live the successful and fulfilling life you desire!

Have you ever found yourself admiring someone because of their zest for life? Their passion shines through in everything they do! Wouldn't *you* love to be the one everyone admires?

Great news! You *can* find that same enthusiasm within you if you consistently ***practice techniques that inspire your passion.***

In this book, you'll learn many strategies to bring your passion to life. If you use these strategies each and every day, soon you'll feel the joys of an abundant life filled with passion.

## ***Focus on the Present***

One of the best ways to fill your life with passion is to live in the present moment. When you ***immerse yourself in the here and now:***

- \* The past and future are irrelevant
- \* Worries are forgotten
- \* Distractions are pushed aside
- \* You achieve total focus on what you're doing
- \* You catapult yourself toward your goals
- \* Your journey is a parade of passionate moments

Living with total focus on *the moment* will take some practice because it's a different mindset than you may be used to. But practice makes perfect!

***“Where are you? Here.  
What time is it? Now.”***

*~ From the movie: The Peaceful Warrior*

## **Follow these tips to help you experience present moment living:**

1. **Let your senses come alive!** Take time to stop and smell the roses.  
**Enjoy** the softness of your kitten's fur, the warmth of a loved one's caress, the delicious aroma of the pie baking in the oven, the freshness of the air after a rain shower, the pleasing harmony of the songbirds heralding the dawn, and the sheer beauty of a rose.  
  
\* You're *never* too busy to let these wonderful moments slip by unnoticed!
2. **Heed the opportunity of this moment.** Opportunities are all around you, each and every day. Keep your mind open to opportunities that can benefit you and take advantage of them while they're right there in front of you.
3. **Stay focused.** When distracting thoughts try to take you away from this very moment, regain your focus by consciously asking yourself these questions:  
  
\* Where am I? (*Here*)  
\* What time is it? (*Now*)  
\* What am I thinking about? (*Only what I'm doing this moment*)

These questions will help you put your worries and distractions aside. If necessary, tell yourself that ***you'll simply think about them at another time, but not right now.*** If you do this enough, you'll find that it becomes easier and easier to keep your focus on *this* moment.

## Go For It with All the Gusto You've Got

When you're putting your best efforts into any endeavor, it's hard *not* to muster up some passion. If you're going to do something, then it's worth doing well. ***No wishy-washy, half-baked efforts for you!***

Letting your passion shine through in all your actions makes everything you do in your life worthwhile, whether it's washing the dishes or writing a symphony.

Allow yourself the sheer joy of total enjoyment in what you're doing!

***“Work like you don’t need money,  
Love like you’ve never been hurt,  
And dance like no one’s watching.”***

~ Old Irish Proverb

## Use these strategies to help you boost your passion:

1. **Determine your priorities.** When you know without a doubt what's most important to you, you can make choices and decisions with confidence. Choose the option which is most conducive to your higher priority and you'll be inspired to go full force with your decision.
2. **Live on purpose.** Living *on purpose* is choosing your own life according to your priorities. Simplify your life: include in your schedule only those things which are important to you.
3. **Clarify your goals.** Know exactly what you want and how you're going to get there. Divide your goals into *achievable* steps and focus on completing one step at a time. Rejoice as you achieve each step because you're one step closer to your ultimate goal. This will inspire you and build momentum.
4. **Believe in yourself.** Nothing helps you go full-force like confidence. The first three steps above will help you gain confidence in yourself. Allow yourself to believe in *you* and you'll find the passion you've been seeking.

**“What one has, one ought to use;  
and whatever he does, he should  
do with all his might.”**

~ Cicero

## Be Optimistic

An important part of a passionate mindset is an optimistic attitude. ***When you think positive thoughts, the passion to pursue something with all your might comes easily.***

On the other hand, if you're having second thoughts or negative feelings, it's hard to be passionate about it. If you give only 50% of yourself, you'll still feel 100% awful if things don't turn out the way you'd hoped for.

Now what kind of attitude is that? Do you see how it can kill your passion? It doesn't even make much sense when you look at it logically, but that's the way we are sometimes. Fears don't always make sense!

***You'll find that you most often get what you expect.*** If you expect good things, that's the way events in your life usually turn out. An optimistic attitude leads you to make the choices that bring you what you desire.

Even when you're faced with challenges, if you're optimistic, you'll tend to discover the silver lining or find a workable solution. ***Optimism keeps you fired up*** and moving in a direction that makes you happy.

With optimism, you can find the opportunities in your challenges. When life hands you lemons, you can make lemonade – and like it!

**“In the middle of difficulty  
lies opportunity.”**

~ Albert Einstein

**You can foster an optimistic attitude by:**

1. **Using positive self-talk and affirmations** to replace negative thoughts with optimistic ones
2. **Meditating daily** to visualize the life you desire and inspire yourself toward action
3. **Asking yourself:** *Why not? What if it does work? How can I make this possible?*

## Take Action

**Passion is incomplete without action.** Become the most action-oriented person you know. Learn to take swift and decisive action to take advantage of opportunities. The only way you can make your dreams come true is by taking action. Otherwise, a dream is just a dream!

Rather than sitting around thinking how nice it would be “if...”, find a way to make it happen. Make a plan and go for it!

Instead of wasting time worrying about the scary "*what ifs*," make the best plan you can and then take action to bring the best scenario to fruition.

When a challenge arises in your path, seek a solution to get around it, and then take action to continue moving forward.

Action fuels your passion! You'll find that, ***the more you take action to get what you want, the more passionate you feel about it.***

## Learn Something New Every Day

Another way to spark your passion is to acquire additional knowledge and develop new skills. In the course of learning about new things, you may find something you're totally wild about!

***"You don't have to be great to get started, but you have to get started to be great."***

~ Les Brown

## Here are some ways you can discover new passions:

1. **Pursue a new hobby.** Is there something you've always wanted to try? Now's the time!
2. **Take a class.** Look into your community or school district programs for interesting subjects.
3. **Travel.** Whether it's in your own city or to a foreign land, this can lead to exciting passions.
4. **Read.** Books, whether fiction or fact-based, give you views into entire new worlds.
5. **Surf the Net.** You can learn about anything on the Internet: facts, news, and new ideas.

When you learn something new every day, you have a wealth of knowledge that keeps your mind active and processing new ideas. Rarely will you feel like you're stagnating. Instead, you're more likely to find a plethora of new passions you never knew existed within you.

**“Develop a passion for learning.  
If you do, you will never cease to grow.”**

~ Anthony J. D'Angelo

## Step Outside Your Comfort Zone

In venturing outside of our comfort zones, we expand our horizons. Our own little world suddenly becomes much bigger, opening the doors to a vast array of new possibilities! With new possibilities come new opportunities and – you guessed it – new passion.

Outside your comfort zone, you'll be able to take actions you were afraid of, reach for dreams that you forbid yourself from working toward, and ***allow yourself the pride and joy of achieving the success you deserve.***

Stepping outside your comfort zone will be uncomfortable at first, but, once you get used to doing it, you'll wonder how you could've kept yourself so confined within it before.

***A good way to get acclimated to the change is to do it little by little.*** Try simple things like taking a different route to work or trying ethnic restaurants with new types of foods.

***“Nobody ever died of discomfort, yet living in the name of comfort has killed more ideas, more opportunities, more actions, and more growth than everything else combined. Comfort kills!”***

~ T. Harv Eker

Think of life as a great adventure and wake up each day anticipating the exciting adventures of the day ahead. Each day, have a new experience to expand your horizon a little beyond where it was yesterday. **Try one new thing**, make one new call, meet one new person, and so on.

Soon you'll be used to new experiences and know that they usually turn out good. With your unfailing optimism, you'll be ready to **take that leap of faith** to re-kindle lost dreams and long-forgotten passions, and claim them with mighty action.

## Give Thanks

Feeling gratitude for your blessings – and showing it – helps bring out your passion. **When you feel greatly blessed, it's hard not to feel passionate about your life.** It also attracts even more good things for you to feel grateful for.

When you awake, give thanks for all the good things coming in the day ahead. When you retire at night, give thanks for the blessings you received.

In between, say, "Thank you," to everyone who brightens your day. From your child who gave you a hug, to the stranger who opened a door for you, let them know you're thankful for what they did.

Expressing your gratitude not only makes others feel better, and more apt to help you again, it also makes *you* feel better! It adds one more measure of joy to your day.

**“We can only be said to be alive in those moments when our hearts are conscious of our treasures.”**

~ Thornton Wilder

## Find a Career that Excites You

Are you happy in your career? If not, perhaps it's just not the right one for you. For most of us, a good portion of our lives are spent at our workplace. Our job has a lot to do with our overall feelings of success. Therefore, it's important that we enjoy what we do for a living!

If you don't like your job, then how can you be passionate about succeeding in it?

***Can you imagine spending your time doing something you're passionate about and making a living from it?***

This is not only possible, but you'll also enjoy much greater success following this path!

In pursuing interests that please you, not only will you have the passion that drives you to excellence in your field, but the enthusiasm will be contagious! Your enthusiasm can convert prospects into clients, and attract co-operation from business associates. Your passion can also propel you over hurdles by encouraging you to seek solutions and take appropriate action.

But how do you go about designing your career around your passions?

**“Follow your passion, and success will follow you.”**

~ Arthur Buddhold

**These tips can help you bring your passions into your career:**

1. **Determine your passions.** Oftentimes a career can be enjoyable even if it isn't about your most passionate hobbies. What do you enjoy doing? Meeting people? Working alone? Traveling in your work?
  - \* **Seek out work opportunities that cater to what you like to do.**
  - \* Take a career aptitude test to guide you to new ideas and opportunities.
2. **Consider your own business.** You can start off by offering your own products and services part-time. Once you've built it up to your current level of income, you can transition into full time.

***Also make a plan to address these items:***

- \* What are the costs? How can you get these funds together? From savings? With a loan? How will you repay it?
- \* Research what you need to learn about having your own business. Paperwork and taxes can also be a passion-killer if you haven't done your homework or hired an expert to take care of these things.
- \* Prepare ahead of time by finding a mentor.
- \* Develop the skills you need to succeed. If it takes further education or practice, then take action to accomplish these tasks first.
- \* Acquire appropriate licenses or certifications.
- \* How will you market your business?
- \* Determine your USP. Your USP is your unique selling point. How will you be different (and better) than other businesses in your field? Will you offer bonuses? Fanatical customer service? You must establish yourself as unique in order to stand out from the competition.

***The possibilities are endless when it comes to letting your passions drive your career.*** Do your research and then take action to make it happen! You'll be glad you did!

## Show Your Love

Love is one of our greatest passions. ***The big secret to feeling more passion in your relationship is to demonstrate more passion yourself.*** Show your partner your love, respect, and gratitude for all they do. The more you show it, the more your partner reciprocates, and the more passion is ignited in both of you!

Always be honest with your partner and *listen* to their point of view to avoid misunderstandings. Honesty is *always* the best policy.

Be affectionate and playful. Some think that relationships are all work, but it's just the opposite! ***When it's fun being around each other, your passion comes alive*** and you naturally *want* to make each other happy.

When you have a difference of opinion, ***remember that you truly love this person!*** This person is the most important person in your life. This simple point keeps you from saying things you'll later regret, helps you be more patient, and enables win-win compromises.

***“You should be kissed and often,  
and by someone who knows how!”***

~ Rhett Butler in the movie *Gone With the Wind*

And lastly, who can forget the immortal words of Rhett Butler in the classic movie *Gone With the Wind*: "**You should be kissed and often, and by someone who knows how!**" Yes, living in the moment and letting passion sway you, is always a plus for a passionate relationship! So what if you're in the middle of washing dishes? **There's always time for a passionate kiss...**

## Dream Big Dreams

An important strategy to create more passion in your life is to dream big. How can you even *desire* to accomplish great things if you limit yourself in your dreams?

**Bigger dreams carry with them greater passion!** They get you more excited about the possibilities that await you, if you only take action to make them come true.

So dream big dreams, and then follow the techniques you've learned in this book to ignite your passions and bring you the life you've always wanted – a life filled with passion, abundance, and fulfillment!

**"Nurture your mind with great thoughts;  
to believe in the heroic makes heroes."**

~ Benjamin Disraeli



*10 Ways to Ignite the*

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C H E C K L I S T

# 10 Ways to Ignite the Passion In Your Life

## C H E C K L I S T

**U**se this checklist to help you take daily action to ignite your passions. Each night, reflect on your day and determine how well you used each strategy. If you used it, give yourself a *gold star* or *checkmark* for that day.

Your goal is to use most of the strategies, multiple times every day so they become habits and new mindsets that will *automatically* work to bring you a passionate life.

***Experts say that it takes 3 weeks of consistent action to form a habit.*** Print at least 3 copies of this weekly checklist to help guide you toward your new habits of passion.

# 10 Ways to Ignite the Passion In Your Life

## C H E C K L I S T

Strategy	Sun	Mon	Tues	Wed	Thurs	Fri	Sat
✓ Focus on the Present							
✓ Go For It with All the Gusto You've Got							
✓ Be Optimistic							
✓ Take Action							
✓ Learn Something New Every Day							
✓ Step Outside Your Comfort Zone							
✓ Give Thanks							
✓ Find a Career that Excites You <i>(Engage in at least 1 task that brings you closer to this goal)</i>							
✓ Show Your Love							
✓ Dream Big Dreams							

*10 Ways to Ignite the*

# **Passion**

In Your Life

**S E L F - R E F L E C T I O N  
W O R K S H E E T**

# 10 Ways to Ignite the Passion In Your Life

## SELF-REFLECTION WORKSHEET

**F**amous quotes often have great meaning in our own lives. How do these quotes apply to *your* life? How can you use their wisdom to bring you more passion?

Write your answers in the space provided, *take action* on your reflections, and then look at this worksheet again in a few months to see how you've changed.

**10 Ways to Ignite the Passion In Your Life**  
SELF-REFLECTION WORKSHEET

**“Only passions, great passions,  
can elevate the soul to great things.”**

~ Denis Diderot

SELF-REFLECTION:

**10 Ways to Ignite the Passion In Your Life**  
SELF-REFLECTION WORKSHEET

**“Passion is the source of  
our finest moments.”**

~ Joss Whedon

SELF-REFLECTION:

**10 Ways to Ignite the Passion In Your Life**  
SELF-REFLECTION WORKSHEET

**“Where are you? Here.  
What time is it? Now.”**

~ From the movie: The Peaceful Warrior

SELF-REFLECTION:

**10 Ways to Ignite the Passion In Your Life**  
SELF-REFLECTION WORKSHEET

**“Work like you don’t need money,  
Love like you’ve never been hurt,  
And dance like no one’s watching.”**

~ Old Irish Proverb

SELF-REFLECTION:

**10 Ways to Ignite the Passion In Your Life**  
SELF-REFLECTION WORKSHEET

**“What one has, one ought to use;  
and whatever he does, he should  
do with all his might.”**

~ Cicero

SELF-REFLECTION:

**10 Ways to Ignite the Passion In Your Life**  
SELF-REFLECTION WORKSHEET

**“In the middle of difficulty  
lies opportunity.”**

~ Albert Einstein

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SELF-REFLECTION WORKSHEET

**“You don’t have to be great  
to get started, but you have to  
get started to be great.”**

~ Les Brown

SELF-REFLECTION:

**10 Ways to Ignite the Passion In Your Life**  
SELF-REFLECTION WORKSHEET

**“Develop a passion for learning.  
If you do, you will never cease to grow.”**

~ Anthony J. D’Angelo

SELF-REFLECTION:

## 10 Ways to Ignite the **Passion** In Your Life

### SELF-REFLECTION WORKSHEET

**“Nobody ever died of discomfort, yet living in the name of comfort has killed more ideas, more opportunities, more actions, and more growth than everything else combined. Comfort kills!”**

~ T. Harv Eker

SELF-REFLECTION:

**10 Ways to Ignite the Passion In Your Life**  
SELF-REFLECTION WORKSHEET

**“We can only be said to be alive in those moments when our hearts are conscious of our treasures.”**

~ Thornton Wilder

SELF-REFLECTION:

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SELF-REFLECTION WORKSHEET

**“Follow your passion, and  
success will follow you.”**

~ Arthur Buddhold

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SELF-REFLECTION WORKSHEET

**“You should be kissed and often,  
and by someone who knows how!”**

~ Rhett Butler in the movie Gone With the Wind

SELF-REFLECTION:

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SELF-REFLECTION WORKSHEET

**“Nurture your mind with great thoughts;  
to believe in the heroic makes heroes.”**

~ Benjamin Disraeli

SELF-REFLECTION:



**25** SIMPLE STRATEGIES TO  
BOOST YOUR  
CREATIVITY

Does creativity come naturally to you, or do you usually find yourself desperately scrambling for ideas whenever you reach for some creativity?

The good news is, regardless of how creative you think you are, ***there's creativity to be found within everyone.***

***Try these strategies to boost your creativity...***

# 1. BE DRIVEN.

You can have whatever you want if you put your mind to it. If there's an area of your life where you want to be more creative, ***you can achieve it with the right mindset.***

## **2. STUDY YOUR SUBJECT.**

If you have a certain area you want to boost with creativity, start to become an expert on that subject. Study the subject itself and then study other people who are successful in that realm.

## **3. STRENGTHEN YOUR CONFIDENCE.**

With greater confidence comes greater creativity. Being confident in your own abilities and ideas relaxes you and allows the ideas to flow more freely because you're not as likely to automatically censor every idea you come up with.

## **4. EXPLORE.**

Try new things. Being creative means that you're thinking of new ways of doing things. Step out of your comfort zone. Experiment with different thoughts and actions.

## **5. STEER CLEAR OF JUDGING YOURSELF.**

Stay away from the urge to criticize yourself or your performance. Even if you're unhappy with your results, they could be leading you to better results.

## 6. MAKE TIME.

***Give yourself enough time to be creative.***

Sometimes you need to spend a lot of time thinking before the perfect idea comes to you.

## **7. BRAINSTORM NEW IDEAS.**

Grab some paper and write your thoughts down without stopping. After several minutes, you'll find that you've written down some excellent ideas.

## **8. KEEP A JOURNAL.**

Keeping a journal will help you chronicle your creative journey. In addition, some great ideas may come to you as you reflect on your day.

## **9. REMEMBER YOUR INSPIRATION.**

Remember the reasons why *you want* to be creative.

Think about these things if you find yourself struggling.

## 10. THINK OUTSIDE THE BOX.

***There's always more than one way of doing things.*** You can start thinking more creatively by coming up with new ways of doing even simple, routine things.

# **11. LISTEN TO MUSIC.**

Music has the power to bring on creative thinking.

## **12. CHANGE YOUR ATMOSPHERE.**

If you find that you're stuck in one situation, perhaps changing the setting will help you freshen up your thinking.

## **13. STAY AWAY FROM DISTRACTIONS.**

Distractions interrupt your concentration. If you want to think creatively, turn off the computer and the TV. Lock the door. Focus.

# **14. MAKE NEW DEFINITIONS.**

Ensure stereotypes are not your style! Make your own rules and choose to see things a little differently.

## **15. RELAX.**

Many people get creative ideas when they're fully relaxed. Find something to do that relaxes your mind, whether it's a hobby or just taking a nap. Once you're refreshed, new ideas will come more easily.

## **16. SEE IT FROM A DIFFERENT PERSPECTIVE.**

When you're stuck in a rut on a project, try to put yourself in someone else's shoes. Seeing a work project from the perspective of your boss or customer puts a new light on it.

## **17. CREATE A MIND MAP.**

A mind map is a visual representation of what's going on in your mind. It can help bring clarity and creativity to the situation by showing how all aspects of your thoughts are related.

## **18. ASK FOR HELP.**

Maybe someone else can work with you and help you to come up with new ideas.

## **19. USE VISUALIZATIONS.**

Visualize yourself succeeding. Close your eyes and imagine the scene. Incorporate all of your senses for maximum effectiveness.

## **20. STAY CURIOUS.**

Ask questions about everything. Even the simplest of things can be made more exciting by posing questions about it. These questions can spur your creativity into a whole new direction.

## **21. ASK “WHAT IF.”**

Asking “what if” can help you think of different possible scenarios and outcomes

## **22. TAKE SMALL STEPS.**

Paying attention to every small detail may help you discover something you never thought you'd find.

## **23. EXPLORE YOUR ARTISTIC SIDE.**

Draw, write, sculpt or sing. Find an artistic style that suits you and use it to express your creativity in all new ways.

## **24. THINK LIKE A CHILD.**

How would a child see the situation differently?  
Sometimes, all it takes to spark your creativity is a fresh, simple perspective free of grown-up stresses.

## **25. BELIEVE IN YOURSELF.**

Remember your successes by keeping a *Success Journal* and return to this journal when your self-reliance wavers. The more you believe in yourself, the more you'll be able to tap into the deep creativity within you.

EVERYONE HAS THE  
POWER TO BE A  
CREATIVE THINKER.



50

simple  
STRESS RELIEF  
strategies

There's no such thing as "stress free."

(Sorry. But it's true.)

Stress can easily grow into a  
**MONSTER**, holding your inner peace  
and happiness hostage.

(Again, sorry. But it's true.)



But there's *hope*.

You can target and eliminate this monster.

All you need to do is...



Be proactive.



You **CAN** gain control again and  
enjoy your life once more.



This compilation of actionable techniques will help you get started.

Please **print** it and post these tips in your office as a constant reminder.



**Here we go...**



# **CHAPTER 1:**

## **Everyday Stress Relief Tips – Forming Routines**

## Stress Relief Strategy:

Plan one **positive** action for the day, **before** you start your morning routine.

Stress Relief  
**Strategy:**

Have a plan – make a list of stress related goals and ideas on how you might achieve them.

**STRESS RELIEF  
STRATEGY:**

**SPEND AT LEAST 10 MINUTES  
RELAXING BEFORE HEADING  
OUT TO FACE THE DAY. MAKE  
IT A PART OF YOUR MORNING  
ROUTINE.**

## Stress Relief Strategy:

Don't spend more than 20 minutes  
relaxing in the morning... morning  
relaxation can turn into procrastination.

*Stress Relief  
Strategy:*

*Watch or read something light and  
innocent once in a while.*



## **CHAPTER 2:**

# **Getting a Grip on Bad Bedtimes**

Stress Relief  
Strategy:

Do some light stretch exercises  
before climbing in the sack.

Stress Relief  
Strategy:

Stop drinking anything  
caffeinated after 7:00 p.m.

## Stress Relief Strategy:

Do some physical work during the day. The body isn't ready to rest unless it's had a good workout.



Stress Relief

9

# Strategy:

Use a routine... it prepares the  
mind for *sleep*.

## Stress Relief Strategy:

**Reflect** on the day's events  
and spend 10 minutes  
(and 10 minutes only) **planning**  
**for tomorrow.**

## Stress Relief Strategy:

Eat a healthy supper, and don't  
snack right before bed.

Stress Relief  
Strategy:

Take a long, hot soak in the tub.



# **CHAPTER 3:**

## **Weekend Workouts – For the Couch Potato**

## Stress Relief Strategy:

Plan some **morning** activities.

It will motivate you for the  
rest of the day.

**STRESS RELIEF  
STRATEGY:**

**SLEEP IN... BUT NOT TOO LATE.  
YOU DON'T WANT TO MISS  
YOUR TIME OFF.**

*Stress Management  
Strategy:*

*Have kids — you'll never be  
inactive again.*

Stress Relief  
Strategy:

Take the kids out to the park  
and play with them.

*Stress Relief  
Strategy:*

*Find a charitable activity you can  
devote some time and energy to.*



## **CHAPTER 4:**

**Weekend Relaxation Techniques –  
For the Folks who Never Slow Down**

Stress Relief  
Strategy:

Pick out 1 hour of each weekend day to do nothing but relax.

## Stress Relief Strategy:

Plan a **nature** activity, and  
slow down – it took time to  
make the world, take some  
time to **enjoy** it.

Stress Relief

## Strategy:

Find a **sit-down** hobby. Something as simple as whittling wood can help you feel *relaxed*.

## Stress Relief Strategy:

Sit in a coffee shop for one hour  
per weekend and  
'people watch.'



# **CHAPTER 5:**

## **Strategies For Eliminating Over-Bearing Stress**

## Stress Relief Strategy:

Plan a **specific time** to work on finances. Try not to **think** about it at other times.

## Stress Relief Strategy:

Make some long-term financial goals... but don't overdo it.

Planning every little detail only sets you up for frustration.

## Stress Relief Strategy:

Stop playing the 'I must please everyone' role. It's okay to help people, but it's never your duty to make everyone happy.

## Stress Relief Strategy:

Keep a 'stress log'. Choose the stresses that occur most often, and work on those specifically.



## **CHAPTER 6:**

# **Sharing Your Burden With Others**

Stress Relief  
Strategy:

Find someone to talk to about your stress.  
No one should go through this life alone.

*Stress Relief  
Strategy:*

*Make your conversations two-way.  
Listen to other people's input.*

## Stress Relief Strategy:

Don't take offense with the advice people give you... even if it's offensive.

## Stress Relief Strategy:

If nothing else, talk to yourself...  
and don't be afraid to answer.

**STRESS RELIEF  
STRATEGY:**

**TALK TO A COACH WHO CAN  
HELP YOU STAY FOCUSED ON  
YOUR STRESS RELATED  
GOALS.**



# **CHAPTER 7:**

## **Managing Stress Within The Family**

*Stress Relief  
Strategy:*

*Accept your spouse (or even ex-spouse) and their faults. A lot of stress can be avoided when we stop trying to perfect other people.*

## Stress Relief Strategy:

Learn to delegate duties.  
Make sure your children are  
contributing to the household  
chores – you're **not** a slave.

## Stress Relief Strategy:

Designate *quiet time*.

Offer a treat for those who do participate.

Stress Relief

# Strategy:

**STOP** feeling guilty for taking  
occasional shortcuts

(like making frozen instead of fresh vegetables).

## Stress Relief Strategy:

Pick your battles -

There's plenty to argue about.

Save it for something that matters.

## Stress Relief Strategy:

Hang in there... families are never easy to deal with, but they're always worth it.



# **CHAPTER 8:**

# **Handling Stress at Work**

## Stress Relief Strategy:

Keep an eye out for opportunities to come. It could be a career change or just a change in company.

*Stress Relief  
Strategy:*

*If you must cuss, do it silently.  
Don't add fuel to a conflict.*

## Stress Relief Strategy:

Try helping out a coworker -  
charitable acts are great stress  
relievers.

## Stress Relief Strategy:

Play some innocent practical jokes... but make sure it is not at someone else's expense.

Stress Relief  
Strategy:

Force yourself to smile.

'Faking happiness' will actually make it happen.



# **CHAPTER 9:**

## **Dealing With Unavoidable Stress**

## Stress Relief Strategy:

Stop and take 10 deep breaths  
before proceeding.

(yes, it's a cliché rule, but it still works)

## Stress Relief Strategy:

Force yourself to sit down and plan for potential problems once a week.

## Stress Relief Strategy:

Learn from the past. Once you've survived a stressful moment, reflect on ways you could have better handled it.

Stress Relief  
Strategy:

Accept the fact that you can't control anyone.  
You can only control your reaction.

## Stress Relief Strategy:

Talk to a coach about how to better deal with something out of your control.



# **CHAPTER 10:**

## **Even More Stress Relief Ideas**

## Stress Relief Strategy:

Read something funny -  
laughter is truly the best medicine.

## Stress Relief Strategy:

Address your stress -  
ignoring it just makes it worse.

## Stress Relief Strategy:

Go on a monthly 'night out'  
and blow off the steam.

Stress Relief  
Strategy:

Meditate or pray.



Now what?

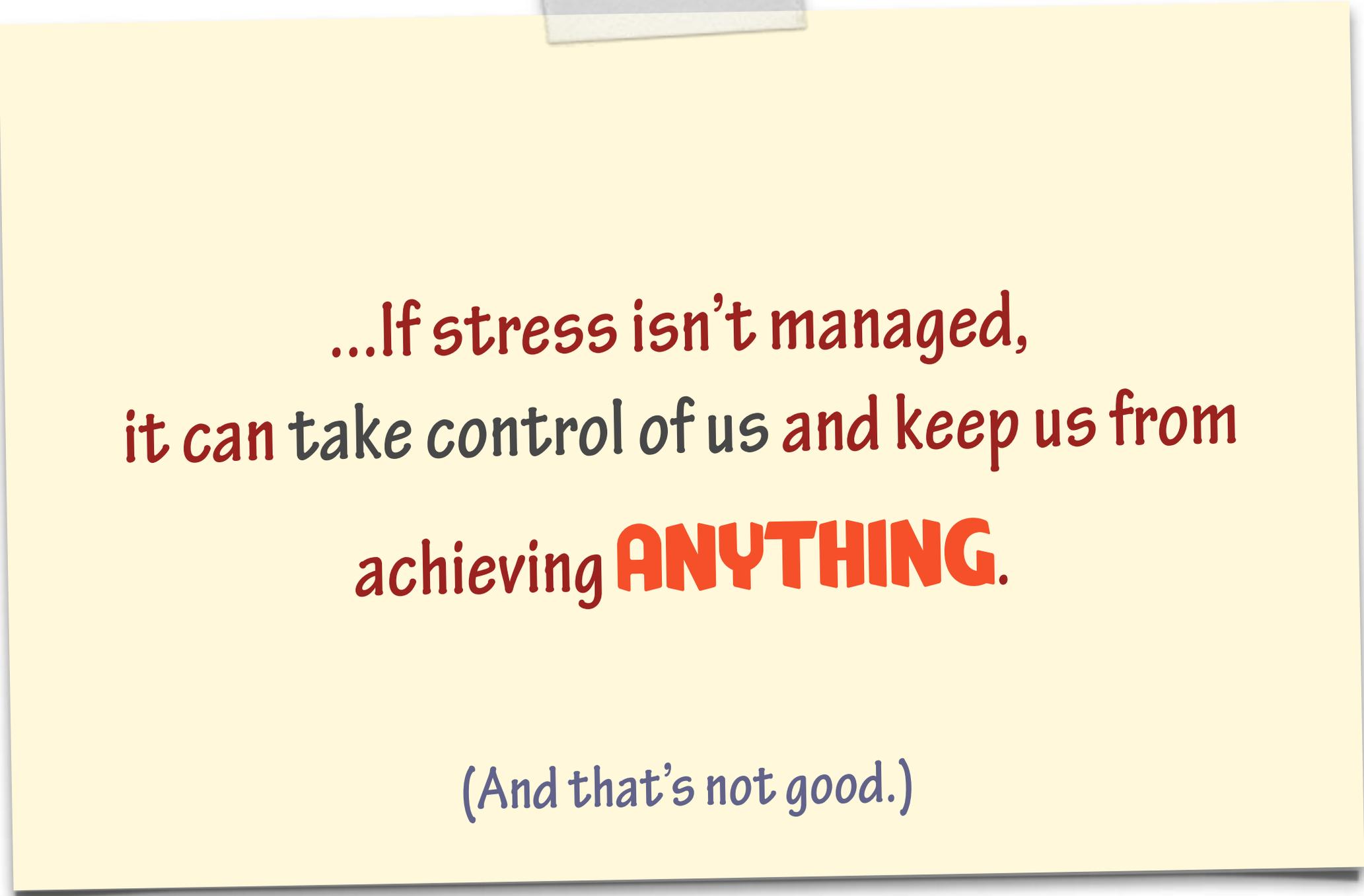


Stress can't be (and shouldn't be)  
eliminated entirely.

It's what **DRIVES** us in life.

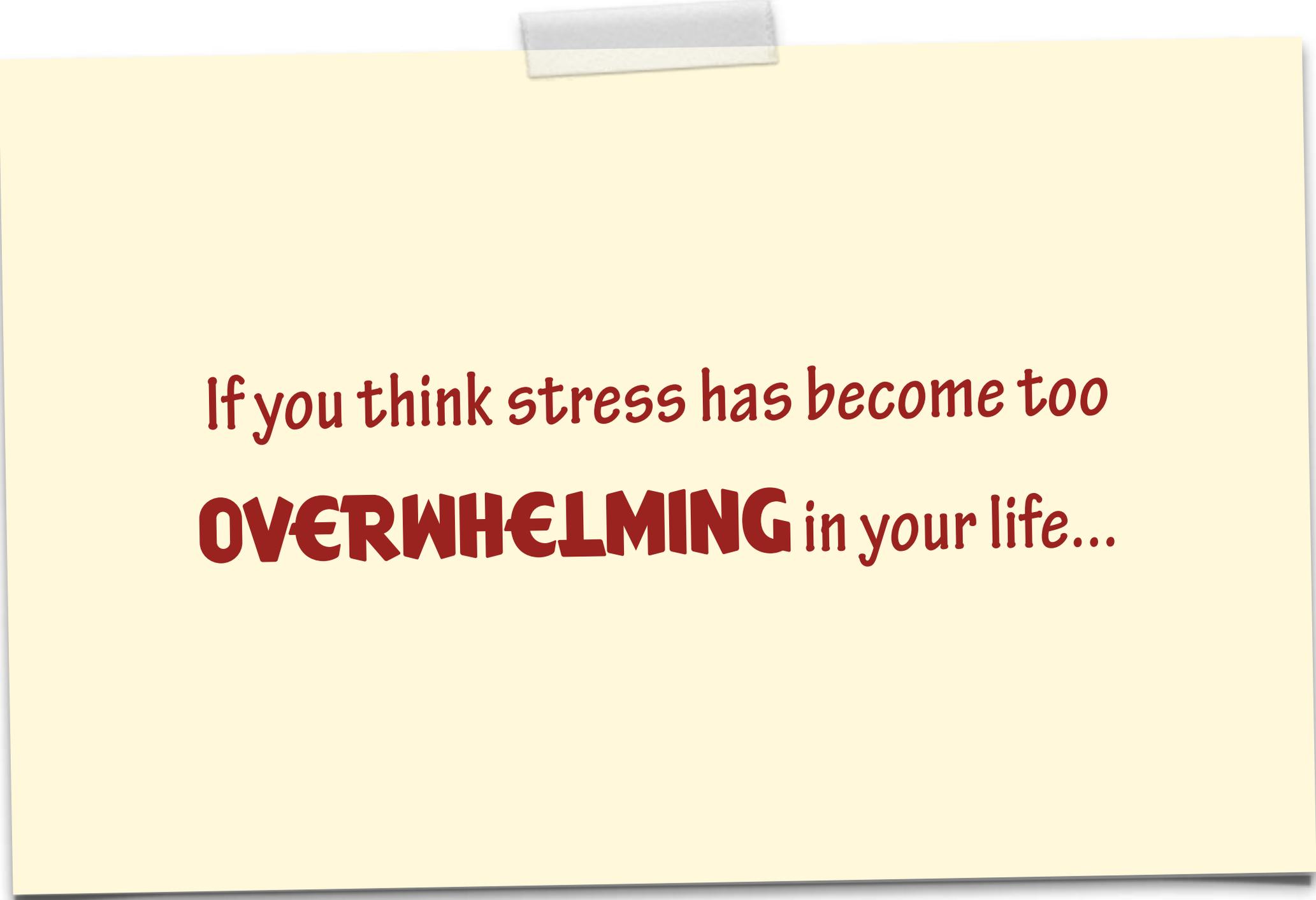
But...

(You knew there was a *but* coming, didn't you?)

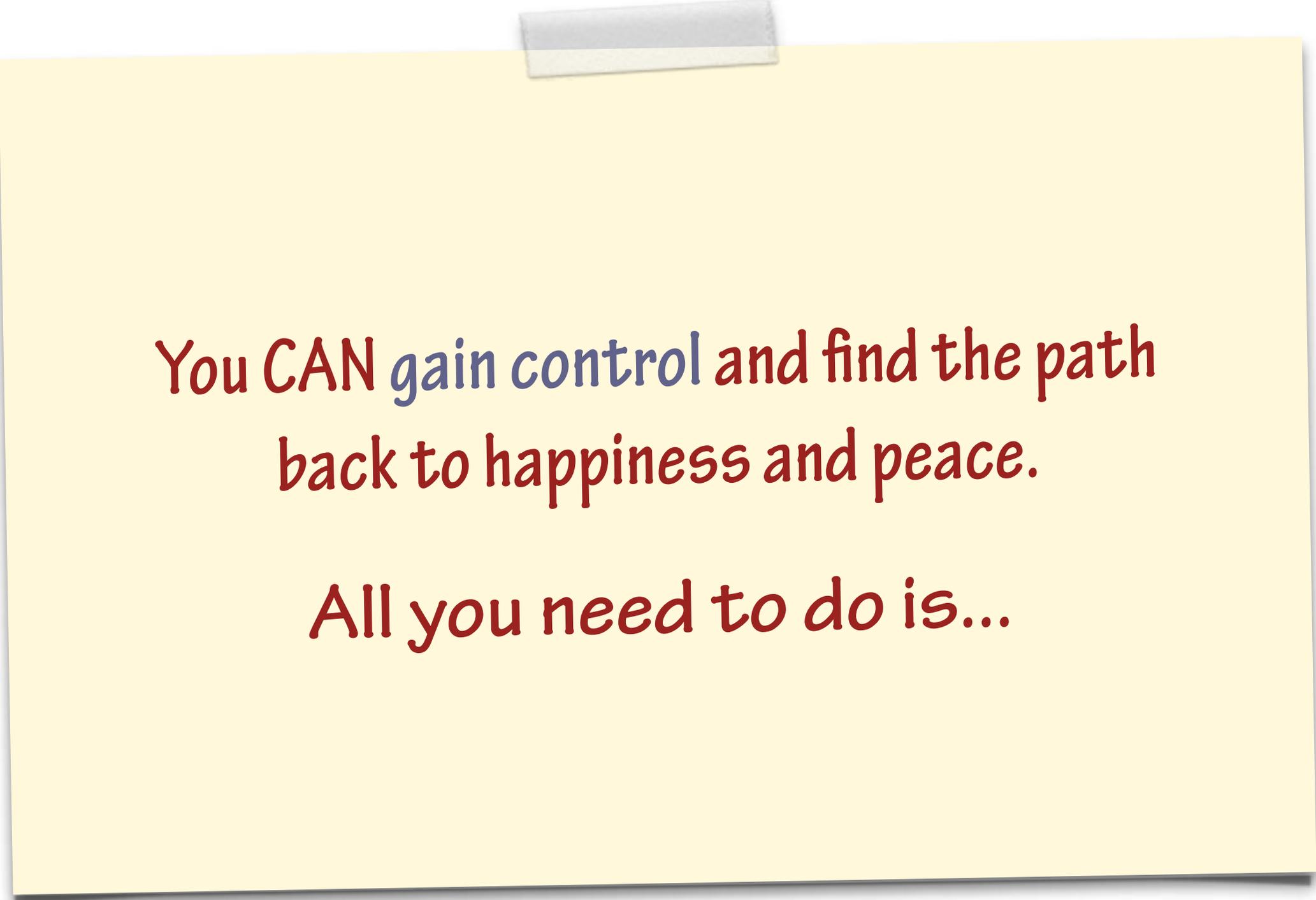


...If stress isn't managed,  
it can take control of us and keep us from  
achieving **ANYTHING**.

(And that's not good.)



If you think stress has become too  
**OVERWHELMING** in your life...



You **CAN** gain control and find the path  
back to happiness and peace.

All you need to do is...



# **TAKE CHARGE.**

*Control your stress before it controls you.*

*Quit stressing and **start** living, today!*

# COMMON CENTS

**A Simple Guide to  
Saving, Making, and  
Managing Money**



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# COMMON CENTS:

## A SIMPLE GUIDE TO SAVING, MAKING & MANAGING MONEY

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# INTRODUCTION

**I**n school, we spent *years* learning about science, language, math, and social studies from text books, but we spent *very little* time – if at all – on *real* life skills like saving, making, and managing money.

Somehow, we're supposed to just "pick up" how to manage our finances, as if innate to us! The truth is, money management is *not* a skill that we're all born with – it's acquired.

The good news is that you can *easily* learn the skill!

**In this guide, we'll go over several key areas including:**

- \* Creating and staying with a budget
- \* Cutting expenses without sacrificing your lifestyle
- \* Saving money every day
- \* Getting out of debt
- \* Boosting your income
- \* Refinancing your mortgage
- \* How to boost your credit score
- \* Protecting your identity

At the end of each chapter, there are a series of self-reflection questions and action steps. Take some time to answer these questions and implement these steps. After all, your financial success is up to you!

# CHAPTER 1:

## CREATING AN EFFECTIVE BUDGET

***The best way to acquire financial security is to have a sound budget.***

With a realistic budget, you can have more money to plan that vacation or buy that awesome big screen TV with the surround sound system. In order to indulge in these luxuries without utterly *destroying* your bank account, you *need* a budget.

Not to worry, though! It's not as bad as it sounds. It's actually quite simple.

### HOW MUCH DO I MAKE?

The backbone of any budget is based on how much you make. Even if your income is lower than you'd like, you can still budget successfully, but it's important to know what you have to work with in order to create a balanced budget.

When budgeting, it's critical that you use your *net income* as opposed to the gross, that is, the amount *after* all deductions and taxes. Doing so will give you a more accurate representation about what you have *today*, factoring in what the government takes as deductions.

For all practical purposes, what is being deducted from your paycheck is money that isn't yet available to spend. Then when you file your tax return, treat the refund like a bonus.

If you have a variable paycheck, using a close estimate should suffice in most situations. A realistic estimate can be gathered by totaling your income from the past 3-6 months, and then divide by the income you received in that time.

## WHAT ARE MY FIXED EXPENSES?

There's no way around it; we all have bills to pay. Some bills vary from month to month, but there are others that are constant. Many loans are structured so you pay the same amount every month. For example, your car or home payments are *fixed* expenses. Rent and cable bills are also usually the same amount every month.

**Some examples of common fixed expenses are:**

- \* Mortgage or rent
- \* Car payments
- \* Car insurance
- \* Property taxes
- \* Home insurance
- \* Loans and lines of credit

***Take some time to make a list of your fixed expenses and total the result.***

## WHAT ARE MY VARIABLE EXPENSES?

This is where making a budget gets a little bit tricky. Not every bill is the same amount every month. You don't *always* spend the same amount at the grocery store or on gasoline. It's easy with the fixed expenses, but here there is room for error. Use an average amount of each variable expense for your budget.

***The good thing about variable expenses is that you can change them.***

As you'll see, reducing these variable charges is a great way to keep more of your hard earned cash.

**Some examples of common variable expenses are:**

- \* Car maintenance
- \* Gas
- \* Food
- \* Electricity
- \* Heating

***Take a few minutes to list your variable expenses and total the result.*** A

good strategy is to go through your recent credit and debit card purchases to see where your money is going.

## WHAT ARE NON-ESSENTIAL EXPENSES?

There will always be things that we *want*, but don't necessarily *need*. These types of purchases fit into the *non-essential expenses*. The difficulty here, is that we often confuse what we *want* with what we *need*.

A good test of willpower before making any purchases over, say, \$50 is to ask yourself: "Is this a want or a need?"

If you can't answer that question honestly, then give yourself 24 hours to think about it before making a decision.

**Some examples of non-essential expenses are:**

- \* Excessive amounts of clothing and shoes
- \* Entertainment (i.e. DVDs, movies, books, magazines)
- \* Video games
- \* Eating out
- \* Excessive gift purchases
- \* “Stuff” you buy because it’s on sale

***Make a list of non-essential expenses and their total.*** Ask yourself: Do I *need* everything on this list? Is there anything I can cut out without losing the lifestyle I desire?

## WHAT ARE MY TOTAL EXPENSES?

Write down all your fixed, variable, and non-essential expenses and add up the total. ***This total will be your base expenditure for the month.***

This is the bare minimum you’ll need to make in order to have a balanced budget. If you make more, that’s great. If you don’t make more, then go back and look at your *variable* and *non-essential* expenses, like entertainment, new clothes, or even your grocery or electricity bill, and find ways to lower these charges.

## EARN MORE THAN YOU SPEND

The only way to create a workable budget is to adhere to this one simple rule:

***Earn more than you spend.***

Obviously your goal is to earn a whole lot more than you spend, but if the numbers are close, that's okay; you can still work with that, but a wide gap would be ideal.

Later in this course we'll talk about both cutting costs and boosting income.

### SELF-REFLECTION QUESTIONS

1. How much do I spend every month?
2. What are my *variable* and *non-essential* charges? How can I reduce these?
3. What level of income do I need in order to earn more than I spend?

### ACTION TIPS

1. Write down your income and expenses on a notepad or use a spreadsheet. Financial software, like Quicken, can be helpful in creating your budget.
2. Come up with as close a figure as possible for your variable expenses like groceries or entertainment.
3. Trim your variable and non-essential expenses until you're spending *less* than you make.

## CHAPTER 2:

# STAYING WITHIN YOUR BUDGET

Now that you've examined your income and expenses and created your budget, is it workable for you? ***The best budget is the one that works for you.*** As you use it, feel free to adjust the amounts in the expense categories according to your realistic needs.

For example, if you had designated \$300 per month for gas, but the gas prices rise, you may need to go back and raise the amount in the budget. ***Keep your budget up to date so you can continue to enjoy its benefits.***

Does your budget have workable amounts, but you find that you're still having difficulty staying within your budget? Try the *Envelope Method* to easily keep track of your spending in each category.

### THE ENVELOPE METHOD

The Envelope Method requires you to move to a cash-only system. Although this may sound like a challenge, it's really easier than you think!

**This technique is an easy 3-step process:**

1. **Divide and conquer.** Each payday, ***cash your paycheck at your bank***, then divide the cash into different envelopes for each expense category.
  - \* For example, label one envelope *Rent* or *Mortgage*, one envelope *Groceries*, one envelope *Car Payment*, and continue in that manner

until you have an envelope for every expense. Include an envelope for daily spending money for things like lunch or parking.

- \* To determine how much to put into each envelope, look at your monthly budget and then divide the monthly expense by 2 if you get paid twice each month or 4 if you get paid every week. So if you get paid every week and your grocery bill is \$400/month, take \$100 out of each paycheck and put it into the *Groceries* envelope.
2. **Use cash for your expenses.** Once your paycheck is divided up, it's very easy to keep track of your spending. That *Groceries* envelope, for example, is your grocery money for the week. ***Spend it wisely.*** Once you spend the money in that envelope, that's it for that week.
  3. **Effortlessly limit daily spending.** Each day, put the cash from that day's *Spending Money* envelope into your pocket or purse. That's your spending money for the day. ***When it's gone, stop spending!***
- \* Making a separate envelope for each day's spending money helps you stay within your budget without having to keep a mental figure of your balance in your mind at all times.

***Besides making it easy to limit your spending to the budgeted amount, the Envelope Method also gives you a better sense of your money.***

When you pay cash, you're more likely to see the real impact of your spending, even if it's small expenses. As you'll notice, small expenses *really* add up!

## TIPS TO REDUCE YOUR EXPENSES

If you find that you're spending more than you make, you have two options:

1. Make more money.
2. Reduce the amount that you spend.

There are many techniques you can implement to bring in more money. These methods are discussed in a later module dedicated to increasing your income.

It's usually more difficult to reduce your *fixed* expenses, though it's not impossible. For example, if you rent an apartment and your lease is about to expire, perhaps you can find an apartment that costs less.

If your cable package features channels you don't use, inquire about changing to a less expensive plan. In the same way, you may be able to reduce your cell phone plan.

***Most likely, you'll make cuts in the variable expenses.*** Things like entertainment, food, gas, and even energy expenses can easily be reduced.

## ENERGY SAVINGS

With energy, it's fairly simple to reduce your bill. Turn lights off when you leave the room and switch to more energy efficient bulbs. Unplug your electronic devices when they aren't being used, because they use energy even when they're turned off if they're still plugged in.

If you have some money tucked away, newer models of appliances – like washers, dryers, and refrigerators – are also much more energy efficient and can pay for themselves in energy savings within a relatively short amount of time.

Other expense categories, like food and entertainment, have more options when it comes to saving money.

## FOOD SAVINGS

Buying groceries is a necessary expense, but one that you have a lot of control over. A run to the grocery store can be devastating to your wallet if you let it, but it's also one of the best places to save money.

**Here are some excellent ways to reduce the amount of money you spend at the grocery store:**

1. **Sales.** Most grocery stores usually do a good job of putting everyday items on sale. If you buy the product on a regular basis, you might as well take advantage of the discounted price, and buy it when it's on sale.
  - \* The savings on each item may not be much, but you'll find that a few cents deducted here and there add up quite quickly.
  - \* Planning your weekly menu around what's on sale that week can turn into some significant savings.
2. **Savings Card Programs.** Plenty of grocery stores have implemented savings card programs, which give you a wider range of discounts to take advantage of. For many of us, groceries are one of our biggest expenses, so the more ways we can save at the store, the better.
  - \* On rare occasions, they might even have a blanket discount, like 10% off the total bill, at certain times of the year. ***Watch for these promotions*** so you can make the best use of them.
3. **Coupons.** ***Your most potent weapon against the grocery bill is coupons.*** You can find them in newspapers, flyers, and hundreds more online. These coupons can range from five cents to 100% off the cost of the item. You can't get better than free!

- \* While a coupon for a certain product may limit you to one product per coupon, you can often pick up several of that item by simply using a coupon with each item. It's easy to obtain multiple coupons.
  - \* Some stores even double the amount you see on the coupon, so you'll definitely want to look into which stores have such a program because it can add up to big savings very quickly.
  - \* One thing you don't want to do is underestimate the power of the coupon! ***It's possible to buy two hundred dollars worth of groceries, hand them a stack of coupons, and only end up paying a tiny fraction of the price.*** Ask any cashier if they have customers who do that regularly, and they'll agree!
  - \* Reducing your grocery bill by hundreds of dollars with coupons is surely a quick way to balance your budget while still eating like royalty!
4. **Stockpiling.** Buying in bulk has become a trend when it comes to grocery shopping. Stores like Sam's Club and Costco thrive on selling items in bulk at a low price. When used in moderation, buying in bulk can be a great way to save money.
- \* Be careful not to get carried away when shopping in stores that sell in bulk. Plan out what you may be able to use before the expiration date and shop accordingly. Keep in mind, also, the amount of storage space you have available in your home.
  - \* One of the benefits of stockpiling is that you don't have to go to the grocery store as often. ***Fewer trips to the grocery store saves you time, gas, and grocery money.***
  - \* You can take advantage of buying in bulk even if you're single. Divide the cost and the spoils of your treasure trip with some friends. This

way, all of you can save money and still avoid the inconveniences of stockpiling large amounts of stuff.

When you take advantage of these methods to save money on your regular expenses, it leaves room in your budget to increase your spending in other categories. In turn, staying within your budget becomes a whole lot easier!

### SELF-REFLECTION QUESTIONS

1. How can I reduce the amount of energy I use?
2. Do my favorite stores offer deals, discounts, or additional savings on top of coupons?
3. Do I take advantage of the benefits of buying in bulk?

### ACTION TIPS

1. Reduce your energy use as much as possible. This helps your wallet as well as the planet.
2. Sign up for savings card programs where you shop regularly.
3. Coupons are a powerful weapon against the grocery register. Find coupons for the items you buy all the time. Remember, the more coupons you have, the more money you'll save!

## CHAPTER 3:

# REDUCING EXPENSES WITHOUT AFFECTING YOUR LIFESTYLE

Entertainment, leisure activities, and lifestyle are often the first things to get cut when tightening the financial belt. It's unfortunate, but at the same time, this can save you quite a bit of money. Hobbies can be expensive, so it makes sense that this might be an effective way to reduce spending.

However, even though cutting yourself off entirely from your hobby (whether it be movies, books, comics, golf, or anything else) might be a good way to reduce spending, it may not be entirely necessary. In fact, leaving some money in the budget for relaxing activities is actually healthy and much-needed!

***There are ways you can reduce this expense without depriving yourself of the things you love.*** If you keep your wits about you, you can savor the joy of indulging yourself without the guilt of thinking about how it'll ruin your budget. There are quite a few ways to go about this.

### PREFERRED CUSTOMER PROGRAMS

Similar to the grocery cards mentioned in Chapter 2, these loyalty cards don't so much give you access to sale items (though they can often add an additional discount on sale items), rather they reward you with gift certificates or cards for spending a certain amount of money. The standard rate is usually around \$5 for every \$100 spent, though it'll vary from store to store.

Many times, the store will have some sort of event where you can earn double or triple points. Even if they don't, the points don't usually expire, so you can

work at your own rate to get to your desired number of points and your money-saving reward.

For example, some bookstores offer a rewards program as well as a blanket discount for their preferred customers. This works in your favor on two fronts and if you can find a bookstore that has such a setup, ***it's a great way to save money on things that you were going to buy anyway.***

Some loyalty programs will offer a discount of perhaps 10% off the price. Depending on what state you live in, this won't do much more than negate the sales tax, but money is money and it can add up to significant savings.

So look for preferred customer programs in stores where you spend your "fun" money. These programs can help you continue to enjoy your hobby while spending less.

## BUYING USED

***A great way to save money on your hobby is to buy used items.*** Stores such as Wal-Mart or GameStop have sections reserved for used games or movies. Movie rental stores also sell used copies of movies and games. When compared to the price of a new item, there is usually a fairly drastic difference.

For the comic collector, many back issues can be found at a much lower price compared to the ticket price. There is also the option of trade paperbacks. Many comic readers have actually converted to that as it's often cheaper.

Book fanatics will also find that used bookstores are a boon when it comes to saving money on their literary addiction. Paperback books are fairly inexpensive in their own right, but a used one is even less. Spending two or three dollars as opposed to six or seven may not seem like much, but every little bit counts.

## ONLINE SHOPPING

Another way to save money is to buy things online. ***With popular websites like Amazon or eBay, you can often find the item you're looking for at a price much lower than the one you'll see in any store.***

This also has the benefit of convenience as you don't have to go out to the store, saving you both time and gas money.

In addition to the low prices, Amazon will frequently offer items on sale. Most of the time, it's usually a couple of dollars (though discounts like that add up over time) but occasionally you can find expensive items for a drastically reduced price.

For example, recently Amazon marked down a bookshelf from \$150 to \$50. A trade paperback that was normally priced at \$60 sold for a mere \$10. Impulse shopping on the web can be a dangerous habit, but ***with markdowns like these and a healthy dose of willpower to stop while you're ahead, you can save a bundle.***

## RATION PURCHASES OVER TIME

There's nothing wrong with buying the things you want or indulging in a hobby. ***You work hard for your money, so of course you'll want to treat yourself right.*** It only becomes a budget issue when it causes you to spend more than you have coming in.

If you're a collector and you feel the urge to go out and expand your library of whatever your pleasure may be, a way to meet your wallet halfway is to buy these items at a reduced rate.

So, if you're a movie fanatic, rather than going out and buying five or six new movies a week, reduce it to two or three every couple weeks, or rent the movies instead.

If you enjoy going out on the town for entertainment, rather than going out every weekend, cut it down to perhaps once per month, and enjoy the company of family and friends at home on the other weekends. It could be your house or theirs. Vary it for a change of pace!

Maybe you have a gigantic Amazon wish list and you want to start putting a dent in that bad boy. Rather than whipping out your credit card and clicking compulsively until the card is maxed out, come up with a system where you pick items one by one.

Your system could be to allow one or two items each month, or you could decide to budget a specific amount, like \$25 a month, for this one wish list.

***This technique has the added bonus of turning a variable expense into a constant one.***

Even if you're a gadget junkie, you can still implement a similar system.

Promise yourself that you won't go out and buy a high ticket gizmo until the one you just bought is paid off. This will keep you from getting buried in debt.

***It may take you longer to acquire the desired items, but you'll do it in a fiscally responsible way.***

Implementing this kind of purchasing program is also beneficial in the long term. For instance, when you get a promotion or raise, training yourself to ration out the indulgences will allow you to keep more of your money and give you financial breathing room later on down the line.

### SELF-REFLECTION QUESTIONS

1. What indulgence do I spend the most money on?
2. What items do I feel comfortable with buying used?
3. Do I need to be spending as much as I do on the items that I buy? How can I save on these purchases?

### ACTION TIPS

1. Devise your own system to spread desired purchases out over time.
2. Seek out used items for significant savings.
3. Check for online discounts before buying in-store.
4. Avoid buying another high end item until the previous one is paid off.

## CHAPTER 4:

# SAVING MONEY ON A DAY TO DAY BASIS

Everybody wants to save money, but few actually implement *lasting* solutions to help them save on a daily basis.

There are all sorts of savings plans that will suit long term as well as short term goals. Even on a daily basis, you can find ways to tuck money away for a rainy day.

### HOW TO SAVE

**Here are some easy strategies to help you get into a regular habit of saving money:**

1. **Create a separate spot for savings.** Whether it's a sock drawer, an old wallet, or a separate bank account, one of the best ways to save money is to stash it somewhere and essentially forget about it. *Use the concept of “out of sight, out of mind” to put the money aside.*
  - \* It can be the leftover money from your paycheck or even \$10 a week, but if you make sure to put money aside consistently, you'll find that you can accrue a good chunk of change.
  - \* In this digital age we live in, you can set up systems like this automatically with your bank. With a few clicks of the mouse, you can have the bank transfer money from your checking to your savings account with no work needed on your part. Your bank can set up your

transfers according to your preference, such as weekly, bi-weekly, or monthly.

2. **Remember that small deposits can add up quickly.** Do you feel that saving money means you need to set aside huge chunks of dough in order to be worth the effort? *The truth is quite the opposite!* Even if you can only put aside a couple of dollars here and there, that will add up later on down the line.
  - \* By using an interest-bearing savings account, you'll allow the interest to add to the savings. As the account grows, so too will the amount you receive in interest. This means that the longer you save, the easier it'll become. It may take a while, but once you get the ball rolling, *the effect will snowball* and allow the numbers to really climb.
3. **Find bargains wherever possible.** One of the best ways to save money is to keep your eyes open for money-saving opportunities and take advantage of them. For example, many of your day to day expenses can be reduced simply by changing your routine. *If certain expenses are important to you, however, simply make your changes in other areas.*
  - \* Some financial experts talk about how, if you stop drinking Starbucks forever, you can become a millionaire. They use this logic to say that *any* spontaneous purchase is a devastating blow to your retirement. *Saving is important, but viewing every purchase as a grievous offense is a faulty way of looking at it.* Keep your Starbucks, if you like, just find other ways to make up the difference.
  - \* Finding a more efficient solution can be a great way to keep more money in your pocket. If, for example, you enjoy having a soda while you're at work, rather than going to the vending machine and spending a dollar (or more) on a bottle, buy a 24 pack and bring it with you in a cooler. It's much cheaper and it can save you a substantial amount every week.

- \* You can use the same strategy for lunch. The best way to save money on lunch is to bring one from home. You'll find that the amount you spend on two or three restaurant meals could provide you with two or three *weeks* of meals from home. ***Save the eating out for when it's important to you.***

***Even when money is tight, you can still enjoy seeing your savings grow when you combine automatic withdrawals with simple daily saving strategies.*** For example, you can put the money you save from changing a few routines into an interest-bearing savings account.

### SELF-REFLECTION QUESTIONS

1. How much money do I have left over after a pay period?
2. Do I have a place where I can stash the extra cash?
3. What can I do to cut my spending and save more?

### ACTION TIPS

1. Decide on a safe place to “stash away” money, as this will help to keep it “out of sight, out of mind.”
2. Save money by bringing lunch from home or buying your favorite snacks from the store, instead of using the vending machine.
3. Have the bank automatically withdraw money into a savings account for you.

## CHAPTER 5:

# SHORT TERM SAVINGS

Saving isn't only for the distant future. While that's all well and good, sometimes you'll want to save for a more immediate purpose. Maybe you want to take a family vacation or buy a new computer. Whatever the case may be, purchases like this require some *saving up* ahead of time.

### SAVING STRATEGIES FOR SHORT TERM GOALS

**These techniques can help you effectively reach your intended goal:**

- 1. Plan ahead.** The more prepared you are, the better. If you're planning a major event for your 20<sup>th</sup> anniversary, for example, you could start saving for it just after your 19<sup>th</sup> passes by. If you're looking to upgrade your home theater system, look at the price and determine how long it would take you to reasonably acquire that amount of money.
  - \* All you need to do is find the price of the item, decide when you want to make the purchase, and then divide the price by the number of weeks until the purchase date. The answer tells you how much to put aside each week.
  - \* ***Start planning for your special purchase well ahead of the event*** because the longer time you have to save, the less money you'll need to save during each pay period.
- 2. The power of the change jar.** Did you have a piggy bank (or some variation of it) when you were a child? Piggy banks instill the idea of saving money in you at a young age. Little did you know that the same

principle could be applied later on in life! ***Your extra change can be a very powerful savings tool.***

- \* At the end of each day, simply put your left-over change into a container and leave it there. It's rather brilliant in its simplicity. You usually round-up when you pay anyway, so as far as you're concerned, that money doesn't exist.
  - \* As time goes on, the container will fill up and that jar of change will turn out to be a pretty hefty chunk of money.
  - \* Roll up your coins and take them to the bank to trade them in. It may not be as convenient as those coin counting machines in the grocery store, but you'll save the 8% fee. Besides, you can make a game out of it with your kids!
3. **Put off superfluous purchases.** If you're saving up for a major purchase, a good way to speed up the process is to cut out any unnecessary purchases. You can always pick up the item after you get what you were saving for. Putting off unimportant purchases will make it easier for you to reach your goal – and your reward – that much sooner.
  4. **The electronic change jar.** A lot of banks have implemented automatic transfer programs that mirror the change jar. It started with Bank of America's "Keep the Change" program, where any debit purchase triggered a transfer of the difference up to the next dollar. For example a \$5.85 purchase would transfer \$0.15 to your savings account.
    - \* ***Like the change jar, it's a great way to subtly put money aside.*** One of the great perks is that some banks match a small percentage and add it as a deposit to your savings account at the end of the year. It's like getting free money just for saving your change!

***Using these short term saving tips will allow you to truly savor your end goal knowing that you paid for it in full.*** Imagine the pride you'll feel when you pay for your next vacation with the money you've already saved, instead of maxing out your credit cards. Then, it's even sweeter when you aren't deluged with bills when you get home!

Rather than spending the next year paying for last year's vacation (plus interest), you can get something else you want! And you can do it all by growing your savings in ways that don't make you deprive yourself.

### SELF-REFLECTION QUESTIONS

1. What do I want to save up for and how much does it cost?
2. In what time frame would I like to buy this item?
3. What am I willing to do to save without feeling deprived?

### ACTION TIPS

1. Find a jar or container to store your extra change.
2. Delay unimportant purchases until you reach your goal to speed up reaching your reward.
3. Put aside a set amount of money from each paycheck to contribute to your goal.

## CHAPTER 6:

# LONG TERM SAVINGS

Along with saving for your short term goals and tucking some money aside for a rainy day, it's also important to implement long term savings.

Long term savings are typically used for funding your retirement or your children's college expenses. Establishing a plan for long term savings can seem like a daunting task at first, but it's one that you can accomplish if you put your mind to it. The great news is that, with long term savings, ***you can benefit drastically from the interest build-up.***

Just as with short term saving, there are important things to consider in your long term savings plans. ***For example, the longer you have for saving up, the less money you need to allocate each month toward your goal.***

### THE POWER OF COMPOUND INTEREST

Let's look at an example of the effect of interest over the long term. If you start a retirement plan when you're 25, and put in \$100 per month for 40 years, here are your results at an 8% interest rate:

**Total amount saved:** \$353,855.46

**Total Principle:** \$48,000 (*\$100/month for 40 years*)

**Total Interest Earned:** \$305,855.46

Compare the two figures above. It shows show you the power of compound interest. Over \$305,000 of your savings is from interest alone! As your savings grow, you're getting paid interest on the interest you already received.

So it's in your best interest to ***take advantage of all the interest you can*** and start as early as possible on your long term savings.

## SAVING FOR COLLEGE

With the price of tuition skyrocketing at unimaginable rates, it's very important that you have a plan to prepare for these costs.

**Here are some strategies that can help you build a hefty college fund:**

1. **Start early.** It's best to start a college fund in your child's first year, as that will give you as much time as possible to save the necessary funds. You can set up an account in their name, set up a savings bond, or simply open an account in your name and allocate it as a college fund.
2. **Assemble a team.** Try to get other relatives involved. Most aunts, uncles, and grandparents are happy to contribute to a child's education. It doesn't need to be a drastic amount, but every little bit helps.
  - \* Instill a good savings mentality in your child and ***let him put in his little piece into the pie.*** Regular contributions from your child, even if it's only a dollar, teach him the importance of saving, and ***this value will benefit him the rest of his life!*** It also increases the college fund. When he's ready to use it, he'll feel pride in knowing that he helped build it.
3. **Seek security plus a higher interest rate.** Browse around and find which bank has the highest interest rate. Online banks tend to have higher interest rates for savings accounts, but do your research and see which one pays the best rates.

- \* As you deposit more money and the balance grows, so too will the amount that the bank will pay you in interest. A difference of even 1% can have a big effect on your total savings.
- \* Many investment products pay more interest than a savings account at your bank. Look into using mutual funds, exchange-traded funds, and other investments to increase your rate of return. However, ***as the interest rate grows, so does the risk.*** A college fund may not span enough years to tolerate much risk. So keep safety in mind as you search for higher returns.

## STUDENT LOANS AND GOVERNMENT AID

Even with savings in a college fund, there's a good chance that you or your child will need to take out some form of student loan to help pay the bill, especially if they attend an out-of-state college or pursue post-graduate degrees.

You can apply for a loan through your local bank, but the federal government also offers financial aid should you need it. Federal student loans generally charge lower interest, so it may save you some money to look into it.

In addition, unlike most loans, federal student loans don't activate immediately. Depending on the terms of the loan, ***you can usually delay the start of payments until after your child graduates.*** This allows the student to focus on his or her schoolwork. After that, there's often a "grace period" of a few months before the bills start rolling in.

For more information on government based student aid, you can go to: <http://studentaid.ed.gov/PORTALSWebApp/students/english/index.jsp>

## SCHOLARSHIPS

One of the best ways a student can save money on college is to get a scholarship. These can be offered on an academic or athletic basis. Some offer a completely paid-for education, while others cover only a portion of the fees. Of course, some is better than none. With the cost of education as high as it is, any assistance is beneficial.

A major benefit of scholarships, of course, is that *you don't have to pay them back!*

When you do your research, you'll discover that there are tons of scholarships available! If you'd like more information, visit your local bookstore or do some research on the internet.

Also, once your child has decided on a college, *take advantage of the college's financial aid office.* This office gives you access to a multitude of scholarships available from the college's alumni association, as well as a host of other sources.

## SAVING FOR RETIREMENT

Retirement is the big kahuna when it comes to savings goals and it's also the most important! The better you plan, the sooner you can reach your goals and retire free from financial stress.

While basic savings accounts may suit your needs for the most part, it's recommended that you look into other investment services that can provide a better rate of return on your funds. There are 2 basic retirement accounts that are the preferred method for most working people, the 401(k) and the Individual Retirement Account (IRA).

## IRA's

IRA's are retirement accounts that you can open with your bank. They allow you to create a portfolio of stocks, bonds, and mutual funds that will provide a much greater return than that of a simple savings account. There are two general types of IRA's.

### TRADITIONAL

The traditional IRA is the actual investment account. You can fund it with cash or cash equivalents, so while baseball cards and comic books can make great investments, you can't fund an IRA with one.

One of the perks of the IRA is that the money you deposit isn't taxed. Basically, when you siphon off some money into that account it's considered "pre-tax" dollars. This allows you to legally keep some of your money away from Uncle Sam, at least for a while.

***When you hit retirement and start taking the money out, that's when they tax it and consider it your income.***

If you're going to deposit money into a traditional IRA, ensure that you don't need that money at all. ***Taking money out of an IRA before you hit age 70 will incur penalties***, plus you'll have to pay income taxes on it as well.

### ROTH IRA'S

Roth IRA's are different from the traditional in that these aren't tax deductible. While the deposits are considered "after tax" dollars, it's much easier to get to your money if you need it with far fewer penalties involved.

There's a deposit limit of \$5,000 per year into your Roth IRA account (\$6,000 if you're over age 50). If you have both a Roth and Traditional IRA, than that number applies to both accounts combined. The limit is still \$5,000 or \$6,000; it doesn't double just because you have two accounts.

## 401(k)

Another option you have when it comes to retirement is the 401(k). Unlike IRA's, where you sign up through your bank, a 401(k) is done through your employer. 401(k) accounts have an annual deposit limit of \$16,500.

Much like an IRA, any contribution will not be taxed until you withdraw from it. Earnings made from the 401(k) are also tax deferred until the money is withdrawn. Also like an IRA, taking money out of your 401(k) before you reach the minimum age (60 in this case) will result in hefty fees and penalties.

***One of the major perks of a 401(k) is that some employers match your deposits up to a certain percent.*** This will essentially put free money into your account and expand your nest egg quite significantly.

## TFSA AND RRSP IN CANADA

In Canada, you can get what's called a Tax Free Savings Account (TFSA). You must be 18 in order to open a TFSA. You can withdraw money at any time without tax penalties. ***While the deposits aren't tax deductible, money made from that account isn't taxed.***

Canadians also have what is called a Registered Retirement Savings Plan (RRSP). This is much closer to America's Traditional IRA, only the deposit limit's much higher than that of America's. It also doubles as a 401(k) as employers can put money from your paycheck straight into the account.

## INDIVIDUAL SAVINGS ACCOUNT IN THE UNITED KINGDOM

In the UK, you can get what is referred to as an Individual Savings Account. The ISA can be divided into two components: a cash component and then a stocks and shares component. It's possible to transfer funds from the cash to the stocks component, but not the other way around.

### SELF-REFLECTION QUESTIONS

1. What financial goal is needed to retire comfortably?
2. Does my employer match 401(k) contributions?
3. What type of retirement savings account best suits my needs?

### ACTION TIPS

1. Start saving *now* to allow earnings to compound and accumulate to a greater extent.
2. If your employer matches 401(k) contributions, add the maximum percentage that your employer will match to ensure you get as much of a return as possible.
3. If you put money into an IRA or 401(k), leave it there; taking it out results in penalties and fees.

## CHAPTER 7:

# USING YOUR CREDIT CARDS WISELY

Credit cards are convenient on so many levels. With credit cards, you don't have to carry large amounts of cash, you can pay quickly and easily, and you don't even have to pay immediately. While the benefits are numerous, credit cards also carry a serious responsibility.

It's very tempting to go on spending sprees or neglect to pay your bill on time, but *irresponsible use of a credit card can lead to severe financial repercussions*, including mounting debt, wasted dollars, harassment from bill collectors, lowering your credit score, and even bankruptcy!

Fortunately, credit cards aren't a terribly complicated concept. A good dose of common sense and fiscal responsibility will go a long way.

### SIMPLE CREDIT CARD MANAGEMENT TIPS

**Follow these tips to manage your credit cards wisely:**

1. **Start with debit cards.** Almost all checking accounts now come with a debit card. If you're considering getting a credit card, *it would be smart to start with a debit card as training.*

- \* A debit card operates in a similar capacity to a credit card: the merchant runs it through the scanner and you sign the receipt. The only difference is that, where credit cards put off the payment, debit cards process the transaction immediately. This restricts your spending to *only* what you have in your bank account.

2. **Only buy what you can afford.** A good rule to follow when it comes to credit card use is to simply ask yourself if you have the money for your purchase. If you don't, then don't buy it.
  - \* If you have a payday coming between the purchase and the arrival of the monthly credit card bill, you can usually flirt with the line, but when it comes to credit, it's usually better to err on the side of caution, especially if you're new to the world of credit cards.
3. **Wait to buy high end items.** There are rare occasions where it's not feasible to wait, like if you need immediate car repairs. However, most expensive items can wait until you save the funds to buy it.
4. **If you do buy an expensive item, quit using the card until it's paid off in full.** A major challenge you may face with credit cards is that you'll buy some large indulgence, and then you'll continue to use the card. Doing so makes the balance out of reach and nearly impossible to pay back at the high credit card interest rates.
  - \* If you stop using the card until the item is paid off in full, the interest charges will be kept to a minimum and you won't find yourself drowning in debt.
5. **Small purchases add up.** Even more dangerous than the big purchases are the *little* ones. It seems paradoxical, but it's true. With a large purchase, you (ideally) go in knowing that this is a big deal and compensate accordingly. It's trickier with smaller, but regular purchases, like lunch or a tank of gas.
  - \* We tend to dismiss small charges as insignificant: five bucks here and there. Before we realize it, though, we've racked up a hefty balance!
6. **Keep track of your purchases.** A good way to ensure your purchases don't spiral out of control is to keep track of all of your purchases. A spreadsheet or even a small notebook should meet your needs quite well.

7. **Pay off the card in full whenever possible.** Ideally, when your credit card bill comes in, you'll be able to pay off the balance in full. If it's possible to do so, then do it. If you can't pay it off right away, then pay it as quickly as you can.

- \* Paying your credit card in full keeps you out of debt, saves you a ton of money on interest and fees, and helps raise your credit score.

Credit cards are convenient and can help you to maintain an excellent credit score, when used appropriately. They grant you power, and like any power, it requires an equal amount of responsibility.

### SELF-REFLECTION QUESTIONS

1. Before making a purchase, ask yourself: Do I *need* to buy this now, or can it wait until later? If I do buy this, how long will it take me to pay it off?
2. How many times do I use my credit card every month? Do I have the money to pay it off by the due date?

### ACTION TIPS

1. Start with a debit card. It will act as an excellent training tool so you can learn how to handle the temptation before moving on to credit cards.
2. Watch the small purchases. They can sneak up on you!
3. Have some way to keep track of your transactions, whether it's software like Quicken or a memo pad.
4. If you make a large purchase, cut yourself off from the card until you've paid it off in full.

## CHAPTER 8:

# GETTING OUT OF DEBT

While we all would ideally pay off our credit cards in full every month, that doesn't always happen. Plus, modern life often *forces* us into debt.

If you want go to college, buy a car, or own a home, you'll most likely take out loans to pay for these things. Even if you do keep your credit card usage in check, it's difficult to remain *completely* debt-free.

But fear not! ***While your mountain of debt may be daunting, it's possible to get to the top and clear your financial name!***

First, let's tackle your credit card balances.

### CREDIT CARD DEBT

**Try these tactics to reduce and eliminate your credit card debt:**

1. **Pay off more than you use.** The only way to gain ground on your credit card balance is to pay off more than you use. If you make the minimum payment of \$20 and then spend \$50, you're not going to be getting out of debt anytime soon. Also, be sure to take into account the interest charge as well as other fees when calculating each month's total expenditure.
2. **Pay off small balances first.** If you have a card with a balance of only a couple of hundred dollars, paying that one off first will quickly eliminate one bill altogether, allowing you to reroute the money that would've gone towards paying that bill to one of the higher interest cards.

- \* This also eliminates the hassle of interest charges on that card. With no balance on the card, you'll be saving yourself in the long term as well.
- 3. **Make high interest cards the priority.** While the above rule is helpful in a handful of situations, by and large you'll want to target the higher interest cards first and knock them out of the way.
- 4. **Once a balance is paid off, use the money for that payment to pay off other balances.** Knocking a credit card balance out is a major relief! It's one less payment you have to worry about and one less monkey on your back. Use this success as momentum to take care of the other bills.
- \* **Follow this strategy:**
  - a. Pay off credit card #1.
  - b. Next month: Add these funds to your payment for credit card #2.
  - c. Pay this doubled amount on credit card #2 every month until it's paid off.
  - d. Once those two cards are paid off: Add the funds from credit cards #1 and #2 to pay card #3.
  - e. Pay this tripled amount on credit card #3 every month until it's paid off.
  - f. Next: Add in the payments from cards #1, #2, and #3 toward card #4.
  - g. Continue this strategy until you've eliminated your credit card debt.
- \* This will greatly speed up the overall process of getting your cards paid off and wiping the slate clean.

- \* ***What's really amazing is that, once you've paid off your first card, you'll be able to use this strategy without paying more for your monthly bills than you were in the first place.*** Yet, the momentum gets bigger and bigger for eliminating that debt, like a snowball rolling down a hill.
5. **Avoid skipping payments.** If you do miss a payment, they'll add the missed payment to the next month's bill *in addition to* the interest, late fees, and maybe even over-limit fees. This could even cause your annual interest rate to increase. Once this starts, it's difficult to get out of the pattern. The charges add up quick and your balance will skyrocket.
- \* Not only will this affect your balance, but the credit card company will also call you. Avoiding the call only makes things worse. You would think that they would get the point, but they don't. They call, and call, and call, and call. It's incredibly annoying and you're better off doing whatever you can to avoid missing the scheduled payment.
6. **Debt consolidation can be your friend.** Many times, it benefits you to consolidate several of your debts into just one balance from one creditor. ***Not only can you take advantage of a better interest rate, but you also eliminate several of your monthly bills.*** Often, the one payment on the consolidated balance is less than the total of your previous bills.
- \* If you can get a loan from the bank, it can help you out. Using that money to pay off your credit cards will reduce your overall interest charges. When going this route, avoid using your credit cards again after paying them off. That defeats the purpose entirely and will result in your debt becoming worse than it was before you started.
  - \* Many credit cards offer a lower interest rate for the first year on a new card, and they invite you to transfer your balances from your higher interest cards to your new one. On these offers, ***be sure to read the fine print.*** Many things, including one late payment, can

void the initial offer and result in an increased interest rate even higher than you had on your old cards.

- \* Consolidating your debts can free up money that you can use to pay down your remaining balances. ***It's one more way you can get out of debt without using any more money than before you started.***

7. **Use windfalls to pay down your credit card debt.** If you come across some extra cash, use the money to pay off as many of those balances as you can. In essence, ***your windfall is multiplied*** when you think of all the money in interest charges it will save you.

- \* Plus, the faster you become debt-free, the faster you can use your money for whatever you want rather than just sending it all to your creditors!

Eliminating your credit card debt can bring you immense relief and greatly enhance your financial future. But what about other types of debt? Luckily, there are some effective methods you can use to save money and pay off these debts in record time!

## IRS

***If you owe money to the IRS, make paying them off your highest priority!*** With their many fees and interest charges, a debt to the IRS costs you even more than credit cards, including possibly your home, business, and any money you have in your bank accounts.

Yes, they can even go in and grab whatever is sitting in your bank account at any time! They can take your home or business and sell them to get the money you owe them. This is true even if your home is worth many times what you owe them.

Borrowing the money from a bank or charging what you owe to your credit cards is infinitely more beneficial than extending the time you take to pay whatever you owe to the IRS. Even refinancing your mortgage to get the cash needed to pay the IRS can be an option you may wish to consider.

Whatever you do, don't mess with the IRS! Pay them off immediately with whatever resources you can gather.

## STUDENT LOANS

In many cases, your student loans have a lower interest rate than your other debts, so they may not be as high in priority when it comes to paying off your debt. Also, you can often stretch out the payment period over many years so the payments aren't a burden.

However, these payments tend to add up because there can be multiple loans for every year of college. Plus, the total balance can be astronomical simply due to the high cost of attending college.

***Check into consolidating these loans to eliminate multiple payments every month.*** Contact your lender(s) and see what programs they have for combining the loans. You may be able to continue receiving a low interest rate while only having to make one payment that's less than the total of your multiple payments.

While consolidating can give you a handle on managing these loans, at some point, you'll want to finish paying these off also. Once you've eliminated your credit card debt, you may want to apply the extra funds towards this debt to get this monkey off your back as well.

## CAR LOANS AND OTHER SHORT TERM BANK LOANS

These types of loans also usually carry lower interest rates than your credit cards. Depending on how long it takes you to pay off your credit cards, which are a higher priority, you may find that these loans reach their term and disappear while you're paying off your other debt.

In order to prevent car payments that never end, consider saving up the money in advance and paying cash for your next car. A used car, even if it only has 100 miles on it, costs thousands less than a new one and the original warranty is still in effect, just as if you had bought it new. Shop around for your best deal, both locally and on the internet.

## MORTGAGE LOANS

***You can save tens of thousands of dollars in interest on your mortgage loan and pay it off 10 - 15 years sooner*** simply by restructuring your loan to an accelerated bi-weekly plan, instead of a monthly one. With a bi-weekly plan, you pay half of a regular loan payment every 2 weeks, instead of a whole loan payment once each month.

The secret is that, when you pay half a normal payment every two weeks, you end up making 26 payments in a year. This adds up to 13 regular monthly loan payments, instead of the 12 you would make on the monthly plan.

***In order to set up your loan this way, you need to arrange it with your lender.*** It does no good whatsoever to just send in half of your regular loan payment. If you try this, the lender will either return it to you for sending in the wrong amount, or simply sit on it (with no benefit to you) until the other half of the payment comes in.

This method is especially easy for you to implement if you get paid on a weekly or bi-weekly basis. So make that call to your lender. The sooner you start, the more you save!

If you're getting a new mortgage loan or refinancing your mortgage, have them set up your loan this way in the first place. You'll be absolutely astounded at the difference.

***Alternatively, you can send in an extra monthly payment each year and have the lender apply it to the principal.*** The total amount you save may be less than with the bi-weekly structure, but it'll still reduce the mortgage by years – and thousands of dollars – by paying it off sooner. The trick in this method is maintaining the discipline to send in that extra monthly payment every year.

## YOU CAN DO IT!

Paying off your debt can be difficult, but it's very possible when you use these techniques. Not only do these methods make it possible for you to be debt-free, but they can also save you many thousands of dollars in interest charges, making your debt-free celebration date arrive years sooner!

When the going gets rough, just keep your eyes on your prize. ***Imagine what it'll be like to be debt-free.*** When you get your paychecks, all that money will be yours to spend as you please! No more mailboxes filled with bills for debt payments! No more harassing calls from creditors!

Those debts aren't the boss of you, so take control of your debt today and enjoy the freedom that a debt-free life can bring.

### SELF-REFLECTION QUESTIONS

1. Which credit card or loan balance is costing me the most in interest charges?
2. Can I pay off some of these loans early without penalty?
3. How much am I spending in interest every month?
4. How can I cut my expenses to speed up debt repayment?
5. Can I move some of my balances to a lower interest loan?

### ACTION TIPS

1. Make a written plan for paying off your debts and then follow your plan.
2. Consolidate as much of your debt as possible. This will reduce the number of bills you have to pay every month, which is less psychologically daunting.
3. Pay off the high interest balances first in order to get out of debt as quickly as possible.
4. When a balance is paid off, reroute that money towards another balance to compound the effect and get out of debt even quicker.

## CHAPTER 9:

# WAYS TO BRING IN EXTRA CASH

Working the standard 9-5 job may get the bills paid, but it rarely provides the financial cushion that we wish it did. Luckily, there are ways to boost your income.

### BOOSTING YOUR INCOME

1. **Ask for a raise.** Sometimes the simplest solution is the best one. If you have a good record and show that you're willing to work hard, most bosses will consider the idea of giving you a raise. Rather than make things more complicated than they need be, why not start with your primary source of income and see if they can throw a few extra bucks your way?
2. **Find a bank with better interest rates.** This won't provide immediate relief, but it will add a little to your balance every month. If you're saving for the long haul, this can have quite an impact. Online banks like ING Direct tend to have higher interest rates than those of the "brick and mortar" companies.
  - \* If you decide to look for an online bank, be sure to make sure it's FDIC insured so you know that your money is secure and that the bank is reputable.
  - \* *If you're happy with your bank, look at other types of accounts.* Money market accounts often offer higher interest rates than savings accounts while also allowing you to write checks. While there's a limit on the number of checks you can write, it's still pretty convenient to have the best of both worlds in one account.

3. **Get a second job.** Although exhausting, getting an additional job may enable you to pull in enough extra income each month to make ends meet. It doesn't have to be a glamorous job, and even a part time gig can help you get back on your feet.
  - \* Unless you really enjoy your second job, ***this is a tip that's only to be used temporarily*** for an extra income boost. Working yourself that much is ripe to burn you out and there are other things in life to enjoy besides making money.
4. **Offer your services.** A good way to pick up some extra income is to offer your services to others. Offer to babysit your neighbor's kids so they can go out, set up a lawn-mowing service in the summer, shovel snow in the winter, paint houses, and more. ***Some of these services may help you pick up a few hundred dollars extra every weekend.***
5. **Buy things at garage sales and sell them at flea markets.** This can turn into a lucrative weekend pastime. You can find some real bargains at garage sales that provide great profits when you resell them.

## USING THE INTERNET TO YOUR ADVANTAGE

The dawn of the digital age has changed the way business works forever. Not only has it changed the way companies distribute goods, but ***it has also given people the power to go into business for themselves*** and advertise their services to a world-wide audience. If you're looking to make a little cash on the side, you have a variety of options at your disposal.

1. **Sales.** With sites like eBay and Amazon, you can now put money in your pocket by selling things you no longer need. Have an old television, DVD, or Atari 2600 that you want to get rid of? Someone on the web will gladly

buy it. ***Sell all your unused stuff and clean out your clutter while making money.***

- \* If you liked the idea about picking up items at garage sales and reselling them for a profit, ***you can also use eBay as another place to sell your garage sale purchases.***
2. **Writing.** The internet has given self publishers an excellent venue to showcase their work. You can easily write “how-to” books (even short ones) and sell them through Amazon or Clickbank.com. Amazon has a program called CreateSpace.com where you only need to upload the digital version of your book and they print and mail them out as they’re ordered. This means no inventory since the books are printed on-demand.
- \* ***You can also write articles and sell them.*** Some sites and business owners offer upfront payments for articles. AssociatedContent.com can get you started. You can also sell your writing services at Elance.com or WarriorForum.com.
  - \* ***If you’re a stay at home parent, this is a perfect choice.*** You get to work your own hours, write about topics that excite you, and make extra money.
3. **Virtual Assistance.** There are several small businesses who would love to have someone help them maintain and grow their business. There are several tasks that small business owners need help with, but they just don’t have the time to do it themselves. That’s created a huge opportunity for virtual assistants (VAs).
- \* ***Some common tasks include:*** answering customer support emails, updating and maintaining websites, managing social media accounts, bookkeeping, transcribing audio, creating presentations and videos, optimizing websites for the search engines, sales, and many other simple and advanced tasks.

4. **Web Shows.** The rise of internet videos has resulted in web shows. You could produce your own show on the internet. Some sites, like Blip.tv for example, offer payment for your videos. The pay is based on how many times people view your video.
  - \* Like any job, it has its fair share of stress, but it also allows for a lot of freedom and creativity. In all likelihood, this venue would only produce some supplemental income rather than a primary income.
  
5. **Blogging.** Surprisingly, *blogging can become a lucrative business.* When you put up a blog on the internet about a popular topic, you can monetize it with paid advertising, sales of your own digital products, and commissions from affiliate products.
  - \* Your set-up costs are minimal: A domain name (\$10 at GoDaddy.com), hosting (\$8 per month at HostGator.com) and blog software to run the blog (free at Wordpress.org).
  - \* You can find people to set up your blog for you inexpensively and then get all kinds of good tips for bringing traffic to your blog and making a profit with it at WarriorForum.com.

As you can see, there are many opportunities to bring in extra income. *Use your creativity and talents to devise your own income stream.* Don't let the confines of your current job keep you from boosting your income elsewhere.

*There's always something you can do for extra cash.* All it takes is a commitment to do it and the discipline to follow through with your plans.

### SELF-REFLECTION QUESTIONS

1. How much extra money do I need to satisfy my needs?
2. What can I do to bring in more money?
3. Can I turn my hobby into an income stream instead of a cash drain? How?
4. How can I use the internet to my advantage?

### ACTION TIPS

1. Be bold! Ask for a raise at your job.
2. Put an ad in your local community newspaper offering your services – babysitting, handy-work, dog-walking, etc.
3. Explore online opportunities, such as writing, virtual assistance, blogging, and web shows.

## CHAPTER 10: SHOULD YOU REFINANCE YOUR MORTGAGE?

Refinancing your mortgage can be a smart move if the benefits you'll receive outweigh the drawbacks. Obtaining a mortgage with a lower interest rate or lower monthly payments can be very attractive and can even save you *thousands* of dollars over the course of the loan. On the other hand, there are fees involved in the switch.

### WHAT IS REFINANCING?

To get a clear picture of the benefits available to you, it's helpful to know the process involved in refinancing your mortgage. Refinancing your mortgage consists of paying off the loan you currently have and taking out a new mortgage loan. Your current loan gets paid off in the refinance when you close on the new loan.

***However, it's generally easier to obtain refinancing*** than it is to acquire a mortgage loan in the first place. Depending on the amount of equity you have in your home, it's possible to make the switch without coming up with any cash up front other than incidental expenses, such as a new appraisal or title insurance. The closing costs, however, can all be rolled into the refinance.

***Equity is the current value of the home minus what you still owe on it.*** Your equity increases each year as you make your mortgage payments and also from the increase in the value of the home.

For example, let's say you bought your home 5 years ago. The price of the home was \$100,000, you put in a \$20,000 deposit, and you took out an \$80,000 loan.

If your home's value increased by \$10,000 each year, it's now worth \$150,000, five years later. In the meantime, perhaps you've paid \$3,000 on the principal of your home by making your mortgage payments. (In the first few years most of your loan payments go toward the interest, rather than the principal.)

So, \$150,000 minus \$77,000 (what you still owe on the loan) = \$73,000. You have \$73,000 in equity on your home in this example. You started out with \$20,000 in equity and, in 5 years, you've increased it to \$73,000.

## WHAT DOES EQUITY MEAN TO YOU?

***Your equity is what gives you all kinds of choices in refinancing your home.*** The more equity you have as a percentage of the value of your home, the more advantages you have when you refinance.

For one thing, for refinancing the home in the example above, you're now searching for a mortgage loan for only 52% of the total value of the home, rather than the 80% you were looking for in the first place. This opens up a whole world of new lenders that would be willing to take on the risk of lending you the money.

***Any time your equity is enough so that you're financing less than 70% of your home's value, it's much easier to find lenders that will compete for your business, even if your credit leaves a bit to be desired.***

In addition to making it easier to find a lender with more attractive terms than your original mortgage, ***your equity can also make it possible for you***

*to obtain a good chunk of cash*, which you can use to pay off your high-interest debts or make a major purchase.

## CASHING OUT YOUR EQUITY

When you receive cash along with your refinance, it's called "cashing out your equity." Keep in mind, however, that *whatever equity you cash out in your refinancing process becomes part of the money you're borrowing with the new loan.*

For instance, in our example above, you owe \$77,000 on your current loan. When you refinance, your new loan may be closer to \$87,000 if they roll the closing costs into the new loan. You won't "feel" the costs of the closing, because you won't have to pay them in cash, but they exist and get rolled into the new loan.

If you wanted to cash out some of your equity, but you still wanted to keep under the recommended 70% re-financing threshold, you would first figure 70% of your home's value. At a \$150,000 value, you could finance up to \$105,000. So let's say that the amount owing, plus the closing costs come to \$87,000, (\$77,000 is owed, plus \$10,000 in closing costs), you could still cash out \$18,000 and remain within your 70%. ( $\$87,000 + \$18,000 = \$105,000$ )

If you have good credit, you could cash out even more of your equity and look for someone to finance 80% of the loan. This would give you another \$15,000 in cash, but your new loan would be for \$120,000 instead of the \$77,000 you now have. Even with a lower interest rate, your mortgage payments would, in all likelihood, go up.

*Refinancing your mortgage with an equity cash-out sometimes makes financial sense*, even if you'd be starting out on a new mortgage loan for a higher amount than your current loan. You can pay off higher-interest debts or

use the funds to make a cash purchase, saving yourself the interest you'd have to pay on taking out a loan for the purchase.

As long as you've gotten advantageous terms on the new loan and the payment is easily within your budget, you may find that you're able to significantly raise your credit score, too. ***Paying off your current debts and making your new mortgage payments on time will build some great credit!*** Plus, you no longer have to make multiple debt payments each month.

Even though starting over on your mortgage loan can seem disconcerting, if you ***set it up with the bi-weekly payment system***, where you pay half the mortgage payment amount every two weeks, instead of the full payment amount once each month, you can still pay off this new mortgage in record time!

**There are both pros and cons to refinancing your mortgage:**

## PROS

1. You can lower your monthly payments.
2. You can lower your interest rate, saving you thousands of dollars in interest over the life of the loan.
3. You can change from a variable rate mortgage to a fixed rate mortgage.
4. You can cash out your equity:
  - \* Use the cash to pay off higher interest debts.
  - \* Consolidating your debts in this way means one monthly payment instead of many.

- \* You can pay cash for a major purchase instead of taking out a higher interest loan.
5. You can raise your credit score.
  6. You can receive some nice income tax deductions:
    - \* In the USA, if you itemize your deductions on Schedule A, you can deduct interest payments on your home's mortgage. Credit card interest is *not* tax deductible.
    - \* Essentially, by using your equity to pay off your credit cards and putting that debt into your home mortgage, ***you've lowered the interest you pay on your credit card debt while, at the same time, making it tax deductible.***

## CONS

1. You're starting over on your mortgage, so it may take you longer to pay it off than if you had not refinanced it.
2. Your mortgage debt will be larger than before the refinancing, due to closing costs and if you take out some cash.
3. Your monthly payments may be higher if you cash out some equity refinance.
4. With the new mortgage, you may be subject to early pay-off penalties if you wish to pay off a large portion in the near future.

***So the question of whether you should refinance your home depends entirely on your particular financial situation.*** It could do you a lot of good or it might not be to your advantage. Your best option is to consult with a financial advisor who can review your own unique situation.

## HOW TO GET STARTED

If you're considering refinancing your home, a mortgage broker can save you some time and trouble in finding a lender. You can usually get a good recommendation on a mortgage broker from a reputable real estate agent.

Your mortgage broker can work with you to find the most advantageous funding for your financial situation. Basically, you tell them what you're looking for in a refinance (lower interest rate, lower payments, or cash out) and they take care of the details.

## MODIFYING YOUR CURRENT MORTGAGE LOAN

There are some situations in which refinancing your mortgage isn't an option. Unfortunately, with the recent downturn in the real estate market, many thousands of people have found themselves in an "upside down" situation with their mortgage.

If the value of your home has *lowered* since you first purchased it, you could owe more on your mortgage than the house is now worth. If this has happened to you, and you wish to obtain more advantageous terms on your mortgage, you might want to look into modifying your current mortgage loan with your current lender.

The government has instituted some recent programs that give lenders an incentive to help you out. ***You may be able to lower the interest rate, your monthly payments, or even the principal on the loan by modifying it.***

However, most lenders have been slow to answer the call, and often end up foreclosing on the properties before they'll modify the loan. Most lenders won't even consider a loan modification unless you're at least 30 days overdue on

your payment. Then they may tell you they'll consider it, taking up the time right up to the day they foreclose on it.

So trying to get a loan modification can be challenging, but it can be done. ***If you have a regular income and your financial situation is such that you would have no trouble making your payments if they were only a bit lower, your lender may be willing to work with you.***

If this is your situation, contact your lender to apply for a loan modification. ***Then keep in regular contact with them by phone and fax.***

- \* Contact the department heads for the various departments you work with as your application progresses.
- \* Send faxes to the specific departments requesting regular updates.
- \* Record your phone calls, if possible.
- \* Write down the name of anyone you speak with, the date, and a summary of each conversation.

The internet has many resources that can provide you with valuable knowledge for working with your lender. Just do a Google search for “Mortgage Loan Modification” and do your research for the full details on the loan modification process and how you can work with your lender.

***With good communication and knowledge of how to make the process go smoothly, your loan modification can be a success.***

If you're not upside down on your mortgage loan and you've built up some equity in your house, ***it's usually in your best interest to look into refinancing your mortgage*** rather than trying to modify your loan. Generally, refinancing is less stressful and more successful than a loan modification. Plus, refinancing also has a host of other benefits you may enjoy.

### SELF-REFLECTION QUESTIONS

1. Do I have a fixed or variable rate mortgage?
2. Is the refinanced rate low enough to justify the switch?
3. How much equity do I have in my home?
4. How long will it take me to “pay off” the costs of refinancing and begin realizing my savings?
5. Do I plan on staying in this house for a long time?
6. Am I looking for lower interest, lower payments, or to cash out my equity?
7. If I cash out my equity to pay off other debts, do I have the discipline to stay out of debt once my current debts are paid? What will I do with my credit cards?

### ACTION TIPS

1. Research the terms of your loan to see if it’s worth shaking up the status quo.
2. Estimate your home’s current value and determine if you have enough equity to give you some advantages with refinancing.
3. If you’re considering refinancing your mortgage, meet with a reputable mortgage broker to discuss your situation.
4. After meeting with the mortgage broker, write down the pros and cons of refinancing your mortgage. This will help you make an informed decision to refinance or not.

## CHAPTER 11: CHECKING YOUR CREDIT REPORT REGULARLY

In this day and age, it's incredibly important that you keep up to date on your credit report. Your credit score plays a vital role in many essential areas of your life, including loans, renting a home or apartment, mortgages, and even your job.

Your credit score is determined by information gathered by three separate credit bureaus. These are Experian, Equifax, and TransUnion. ***As a consumer, you're entitled to one free credit report from each bureau every year.*** In addition, you may obtain a free credit report when you've been turned down for credit within the last 60 days.

These three credit bureaus developed a central service to make it easy for you to obtain your free credit reports. Their website is at:

<https://www.annualcreditreport.com>.

Through this service, you can request that your credit reports be delivered to you online, by phone, or by mail.

### WHAT'S IN YOUR CREDIT REPORT?

#### **Your credit report contains:**

- \* Your name and any other names you've used
- \* Current and previous addresses

- \* Your record of payments on your credit cards and loans, including your mortgage
- \* Public records such as bankruptcies, judgments, foreclosures, and car repossessions
- \* Your credit limits on each of your credit cards or other lines of credit
- \* How long you've had each type of credit
- \* The balance due on each credit source
- \* If you've defaulted on any of your financial contracts
- \* Anything that was turned over to a collection agency, like outstanding bills

***Most of the information stays on your credit report for three years.***

However, serious events like bankruptcies and judgments can stay on your credit report for seven or twelve years, depending on the type of bankruptcy or if it was a judgment.

## HOW DO YOU GET YOUR CREDIT SCORE?

Although you have access to a free credit *report* each year, currently the credit bureaus do not include your credit *score* in your report. They charge a small amount to provide you this information. When you request your report, you'll have an opportunity to purchase your score also, if you so desire.

Some credit monitoring services also provide your credit scores as part of their service. These companies charge a monthly fee for you to have constant access to your credit reports and scores and notify you of new activity on your credit reports. Such a service can alert you to any suspicious activity, like identity theft, which is an important concern these days.

*You may want to consider such a service if it would make you feel more secure or if you're actively involved in working with the bureaus to get things corrected and raise your credit score.* With the credit monitoring service, you'll be able to see that your changes are being taken care of.

## WHAT IF THERE ARE ERRORS IN YOUR CREDIT REPORT?

*In all likelihood, there are errors in your credit reports.* In fact, this is more common than you may think. This is why it's important to check your reports regularly, at least once each year.

You may find addresses where you never lived, other people's credit cards, and even their bankruptcies and judgments. This false information can take a serious toll on your credit score and make it very difficult for you to get a loan, car, cell phone, or even a new job.

Unfortunately, *creditors tend to believe everything in your credit report whether it's true or not*, so it's best to get the errors corrected *before* you need to get a loan or go job hunting.

If you find errors in your credit report, contact the bureau that's reporting the error and request that they correct it. For the most part, they'll contact the creditor and correct the information. In the case of certain disputes with creditors, you can also have it listed on your report that the case is disputed. You may also need to contact the creditor directly and have them correct the error.

**Here are the sites where you can report errors on your credit reports:**

- \* For Equifax reports: <http://www.investigate.equifax.com>
- \* For Experian reports: <http://www.experian.com>
- \* For TransUnion reports: <http://www.transunion.com>

Checking your credit report regularly and getting any errors corrected in a timely manner will ensure that the information they're reporting about you is accurate.

It also helps you to be proactive in working to raise your credit score, which will bring you a plethora of benefits. We're going to discuss this in the next section.

### SELF-REFLECTION QUESTIONS

1. Am I planning on taking out a loan or mortgage in the near future?
2. When was the last time I checked my credit report?
3. Is my credit score worth checking on a regular basis?

### ACTION TIPS

1. Request your free credit report from each of the three major bureaus.
2. Report any errors you find and follow-up on the corrections.

## CHAPTER 12:

# WHY A HIGH CREDIT SCORE IS IMPORTANT

Your credit score can have a major impact on your life. Of course, this impact could be positive or negative, depending on your credit score. The higher your score, the more benefits it brings you.

### MORTGAGE

One of the most notable impacts that your credit score will have is determining what kind of mortgage you can qualify for and even if you can get one at all.

If you have a poor credit score, you may get less than desirable terms or be denied for a mortgage altogether. Or they may tell you that they can get you financing if you come up with 50% of the cost of the house in cash.

***A higher credit score will enable you to qualify for lower interest rates and a lower down payment.*** A lower interest rate not only saves you money on your monthly payment, but over the course of the loan, it can mean a difference of many thousands of dollars to you.

You may be thinking that you'll just rent. While it's true that renting an apartment doesn't require a loan, they may run a credit check to make sure you're able to pay the rent. A poor credit score may even keep you from getting an apartment, leaving you with little in the way of housing options.

## LOANS

Mortgages are essentially huge loans, so if your credit score impacts your mortgage, it stands to reason that it would also affect other loans such as student loans, car loans, or smaller bank loans. ***Not having access to these sources of money because of a poor credit score can make your life much more difficult than it needs to be.***

The higher your credit score, the better chance you have of securing a reasonable loan when you need one.

In addition, ***many of the great deals you see advertised only apply to those with good credit.*** For example, you may see an ad for a great deal on a car with no down payment. When you get to the car dealership to take advantage of their offer, you find out that it's only available to those with a high credit score.

Whenever you see “w.a.c.” in small letters at the bottom of an ad, it means “with approved credit.”

***The lower your credit score, the more you'll have to pay for many items that you need or desire.***

## CREDIT CARDS

While you'll continue to get “pre-approved” letters from credit card companies, the chances that they'll grant you credit drastically reduces if you have poor credit.

***Your credit score will also determine your interest rate and credit limit.*** So essentially, if you want to go out and buy high end stuff with your

credit card, you'll need good credit in order to get a suitable limit. They don't just hand out limitless cards willy nilly!

## JOBS

If you have poor credit, it may be more difficult to get a job if the employer does a credit check.

The reasoning behind this is that people with good credit are less stressed and more in control of their life. They may also be more able to focus on their job. A person with poor credit might also be more likely to steal from the company to pay their bills, so why take the risk?

As ridiculous as this may sound, it's the reality of today's job market. It does, however, provide motivation to keep your credit in good standing. With a down economy and companies laying off employees left and right, you never know when you may be looking for a job. Plus, moving up to a better job is easier with a high credit score.

## CELL PHONES

Even cell phone companies look into your credit history when you make a purchase. Like every other organization, they want to know that you can pay your bills on time.

If you're a fan of texting, tweeting, web surfing, or even old fashioned phone conversations, it's in your best interest to keep your credit score on the high end.

Your credit score seeps into so many areas of your life that it only makes sense to keep it as high as possible. *A higher credit score saves you all kinds of money, brings you opportunities not available to those with low credit scores, and makes your life a lot easier.*

### SELF-REFLECTION QUESTIONS

1. Is splurging on cool stuff worth the stress a low credit score will cause later?
2. How has my credit score affected my recent purchases?
3. Would raising my credit score make my life easier?

### ACTION TIPS

1. Pay bills on time and in full whenever possible.
2. If you're tempted to skip a payment or pay it late, remember that your credit score has wide reaching ramifications: a good credit score is essential to getting your dream house, car, or even a better job.
3. Make the commitment to take action to raise your credit score. The next section will explain what you can do to make a positive impact on your score and, thus, on your life as well.

## CHAPTER 13:

# HOW TO RAISE YOUR CREDIT SCORE

There are so many variables that go into your credit score that pretty much everything you do in your financial life can affect it one way or another. With this in mind, let's look at how some simple actions can raise or lower your score.

**Here are some things that will damage your credit score:**

1. **Applying for a credit card.** The simple act of applying for a credit card can hurt your credit if you apply too frequently. If you apply for several cards at once, it'll do serious damage to your score.
  - \* Spacing your applications out over time does less damage at once, but it lengthens the time it takes you to build up your total credit limit. Having high limits with low usage helps your score, but brand new cards can also lower it.
  - \* *Even though new cards can lower the score a bit, it still helps to build up your limits over a reasonable amount of time.* The credit score boost you'll receive once these cards show a wise record of usage is more than the temporary cut from when each card is new.
2. **Using your credit card.** Another factor in your credit score is your credit to limit ratio. This is essentially the fraction of how much credit you've used compared to how much you have. So the more you use your card, the closer you get to your limit and the lower the score.

- \* However, you have to use the card occasionally. You see, if you just let that credit card sit in your wallet untouched, the company that issued the card may cancel it due to lack of use.
  - \* ***For a higher score, use your cards every so often, but keep your usage to less than 25%*** of the total amount of credit available to you.
3. **Canceling your credit card.** That's right. Basically, once you have a credit card, you need to keep it. A lot of people make the mistake of thinking that closing unnecessary credit accounts will help their score. This is incorrect. In fact, it will lower your credit score as it lowers your total credit limit and affects your "credit age," doing damage on two fronts.

It seems that regardless of which way you turn, you end up lowering your credit score, which just begs the question, "How am I supposed to get a high credit score when everything I do damages it?"

Fortunately, there are also specific actions you can take that will raise your score.

## ACTIONS THAT RAISE YOUR CREDIT SCORE

***The best way to raise your credit score is to pay off your current balances.*** This will widen the gap between your credit balance and your credit limit. While having cards clear of debt is nice, you'll want to use your cards enough to keep them active.

***Each month, charge something to your card and then pay it off before the payment due date.*** This will build excellent credit without you having to pay any interest charges. As time goes on, the fact that you kept those accounts open for as long as you did will lean in your favor when calculating your credit score.

While keeping your balance all on one card may be convenient for you, it's actually better to ***spread the debt around to all of your cards***. While the total will still be the same, this will reduce the balance on each card and that will work in your favor.

This also helps form a sort of “revolving door” of debt. If you set up the cards so that some are due early in the month and others are due around the middle, you can set up a system where there is always a balance on at least one card at any given moment. ***This will show creditors that you're willing to use your cards without going overboard, thus boosting your credit score.***

Lastly, ***check your credit report at least once each year*** and make any necessary corrections. This will keep you informed of what's going into your credit reports and alert you to any suspicious activity.

Another strategy is to get your free report from a different bureau every 4 months. Alternating your reports in this way spaces it out to where you only request one from each bureau once each year, so they're all free, but you keep up with more current information.

### SELF-REFLECTION QUESTIONS

1. Do I frequently apply for new credit cards?
2. Have I been careful not to max out my credit cards?
3. How can I improve my credit score?

### ACTION TIPS

4. If you can't pay off a balance, try to pay it down to less than 25% of your limit.
5. If you can't get it down to 25%, then pay *more* than the minimum charge as you work on it.
6. Use your cards frequently and pay off your charges each month.
7. Space out your applications for credit to reduce the negative impact on your credit score.

## CHAPTER 14:

# INTERNATIONAL CREDIT SYSTEMS

While this money management course goes into great detail regarding the system of credit in the USA, other countries operate within their own unique credit system. *However, the principles of managing your credit, such as paying your debts promptly, still apply regardless of which country you may call home.*

In any country, lenders are particular about to whom they extend credit. Naturally, they want to ensure that any money they lend will be paid back in due time. It may be their business to lend money, but their profits are made when they receive it back with all due interest and fees.

With this being said, let's look at a few of the varieties of credit systems you may encounter.

### CANADA

Canada has a similar credit system to that in the USA, but there are some key differences.

**They have 2 major credit bureaus:**

- \* Equifax Canada: <http://www.equifax.ca>
- \* TransUnion Canada: [http://www.transunion.ca/sites/ca/home\\_en.page](http://www.transunion.ca/sites/ca/home_en.page)

Canadians can request a free credit report as frequently as they like as long as the request is made in writing and the report is delivered by mail. Requesting a report has no impact on their credit score, although it is noted in reports.

They also can submit a 100 word statement to be included in their credit reports.

Another difference is the length of time transactions and events remain on their credit reports. Most items stay on the reports for 6 years. In some areas of Canada, bankruptcies remain on the reports for 7 years unless you file 2 or more times. In this case, they both will show up on the credit report for 14 years.

The Financial Consumer Agency of Canada publishes a helpful booklet to help you navigate successfully through Canada's credit system and offers many helpful links for managing your debt in Canada. Their website is at: <http://www.fcac.gc.ca/>.

## UNITED KINGDOM

**The UK also has 3 major credit bureaus:**

- \* Equifax: <http://www.equifax.co.uk>
- \* Experian: <http://www.experian.co.uk>
- \* Callcredit: <http://www.callcredit.co.uk>

You can get a copy of your credit report from each of the credit bureaus each year for a very small fee.

In the UK, there are additional things that affect your credit score that might surprise you, for example, voting. Registering to vote can boost your score, while not registering to vote can lower it.

## AUSTRALIA

Australia also has many complicated formulas for calculating your credit score. To access your credit reports in Australia, go to the websites of their 3 major credit bureaus:

- \* Veda Advantage: <http://www.mycreditfile.com.au>
- \* Dun and Bradstreet: <http://www.dnb.com.au>
- \* Tasmanian Collection: <http://www.tascol.com.au>

## INDIA

The Credit Information Bureau (India) Limited, or CIBIL, is the go-to place to find out about your credit in India. This bureau is a private partnership between banks, credit information service providers, credit card companies, and more. You can also purchase a copy of your credit report. Their website is at: <http://www.cibil.com>.

As you can see, even though they may have a slightly different credit reporting system, each country still has a way to determine your creditworthiness. No matter where you are, it's still important to manage your debt wisely for best results.

### SELF-REFLECTION QUESTIONS

1. Do I manage my debts in such a way that I could establish good credit anywhere?
2. What can I do to achieve greater success with my credit management?

### ACTION TIPS

1. Request your credit report, regardless of your home country, and correct any errors.
2. Make a plan for becoming more creditworthy and take action to follow your own advice.

## CHAPTER 15:

# PROTECTING YOUR IDENTITY

Identity theft has become a greater challenge than ever with the advances in technology. Unfortunately, there are several ways that your identity can be stolen and abused by the selfish and greedy.

While the methods to steal your identity are many, there are also some solid ways to prevent others from obtaining your vital information.

### KEEPING YOUR IDENTITY SECURE

**Follow these strategies to help keep your identity safe:**

1. **Shred all documents.** Do you find yourself discarding your credit card bills or pre-approval letters without giving a second thought? While the credit card companies do what they can to ensure your privacy, it's still possible for someone to take your identity with the information available on each bill. *Shred all mail that contains personal information.*
  - \* Be thorough when shredding your documents. Simply tearing them in half won't do. An inexpensive electronic shredder will save you time and help protect your personal data.
2. **Sprinkle and spread remains throughout the garbage.** Much is made about how these identity thieves are willing to rummage through your garbage. When throwing away old statements, be sure to spread all the pieces of paper around to ensure minimal chance of reassembly.

- \* Place a few pieces of paper at the bottom, add a layer or two of trash, and then put in more. You can even “sprinkle” the bills all over the bag and ***get them all mixed up with the rest of the garbage.***
  - \* Also, add as much miscellaneous garbage to the bag as possible. The more they have to rummage through, the more secure your identity is.
3. **Avoid suspicious emails.** Email phishing is one of the most common ways for thieves to get your information. Most of the time, you can recognize it as the spam that it is. However, identity thieves have gotten better at hiding behind official labels.
- \* ***Only open emails from people and businesses that you know and trust.***
  - \* Avoid clicking on any links in your emails, particularly for banking sites or online stores you’ve shopped at. It’s best to input known addresses into your browser and access websites manually rather than click a link in an email.
4. **Keep your adware/anti-virus software up to date.** One way that hackers can get your information is through spyware and viruses. Keep your software active and up to date to avoid this data theft.
- \* ***Run a virus scan on your computer at least once or twice each week.*** If you spend a lot of time on the internet and browse many sites, it’s a good idea to run a scan every day.
  - \* Regularly clear out all temporary files and your history and run disk cleanups to get rid of any junk that has accumulated on your hard drive.
5. **Avoid putting personal information, like credit card or banking data, in emails that you send.** Emails are a non-secure environment that can be easily hacked. If you need to send private information, put it into a locked PDF file and attach it to your email. Then give your reader

the code to unlock it by phone, fax, or in person when you see them. Or just call it in, instead of emailing it.

6. **Ensure you're on a secure site when giving personal information.**

A secure website will start with "*https*" instead of "*http*" and your lock icon at the bottom of your computer will appear.

### SELF-REFLECTION QUESTIONS

1. Am I leaving myself open to identity theft in any way?
2. Am I shredding documents enough so someone can't piece them together later?
3. How do I protect my online identity and keep it secure?

### ACTION TIPS

1. Ensure that your anti-virus software is updated to the latest version.
2. Set your virus scanning software to run regular scans automatically.
3. Delete all spam emails and be careful opening suspicious emails.
4. Shred all documents beyond recognition to ensure that thieves can't reassemble them.

## CHAPTER 16:

# SUMMARY

We've discussed several personal finance topics, so as we come to the end, it's a good time to look back over all that was discussed and summarize the most important points of managing your money effectively.

### BUDGETING

While budgeting sounds like a daunting task, really it's quite simple. All that's required is that you ***keep track of how much money you have, earn, and spend.***

Most budgets divide expenses into two primary categories, *fixed* and *variable*. But we add a third called: *non-essential* expenses.

The fixed expenses remain the same from month to month, such as rent or a loan payment.

The variable expenses, like electricity and food, change from month to month. While the numbers change, you can still create a solid figure by averaging out the total purchases for each month.

The non-essential expenses, like excessive amounts of clothing or entertainment expenses, are often thought to be *needs*, when they're really *wants* that are unnecessary to lead a happy and healthy lifestyle.

If your expenses are *greater* than you're income, you'll need to find a way to ***earn more than you spend***, whether it's through making more money, spending less, or a combination of the two.

## SAVING MONEY

***One of the best ways to maximize your income is to minimize your spending.*** Depending on where you shop, you have a variety of options when it comes to saving.

For grocery shopping, keep an eye out for coupons. You can often find coupons for items that you buy frequently. While one coupon may not do much, it can be a huge relief to the grocery bill when used en masse. The effect is expanded when some stores double the value of coupons to give you greater discounts.

For entertainment, search for used items as opposed to new ones. Many stores, including Amazon.com and eBay.com, offer the same products in good condition for a greatly reduced price. If you're a big collector of books, movies, or video games, this is a great way to cut that expense down, while satisfying your urge to buy things.

Find out if your favorite stores offer a preferred customer program. This can give you access to better sales, as well as gift certificates, that save you money on the things you were going to buy anyway.

## THE POWER OF CHANGE

You may dismiss change as useless, but ***it's actually a powerful savings tool.*** Find a jar or container and empty your change into it each day. You'll be surprised at how quickly it adds up.

When cashing in your change, take them into the bank to save the counting fee from those machines at the supermarket.

The saving power of change is so apparent that banks have tweaked the concept for their debit cards. Rather than put the change in a jar, they'll transfer the change to your savings account. Ask your bank if they offer this type of savings program.

Depending on the bank, they may also match a certain percentage, giving you an extra deposit every year. It rarely amounts to much, but everything helps. Why not boost your savings by using the card to buy things you were going to anyway?

## TIME IS ON YOUR SIDE

When it comes to long term saving (for things such as college or retirement), it's beneficial to use time to your advantage. In other words, ***the earlier you start the better***. Not only does this give you a bigger window to earn the money you need, but the interest you earn will accumulate and increase as time goes on. This will make your money work for you to a much greater degree.

Most people in their 20's don't even consider their retirement. In fact, it would be a safe bet to say that retirement is one of the *last* things on their mind. However, that is the best time to start saving up so you can let your nest egg grow to its full potential. Even a few years will greatly affect the amount of money you would've earned in interest.

## SEPARATION CAN RELIEVE ANXIETY

Most saving methods involve putting the money aside so you can't spend it. Indeed, "out of sight, out of mind" can be used to your advantage.

Whether it's a separate bank account, a different wallet, or even hiding the money in your sock drawer, *putting the money in a place where you won't think about it is a great way to get into the saving habit.*

Storing your money in a sock drawer or under your mattress is fine, but a bank account of some kind is a much better option. In addition to your deposits, you can make extra money in interest, which adds up over time.

## CREDIT CARDS CAN BE YOUR BEST FRIEND... OR YOUR WORST ENEMY

Credit cards are very convenient and grant you a lot of freedom, but with that freedom comes responsibility. If they're not handled wisely, credit cards can become a great liability.

Prepare yourself for credit cards by starting off with a debit card. You get the same sense of freedom while knowing the ramifications of running the card through the reader. This will give you the discipline needed to properly handle a credit card.

## THE SCORE DOES MATTER

Your credit score can have wide reaching ramifications on your everyday life. Things that can be affected by a low credit score are:

- \* Ability to get a mortgage
- \* Ability to rent an apartment
- \* Your interest rate on loans and credit cards
- \* Your credit limit

- \* Cell phone service
- \* Finding a job
- \* Acquiring insurance

Suffice it to say, a low credit score can be devastating to several facets of life. Keeping your credit in good condition will benefit you in all of these areas. Good credit can also save you a lot of money with lower rates on loans and can enable you to live in a better house or apartment.

## DEBT MANAGEMENT

The best way to manage your debt is to start before you become overwhelmed. ***Pay off your credit cards in full every month*** and avoid just making the minimum payment.

Sooner or later, you'll find yourself with some kind of debt, whether it's through student loans, car loans, or a mortgage. There's no sense in adding to that with high credit card balances. When it comes to paying off your credit cards, the best way to get out of debt is to pay more than you use in any given month.

Target your highest interest cards first in order to get out of debt faster. In some cases, paying off the smallest balance is a great way to kick start the process and to eliminate a whole payment as well as a set of interest charges.

When you've paid off a credit card or loan, use the money that would've been used to pay that bill and put it towards another one. This will start a snowball effect that'll get you out of debt faster and save you money on interest charges.

Paying off debt will save you money by eliminating the interest charges, that way you can start saving for your short and long term goals.

## MAKING EXTRA MONEY

The internet has provided a convenient way to make money on the side. Whether you're a writer or aspiring film maker, there are websites and small business owners that are offering to pay for your services. It usually isn't enough to make a living, but it can bring in a healthy chunk of change and make for a second job with no commute.

Selling items at flea markets or on websites, like Amazon or eBay, can bring in some extra income on a one-time or regular basis.

***Offering your services can easily infuse another \$1,000+ into your income each month.***

## BOOSTING YOUR CREDIT

**Your credit score can be lowered by:**

- \* Applying for too many credit cards
- \* Using your credit card and missing payments
- \* Canceling your credit card
- \* Not using your card and letting it sit idle

Looking at the list, it may seem like everything you do damages your credit score! ***All you really need to remember is to keep your balances low and to pay off as much of the bill as possible.***

Rather than keeping all of the purchases on one card, try to spread it through all of your cards to keep the individual credit-to-limit ratios low.

***Missing payments is a bad idea.*** It allows the debt to accumulate much faster and it also results in a never ending flood of phone calls. Missing even one payment can result in a much higher minimum payment and higher interest charges.

## AVOID YOUR OWN IDENTITY CRISIS

Identity theft is becoming a more serious threat as technology advances. People will go to great lengths to get your money and it's important that you take precautions.

***Shred all credit card bills or pre-approval notices before throwing them out.*** Make sure that they're ripped and torn beyond recognition and scatter them throughout the everyday garbage to ensure that no one tries to put the pieces back together.

When working online, ensure that your anti-spyware and anti-virus software is up to date. Avoid fishy emails and websites. ***When shopping online, be sure the site you use is safe and reliable.***

## SMALL TRANSACTIONS ADD UP

When using your credit card, be wary of small purchases. It's common to dismiss these charges as nothing while you continue to use the card repeatedly. With big purchases, you have a sense of awareness that you don't have when buying a tank of gas or a sandwich for lunch.

The good news is that this works both ways. ***By setting aside a small amount of money every week into a savings account, it'll continue to grow and grow over time!***

While being able to save large sums of money would be preferable for anyone, more often than not, it's not realistic. As long as you save what you can, you'll be on your way to a financially comfortable life.

## WHAT YOU 'NEED' IS OFTEN JUST A 'WANT'

It's tough when you're in a store and see something you really want. You may convince yourself that you can "afford" it or that the money doesn't matter.

As an isolated incident, this mindset is usually pretty harmless, but it becomes a problem when this forms a pattern of behavior. ***Spending more than you pull in will put you on the fast track to a debt and stress crisis.***

If you can put off the urge to buy stuff, you can discipline yourself to only buy things when you can afford them.

***Smart financial management boils down to making more than you spend.*** If you can follow that one rule, you're ahead of the game!

## IN CLOSING

Money management is an important part of life. Saying that money makes the world go around is an amusing overstatement, but there's some truth to it! In order to get the things that you want in life, you need money. ***Knowing how to handle your finances will make it much easier, while also leading to a more comfortable lifestyle.***

Effectively managing your money is all about gaining the necessary skills, implementing the strategies, and exercising self-control. It may seem daunting at first, but once you get into the habit of saving, making, and managing your money, ***you'll enjoy the freedom from fear, stress, and worry!***



BOOSTING YOUR VALUE  
**WITHOUT**  
TRADITIONAL EDUCATION

How to Get An Education **Without** Attending College and  
**Without** a Lifetime of Debt, Stress, and Family Strain

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## Introduction

One of the greatest benefits of the information age is that it has leveled the playing field between those who *know* and those who *need to know*.

Just as the printing press helped to widen literacy beyond the ruling class in the 15<sup>th</sup> century, so too has the Internet widened access to nearly any topic imaginable to anyone with a computer in the 21<sup>st</sup> century.

Not too long ago, anyone who wanted to gain a high degree of knowledge and skills had to attend college. ***Today, an exceptional online library and a greater appreciation of learning through real-life experience has widened the learning opportunities.***

For example, some of the high demand professions today, like graphic design, web content development, and computer programming, require skills that can be developed through independent study using online resources, internships, and mentorships. Plus, interactive and professionally developed seminars and conferences are available in almost every career specialty.

***The real value of continuing education today is that it is multi-faceted and it can be done independently.***

There is a wider variety of tools and services that you can access online, in your community, or across the country than ever before. And these learning resources make it easy to boost your skills, talents, knowledge, and value without following the long, costly, and sometimes irrelevant, college route.

**Here are some of the tools and resources that will help you gain a greater understanding of your subject area:**

- ✓ ***Audio MP3s*** can deliver hours of content while you commute or do other tasks.
- ✓ ***Videos*** allow you to watch an instructor deliver demonstrations and talks without having to physically be there.
- ✓ ***Live, interactive seminars and conferences*** give you the opportunity to learn in-person, on the phone, or online.
- ✓ ***Professional associations and peer groups that offer one-on-one mentorship and coaching*** will guide you through available resources and teach you tried and tested techniques.

- ✓ **Internships** sponsored by large employers or small business owners help you gain the knowledge and experience of hands-on tasks.

**Attending college is only one option** and, depending on your professional needs and life priorities, there are likely far more effective and beneficial alternatives to achieving your educational goals!

## Your Local Library

Your public library is a treasure trove of free information. Don't overlook the following tremendous learning opportunities offered by your local library:

1. **Current periodicals (magazines, regularly published journals, newspapers).** If you were to subscribe to these, they could cost you hundreds or thousands of dollars in subscription fees. Yet, at the library they're free so take advantage of them!

- ✓ Some of these professional periodicals – for instance, internationally acclaimed magazines for meeting planners, graphic designers, writers or life coaches – offer some of the best and most current information on best practices, new procedures, business management models, and more.

2. **Books in your field.** As you delve into the topic of your choice, you'll surely find books that offer excellent information. Purchasing every item on your book list could cost you hundreds of dollars, so make good use of your local library.

✓ Not every book on your book list will be one that you'll want to keep, instead, sign out the book, make notes of relevant information, and return the book when you're done. That could be one less book gathering dust on your shelves.

✓ Save your money for books that you'll use frequently as reference.

3. **Professional advice.** Your local library is staffed with professionals who have a wealth of knowledge about reference materials, local organizations and services that may be of interest and relevance to your learning needs.

✓ Bring your queries and concerns about resources, topics, and learning options to your librarian. If your library is well staffed, you'll end up saving yourself hours of searching and you may even pick up a few good shortcuts as well!

4. **A varied learning environment.** Even though you may be choosing to educate yourself independently, that doesn't mean that you should

keep yourself sequestered in your home. Your tax dollars pay for your local, cozy library – so enjoy it!

## The Internet

Nowadays we have the great luxury of the vast resources available freely on the Internet. What was once only available to institutions and big businesses is now available to all.

Not only is most of the information *free*, but it's also available *instantly* without leaving the comfort of your home!

The Internet levels the playing field regarding access to knowledge because it's:

- ✓ Affordable
- ✓ Available to anyone immediately
- ✓ Constantly evolving to reflect the needs and desires of our world

## Unbelievable Access to Knowledge

With millions of users sharing information in forums, discussion groups, and blogs, as well as millions of organizations making their own

data available via websites, there are now massive databases of information on just about any topic.

For example:

✓ ***The choice is all yours.*** There are thousands of websites you can access from the comfort of your desk that contain videos, audio files and eBooks to teach you everything from “*how to knit*” to “*how to start an Alpaca farm*” and everything in between!

✓ ***Multimedia access has changed the learning landscape.***

The internet is growing each minute with hundreds of thousands of videos, audio recordings, and interactive resources being posted online. With new technologies like live online seminars and webcasts, it’s easier than ever to expand your knowledge, while getting instant feedback from others.

## **Connecting Users to Knowledge Groups**

You can start by first locating a popular and credible online discussion group or forum in your topic. A visit to a discussion forum can give you a variety of opinions about a particular resource or service and help steer you in the right direction.

For example, if you’d like to learn how to become a technical editor, but aren’t sure which training program to purchase or participate

in, you might want to get a recommendation from the peer group at a forum for technical editors.

You can do your research and find relevant groups by searching on Google. Also, take a look at the section about “Finding a Mentor” for more information on this topic.

## eBooks

The introduction of eBooks in recent years has empowered those in pursuit of independent learning and practical education in enormous ways.

Not only is more information now available online via eBooks, but it's also affordable and there's no need to pay hefty shipping costs nor wait for delivery.

***You simply purchase the eBook you want online and gain access to it immediately.***

So if you're awake at 3:00 a.m. and you want to learn how to start a cake decorating business, you can buy and download the material instantly, without having to wait until your local stores are open.

A great benefit of reading eBooks is that these resources aren't printed on paper. You can read your eBook on your screen and avoid the destruction of more trees.

Of course, it's wise to have an organized system of filing your eBooks on your computer so you can find them when you need to. Also, be sure to back up your files using an online file backup storage service or an external hard drive.

## **Seminars and Conferences**

Many people require face-to-face interaction with others to retain and learn topics and skills effectively. That's why educational seminars, conferences, and trade shows are so popular.

For some people, the thought of reading a 300 page textbook is inconceivable! Some comprehensive seminars on particular topics can provide as much – if not more – practical knowledge as a densely written text book.

Seminars may range from a few hours in length to several days and can include in-depth discussions, presentations, and other learning activities that encourage retention and comprehension.

***Whereas seminars focus on one topic, conferences often focus on a particular field or subject area.***

Conferences can include a number of related workshops where smaller groups are involved in more hands on, interactive activities. There may also be sessions where one speaker or panel discussion group addresses all the conference attendees.

Contact a professional association or mentorship group in your field to learn about upcoming seminars and conferences.

## **Find a Mentor**

A mentor is an experienced and knowledgeable individual who is trusted to help and counsel others. ***Mentors are very popular in the business world.*** They help people navigate and develop their careers or overcome stumbling blocks that are holding them back.

Participating in a mentorship is an *enormous* educational opportunity. Mentors can provide encouragement and advice because they have the real-life experience and they've made the mistakes so you don't have to.

***Your mentor can give you information based on hands-on experience, not just theory.***

Mentors can also save you a lot of time by directing you to the best resources available to help you achieve your educational and professional goals.

## Where to Find a Mentor

**You can find a mentor in a number of ways:**

1. **Join a mentorship group for your field.** For example, if you want to become a professional speaker, it would be wise to join one of the most recognized professional speakers' associations in your region or country.
  - ✓ Professional associations often offer mentorship opportunities, pairing up new members with more experienced members.
  - ✓ They may provide discussion groups and forums where all members can discuss issues and ask questions. Newer members can then learn from and create relationships with experienced members through the group discussions.
2. **Attend seminars and conferences.** Take note of those presenters who've impressed you with their knowledge and experience.
  - ✓ Make an effort to make a connection with them at the event or obtain their contact information so you can communicate your

admiration for their work, as well as ask if they are available to mentor you.

3. **Conduct online research to identify leaders in your field.** Try to locate local leaders so you'll have an opportunity to have more face-to-face opportunities to meet with your mentor.

## Become an Intern

One of the best ways to get an education about a particular job or career is to get an intern position.

An internship is a work arrangement whereby the intern works in a temporary position with an emphasis on on-the-job training rather than necessarily securing employment. *Internships can be paid or unpaid.*

The benefit of an internship is that you get hands on experience in the field of your interest. For some learners, practical experience is far more effective than theoretical learning through books alone.

Another benefit of an internship is that potential employers look favorably upon candidates that have experience in a job through internships or volunteering.

As an intern, you're not expected to know everything about your field, so you can make mistakes without fear. It's an ideal way to learn on the job while receiving the support and attention of those in the work environment.

## Summary

Between online resources, peer group organizations, seminars, and conferences, there are many viable and effective alternatives to college when searching out an education to secure your career or business goals.

Choose educational resources and methods that respond to *your* particular learning needs for the most successful learning outcome.

***Your goal is to boost your value and become indispensable through life-long education.*** In the workplace, this means that you need to bring in more money than your boss is spending on you. If you can do this consistently and reliably, than you'll open doors without having to pay for expensive schooling!

BOOSTING YOUR VALUE

WITHOUT

TRADITIONAL EDUCATION

SELF-REFLECTION WORKSHEET

How to Get An Education **Without** Attending College and  
**Without** a Lifetime of Debt, Stress, and Family Strain

**1. What Am I Passion About?**



**2. What Am I Good At?**



**3. What Have I Always Wanted to Learn?**



**4. How Do I Learn Best?**



**5. What Magazines Do I Read Most Often?**



**6. What Websites Do I Most Frequent?**



**7. Who Do I Look Up To? Why?**



**8. What Are My Learning Goals?**



**9. What Are My Career Goals?**



**10. What Are My Next Steps To Achieve My Goals?**



BOOSTING YOUR VALUE

WITHOUT

TRADITIONAL EDUCATION

RESOURCE WORKSHEET

How to Get An Education **Without** Attending College and  
**Without** a Lifetime of Debt, Stress, and Family Strain

# Worksheet

Use this worksheet to keep track of your educational resources for your chosen field. List books, magazines, websites, contact details for associations or leaders and more.

**Field of Interest:**

---

**Your Desired Career:**

---

**Required Licenses, Certifications or Training:**

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# Educational Resources

**Books, magazines, and resources available at the library or bookstore.**

Name of Resource	Author	Cost
<hr/>	<hr/>	\$ <hr/>

# Internet

## Websites with educational materials like eBooks, audios, or videos:

Name of Resource, Details	Website URL	Cost
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

## Online Forums or Discussion Groups:

Name of Forum	Website URL	Cost
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

## Seminars and Conferences

Name	Dates, Location, Details	Cost
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

## Mentorship & Coaching Opportunities

Name of Coach or Mentor	Contact Information & Notes	Cost
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

## Internships

Company, Position	Contact Info, Details	Paid Position?
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

## Professional Associations

Name of Association	Contact Info or Website	Cost
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____
_____	_____	\$ _____

## Leaders in your Field

Name	Contact Info & Details
_____	_____
_____	_____
_____	_____
_____	_____
_____	_____

## Notes:

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# Building a Wealth and Prosperity Mindset



# Building a Wealth and Prosperity Mindset

One sure way to boost your odds of becoming successful is to have a mindset geared toward wealth and prosperity. Why? Because the actions you take on a daily basis – right down to the amount of effort you put toward your goals – stem directly from your state of mind.

***Believing you can accomplish something is the first step in actually doing it.***

Unfortunately many of us pay little attention to our mindset, and end up creating a whole lot of struggle and difficulty for ourselves in the process! The good news is that creating a wealth and prosperity mindset can be achieved quickly and easily with a little know-how and some determination.

**This report will share some helpful insights on:**

- Exactly what a wealth and prosperity mindset is
- Why it's vital to have one if you want to succeed
- How to develop your mindset for wealth and prosperity

## What is a Wealth and Prosperity Mindset?

The common definition of “*mindset*” is: *a mental attitude or inclination, or a fixed state of mind.* So, a wealth and prosperity mindset would mean an attitude or inclination that causes us to focus on *abundance*.

It may surprise you to learn that most people focus on the *opposite*. They focus on **wanting** more prosperity, **seeking** greater wealth, and **pursuing** both at any cost.

In other words, they focus on the fact that they **do not yet have wealth or prosperity**, which means they actually have a *scarcity or poverty* mindset. They focus more on what they're lacking, the things they can't afford to buy, and even worse – feeling resentful toward people who are already wealthy.



Does this describe your general attitude, too? If so, don't let it get you down! It's actually very common to have this mindset, and you can turn it around starting right now.

**All you need is the willingness to start thinking in a different way and the courage to take actions based on this new way of thinking.** Don't worry; you won't have to take groundbreaking actions; just one step at a time will move you in the direction you want to go.

## Scarcity Consciousness vs. Abundance Consciousness

The very first step in building a wealth and prosperity mindset is to **start expanding your awareness of wealth and prosperity.**

Right now you may be in the habit of looking at the dark side of every situation. Perhaps you worry about how little money you have or you feel the heavy burden of too many bills. In order to turn this perception around, **make it a point to see the abundance that surrounds you:**

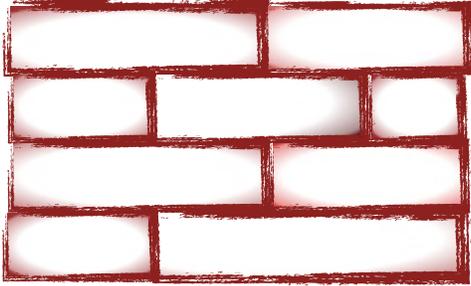
- Be grateful for the money you do have.
- Feel optimistic that you will receive more soon.
- Believe you can improve your life and make more money.

It's also important for your perception of wealth to be in line with attracting it. **You can't have a negative opinion of wealthy people and expect to get wealthy yourself!** It just won't happen because you block wealth from coming to you every time you speak or think negatively about wealth or wealthy people.

Instead, start paying more attention to wealthy people you can admire. Read about great philanthropists or celebrities who do important work with their money. Seek out success stories about people who started with nothing and became millionaires.

The more you do this, the more you'll change your perception of what it means to be wealthy and you'll begin drawing more tangible expressions of wealth into your life.

## A Common Blockage Against Feeling Prosperous



While you're focusing more of your attention on success and wealth, it's also important to **deliberately turn your attention away from examples of scarcity** – both in your own life and in the world in general.

What is it that makes us obsess over negativity and disasters? Like staring at a horrible car wreck when driving by, we sometimes can't help ourselves and have to look!

Unfortunately, this habit carries over into all other areas of our lives and we find ourselves obsessing about problems and challenges too. The problem with this is that it keeps us focused on things that make us feel powerless and out of control.

In order to create a true prosperity mindset, you must train yourself to turn your attention away from anything that distracts you from focusing on your wealth and well being.

That doesn't mean hiding your overdue bills in a drawer or refusing to face reality. You don't have to become a "Pollyanna" to focus on abundance, but you do have to stop *obsessing* over the challenges and problems in your life.

A good rule is: **Do what you can to improve the situation, then immediately move on to more positive pursuits.**

Refuse to wallow in setbacks; avoid spending hours a day worrying about money; don't talk yourself out of taking action because you might possibly fail. Be proactive and precise in your actions and **keep focused on where you want to be, not where you don't want to be.**

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## Perception is Everything



The way you view your life and experiences is extremely important. Why? Because most of us live in *reaction mode*, that is, we tend to take action on our experiences *after* something happens.

If we perceive something to be dangerous, we take action to defend ourselves. If we perceive ourselves to be poor and lacking in opportunities, we see no point in working to improve our lives.

**The problem with reactions like these is that they usually become self-fulfilling prophecies.** Being overly-defensive can actually provoke attacks, and being overly-pessimistic can attract more and more issues that prevent us from improving our lives.

Rather than living with a *reactive* mindset, you can learn to start living with a *proactive* mindset and change your life in ways you wouldn't have believed possible before now.

## Limits Only Exist in Your Own Mind

What are your perceived limits when it comes to being rich and successful?

- Do you *really* believe you can make more money than you do now?
- Do you think that a lack of opportunities prevents you from doing so?
- Does it seem like there are too many obstacles between you and your dreams?

Make a list of every possible limitation you can think of that prevents you from being wealthy, and be sure to include both inner and outer limits. Include information about your own fears and doubts, as well as any perceived shortage of opportunities in your life.

Then examine each one carefully and decide if it's really true or not. **You may be surprised at some of the things you've convinced yourself to believe!**

For example, if one of the items on your list is, "*I can't make more money because I don't have a college degree,*" ask yourself if there are any millionaires in the world who didn't graduate from college with a degree, or even go to college at all. *Of course there are!*

This process is incredibly eye-opening and will help you see where you're placing limitations on your own success.

It's also important to **keep challenging these false perceptions** on a regular basis, because some of them may be embedded pretty solidly into your subconscious mind.

Logically, you may know that there's nothing holding you back, but then you still find yourself hesitating or procrastinating.

If you keep challenging your limiting perceptions, and you take action despite them, they'll begin to fade away and eventually disappear. You'll have convinced yourself that they're not true after all.

## Taking the Right Actions



Now that you're starting to transform your perceptions of limits, you're in a much better position to begin taking focused action. The question is: *What kind of action should you take?*

All of the richest and most successful people in the world have one thing in common: they found a way to contribute value to the world and are rewarded well for their efforts. Think about that for a minute.

**Becoming wealthy is not about wishing for wealth until it falls out of the sky and lands on your doorstep.** At least it doesn't work out that way for most people. The majority of us will have to work for our wealth – but that's not such a bad thing if we choose work we truly enjoy.

The seeds of your wealth are tucked away in a surprising place: in your greatest interests and passions. Of course, simply following your passions isn't enough. You also have to find a way to make your passions pay.

That means finding a way to use your interests and talents to contribute value to the world. This can be done in any number of ways.

### **Here are some ways you can follow your passion while contributing value:**

- Write a book about a topic you love.
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The possibilities are endless! Give some thought to the things you truly enjoy and the skills and experience you already have. Then ask yourself, “How can I use these assets to contribute value and generate income?”

## **Changing the Way You Work**

Once you have a clear idea of the right activities to begin drawing wealth into your life, it's time to begin approaching these activities with a newfound sense of purpose and a “can do” attitude.

Most of us go about this in the wrong way and then get frustrated when it doesn't seem to be working. The wrong way would be: taking small actions while hoping for big results *right* away and then concluding we failed because we didn't progress quickly enough.

### **Instead, try this:**

- Take bold, consistent actions every day.
- Step out of your comfort zone as far as you dare.
- Be confident about your abilities and expect positive results.
- Be patient; don't expect overnight success.
- Focus most of your attention on enjoying the journey.

Can you see the difference between these two approaches? One leads to certain failure and the other virtually guarantees success. When you aren't so focused on **needing** to see results, you relax and let them come naturally.

Ironically, such a relaxed attitude actually helps us make much **faster** progress than if we keep stopping to pull our hair out in frustration!

## **Happiness, Prosperity, and Success**

One of the most common misperceptions about wealth is that achieving some monetary goal will make you happy. It's true that having more money allows for

greater financial freedom in life, which can be seen as a facet of happiness – but true happiness doesn't come from anything outside of you.

### **Happiness is a state of mind.**

Can you recall any wealthy people who are unhappy with their lives? Just off the top of your head you could probably recite the names of half a dozen celebrities who are constantly struggling with addictions, relationship turmoil, legal problems, and worse.



Money didn't make these people happy, and it can't make you happy either.

If you want to be happy, then you must decide to be happy **now** – regardless of your problems and challenges. Just having a ton of money in the bank won't make problems go away unless those problems are directly related to a lack of money.

No matter what you do, there will always be issues and events that threaten to detract from your satisfaction and happiness. However, **how this affects you is your choice.**

The greatest power you can ever develop is the ability to focus on the good so you can be happy right now – no matter what else is happening around you.

It's time to stop the mental recording that loops over and over, "*I'll be happy when...I'll be happy when...I'll be happy when...*" *Right now* is all you have.

Let tomorrow take care of itself. Instead, focus most of your energy on making **this moment** the best it can possibly be. Mastering this skill alone can make you the richest person on the planet!

## **Enjoy the Journey!**

The biggest drawback to traditional goal-setting is that it encourages us to focus so strongly on an end result that we don't recognize the gifts we receive along the way. Be sure to pause now and enjoy the scenery from where you stand, even if you haven't reached your ultimate goal yet.

Doing this regularly can provide great encouragement and motivation to keep moving forward, but even better, it makes the entire journey seem as rewarding as the destination!

Presented by Dale L Anderson

# Building a Wealth and Prosperity Mindset



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One sure way to boost your odds of becoming successful is to have a mindset geared toward wealth and prosperity. Why? Because the actions you take on a daily basis – right down to the amount of effort you put toward your goals – stem directly from your state of mind.

***Believing you can accomplish something is the first step in actually doing it.***

Unfortunately many of us pay little attention to our mindset, and end up creating a whole lot of struggle and difficulty for ourselves in the process! The good news is that creating a wealth and prosperity mindset can be achieved quickly and easily with a little know-how and some determination.

**This report will share some helpful insights on:**

- Exactly what a wealth and prosperity mindset is
- Why it's vital to have one if you want to succeed
- How to develop your mindset for wealth and prosperity

## What is a Wealth and Prosperity Mindset?

The common definition of “*mindset*” is: *a mental attitude or inclination, or a fixed state of mind.* So, a wealth and prosperity mindset would mean an attitude or inclination that causes us to focus on *abundance*.

It may surprise you to learn that most people focus on the *opposite*. They focus on **wanting** more prosperity, **seeking** greater wealth, and **pursuing** both at any cost.

In other words, they focus on the fact that they **do not yet have wealth or prosperity**, which means they actually have a *scarcity* or *poverty* mindset. They focus more on what they're lacking, the things they can't afford to buy, and even worse – feeling resentful toward people who are already wealthy.



Does this describe your general attitude, too? If so, don't let it get you down! It's actually very common to have this mindset, and you can turn it around starting right now.

***All you need is the willingness to start thinking in a different way and the courage to take actions based on this new way of thinking.*** Don't worry; you won't have to take groundbreaking actions; just one step at a time will move you in the direction you want to go.

## Scarcity Consciousness vs. Abundance Consciousness

The very first step in building a wealth and prosperity mindset is to ***start expanding your awareness of wealth and prosperity.***

Right now you may be in the habit of looking at the dark side of every situation. Perhaps you worry about how little money you have or you feel the heavy burden of too many bills. In order to turn this perception around, ***make it a point to see the abundance that surrounds you:***

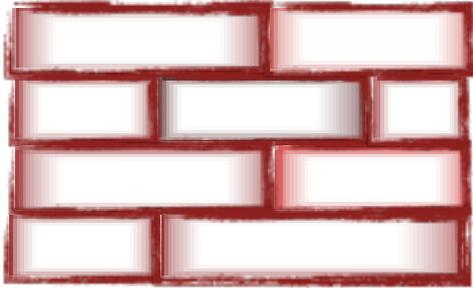
- Be grateful for the money you do have.
- Feel optimistic that you will receive more soon.
- Believe you can improve your life and make more money.

It's also important for your perception of wealth to be in line with attracting it. ***You can't have a negative opinion of wealthy people and expect to get wealthy yourself!*** It just won't happen because you block wealth from coming to you every time you speak or think negatively about wealth or wealthy people.

Instead, start paying more attention to wealthy people you *can* admire. Read about great philanthropists or celebrities who do important work with their money. Seek out success stories about people who started with nothing and became millionaires.

The more you do this, the more you'll change your perception of what it means to be wealthy and you'll begin drawing more tangible expressions of wealth into your life.

## A Common Blockage Against Feeling Prosperous



While you're focusing more of your attention on success and wealth, it's also important to **deliberately turn your attention away from examples of scarcity** – both in your own life and in the world in general.

What is it that makes us obsess over negativity and disasters? Like staring at a horrible car wreck when driving by, we sometimes can't help

ourselves and have to look!

Unfortunately, this habit carries over into all other areas of our lives and we find ourselves obsessing about problems and challenges too. The problem with this is that it keeps us focused on things that make us feel powerless and out of control.

In order to create a true prosperity mindset, you must train yourself to turn your attention away from anything that distracts you from focusing on your wealth and well being.

That doesn't mean hiding your overdue bills in a drawer or refusing to face reality. You don't have to become a "Pollyanna" to focus on abundance, but you do have to stop *obsessing* over the challenges and problems in your life.

A good rule is: **Do what you can to improve the situation, then immediately move on to more positive pursuits.**

Refuse to wallow in setbacks; avoid spending hours a day worrying about money; don't talk yourself out of taking action because you might possibly fail. Be proactive and precise in your actions and **keep focused on where you want to be, not where you don't want to be.**

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# Wealth & Prosperity Worksheet

## Scarcity vs. Abundance Consciousness

Before you can attract wealth and prosperity, you must transform a scarcity mindset into an abundance mindset. To turn this perception around, make it a point to see the abundance that surrounds you.

**1. What am I grateful for?**

**2. How will I focus on the good in my life?**

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You must deliberately turn your attention away from examples of scarcity, this means training yourself to refuse to obsess over anything that threatens your focus on wealth and well being.

**1. What threatens to disturb my interior freedom and intense focus?**

**2. How will I overcome this challenge?**

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# Breaking Negative Perceptions

You can't have a negative opinion of wealthy people and expect to be wealthy yourself! Every time you speak or think negatively about the wealth of others, you block wealth for yourself. Instead, start paying more attention to wealthy people you *do* admire. **Who do I admire? Why?**

**1. How will I model the success of others?**

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Evaluate your perceived limits when it comes to being successful. Oftentimes, these limitations may be fears and barriers that exist only within your mind.

**1. What is limiting me from the wealth and prosperity that I deserve?**

**2. How can I overcome these obstacles?**

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# Passions and Happiness

The seeds of your wealth are tucked away in a surprising place: in your greatest passions. That means finding a way to use your interests and talents to contribute value to the world.

- 1. **What is my passion and what am I going to do to follow-through?**
- 2. **How can I use my passion to contribute value and create financial wealth?**

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Money isn't a source of happiness. If you want to be happy, you must decide to be happy, *now* – regardless of your current situation. Having money in the bank won't make problems go away.

- 1. **What is my perception of money – is it my only source of happiness or a means to gain the fullness of physical, emotional, and spiritual wealth?**
- 2. **How will I focus on the *good* in my life and be happy regardless of my situation or surroundings?**

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# Wealth and Prosperity Mindset Checklist

In order to build a wealth and prosperity mindset, you need to equip yourself with the physical, emotional, and spiritual tools necessary to stay the course.

Reflect on the statements below each day to maintain a healthy mind, body, and spirit.

I focus on positive pursuits.

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I am grateful for all that I have.

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I focus on the belief of an overflowing of abundance.

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I choose to have a positive opinion of myself.

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I refuse to wallow in setbacks – I rise to the challenge.

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I expand my comfort zone through daily challenges.

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I am focused on where I am and want to go.

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I challenge the false perceptions that limit my success.

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I believe that I am worthy of success, wealth and prosperity.

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I am open to new opportunities, even if it appears overwhelming.

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I take bold, consistent actions every day.

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I am confident about my abilities and talents.

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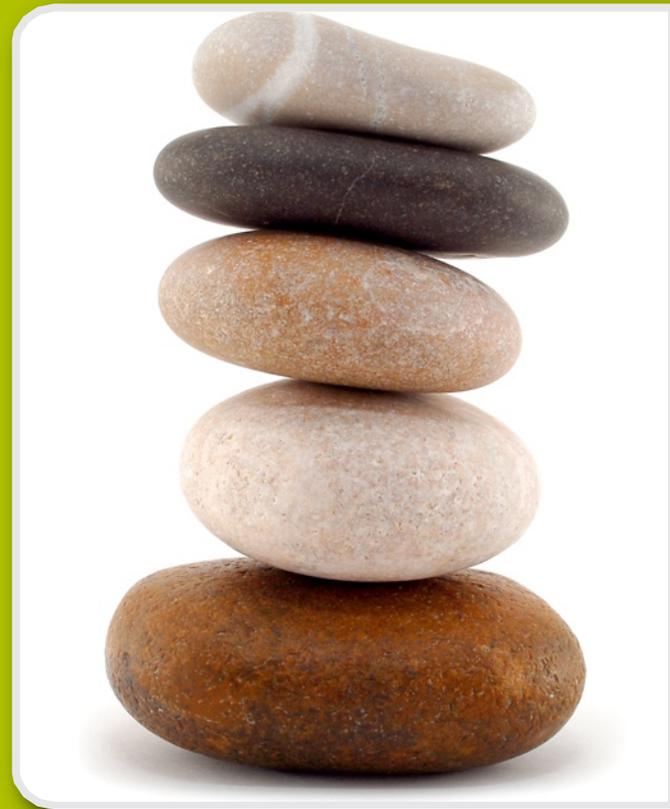
I focus my attention on enjoying each moment of my life journey.

For more wealth and prosperity mindset training and eliminating your debt strategies, get our full course:

<http://payoffdebtsolution.com>

*Dale L Anderson*

HOW TO  
**Achieve**  
**Balance**  
In Your Life



Worksheet

# How to Achieve **Balance** In Your Life

## *Self-Reflection Worksheet*

This worksheet will help you reflect on your work-life balance so you can re-align the various areas of your life to achieve more peace, harmony, health, and happiness.

### *Career*

How many hours do I spend at work each week? \_\_\_\_\_

How often do I take a vacation or day trip? \_\_\_\_\_

On my days off, do I forget about work and fully enjoy other activities? \_\_\_\_\_

Do I take my work home with me? \_\_\_\_\_

Do I accept work phone calls after hours? \_\_\_\_\_

Do worries about work keep me awake at night? If so, how often? \_\_\_\_\_

Do I view my work as a priority over my relationships? \_\_\_\_\_

On a scale of 1 to 10, with 10 being "All Work, No Play" and 1 being "All Play, No Work" how would I rate my work-life balance?



Do I feel that too much of my time and energies are focused on work? If so, what are some action steps I can take to reduce the focus on my job?

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# How to Achieve **Balance** In Your Life

## *Self-Reflection Worksheet*

### *Relationships*

What are some things I can do each day to nurture my personal relationships?

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Are my crises in my personal relationships affecting my performance at work? \_\_\_\_\_

If so, what are some ideas that could help me focus on work while I'm at work?

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How can I facilitate better communication and a deeper connection with those I love?

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Am I open to compromise when there is a disagreement? \_\_\_\_\_

Am I teaching my children the value of compromises? \_\_\_\_\_

# How to Achieve **Balance** In Your Life

## *Self-Reflection Worksheet*

### *Finances*

Are my finances under control? \_\_\_\_\_

Do I pay cash for my purchases? \_\_\_\_\_

Have I created my budget? \_\_\_\_\_

Are debt worries causing me stress? \_\_\_\_\_

What can I do to reduce my debt? What is my debt-repayment plan?

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Am I living within my means? If not, what are some things I can do every day to put myself into a positive cash flow?

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# How to Achieve **Balance** In Your Life

## *Self-Reflection Worksheet*

### *Body and Health*

Do I pay attention to what my body is telling me? \_\_\_\_\_

Do I watch my caffeine intake? \_\_\_\_\_

Am I getting enough sleep? \_\_\_\_\_

What time should I retire each night? \_\_\_\_\_

How often do I exercise? \_\_\_\_\_

What are some ideas to get myself moving? (Taking the stairs, walking, aerobics class, etc.)

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How can I reduce my stress?

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# How to Achieve **Balance** In Your Life

## *Self-Reflection Worksheet*

### *Personal and Spiritual Growth*

Do I attend religious services? \_\_\_\_\_

When will I make time in my schedule for daily prayer, meditation, and/or self-reflection?

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What can I do to strengthen my spiritual connection?

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What are some ideas for getting involved in my community and helping others?

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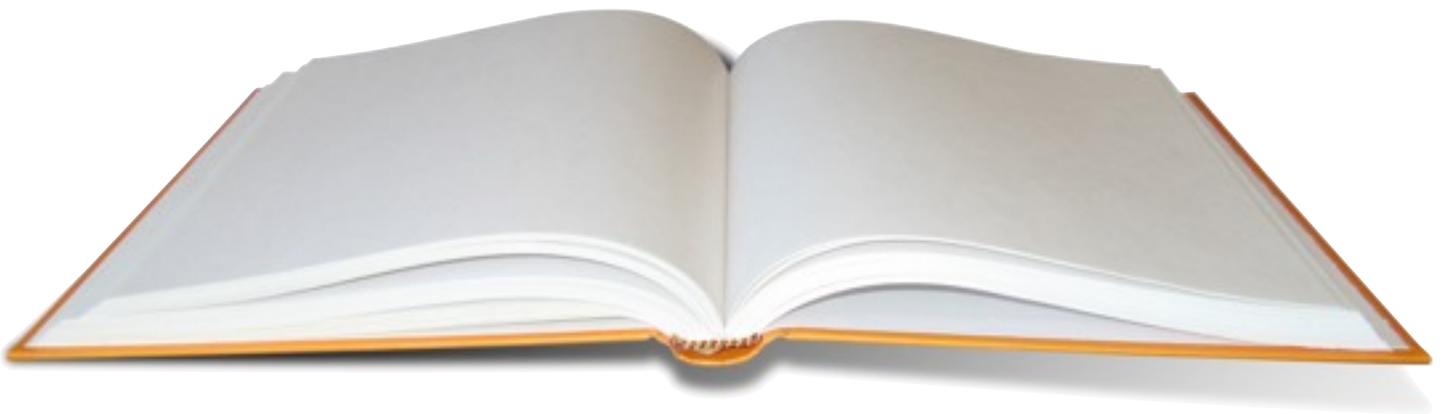
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# How to Write Your Own Success Story



# How to Write Your Own Success Story

Everyone wants to be a success in both their personal and professional lives. However, in order to *attract* success, you have to be an active player in your life. After all, you can't sit on the sidelines and expect everything to fall in place!

So are you willing to step out of your comfort zone and write your own success story? Only *you* can do it.

## What does success look like to you?

To some people, success means that they have their own business, a large house, and enough extra money to spend on anything they want. Others see success as raising children who are positive contributors to society. The truth is, there are many ways to view success and even more ways to reach it.

Before embarking on this exercise of *writing your own success story*, reflect on *who* you are, what *goals* you want to achieve, and what *setbacks* you might have to overcome.

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*What's holding you back from being the success you want to be?*

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## Why should you actually write this down?

The biggest reason to write your success story is to create a concrete narrative that you can visualize and become part of. After all, you're more likely to take action if you strongly identify with your purpose in life.

Another benefit is that you'll have a solid reference point on paper. By writing your thoughts, feelings, and goals as a story, you're giving yourself a plan to follow and a way to measure your achievements.

## Do you know where you're going?

When you head out on a journey across the country, you have to know three things:

- Your starting point
- Your ending point
- The route you'll take with stops along the way



When it comes to your life journey, it's much the same process. Before you embark on your route to success, your journey starts with a complete understanding of yourself and your goals.

*Has there been a point in your life when you've been successful?*

## How do you see yourself now?

Currently, where are you in relation to your final goal of success?

- Are you starting a new business venture?
- Do you want to lose weight?
- Have you decided to learn a new skill?

Spend some time reflecting on your present reality and where you want to be one year, five years, or even 10 years from now.

Are you currently doing things that may be sabotaging your chances of success? Are there bad habits that hold you back? Do you need to get additional training to reach your goal?

At this time, the most important thing you can do for yourself, is to **make the conscious decision to do whatever is necessary to achieve success, then include the necessary steps in your plan.**

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*Do you have the skills and training you need to achieve your goals?*

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## What changes do you need to make?

How do you describe yourself? The words you choose to define yourself paint an honest picture that can determine whether or not you will achieve your wildest dreams.

Mary Kay Ash once said, *“If you think you can, you can. And if you think you can’t, you’re right.”* In other words, how you think can have a large impact on your reality and how well things work out for you. **See yourself as a success or see yourself as a failure, the choice is yours.**

If you realize that you’ve always seen yourself *nearly* making your goals, but never actually obtaining them, you can change that self-concept in your mind. Writing your success story can help.

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*Do you sabotage your own success by the way you speak to yourself?*

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## How do you write a vision of your future with YOU as the main character?

Let's get back to how to write your own success story. If you've taken the time to look around you and reflect on your life, you have a pretty good idea of your starting point. You've thought about how you've done things before and determined that doing the same thing again isn't going to get you the success you desire. So now it's time to begin writing your story.

Get out some paper and a pen and start crafting *your* story. There's something therapeutic about putting pen to paper and seeing the words flow onto the page.

Instead of writing an autobiography, you want to write a story about your *dreams and aspirations* and how you accomplished them in your future.

Your goal is to write your story from a detached point of view rather than a personal one. By writing in the third person (i.e. use a name for your character instead of using "I," "me," or "my"), you can create the story any way you like.



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*Are you willing to make the necessary changes to become the success you desire?*

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## Are you comfortable with your past and where you've come from?

When writing about your character, use familiar elements from your own life:

- \* What's the character's background?
- \* What has happened in their life to make them the person they are?
- \* Were they a child of divorced parents or were their parents happily married?
- \* How many sisters and brothers did they have?
- \* Where did they attend school?
- \* Did they have stability in their life or did their family move around a lot?
- \* Did they have many close friends or were they shy?

Each aspect of the character's life has left a deep impact on the person they've become.

**Remember: this character is *you!***

Talk about the character's successes and failures. For example, explain how she handles any failures and how she refused to accept defeat. Write how the character picked herself up, dusted herself off, then forged a new path, rather than following the same-old trail.

You'll also want to describe every detail about the journey. For instance, list the steps the character took to become the youngest manager in the company's history. Portray, in detail, the many awards they've received and the friendships made along the way.

Whatever it is you want to accomplish in your own life, *write it down as if it has already happened.*

It's important to be as specific as you can when you tell your story. Remember, you're writing *your* story, so **visualize the success you desire and deserve.**

*Have people in your past encouraged you when you've attempted something new?*

## How do you see past failures?



Do you see your past failures as reasons why you *can't* start over? Do you see them as obstacles to success?

That's one way to look at your failures, but it's surely not going to move you forward. The reality is, you've probably learned something from your past mistakes that you may have never learned otherwise – that's a good thing!

Your past mistakes are the stepping stones that have taken you to the next chapter in your life. And if nothing else, you've gained a wisdom of what *not* to do in the future!

When creating the light bulb, Thomas Edison was asked about the many failures he encountered. He replied, *“I haven’t failed, I’ve successfully found 10,000 ways that will not work.”* He also said, *“Many of life’s failures are people who did not realize how close they were to success when they gave up.”*

It may be a case of looking at the same glass and seeing it half full or half empty. It’s all in the way you perceive things.

You can gain a renewed outlook on life by viewing failure as an opportunity for learning and growth. Just by changing your perspective, you may discover new solutions to old problems.

What may seem like failure may actually turn out to be a great learning experience that gives you the knowledge you need to succeed in the future.

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*Who do you know that can mentor you and guide you along your path to success?*

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**Where do you see yourself at the end of your story?**



What's your ultimate goal? Where do you see yourself when you've achieved this goal? Be *specific* because this is *your* view of your own future!

Along the way to your character's final destination, be sure to include:

- A road map of small, specific, and attainable goals leading to the destination
- Milestones along the way to gauge progress
- How your character knew when they had reached a particular goal
- Subsequent goals to work toward once you succeeded

The reason for writing out your success story with such precision and detail is to *see* the success you desire. You want to be able to visualize the story in such a way that it's nearly *reality*.

Seeing your story with such clarity helps you recreate the details in your own life. You should be able to *see* what your character sees, *think* what they think, and *feel* what they feel!

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*Does your desire to succeed run deeper than your fear of failure?*

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## A Sample Success Story

Below is a brief example of a *Success Story*. Use it as a guide, but keep in mind that your story should be even more vivid and detailed. After all, the more realistic your story, the stronger the impact it will have on your heart and mind.

There was a young woman named Marie. As an only child, her parents encouraged her to be active in and out of school. She played several musical instruments, and was involved in dance and gymnastics. Even though she was doing her best in school, she didn't do as well as her parents had hoped.

Everything seemed fine until Marie turned 12. At that point, even though her parents tried to hide it from her, she heard her parents argue more and more as time went on. Shortly after her thirteenth birthday, Marie's parents' divorce was finalized. She was devastated and her personal identity was deeply shaken.

At first Marie thought her parents divorce was *her* fault, because she wasn't doing well in school, but as the young Marie grew up, she realized that she cannot carry the burden of her parents' choices anymore.

Marie learned to forgive her parents and made the commitment to herself to excel in both her career and personal life. The strength and resolve Marie acquired over the years, opened doors full of incredible opportunities.

She graduated at the top of her class in law school and was hired by the largest law firm in New York. Within 10 years, Marie became a partner in the firm.

Marie remembered her firm commitment to excellence in all areas of her life, so she waited patiently to find her true soulmate. She knew what she wanted and would wait until the man of her dreams entered into her life. Just before becoming a partner in the law firm, Marie took a chance on love and began dating Dan, a college professor.

Marie overcame her fears from her past and stepped beyond her self-doubts. After dating for a year, she became engaged.

Even with all the challenges that life threw her way, Marie was living her dream! She now enjoys a successful career, a loving husband, and 2 beautiful children.

## Final Thoughts

Remember to incorporate your dreams and aspirations when writing your story. Also, you'll want to use vivid imagery so your mind can *see* the story as reality. After all, if it can happen to the character in your story, it can happen to you, too!

Learning how to write your own success story can be therapeutic. Not only can it help you see the potential you have for success, it can help you overcome issues from your past that may be holding you back.

You *can* have the success you desire in every area of your life!

Regardless of what has stopped you from achieving your goals in the past, refuse to allow it to stop you now. Write a new plan to get past your limitations and make that success story yours! Read it often and follow your plan until it becomes your reality.

**You deserve success. *Believe it!***

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*Are you ready to dig deep and write your own success story?*

*Get started now...*



# How to Write Your Own Success Story

## CHECKLIST



I have reflected on *who* I am, what *goals* I want to achieve, and what *setbacks* I may have to overcome.

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I have made the conscious decision to do whatever is necessary to overcome my setbacks and achieve my dreams.

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I maintain a positive mindset because I am aware that my thoughts impact my reality.

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My mind is focused on the route I need to take to achieve my goals.

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My roadmap contains small, specific, measurable, and attainable goals.

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Failures propel me further forward because I view them as opportunities to learn and grow.

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I surround myself with a positive support network consisting of family, friends, and mentors who guide me along my path to success.

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My vision of my ultimate goal is clear in my mind.

# How to Write Your Own Success Story

## WORKSHEET

1.

*What's holding you back from being the success you want to be?*

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2.

*Has there been a point in your life when you've been successful?*

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3.

*Do you have the skills and training you need to achieve your goals?*

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4.

*Do you sabotage your own success by the way you speak to yourself?*

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5.

*Are you willing to make the necessary changes to become the success you desire?*

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6.

*Have people in your past encouraged you when you've attempted something new?*

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7.

*Who do you know that can mentor you and guide you along your path to success?*

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8.

*Does your desire to succeed run deeper than your fear of failure?*

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The



Worksheet

# The “I Can” Worksheet

## Combating Self-Doubt

What are some of my past successes?

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## Changing The Negative Mindset

What do I feel that I’m lacking in my life?

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What can I do to add these things to my life? Put this in terms of specific, realistic goals.

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Divide your goals into detailed, achievable action steps or tasks that will lead to your goal. Then *take action* to complete these steps and realize your goals.

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## Finding Your Positive Attitude

What am I thankful for?

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Who can I invite into my support group?

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How can I be more flexible?

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Write a personal mantra or affirmation that will serve as daily motivation.

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*Mini-Journal:* What are some of my thoughts, feelings, or issues about my relationships, work, or home life that I'd like to release?

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The



Checklist

# The “I Can” Checklist

Use this checklist as a reminder of the important steps you can take to develop an “I Can” attitude. You’ll soon discover that you’ve become action-oriented, saying “I Can” instead of “I Can’t!”

## Combating Self-Doubt

- \_\_\_\_\_ Don't take criticism personally.
- \_\_\_\_\_ Find ways to improve your skills.
- \_\_\_\_\_ Think about past successes.
- \_\_\_\_\_ Break the problem or task into manageable pieces.
- \_\_\_\_\_ Delegate what you can.

## Changing The Negative Mindset

- \_\_\_\_\_ Avoid exposure to negative images.
- \_\_\_\_\_ Pull out your action plan and examine your goals.
- \_\_\_\_\_ Examine your strategy for achieving those goals.
- \_\_\_\_\_ Decide how to get what you're life is lacking.
- \_\_\_\_\_ Make new goals to get what you want.
- \_\_\_\_\_ Divide your goals into achievable steps.
- \_\_\_\_\_ Establish support groups and lean on them when necessary.

## Finding Your Positive Attitude

- \_\_\_\_\_ Be thankful.
- \_\_\_\_\_ Be flexible.
- \_\_\_\_\_ Journal your thoughts.
- \_\_\_\_\_ Use personal mantras or positive affirmations daily.

The



Handbook

# The “I Can” Handbook

## Introduction

Successful people often say that it was their drive to keep going, despite the desire to quit, that drove them to successful heights in their business or careers. That sentiment perfectly sums up the “I can” attitude.

In other words, even though the odds may be against you, keeping a positive mindset can give you the mental push and energy you need to stick to your plan and build your life the way you intended.

If you develop a negative “I can’t” attitude, it can pervade nearly every situation you’re in. It can affect your business plans, career track, or even personal family or social situations.

*If you keep telling yourself you can’t do things, eventually you’ll believe yourself and you’ll lose the desire to even try.*

Have you ever wanted to attend an event or party, but chose not to go because you didn’t know anyone? Was there ever an incredible opportunity to explore your passion, but you refused out of fear?

In these situations, I want you to face your fears, attack that negative attitude, and say “I can” – especially if there are distinct benefits that could help your business or personal life.

Instead of getting discouraged by setbacks or failure, think about your abilities and strengths, then push ahead!

## Understanding What “I Can’t” Really Means

When someone says, “I can’t,” what they’re really saying is “I’m afraid to fail, so I won’t try.”

If there’s a breath in your body and a potential success that awaits you, why *wouldn’t* you want to try? If there’s a way to improve your life, career, or business, why *wouldn’t* you want to take that risk?

The answer is exactly that... trying new things involves a certain amount of risk and not all of us are risk takers. *Most new situations don’t involve a life-threatening risk, but the simple fact of not knowing the outcome can paralyze people with fear.*

Unfortunately, fear prevents you from trying anything new and it’s often difficult to break this catch-22 cycle.

“I can’t” are the words that come out of someone’s mouth when they’re crowded by the doubters, plagued by low self-esteem, and they’ve stopped believing in their goals and aspirations.

A strong support system comprised of friends and family members who believe in your goals can help to change your mindset and reignite your passion. If you don’t feel like you have a support system, you can look for support online in social media groups and communities.

*“I can’t” is a way of denying yourself success* because you’re uncertain that you’ll be able to achieve your goal and you’re afraid to disappoint. But in the end, the only one you’ll disappoint is yourself if you don’t at least make an attempt.

Strong leaders don't have this attitude – or if they do encounter it, they know the steps needed to combat these negative thoughts so they can continue with their plans.

Sure, it's human nature to doubt your ability or expertise, especially when faced with something brand new. *The difference, however, is what you do to combat this self-doubt.*

Those with a “go getter” attitude *know how to turn their negative thoughts into positive actions.* Rather than dismissing themselves from contention, they welcome the challenge to learn something new.

### **Here are some steps you can take to combat self-doubt and become action-oriented:**

- 1. Don't take criticism or mistakes personally.** No one is perfect. Learn from your experiences and prepare yourself for the next time.
- 2. Find ways to improve your skills.** Take continuing education classes, e-courses, or read e-books to gain confidence in those skills you feel need improvement.
- 3. Think about past successes.** Success is sweet and words of praise can do wonders for your self-esteem. Think about the times when you were successful and find ways to regain that feeling.
- 4. Think about the problem or task logically and break it into pieces.** This can be overwhelming, so tackle smaller goals one at a time to avoid confusion and added stress.
- 5. Delegate what you can to other qualified experts.** Use the resources around you to help complete the job rather than tackling everything yourself.

The next time you're faced with the chance to try something new, take a deep breath, think about the benefits you could experience from this, and say "*I can!*"

## The Automatic "*I Can't*" Response

When challenges or road blocks get in our way, as they inevitably will, the automatic response for those who are weak in their resolve to succeed is "*I can't.*" Rather than taking the time to explore how to overcome a specific hurdle, the default mindset is: "*I can't.*"

After all, it's much easier and less stressful to just *not* try, rather than to put in the effort with no guarantee of success. But think about all that you could be missing!

- Did you pass on the single's club event because you were nervous? Perhaps you would have met a new friend or partner.
- Did you pass up the chance to make a presentation to your local Chamber of Commerce simply because you're afraid of public speaking? You might have developed some new business contacts.
- Have you thought about owning your own company but talked yourself out of it because you don't have enough experience? Maybe you would have increased your income enough to get your family out of debt.
- Do you want to lose weight but get frustrated with all the calorie counting and need for exercise? You might miss out on being heart healthy and medication free.

All of these scenarios are conscious decisions we make regarding our work, social life, or health.

Every day, we're faced with decisions from the moment we wake up to the second our head hits the pillow at night. Do you really want to live with regrets about any of your decisions, all because you convinced yourself to say "no"? That "I can't" attitude really can be harmful to your psyche!

Even when others try to encourage and boost you while you're still in that doubting phase, the automatic "I can't" is a ready and willing response designed to shut down their attempts.

*The people who care and support you the most can't force you to take action.* They can offer advice and provide the steps you need to take, but it's up to *you* to take action.

*Without action, your thoughts remain daydreams.*

## **The Media's Mind Trap**

Every day we spend at least a dozen hours in front of some form of media: television, internet, radio, magazines, and newspapers. We live in the land of instant information and it's enough to make your brain go into overload.

Have you ever thought about how all these media messages play a role in our negative attitudes? It stands to reason that, with so many media images hitting our senses everyday, we'd be influenced to some extent. After all, why would companies spend millions of dollars each year on advertising if we weren't influenced?

For example, let's take a look at the health and beauty market. Airbrushed super models grace the covers of magazines in skimpy bathing suits or dresses. Multiple television shows showcase plastic surgery. The paparazzi torment the celebrity crowd because we're obsessed with the "beautiful people" and their lifestyles.

Then, every year cosmetic companies unveil the latest and greatest concoctions that promise to be the fountain of youth.

What does all this ogling do to our minds?

*It causes us to revisit those negative “I can’t” thoughts every day:*

- “I can’t” get that supermodel body because “I can’t” afford the personal trainer.
- “I can’t” get my picture perfect body without surgery.
- “I can’t” be happy without millions of dollars and expensive cars and toys.
- “I can’t” get old so I’ll fight the natural signs of aging, no matter the cost.
- “I can’t” afford this trendy gadget, but my favorite celeb is wearing it, so I’ll just add it to my insurmountable credit card debt.

What happens when people try to achieve those unrealistic expectations put into their minds by the media? Sure enough, when they realize they can never achieve those results, they decide that they aren’t good enough. It’s a vicious cycle.

## **What Can You Do To Change Your Mind?**

Now the mind games begin. You’ve convinced yourself – and anyone that will listen – that you *can’t* do what you need to do for your success. Yet in the back of your mind, you still desire success, but you’re just afraid to go after your dream.

- Maybe you’ve had one too many disappointments and you aren’t ready to experience another.
- Maybe you’re just physically tired of trying.

- Maybe you think the competition is just too great and you'd rather stop now than be embarrassed later on.

Whatever the reason for your latest *"I can't"* attitude, the reasons why *"You can"* still remain strong.

### **Here are some actions you can take to help change your negative mindset:**

- 1. Avoid exposure to negative images when possible.** If your mood plummets when looking at the perfect bodies in fashion magazines, find another magazine of interest or read a book instead.
- 2. Pull out your action plan and examine your goals.** Are they realistic? Have they changed from when you first wrote them down? Are these actually *your* goals, or are you trying to live up to other people's expectations?
- 3. Examine your strategy for achieving those goals.** Is it still valid? Can you delegate any of this work to others to help you achieve these goals?
- 4. What are you lacking in your life?** How can you fix this? Write out small short-term goals – or baby steps – to make your goals more achievable.
- 5. Lean on your support groups.** Share your concerns and determine if your chosen support people can give you what you need.

Once you've identified an area that needs support, improvement, or fixing, make that your focus with new action steps to aid you in your quest.

## **When You Need Something More**

If, after reviewing your plans, you discover that the stumbling block to your success is simply that you need to learn a necessary skill, then your path is

straightforward again. Simply determine what you can do to gain this knowledge, then take action.

See? The steps to success now seem a little more achievable and less complicated!

*Isolate what needs to be done, the time you need, and the resources you require, and then go after it.* To give up now has to be considered a non-option.

If financial resources are an issue, dig down and look at what's really available. Can you save the funds needed? Can you push back your goals just long enough to raise the funds required? Is there a less expensive alternative that's just as good? Any of these strategies are a far better alternative than to quit at this stage.

*Learn what you need to know and implement it.*

There are actually two steps listed here but they work in tandem with each other. Yes, you can learn all there is to know about your chosen subject, but it does no good just sitting in your head. *You must do something with that knowledge in order to be successful.*

On every college campus there are the "career students" who study for years on end in hopes of earning every degree possible. Are they really using their knowledge wisely? Or do they stay in school because they don't think they can be successful in their chosen career?

The same holds true for those who start internet businesses. All the hype tells us how easy it is to earn money from home; there are thousands of "gurus" who charge hefty sums to teach their students how to find this "easy money." You can pay millions of dollars for all this training, but how will you make that money back? What's the next step after learning all these different internet marketing strategies?

### *Action.*

Learning is wonderful but you *must put that knowledge into action* in order to reap the rewards of your learning. Sure, it's risky, but there's also a risk in not taking action. Taking that first step toward success can be enough to get your "I can" attitude back again.

Having an "I can" attitude supports the notion that there's always something you can do when you reach an obstacle – it's just a matter of going after your goal again, and again, and again...

## Summary

Once you change your attitude from one of resignation to one of hope and confidence, you've won half the battle. Keeping a positive attitude in your business and personal life can be difficult; very often it's a mind game and a test of wills.

There are countless stories of people who quit just days or months before they would have realized success. They put 2 or 3 years into building their dreams, and then quit just when they're about to reach their stride.

For example, there are many *potential* business owners who never take that leap of faith to start their businesses. Instead, they continue to daydream about what it would be like to be their own boss and never fully realize their potential. This is a result of the "I can't" attitude. After all, it's easier to daydream than to take action!

*If your outlook is positive and you continue to believe in the abilities that got you this far, your journey becomes easier and within reach.*

By continuing your skill development and pushing yourself out of your comfort zone, you'll consistently be challenged. Once you meet that first challenge successfully, working to meet the next challenges will become easier.

### **Try the following tips to discover your positive attitude:**

1. **Be thankful.** Rather than always seeing the negative parts of a situation, think about the positive benefits. Even if you're in the midst of a struggle and stressed about a particular challenge, take the time to notice the nice weather, your comfortable home, your good health, or even that sentimental picture from your child.
  - *Life is good but sometimes we forget this fact when we focus so intensely on the stressors.*
  
2. **Be flexible.** Routines are great for improving productivity, but you can avoid unnecessary stress if you learn to be flexible when complications arise. Take some deep breaths and learn to go with the flow.
  - If something isn't turning out the way you expected, *take a break and focus your efforts on another project.*
  
3. **Journal your thoughts.** Personal journals can help you sort out your feelings and help you relieve stress.
  - If you're upset with someone, write out your feelings in your journal. *This can be a cathartic experience to get all those feelings out.*
  - Use a journal for business, too. Frustrations with a client may seem more trivial once you write it all down. It also helps you see solutions more clearly.

**4. Use personal mantras or positive affirmations daily.** Keep a favorite positive quote in your office or in a place where it's noticeable so you can see it and remember the quote throughout the day.

- When you feel your blood pressure increasing, focus on your affirmation, take a deep breath, and walk away from your desk for a few minutes.

If you have dreams you'd like to reach, you have every right to go for it. *No one should be talking you out of realizing your dreams – not even you!*

Changing your negative mindset into a positive one won't happen overnight, but if you work through these tips one at a time, you'll soon wake up with the self-confidence to exclaim: *"I CAN!"* And you will!

# MOTIVATIONAL QUOTES

REFLECTION BOOKLET



VOLUME III



# GETTING STARTED

Without a little motivation (*or a lot*) we would never reach our goals in life. There would be nothing to keep us moving forward to complete our tasks.

Oftentimes we encounter a situation that requires a few words of wisdom from someone who's been there. In this booklet, it is my hope that you'll find some of these quotes useful in your life's journey.

They'll help you through tough times, lift you up, and remind you that your life is what you make of it. Use these bits of wisdom to help you to build momentum even if you don't feel like it, and you'll come out on top.

I DO NOT TRY TO DANCE  
BETTER THAN ANYONE ELSE.  
I ONLY TRY TO DANCE BETTER  
THAN MYSELF.

- Mikhail Baryshnikov

Do you compare yourself to others? Honestly, the only person you need to compete with is *you!* If you're constantly trying to keep up with others, you'll never feel like you've fully succeeded. Strive to better yourself first and the rest will fall into place.

- ❖ Figure out what you'd like to improve in yourself.
- ❖ Determine what steps are necessary to get you where you want to be.
- ❖ Work on those things one by one.

#### SELF-REFLECTION QUESTIONS:

- I. Do I know what I want out of life, or am I just following everyone else's lead?
- II. How will I take the time to learn who I really am?
- III. Am I willing to admit that I'm better than no one and no one is better than me?

SHOOT FOR THE MOON. EVEN  
IF YOU MISS YOU'LL LAND  
AMONG THE STARS.

- Unknown

Many of us hold ourselves back for a multitude of reasons. Wondering if we'll end up with euphoria or disaster can stop us in our tracks. One should never be afraid to try! Shooting for the moon is a learning process that can always bring something good into your life.

- ❖ Think about something new you'd like to try.
- ❖ Determine what's holding you back from achieving your dreams and passion.
- ❖ Allow yourself the strength to push forward.

#### SELF-REFLECTION QUESTIONS:

- I. What do I really want to accomplish in my life?
- II. Why am I afraid to try new things? What's stopping me?
- III. Can I accept small successes on the way toward my ultimate goals?

REALLY GREAT PEOPLE MAKE  
YOU FEEL THAT YOU, TOO,  
CAN BECOME GREAT.

- Mark Twain

We surround ourselves with many types of people. The small ones belittle our ideas and dreams. The really impressive people in our lives encourage us and lend their hand to help us make our dreams come true.

With this encouragement, not only do we accomplish our dreams, but we also discover that we can be one of the great people in the world as well.

- ❖ Notice the people you surround yourself with.
- ❖ Determine the great individuals in your life.
- ❖ Listen and absorb their advice, guidance, and understanding.

#### SELF-REFLECTION QUESTIONS:

- I. Who do I listen to and take advice from?
- II. How do these people make a difference in my life?
- III. How can I be great?

PEOPLE OFTEN SAY THAT  
MOTIVATION DOESN'T LAST. WELL,  
NEITHER DOES BATHING - THAT'S  
WHY WE RECOMMEND IT DAILY.

- Zig Ziglar

Motivation enables us to strive for a better life and fulfill our dreams. On a daily basis we need motivation for any number of reasons. It can come from many sources, but the best source is from within. When you can motivate yourself every day, the sky is your limit.

- ❖ Search within yourself to find the things that motivate you.
- ❖ Use these motivations daily to achieve your goals.
- ❖ Don't be afraid to change what motivates you.

#### SELF-REFLECTION QUESTIONS:

- I. What motivates me?
- II. Are my motivation sources helping or hindering me?
- III. Am I striving to use these motivations to enhance my life on a daily basis?

OUR DEEPEST FEAR IS NOT THAT  
WE ARE INADEQUATE. OUR  
DEEPEST FEAR IS THAT WE ARE  
POWERFUL BEYOND MEASURE. IT IS  
OUR LIGHT, NOT OUR DARKNESS,  
THAT MOST FRIGHTENS US.

– Marianne Williamson

From the wealthy to the poor, from the highly educated to the uneducated, all of us feel – at one time or another – that we should step back into the shadows and allow the world to revolve without us.

The power to shine has been given to each of us! One should never allow himself, for any reason, to live dimly. Bring forth all of yourself so that others may see you for the wonderful person you are.

- ❖ Ask yourself if you're afraid to shine.
- ❖ Reach within yourself to find the reasons you hide in the shadows.
- ❖ Allow yourself to be you.

#### SELF-REFLECTION QUESTIONS:

- I. Am I afraid of being better at something than others?
- II. Do I withdraw myself because of a false limitation within my mind?
- III. Would others benefit from my talents and knowledge?

I WOULD MUCH RATHER HAVE  
REGRETS ABOUT NOT DOING  
WHAT PEOPLE SAID, THAN  
REGRETTING NOT DOING WHAT  
MY HEART LED ME TO AND  
WONDERING WHAT LIFE HAD BEEN  
LIKE IF I'D JUST BEEN MYSELF.

- Brittany Renee

It's much easier to follow in someone else's footsteps. Believing in your heart and making your own choices can be daunting at times, but it's an important part of the learning process. Mistakes are teachers and victories are windfalls.

You'll experience true celebration if you live your life through your own heart and mind. Being yourself allows you to grow. Being someone else only brings regret.

- ❖ Determine if you're doing what's right for you.
- ❖ Ask yourself, "*If I do this, can I pat myself on the back when it's completed?*"
- ❖ Allow yourself to be who you are, rather than what others think you should be.

#### SELF-REFLECTION QUESTIONS:

- I. Can I congratulate myself for my accomplishments?
- II. Do I do what I do because *I wanted to*, or because someone *else* wanted me to do it?
- III. Do I make choices that are right for me?

BE MISERABLE OR MOTIVATE  
YOURSELF. WHATEVER HAS  
TO BE DONE, IT'S ALWAYS  
YOUR CHOICE.

- Wayne Dyer

The choice is always yours to move ahead or fall behind. Allowing yourself to smother in your own misery is an easy way out. Finding the motivation to pick yourself up, create a better life, and move on takes determination. In the end, your life is what you want it to be.

- ❖ Determine if you're miserable or motivated.
- ❖ If you feel unhappiness about anything, ask yourself if you are choosing to be that way.
- ❖ Find the motivational tools to help you through your life's journey.

#### SELF-REFLECTION QUESTIONS:

- I. Do I really want my life to be the way it is?
- II. How can I be motivated to change for the positive?
- III. Am I willing to make these positive changes in my life?

IT'S KIND OF FUN TO  
DO THE IMPOSSIBLE.

- Walt Disney

*"That's impossible and can't be done."* Really? How will we know if we don't try? Almost anything is possible if you set your mind to it. Not only is it possible, but it can be fun and exciting to make it happen.

When you look at the world around you, didn't most things seem impossible when you first started out? But if you have the vision and make the effort, great things can happen!

- ❖ Understand the situation and determine whether mental barriers or assumptions are holding you back.
- ❖ Visualize yourself accomplishing the impossible.
- ❖ Take it step by step and persevere until you succeed.

SELF-REFLECTION QUESTIONS:

- I. Am I limiting my thinking because of mental road blocks?
- II. What would make my goal *truly* impossible to achieve?
- III. Am I willing to look for the positive outcomes in everything I do?

LIFE IS CHANGE.  
GROWTH IS OPTIONAL.  
CHOOSE WISELY.

- Unknown

As we walk through our lives, we find that change is inevitable. For many of us, change is a positive experience. For others, however, it's scary and not well received.

We must make the most of life's changes in order to grow. It may not be our choice when our life changes, but it is our choice to grow with the changes or stay behind. Making the wise choice brings acceptance, growth, and satisfaction.

- ❖ Determine if the change is healthy and positive.
- ❖ Ask yourself if this change will help you continue to grow as a person.
- ❖ Recognize there's always change, and the choice to grow from it is yours alone.

#### SELF-REFLECTION QUESTIONS:

- I. How can my current changes benefit me?
- II. If I don't adapt, will I always wonder if I chose wisely?
- III. Do I understand that my choices are mine to make?

LITTLE BY LITTLE  
ONE WALKS FAR.

- Peruvian Proverb

How do we get through life? By taking baby steps and learning as we go. It's the little things in life that carry us forward. One step at a time, we grow from our lives.

From the minute we're born, it's the small accomplishments that lead us on our journey. These tasks may be explained to us, shown to us, and practiced before they're achieved, but as we achieve them, we realize that the small successes lead to great ones.

- ❖ Determine your starting point and work your way up.
- ❖ Find out what action steps you can take to build momentum.
- ❖ You can go far by taking things one step at a time.

SELF-REFLECTION QUESTIONS:

- I. Have I congratulated myself on my small successes lately?
- II. Do I understand that I can't accomplish all my goals in a day?
- III. Am I able to look back on my life and say, "*I stopped to smell the roses?*"

TO MOVE AHEAD YOU NEED TO  
BELIEVE IN YOURSELF... HAVE  
CONVICTION IN YOUR BELIEFS  
AND THE CONFIDENCE TO  
EXECUTE THOSE BELIEFS.

- Adlín Sinclair

As we go through life, one of our biggest challenges is to learn to believe in ourselves. We must build our confidence and trust our beliefs. In order to move ahead, we must have strong beliefs and be willing to stand by them.

- ❖ Take a long look at who you really are and what you believe in.
- ❖ Determine how to firmly stand behind those beliefs.
- ❖ Find ways to use those beliefs to move forward in your life.

#### SELF-REFLECTION QUESTIONS:

- I. Am I strong and unwavering in my beliefs?
- II. What am I willing to do to stand up for my beliefs?
- III. Do I have the confidence to stand up, even when faced with opposition?

PEOPLE WITH GOALS SUCCEED  
BECAUSE THEY KNOW WHERE  
THEY'RE GOING.

- Earl Nightingale

Goals are the road maps of our lives. Without goals we'd have nothing to work for, nothing to look forward to, and no dreams to imagine. Goals give us a strong foundation to build on. A good goal can motivate us and help us to find strength, happiness and prosperity.

- ❖ Make a list of your short term and long term goals.
- ❖ Take the time to determine what it will take to reach these goals.
- ❖ Work systematically toward achieving your goals.

#### SELF-REFLECTION QUESTIONS:

- I. What goals do I desire for my life?
- II. Are my goals realistic?
- III. Do I feel I can accomplish them and achieve my success?

IF YOU DON'T KNOW WHERE  
YOU ARE GOING, YOU MIGHT  
WIND UP SOMEPLACE ELSE.

- Yogi Berra

Everyone has a path to follow in life. Those who choose to set that path with a destination in mind will not stray. Those who choose to jump on the wagon with no real plan will find themselves wondering where they are and how they got there.

In order to have the life you hope for, you must take the time to set goals, plan ahead, and work toward your destination.

- ❖ Set goals for yourself.
- ❖ Plan ahead.
- ❖ Remind yourself daily of where you want to go in life.

#### SELF-REFLECTION QUESTIONS:

- I. Do I know where I want my life to be in 1 year?
- II. Do I know what I want to be doing 5 years from now?
- III. Can I plan further into my future?



## FINAL THOUGHTS

No matter what circumstances you face in life, you always have a choice of which path to follow. Each path comes with its own consequences, some good and some bad, but the quality of your life is in your hands.

If you need some motivation to make the most of your life, use these quotes to help you enjoy your life and be an active participant. Don't settle for being an observer, wishing you could partake in the fun.

*Choose the life you want and go for it!*

# MOTIVATIONAL QUOTES

REFLECTION BOOKLET



VOLUME IV



# GETTING STARTED

Sometimes life can be more than we can handle. These motivational quotes may be just what you need to make it through those rough patches. After all, a little help from someone who's been there can help us see the light.

Take some time to look at these quotes and reflections, then think about what they mean in your life.

Often all it takes is a walk in someone else's shoes to unlock your deepest secrets and solve your most challenging questions.

BELIEVE IT IS POSSIBLE TO SOLVE  
YOUR PROBLEM. TREMENDOUS  
THINGS HAPPEN TO THE  
BELIEVER. SO BELIEVE THE  
ANSWER WILL COME. IT WILL.

- Norman Vincent Peale

You must always believe in yourself. It's not easy at times, but knowing that you're making the best possible choice in the moment is the only way to find your answers.

It's always possible to solve your problems. It may take time, but if you believe and keep working toward your main goal, the answers will be there in the end. Believing in yourself builds confidence, motivation, and the willingness to learn.

- ❖ Look at the problem from all angles.
- ❖ Believe in yourself and your ability to solve the problem.
- ❖ Allow yourself the patience to find the answers.

#### SELF-REFLECTION QUESTIONS:

- I. Have I taken the time to stop and see the problem in a different light?
- II. How far does my self-confidence take me in solving the issue?
- III. Do I patiently work hard to find the answers I need?

I BELIEVE THAT EVERY MOMENT IS  
THERE TO BE SAVORED AND TO BE  
IMPROVED UPON AND INVESTED  
WITH HUMOR AND WITH  
BEAUTY AND SOLEMNITY.

WE DON'T EVER GET TO SKIP A  
SINGLE PART AND FAST FORWARD TO  
THE LIFE STILL TO COME.

- Garrison Keillor

Many of us just need to take the time to "stop and smell the roses." Life is a journey where every moment counts. Therefore, each experience must be treated like a valuable lesson that's necessary to gain great wisdom for our life journey.

We must face our life with joy, happiness and even sadness at times, as we can never skip a moment to go on to the next big show. Enjoy each and every moment, no matter how little it might seem.

- ❖ Know when to laugh and when to improve.
- ❖ Take life one step at a time.
- ❖ Savor each day as it comes.

#### SELF-REFLECTION QUESTIONS:

- I. Can I face this situation with a smile?
- II. Is this one of those moments that I can learn from and improve upon?
- III. At the end of the day, can I say I savored every minute of this day?

AVOIDING DANGER IS NO  
SAFER IN THE LONG RUN  
THAN OUTRIGHT EXPOSURE.  
LIFE IS EITHER A DARING  
ADVENTURE, OR NOTHING.

- Helen Keller

As we travel through life, we find many situations where we *think* that hiding is an easier way out. Fear is something we all must deal with, but life is all about taking chances. How many missed opportunities are you willing to forgo because you refused to take a risk?

From the moment you're born to the day you take your last breath, risk is everywhere. If you decided to *never* take a chance, your life would never be filled with adventure; you'd never learn and, in the end, you'd have nothing in your life but missed opportunities.

- ❖ Make a list of some opportunities you've allowed to pass by.
- ❖ List the reasons you were afraid to try those opportunities.
- ❖ Look within yourself to find the strength to chase an adventure.

#### SELF-REFLECTION QUESTIONS:

- I. What am I missing in my life?
- II. What might I learn if I took more chances?
- III. How would my life be richer if I expanded my comfort zone?

IDEAS WITHOUT ACTION  
ARE WORTHLESS.

- Harvey Mackay

Not a day goes by that each of us doesn't think of something we'd like to do or try. These great ideas come to us, but, for one reason or another, we don't put them into action.

If we spend our lives thinking of things we'd *like* to accomplish, but never seize the opportunity to do so, these ideas are nothing more than thoughts in the wind.

Actions are an important part of your life. To enhance your life and live it to the fullest, you must take your ideas and act upon them.

- ❖ Write down your ideas.
- ❖ Investigate what it takes to make your ideas a reality.
- ❖ Work through your ideas, one by one.

SELF-REFLECTION QUESTIONS:

- I. What would it take to make my dreams a reality?
- II. What is stopping me from putting my ideas into action?
- III. What can I accomplish by making my ideas a reality?

FOCUS ON THE JOURNEY,  
NOT THE DESTINATION.

JOY IS FOUND NOT IN  
FINISHING AN ACTIVITY  
BUT IN DOING IT.

- Greg Anderson

When we look at our lives, we all must agree it's a journey with a final destination. If we spend our lives focusing only on where we'll end up, the journey is for nothing.

To be truly happy in life, you must focus on where you are *right now*. Each day is new and exciting, and living in the moment is where you'll find *true joy*.

- ❖ Look around you and see where your life's journey has taken you so far.
- ❖ Dig deep to find the joy in the everyday things you do.
- ❖ Pat yourself on the back for every small accomplishment in your journey.

#### SELF-REFLECTION QUESTIONS:

- I. Am I doing the things in my life that give me joy?
- II. Do I rush to the finish line because I feel that's where I'll find my reward?
- III. Where does my focus lie when I embark on my life journey?

# 6

## THE AMOUNT OF GOOD LUCK COMING YOUR WAY DEPENDS ON YOUR WILLINGNESS TO ACT.

- Barbara Sher

How many times have you heard yourself say "*If it wasn't for bad luck I would have no luck at all!*" For many, it's too often, but the truth is, good luck comes from within.

The desire to sit back and let life happen, or wait for someone else to take charge, isn't an option when it comes to good luck.

We must "*take the bull by the horns*" and work at bringing good things into our lives. By taking action, you will become an active participant in your life and you will attract positive people and experiences.

- ❖ Create a list of the good things you feel have passed you by.
- ❖ Make the conscious choice to create your own *good luck*.
- ❖ Make the commitment to positive action in your life.

### SELF-REFLECTION QUESTIONS:

- I. Do I merely *wish* for good things?
- II. Do I have the resources to take action?
- III. Am I willing to take responsibility for my own *good luck*?

QUALITY IS NOT AN ACT.  
IT IS A HABIT.

- Aristotle

To achieve a high quality of life, we must strive to make the better things in life a habit. If we want to live the life we desire, we must not compare with others, but rather, we must look within ourselves.

Strive to live your life positively and peacefully. Look at each and every day as an opportunity to do your best.

- ❖ List the good qualities you have.
- ❖ List the qualities you are working on.
- ❖ Make the firm commitment to sharpen your skills.

SELF-REFLECTION QUESTIONS:

- I. Do I use my good qualities to improve my quality of life?
- II. Do I choose to put my best foot forward every day?
- III. Am I just trying to keep up with the neighbors, or do I hold onto my own values?

WE FIRST MUST THINK  
"I CAN," THEN BEHAVE  
APPROPRIATELY ALONG THAT  
LINE OF THOUGHT.

- Marsha Sinetar

Remember the story of the little train that could? Many of us struggle with self-confidence, but it's truly amazing what we can accomplish when we believe in ourselves!

Once you believe, you must follow through and prove to yourself that you are capable of anything. Believing in your own abilities comes with practice and the urge to improve.

Knowing in your heart and mind that you can do something – and following through with it – is an important part of being able to build the life you desire.

- ❖ Tell yourself you can do anything if you set your mind to it.
- ❖ Choose a challenge, believe you can do it, then follow through.
- ❖ Take small steps to pave your way to the bigger accomplishments.

#### SELF-REFLECTION QUESTIONS:

- I. Why do I feel uncertain about my skills and talents?
- II. Do I procrastinate because of self-doubt?
- III. Am I using small steps to achieve larger goals?

IN ORDER TO HAVE  
FRIENDS, YOU MUST  
FIRST BE ONE.

- Elbert Hubbard

We come across many people in our lives. Some we consider acquaintances, and others we consider friends. Yet how many of these friends are *true* friends?

To have a true friend, you must first *be* a true friend yourself. Loving and caring brings out the good qualities in the human family. These qualities can then be passed on to others in a friendship that can last a lifetime.

- ❖ Look deep within you to find the qualities you like about yourself.
- ❖ Ask yourself if these qualities make you a true friend.
- ❖ Reflect on what it *really* means to be a true friend.

#### SELF-REFLECTION QUESTIONS:

- I. How do I show true friendship to my friends?
- II. If a friend needed me, would I be there for them?
- III. Do I have true friends or just acquaintances?

LEAP AND THE NET  
WILL APPEAR.

- Julie Cameron

For many of us, taking a leap is a scary venture. We're afraid of falling and smacking our face on the ground. However, it is through taking risks that we can learn and grow.

Something good comes from everything. Life is a chance and, without realizing it, we take chances everyday without harm. Why? Because the safety net appears just at the right moment.

It may not always save us from a bump on the head, but it keeps us from falling face-first on the ground.

- ❖ Begin with small leaps.
- ❖ Remind yourself about the good that comes from taking risks.
- ❖ Reflect on the chances you take everyday and ask yourself what nets appear to keep you from falling.

SELF-REFLECTION QUESTIONS:

- I. Am I afraid to take chances? Why?
- II. Will the rewards, or a possible bump on the head, be worth the risk?
- III. What "nets" will be there to catch me if I stumble?

**SKILL TO DO  
COMES OF DOING.**

- Ralph Waldo Emerson

There's no truer phrase than "*practice makes perfect.*" Life's skills are easy to learn, but hard to perfect. The only way we can perfect our skills is by doing them over and over again.

Many skills, such as walking, are learned at a young age and are perfected in our early life. Other skills are thrown at us and we must continue to practice them for our entire lives. The best way to learn is by doing.

- ❖ Make a list of the skills you'd like to master.
- ❖ Follow through by practicing every day.
- ❖ Make the commitment to constantly improve yourself.

**SELF-REFLECTION QUESTIONS:**

- I. Am I willing to perfect my skills?
- II. Why do I feel that this skill is important?
- III. Do I make the commitment to my success?

WORDS MAY SHOW A  
MAN'S WIT, BUT ACTIONS  
HIS MEANING.

- Benjamin Franklin

It's easy to say what others want to hear in hopes that they will believe you. The truth is, words are just words no matter how much intent is put behind them.

Actions *always* speak louder than words. What you *do* shows the true being. Your everyday actions - from the moment you wake up until you lay your head down to sleep - show everyone, including yourself, who you really are.

Remember: A word is only as good as the action that comes with it.

- ❖ Take the time to *truly* listen to what you say.
- ❖ Act upon your words as if your life depended on it.
- ❖ Never make a promise that you don't intend to keep.

SELF-REFLECTION QUESTIONS:

- I. Do I really mean what I say?
- II. If I tell someone something, do I plan to follow up?
- III. How do I feel when someone says one thing, but does another?

THE FUTURE IS  
PURCHASED BY THE  
PRESENT.

- Samuel Johnson

What we do in our lives, today, always affects our lives in the future. Our daily actions and inactions set the destination for the rest of our lives and, although we mustn't dwell on it, we must realize that everything we do has a consequence.

Making the best of each day sets precedence for the best that is yet to come!

- ❖ Spend some time in quiet reflection every day.
- ❖ Determine how the good things in your life bring an even better future.
- ❖ Make a list of the things you want to change to build the future you desire.

SELF-REFLECTION QUESTIONS:

- I. How will today's decisions affect my future?
- II. What did I do in my past that has created my present reality?
- III. What can I do, today, to create the future I desire?



# FINAL THOUGHTS

I sincerely hope you've discovered  
some fresh insights by reading  
these quotes and reflections.

Once you have the motivation to  
make small, positive changes, you  
can achieve great things in your life.

Now it's time to take action!

# MOTIVATIONAL QUOTES

REFLECTION BOOKLET



VOLUME V



# GETTING STARTED

Motivation is an all-important piece of your life's puzzle.

The motivational quotes in this book can help you build courage and travel toward your life's goals. They can help you through the challenges and give you encouragement to realize all that is good in your life.

With each motivational quote you read, you'll take a new step in this journey called life.

When times have you down or you feel at your worst, a motivational quote just might be the answer you need.

PEOPLE WITH INTEGRITY  
DO WHAT THEY SAY THEY  
ARE GOING TO DO.  
OTHERS HAVE EXCUSES.

- Dr. Laura Schlessinger

For many, an excuse is an easy way out. Whether you've made a promise to yourself or someone else, creating an excuse to get out of it is easy. Sometimes even a bad excuse seems better than saying nothing at all. In reality, an excuse of any kind isn't any better than the paper it's written on.

When you say you're going to do something, *do it*. If you can't or don't want, then simply say *no*.

People want to believe the words you speak, so being honest with yourself and others is better than committing and then not following through.

- ❖ Know what you realistically can and can't do.
- ❖ Be sincere in your promises.
- ❖ Follow through.

#### SELF-REFLECTION QUESTIONS:

- I. Can I do what I'm about to promise?
- II. If I promise *myself* something, do I follow through?
- III. Am I making an excuse because I don't want to do this?

THEY ARE ABLE BECAUSE  
THEY THINK THEY ARE ABLE.

- Virgil

Have you often wondered how someone could complete an extremely difficult task with ease? Oftentimes, the impossible can be made possible through the willpower and self-discipline to try and try again.

Being confident in yourself gives you the power to accomplish just about anything you set your mind to. Knowing that you're setting goals you're able to reach will give you the power to do what's necessary to achieve them.

- ❖ Find the confidence in yourself to say "I can."
- ❖ Give yourself the chance to learn the abilities necessary to accomplish your goals.
- ❖ Be positive in your own thinking.

#### SELF-REFLECTION QUESTIONS:

- I. Do I have the willpower and self-discipline to take swift action?
- II. Am I convinced that I *can* accomplish my goals?
- III. Do I focus my attention on the sunny side?

THERE ARE COSTS AND RISKS TO  
A PROGRAM OF ACTION, BUT  
THEY ARE FAR LESS THAN THE  
LONG-RANGE RISKS AND COSTS  
OF COMFORTABLE INACTION.

- John F. Kennedy

Any chance we take in our lives is a risk. Taking action, whether it's starting your own business or fixing Sunday morning breakfast, will have its price. This price may be good or it may be costly, but the only way to know for sure is to follow through.

Sitting on your hands has long term risks that can cost you plenty. Have you ever passed up a chance at something, only to regret it later? Have you ever thought, "*If I had only taken action when I had the chance then I might not be in this situation today?*"

Every action has its risks, but inaction can cost you even more.

- ❖ Have the courage to try.
- ❖ Start with small actions and work your way up.
- ❖ Make the firm commitment to learning and living.

#### SELF-REFLECTION QUESTIONS:

- I. What holds me back from trying?
- II. Will small successes give me the courage to try something bigger?
- III. Do I avoid taking action because I am comfortable with my routine?

DETERMINATION IS  
THE WAKE-UP CALL  
TO THE HUMAN WILL.

- Anthony Robbins

Most of us have a will to succeed. This will is set in our souls by our determination to reach our goals and fulfill our dreams. Determination is a necessary part of life. If we're not determined, our lives will always remain the same.

A sense of purpose gets you up in the morning, helps you throughout the day, and gets you to sleep at night. Determination lets you fight your battles and learn new skills. If there's a will there's a way, but only if you're determined to see it through.

- ❖ Keep moving forward.
- ❖ Dig down deep within yourself to find the determination hidden within.
- ❖ Know that the more determined you are, the better chance you have to succeed.

SELF-REFLECTION QUESTIONS:

- I. Have I given up on something without even trying?
- II. If I am more determined, can I be successful?
- III. Do I have the willpower to persevere until I reach the finish line?

DREAM AS IF YOU'LL LIVE  
FOREVER. LIVE AS IF YOU'LL  
DIE TOMORROW.

- James Dean

Dreamers know that when you dream, you must dream big and extend those dreams far into the future. Dreams give you hope for today and every day of your life. Yet if you only dream and refuse to make those dreams come true, you never truly live!

Dream for the future, but live for the day. Each day, take little actions to make your dreams come true, but first and foremost, enjoy every moment in your life!

- ❖ Savor each moment.
- ❖ Take advantage of opportunities *now*; don't put off action until tomorrow.
- ❖ Take the time to dream the impossible dream.

#### SELF-REFLECTION QUESTIONS:

- I. Do I love to laugh and enjoy my everyday surroundings?
- II. Do I give myself the chance to live life to its fullest?
- III. How big are my dreams?

THE MOST IMPORTANT  
THING ABOUT GOALS  
IS HAVING ONE.

- Geoffrey F. Abert

Everyone must have something in their life to strive for and be proud of. Regrettably, many people go through their lives aimlessly trying to achieve uncertain dreams. Setting goals is part of growing, and achieving them will bring you fulfillment.

It can be the smallest goal (such as getting out of bed at a certain time each morning), or a larger goal (like starting your own business), but in any case, the first step is the act of creating the goal. Once you have that in place, you can take action.

- ❖ Make a list of things you'd like to achieve in your life.
- ❖ Start with short term goals so you can build momentum.
- ❖ Take a chance and set a long term goal; then take the steps to make it a reality.

SELF-REFLECTION QUESTIONS:

- I. Have I set goals but never made a plan to reach them?
- II. Do I set concrete goals for myself?
- III. Do I set short terms goals so I can build momentum?

IF OPPORTUNITY  
DOESN'T KNOCK,  
BUILD A DOOR.

- Milton Berle

Many of us sit back and wait for an opportunity to come knocking. Unfortunately, wishing for opportunities doesn't make them happen. You must look for possibilities in your life and strive to make something happen when you find them.

Recognizing opportunities when they show up, and creating your own opportunities, are the best ways to achieve success. If you give yourself the chance, you may find that there's an opportunity knocking on every door.

- ❖ Don't wait for someone else to find opportunities for you.
- ❖ Learn to recognize opportunities and take action promptly.
- ❖ Be open to answering the call when new opportunities present itself.

SELF-REFLECTION QUESTIONS:

- I. Am I open to finding new opportunities?
- II. Do I feel a sense of accomplishment when I take risks?
- III. Am I willing to create my own possibilities?

THE DICTIONARY IS THE  
ONLY PLACE WHERE SUCCESS  
COMES BEFORE WORK.

- Mark Twain

Success isn't something that just happens. In order to achieve your goals and live the life you desire, you must determine the steps that will get you there and then walk that path.

Do the work first, then you'll see success.

- ❖ Reflect on your past triumphs.
- ❖ List the steps you have to take to achieve success.
- ❖ List the work you must do to achieve your goals, then follow through.

#### SELF-REFLECTION QUESTIONS:

- I. Am I willing to put work before success?
- II. What do I want to achieve and what do I need to do to achieve it?
- III. How can I find the willpower to keep moving forward?

IT IS EASY TO BE BRAVE  
FROM A SAFE DISTANCE.

- Aesop

It's much easier to hold your ground if you're not facing danger straight on. Yet when you do this, you can't properly learn and grow. When you stay where it's safe, you stagnate and go nowhere.

By having the courage to do what's necessary to conquer your challenges, you are building the strength, confidence, and knowledge to succeed.

- ❖ Look at your challenges straight on.
- ❖ Dig into yourself for the courage to face these valiantly.
- ❖ When conquering your challenges, you become more resilient to future problems.

#### SELF-REFLECTION QUESTIONS:

- I. What holds me back from facing my fears?
- II. What can I do to gain the courage I need to tackle my problem with my eyes open?
- III. Am I willing to be initially uncomfortable in order to succeed in the long run?

OUR GREATEST BATTLES  
ARE THAT WITH OUR  
OWN MINDS.

- Jameson Frank

Many times our minds set us in a whirlwind and we don't know which way to go. Being able to think clearly and rationally is the only way to win the battles in our lives.

Stress reduction techniques, like meditation and prayer, give you the tools you need to keep your mind at peace. This sense of calm will help you to think things through with clarity and confidence so you can be intensely focused on the finish line.

- ❖ Frequently engage in stress reduction techniques
- ❖ Be willing to listen to your body and mind.
- ❖ Know that you are in control of your thoughts.

SELF-REFLECTION QUESTIONS:

- I. Do I strive to think with clarity and confidence?
- II. Am I in control of my thoughts and emotions?
- III. How can I find peace of mind today?

WHEN ONE DOOR OF HAPPINESS  
CLOSES, ANOTHER OPENS; BUT OFTEN  
WE LOOK SO LONG AT THE CLOSED  
DOOR THAT WE DO NOT SEE THE ONE  
THAT HAS BEEN OPENED FOR US.

- Helen Keller

Unfortunately, many of us too often find ourselves wishing for what *could* have been. Instead of looking forward, we dwell on the past. We focus on our regrets, which causes us to miss many opportunities that are presented to us.

There's a reason for everything and regardless of what has happened in the past, there will always be a door in front of you, waiting to be opened. Looking for the good in every situation can help you find these open doors so you can pass through and enjoy what is ahead.

- ❖ Find something good in every situation.
- ❖ You can't change things from the past, so let go.
- ❖ Allow yourself to smile even in the most desperate of times.

#### SELF-REFLECTION QUESTIONS:

- I. What is good about where I am now?
- II. Do I focus so much on the bad that I miss opportunities?
- III. Am I willing to move forward so I can enjoy true happiness?

PERSEVERANCE IS FAILING  
NINETEEN TIMES AND  
SUCCEEDING THE TWENTIETH.

- Julie Andrews

Perseverance keeps your body and mind in motion. It's so easy to quit when you fail. More often than not, the desire to give in and give up is stronger than the desire to move forward with your head held high.

But never give up! There's always a way and perseverance will keep you going until you find it. When you feel like you're at the end of your rope, the only way to beat the odds is to persevere.

Perseverance will make you strong, give you courage, and show you that you're worthy to win!

- ❖ It's better to try and fail than to never have tried at all.
- ❖ Success comes *after* the lessons learned from failure.
- ❖ Have the courage to continue until you beat the odds.

SELF-REFLECTION QUESTIONS:

- I. Why have I quit in the past?
- II. What can I do to keep moving forward?
- III. Where can I find the patience and courage to persevere?

"I CAN'T DO IT" NEVER YET  
ACCOMPLISHED ANYTHING;  
"I WILL TRY" HAS PERFORMED  
WONDERS.

- George P. Burnham

If you decide you can't do something, then you won't accomplish it. Telling yourself that you'll try gives you the real potential to succeed.

Whether or not you succeed, it is only through trial and error that you can build the wisdom and the willpower to endure any situation.

- ❖ Be hopeful about your situation.
- ❖ Convince yourself that you can only gain if you try.
- ❖ It is far more rewarding to try than to say "I can't."

#### SELF-REFLECTION QUESTIONS:

- I. What prevents me from trying?
- II. If I try, what will I learn?
- III. If I give up, what will I regret?



## FINAL THOUGHTS

Let these invigorating quotes guide you, give you strength, and prove to you that you're not alone on your success journey.

Refer to these reflections regularly so you can gain the nourishment of this food for the mind.

The truth is, success comes to those who have a strong desire and will to do what is truly uncomfortable. *Are you willing to take this risk?*

MOVIN' ON UP!

HAVING THE RIGHT ATTITUDE  
TO ACHIEVE YOUR GOALS &  
LIVE YOUR DREAMS



EXECUTIVE SUMMARY

**S**uccess in life has a lot to do with your attitude. With the right approaches, you can save more money, practice good health, secure a job and succeed at your other goals.

***Making the choice to adjust your attitude will enrich your life in many ways.***

1. **Your Attitudes Determine Your Aptitude.** Although this may seem obvious, we often don't think about why this occurs. Here are some ways this happens:
  - ➔ Your beliefs influence your level of efforts.
  - ➔ You subconsciously strive to “be right” in terms of what you believe about yourself.
  - ➔ Your attitude ultimately either pushes you forward or discourages you.
  
2. **Types of Goals.** Each area of life may have different objectives, each of which requires a different attitude. Below each type of goal, we list a few approaches to try as you work in that direction.
  - ➔ Furthering Your Education/Training
    - Make education a priority
    - Have confidence
    - Know the facts
  
  - ➔ Finding a Mate
    - Love yourself first
    - Be humble and cultivate an interest in others
  
  - ➔ Getting a Job

- Be realistic
- Be optimistic
- Boost your own confidence

➔ Overcoming an Obstacle

- Tell yourself you'll get through this challenging phase
- Open your eyes and acknowledge your present issues

➔ Helping Others

- Observe how other people help others
- Focus on our common humanity. How would you want to be helped?

➔ Managing Your Money Successfully

- Decide to be proactive
- Take control
- Be enthusiastic and refuse to give up

➔ Healthy Living

- Recognize any troublesome attitudes
- Analyze what you're doing
- Vow to change your behaviors

### 3. **Some Attitudes Can Limit Your Success**

➔ Here are a few common approaches that may not serve you as you reach for your goals:

- Being unsure

- Lacking confidence
- Ignoring your situation

#### 4. **Some Attitudes Can Ensure Your Success**

➔ Positive attitudes lead you in the right direction. Here are some that can assist you on your life journey:

- Thinking positively
- Demonstrating confidence
- Assuming responsibility to take action

Being aware of how your attitudes influence your results will help you achieve more success in life.

***Learn to apply different methods to change your attitudes to those that serve you well, and you'll enjoy a happier life.*** You can truly live your dreams by creating the attitudes you truly want.

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*“Attitudes are contagious. Are yours worth catching?”*  
**–Dennis and Wendy Mannering**

**Y**our attitude strongly influences what you can accomplish in life. When you learn about this relationship, you can set yourself up to more easily achieve your life goals. In this report, we'll go over how to best use your attitudes to serve you.

Of course, different goals likely require different attitudes. Because of this, you may find it useful to examine some possible perspectives required for success in various areas of life. So we'll also talk here about approaches that can most benefit you in some common situations.

As you learn about different attitudes and how they can be used to maximize your success, you can create an attitude that will ultimately guide you toward your goals.

*“Attitude is a little thing that makes a big difference.”*

**–Winston Churchill**

## **WHAT IS AN ATTITUDE?**

***Your attitude is your approach to life. It's made up of a mindset, beliefs, and feelings that lead you to make choices.***

Our attitudes are often subconscious. They're driven by things we learned in childhood about ourselves and the world, and by the experiences we've had.

Knowing the difference between approaches that will propel you toward your goal and those that will circumvent or sabotage you will help you to get what you want. If you want to “get there” in life, develop the right attitude to valiantly go after your goals and dreams.

## YOUR ATTITUDES DETERMINE YOUR APTITUDE

You've probably heard the expression, "Attitude is everything." This is true! Attitude really does determine your likelihood of success when working toward a goal.

Consider the following example: You're a professional high-jumper at a competition. You think to yourself, "*I'm never going to make it. It's too high. I'm going to knock the bar down. I can't do it.*"

Are you *more* or *less* apt to clear the jump with this attitude?

Some experts believe that ***when you tell yourself something, you invest your energy in making it so.*** Therefore, in the high-jump example, if you tell yourself you're *not* going to make it, your mind subconsciously wants you to be "right." And you're more likely to fumble the jump.

But if you say to yourself, "*I know I can do it. I've jumped really high before and I can do it again. I can soar over this bar. I will successfully complete this jump,*" you'll do everything possible to make it happen. You'll be more likely to make the jump because you'll put your whole heart, body and soul into the effort to be "right."

***If you believe something is impossible, you'll also avoid putting much effort into the situation.*** But if you believe in yourself and accept that many possibilities may occur, you'll freely allow yourself to think positively. Then, you'll apply yourself and likely have a better outcome.

***Your attitude determines whether you'll even consider that you may be able to achieve your goals.*** In turn, this will affect the energy you invest into a situation. And that, ultimately, is a great predictor of success or failure.

*“If you don’t like something change it;  
if you can’t change it, change the  
way you think about it.”*  
**–Mary Engelbreit**

## TYPES OF GOALS

You may have heard people talk about someone’s “bad” attitude. This can sound like there’s one specific “good” attitude that a person can have. But ultimately, the ***true test of your approach to life is in how well it serves you.***

So what is the “right” attitude for you, the one that will help you accomplish your goals? And how do you find those positive perspectives within yourself?

Your aspirations take on many different forms. You have overall life goals that often take years to achieve.

You might also be working on milestone goals which you’ll encounter at different points in your life span. Mini-goals are created when you split a larger objective into several smaller goals, making it easier to work toward your primary intention.

***Your aspirations propel you forward in life.*** Common aspirations include: seeking higher education, finding a mate, finding a job, overcoming an obstacle in life, helping others, managing your money, and living a healthy life. What are you striving for?

*“Every thought is a seed. If you plant crab apples,  
don’t count on harvesting Golden Delicious.”*

**–Bill Meyer**

## ***Furthering Your Education***

Most people agree that seeking higher education is a wise thing to do. However, when it comes down to actually pursuing it, people stall in different ways.

Some adopt the mindset, “I’ll do it later” and then never do. Others develop insecurities and lack confidence in pursuing more education. And there’s a segment of people who just flat-out believe that education doesn’t matter because even without that, they’re just going to work harder and make more than the average guy.

So, what type of attitude do you need to actually go after and achieve additional education and training?

1. **Make education a priority.** You have to believe getting your is more important than other things in your life. Make it a priority!
  - ➔ Read inspiring stories about people who came from difficult backgrounds and still managed to get an education. Find vignettes about children in other countries who want nothing more than to go to school.
2. **Build confidence.** Another attitude related to education that can make it happen is building the confidence that you can do it.

- ➔ Tell yourself you'll be successful. Setup your workspace at home to make it conducive to reading, research, and study. Prepare the best you can.
  - ➔ **Use visual imagery to build your confidence.** Find a relaxing chair and close your eyes. Imagine yourself walking into a class and being surrounded by all kinds of people with whom you share an instant bond. Like you, they're there to learn something new.
  - ➔ Visualize yourself confidently taking notes in class, asking questions and interacting with the professor and classmates in a self-assured manner.
3. **Know the facts.** *Many times, you can adjust your attitude simply by learning the facts about something.* Show an eagerness to learn.
- ➔ Find real information about salaries and lifestyles for people with or without the education you're seeking. Avoid closing yourself off from the real facts. Instead, figure them out. Knowing the facts will propel you toward the right attitude to achieve your goal.

*"The impossible can always be broken down into possibilities."*  
—Author Unknown

## ***Finding a Mate***

For many, seeking and eventually having a partner who brings light and joy into your life is incredibly important. When it comes to finding a mate, your attitude is integral to the process.

You might know someone who yearns for a mate, yet tends to avoid going out to socialize. The person seems to lack self-love. They might even take on the attitude that “no one will like me because I’m too (fill in the blank).”

On the flip side, some people who want a partner adopt the attitude that “I’m so great but I just can’t figure out why I’m alone.” Possessing either of these attitudes about finding a mate might hamper your efforts.

**Consider cultivating the following mindsets to increase your chances of accomplishing your goal:**

1. **Love yourself first.** If you feel less-than-positive about yourself, you may find it challenging to attract someone who will like you as you are. The attitude adjustment that will bring what you want is to *recognize your own value*.
  - ➔ Take your personal inventory by pondering your strengths and weaknesses. Know yourself!
  - ➔ Put in time and effort to develop your skills, talents, and interests. When you do, you’re happier and more confident. Plus, you’re “exposed” to others who love the same things that you do. **Use positive thinking to change your attitude by telling yourself, “I’m worth it.”**
  - ➔ Take pride in you. Treating yourself well and valuing yourself will show. This is a very enticing and attractive quality.
2. **Be humble and cultivate an interest in others.** Although it’s wonderful to have confidence, an important attitude for attracting others is feeling curious and believing that they have something to offer. Seek to truly

know about others and see how they “shine.”

- ➔ Sharpen your listening skills. Make it a point to focus on the other person. Ask questions. Comment positively on what he/she is saying.
- ➔ Write down the affirmation, *“I will show interest in and focus on other people today.”* Post it in your bathroom. Read it aloud. Then, do it.

*“I have found that if you love life, life will love you back.”*

**–Arthur Rubinstein**

## ***Getting a Job***

Securing a position can be tough in the best of times. Seeking work is a common goal that most people have had at different points in their lives. ***Your attitude about finding a job is pivotal to your capability to secure a position.***

Some people have the belief, “There just aren’t any jobs right now” or “No jobs are available right now that will pay me a living wage.” These types of attitudes can ultimately prevent a person from doing everything they can to secure a job.

After all, if there aren’t any jobs or there aren’t any that pay well, why spend your time and energy trying to get a job?

Another less-than-positive attitude regarding job-seeking is the belief you’re not good enough to be hired or that the other applicants will “always” win out over you and secure the position. This attitude shows a clear lack of self-confidence and can do great damage to a job hunt.

**Review these positive approaches to apply to your career search:**

1. **Be realistic.** Adopt an “it is what it is” attitude regarding finding a job. Recognize that, of course, there are many jobs “out there,” just waiting for someone to apply for them.
  - ➔ Adjust your attitude by telling yourself that if the job market is tough, the vast majority of applicants will be taking less pay with the idea that once they show management what they can do, they’ll likely get raises.
2. **Be optimistic. Use positive self-talk when it comes to changing your thoughts, feelings, and beliefs about job-seeking.** Immediately arrest all negative thoughts and replace them with positive ones.
  - ➔ For example, when you think, “there are no jobs out there,” tell yourself to stop thinking this way. Then, replace that thought with a more positive, realistic one, like: *“Of course there are jobs available! They’re listed online and in the paper. I will get one of them!”*
3. **Boost your own confidence.** Rather than telling yourself you aren’t good enough, know your actual career strengths.
  - ➔ Inventory your job skills. List all your work, education, abilities and talents. Re-reading your complete resume will help you to recognize the skills and strengths you possess.
  - ➔ Also, use positive self-talk to give your confidence a lift.

***When it comes to your attitude, keep in mind that what we think, we create.*** Your mindset and attitude are powerful tools that will either interrupt your efforts or propel you toward success when you’re looking for work.

*“Become a possibilitarian. No matter how dark things seem to be or actually are, raise your sights and see possibilities – always see them, for they’re always there.”*  
**–Norman Vincent Peale**

## ***Overcoming Challenges***

Throughout life, you’ll be confronted with challenges to living a full, happy life. ***The attitudes you have toward dealing with these storms will determine how well you weather them.***

If you adopt the approach that you’ll *never* get over a particular trauma, then you’ll most likely experience emotional struggles for years to come. Conversely, if you approach a situation with faith in your own resilience and resourcefulness, you’re sure to manifest the strength you need.

Another potentially detrimental approach is to totally ignore a particular experience. Anything we ignore, we don’t get to work through. And if we don’t process something troubling, it may rise again later to bother us. At the very least, we may miss opportunities for growth.

Both of these attitude types are maladaptive and can inhibit you from successfully achieving your goal to rise above the obstruction.

**Take a look at how you might develop more positive attitudes in these cases:**

1. **Tell yourself you’ll get through this challenge.** Having a positive attitude will help you overcome your difficulties. You can literally make a conscious decision to navigate choppy waters. Here’s one exercise to help you:

- ➔ Take a few minutes to revisit storms you've weathered before. Reflect on what you did to get through them. Be specific. Who did you call on for support or guidance? Remind yourself that if you made it through those issues, you can certainly get through the current one.
2. **Acknowledge your present situation.** Open your eyes to what really is. And take charge of your attitude. Rather than ignoring the situation, confront it.
- ➔ One way to approach what you're going through is to journal about it. Journaling opens your eyes to the issue. Recording your thoughts and feelings will increase your awareness and understanding of it. This will lead you to your own solutions and conclusions.

*“The block of granite which was an obstacle in the pathway of the weak, became a stepping-stone in the pathway of the strong.”*  
–**Thomas Carlyle**

## ***Helping Others***

***We all have the capacity to offer something of value to others.*** And most of us would like to give the best of ourselves to this end. But some struggle with recognizing their own worth when it comes to helping others, or aren't sure why they'd invest energy into this.

A less-productive approach may promote thoughts such as, *“What can I really do? I have nothing to offer anyone.”* The person holding this attitude struggles to see what their special and unique talents are.

Another attitude that some people take is “*I don’t know those people. Why should I help them?*” If you see yourself reflected here, and don’t care for the image, no worries! There are methods to overcome these self-sabotaging attitudes so you can reach out and help others.

1. **Observe how others help people.** When you ask yourself, “What can I really do?” maybe it’s time to simply take a look at what those around you are doing to help.
  - ➔ Consider an example of a weather crisis that takes place in a community near you that destroys homes and wreaks havoc in the lives of many people. All sorts of aid are usually given in such cases, by individuals, small organizations, businesses, and the government.
  - ➔ When you watch TV or surf the internet, what kinds of things do you observe people doing or talking about doing to offer assistance? Are they donating money, sending used clothing or driving to the state to help with clean-up efforts? Maybe they’re using skills to help, such as stuffing letters or writing grant proposals for campaigns to bring aid to the devastated area.
  - ➔ ***Sometimes, you can change your attitude toward helping others simply by doing what those around you are doing to help.*** Tell yourself that it’s okay not to always know exactly what to do in every situation.
  - ➔ Start at home. Do small tasks to help others in your life. Is your partner having a stressful day? Would they appreciate someone doing the dishes or fixing dinner for them? How about your kids? Maybe they could use a few minutes of your time, where you focus just on them. Starting small will build your confidence in your ability to help when needed. Then when something big comes along, your attitude will be ready for the opportunity!

2. **Focus on humanity.** Sometimes, it's necessary to undergo real changes in your personal values and beliefs in order to reach out to others. Try this method to re-focus your attitude:

- ➔ Imagine yourself in the position of those who are suffering. Recognize that traumatic events can happen to anyone, including you. Ask yourself what you would want from others if you would have experienced such a situation.

*“Optimist: someone who isn't sure whether life is a tragedy or a comedy, but is tickled silly just to be in the play.”*

**–Robert Brault**

## ***Managing Your Money Successfully***

Probably one of the most universal goals in our country is to manage money successfully. Yet so many people don't adopt healthy attitudes and relationships with their money. When it comes to managing your money, your attitude can make or break you.

If your attitude toward your budget is, *“I don't have enough money to budget,”* you're more likely struggle to make ends meet. A similar attitude is the belief that one cannot save money because *“there's never anything left after paying the bills.”*

And of course, there's the attitude that there's nothing you can do to earn more money. Clearly, this is rather self-defeating! As noted earlier, ***your attitude is a powerful thing.***

Try these suggestions if you find yourself struggling with a money attitude that doesn't serve you:

1. **Decide to be proactive.** When it comes to budgeting, cultivate a mindset of *"I will actively budget my money."* This approach will make it so. Make a decision to have a plan for the money you make. Then each payday, you'll choose to determine how your money will be spent.
  
2. **Take control.** In the case of your money, sitting back and accepting that "there's nothing left to save" will prevent you from controlling your financial destiny. Adopting an attitude of *"I will absolutely save something every single payday, even if it's \$5.00"* will move you closer to your goal of successfully managing your money.
  - ➔ Write down your plan to save and stick it on your bathroom mirror and your refrigerator. A single clear sentence, such as the one in quotes above, will go far. ***To take control of the situation, live and breathe your attitude.***
  
3. **Be enthusiastic and refuse to give up.** Embrace the attitude that no matter what, you will prevail. This will propel you toward your goals.
  - ➔ Rather than say, "there's nothing I can do to earn more money," consider all the ways possible that you can bring in more money. Write them down. Nothing is off-limits for the initial brainstorm. You can cross out less desirable ideas later.
  - ➔ Discuss your thoughts with others to make them real. Having support from others will be greatly helpful in achieving your goals.
  - ➔ Then, select one of your ideas and follow through. Believe that you *can* affect your situation, life, and budget. This will empower you to go forward to face any challenge.

*“Very often a change of self is needed  
more than a change of scene.”*

**–Arthur Christopher Benson**

## ***Healthy Living***

Your attitude sets you up to succeed or fail when it comes to living a healthy life. ***The mindset of making healthy choices a priority is one of the best attitudes you can cultivate.***

Those who struggle to meet their goals for healthy living could have one of a number of attitudes that hamper them on their pathways to success. This can apply to exercising regularly, losing weight, or simply making more nutritious food choices.

To succeed in your efforts, try to recognize any troublesome attitudes. What is keeping you from making healthy choices daily? Record every single issue you're aware of. Then, one by one, develop and write down a solution to each internal challenge.

Occasionally, changing your attitude requires completing an analysis of what you're actually doing and then vowing to change your behaviors. ***Sometimes, we change our behavior first and the attitude adjustment happens later.***

*“Could we change our attitude, we should not only see life differently,  
but life itself would come to be different.”*

**–Katherine Mansfield**

## METHODS TO CHANGE YOUR ATTITUDE

Armed with all the information we've discussed, you can see that your goals are at your fingertips! All you may need to start with is to cultivate healthier attitudes.

Here's a quick overview of some of the tools we've covered, as well as some new ones to try as you work toward your most productive perspective:

- ➔ Read to find your inspiration
- ➔ Practice visual imagery
- ➔ Engage in fact-finding
- ➔ Enlist a support group
- ➔ Surround yourself with others who believe in you, and who face similar challenges
- ➔ Take a personal inventory
- ➔ Use affirmations
- ➔ Utilize positive thinking and self-talk
- ➔ Inventory your job skills
- ➔ Reflect on how you made it through past challenges
- ➔ Journal about the challenging event or situation
- ➔ Observe others
- ➔ Start small
- ➔ Place yourself in others' positions

- ➔ Devise a plan and follow through
- ➔ Discuss your ideas with others
- ➔ Adjust your behavior continually to trigger changes in your attitude
- ➔ Practice, practice, practice!
- ➔ Remember that your attitudes are yours to change if you so desire

*“The human spirit is stronger than anything that can happen to it.”*  
–C.C. Scott

## SOME ATTITUDES LIMIT YOUR SUCCESS

Certain negative attitudes may inhibit your growth and productivity. Convincing yourself that you won't be successful will create an atmosphere where you feel it's difficult to work toward your goals. You may feel a lack of motivation, which can hamper your success.

But ignoring the fact that you're struggling or allowing past hurts to prevent you from moving forward in your life can also inhibit your ability to achieve your goals. ***The good news is that you can change these perspectives and approaches!***

*“If you don't think every day is a good day, just try missing one.”*  
–Cavett Robert

## SOME ATTITUDES ENSURE YOUR SUCCESS

***By adopting positive attitudes, you can be successful in any situation.***

Think positively and know that you can accomplish what you want. Strive to have confidence in whatever you do.

These are the attitudes that will ensure your efforts pay off. Assume responsibility to take action and adjust your attitude in order to succeed.

*“A happy person is not a person in a certain set of circumstances, but rather a person with a certain set of attitudes.”*

***–Hugh Downs***

## SUMMARY

***Understanding how your perspectives affect your success is paramount to adjusting your attitudes.*** Goal achievement is closely connected to your approach. Apply these methods to change your attitudes and you'll ensure that you live the happy, productive life you deserve!

*“Excellence is not a skill. It is an attitude.”*

***–Ralph Marston***

MOVIN' ON UP!

HAVING THE RIGHT ATTITUDE  
TO ACHIEVE YOUR GOALS &  
LIVE YOUR DREAMS



WORKSHEET

**Y**our attitude is made up of a mindset, beliefs, and feelings. ***Having a healthy attitude will empower you to move forward in life and help you in achieving your goals.***

Complete the following worksheet with an important goal in mind that you are yet to achieve.

**1. How do your attitudes influence your level of success in meeting your goal?**

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**2. Think of a goal that you feel challenged to achieve and write it here.**

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**3. What's your attitude about the goal?** What do you think and believe about yourself and the world related to achieving it? What stops you from reaching the goal?

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4. **Use Positive Self-Talk:** What can you tell yourself to help you move toward the goal?

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5. **Know the Facts:** Do you need to educate yourself about your goal? If so, do it. Write down anything new you learn.

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6. **Take Control:** What are some steps you can take to get control as you move toward your goal?

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7. **Compose your own affirmation that will help you work toward your goal:**

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8. **Who can you talk to about your goal? Why?**

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9. **Write about your own attitudes that limit your success.** What do you feel, think and believe that may prevent you from achieving your objectives?

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10. **Record your most positive attitudes that have propelled you forward.** How did you approach your goal(s) at the time?

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# Video Creation Tools

## A RESOURCE LIST FOR WEB 2.0 VIDEO TOOLS

BROUGHT TO YOU BY: [PLR.me](http://PLR.me)

Being able to create videos for your business is a helpful tool and resource for a business owner. You can share your ideas in a new and exciting media, connect with the people who work with you, and take your message to a whole new level. There are a lot of resources out there to help you create videos quickly and easily. Below you will find some links to a variety of video creation resources.

### 1 [Animoto](#)

- ▶ Web-based (no software to download)
- ▶ Automated Hollywood-grade photo slideshows with text overlays
- ▶ Super-easy, complete your first video in minutes
- ▶ Business (paid) version includes DVD-quality downloads, commercially licensed music library, professional image collections ready to use
- ▶ Free (limited to 30 seconds) and paid versions

### 2 [Jing](#)

- ▶ PC+Mac download
- ▶ Simple screencast creator (record onscreen actions and your voice)
- ▶ Great for tutorials or demos
- ▶ Share the videos quickly via SWF files, ScreenCast.com and others
- ▶ Limited to 5 minute videos (both free and paid versions)
- ▶ Pro version records in HD and can upload direct to YouTube
- ▶ Free version (recommended) or inexpensive paid version

### 3 [ScreenToaster](#)

- ▶ Web-based (no software to download)
- ▶ Create screencasts, tutorials, and demos any time and anywhere
- ▶ Start recording with just one click
- ▶ Can upload the video to ScreenToaster.com, YouTube
- ▶ Download the video to your computers
- ▶ Free

## [Need Content for Your Website or Blog?](#)

Get some of the top PLR content around: [PLR.me](http://PLR.me)

# Video Creation Tools

4

## Camtasia

- ▶ PC-only, Mac version soon
- ▶ Professional on-screen video creation
- ▶ Feature-rich for the techie, not necessary for most users
- ▶ Expensive: \$299

5

## CamStudioPro

- ▶ PC-only
- ▶ Create professional screen capture videos
- ▶ Designed by an internet marketer with internet marketers in mind
- ▶ Sophisticated options for the advanced user
- ▶ Affordable price, \$29.95

6

## SpotMixer

- ▶ No software or expertise required
- ▶ Quick start professional video templates
- ▶ Use your own photos and videos, or use the commercially licensed photos, videos and music
- ▶ SpotMixer optimizes the video tags for search engines, hosts the video and automatically uploads to YouTube
- ▶ Monthly fee: \$49

7

## ScreenFlow

- ▶ Mac-only
- ▶ Capture your desktop, video camera, microphone and computer audio all at once
- ▶ Sophisticated, yet simple, editing tools to create professional screencasts
- ▶ Position video in 3D or use zoom and “callout” features
- ▶ \$99 price tag

These are just a few of the video creation tools out there for you to take advantage of. Videos are a critical part of your marketing, they are a great teaching tool, and they can help you connect with prospects on a more personal level.

## **Need Content for Your Website or Blog?**

Get some of the top PLR content around: [PLR.me](http://PLR.me)

# Rapid Product Formula

Motivational Stories for Online Business

## Motivational Stories for Online Business

Nicole Dean and Ronnie Nijmeh • <http://www.RapidProductFormula.com>

*Yes, you may share this with a friend!*

# Rapid Product Formula

## Motivational Stories for Online Business

### The Empty Field

A factory worker grew tired of working long hours, little pay, and having a tyrant for a boss, so he left the city for the country. He wanted to harvest his own crop and reap the wealth of the earth. He took his entire savings and bought a piece of land from a farmer.

"It's good land," the farmer said. "Lots of potential. It will yield you a decent crop."

Excited at the idea of one day harvesting a great bounty, the factory worker thanked the farmer with a hearty handshake. The he walked out and sat in the middle of the field. He imagined all the crops he would enjoy.

Over there would be corn. On that other side carrots and cabbage. On the end, he'd grow turnips. He loved sweet fruit, so he'd have strawberries and blueberries too. It would be pure joy to eat food grown from a field he owned.

The factory worker spent a long time imagining his harvest. He barely noticed the changes in the weather.

One crisp cool day, the farmer found him lost in thought in the empty field.

# Rapid Product Formula



## Motivational Stories for Online Business

"Oh, hello," the factory worker said when he stopped daydreaming long enough to notice the farmer. "What are you doing here?"

"I got my harvest in. I thought I'd see if you needed a hand with yours."

The factory worker blinked. "I don't have one yet."

"Didn't you plant any crops?"

"Well, I bought the land. I guess I thought..."

"You thought that it would grow on its own?" the farmer asked, mouth dropping in disbelief.

"It doesn't work that way. The land's just the beginning. You have to put in work to see a harvest."

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### Lessons of the Bonsai Tree

Peter circled the table and frowned at the overgrown shrub sitting in a pot on the table. "What is it?"

"A bonsai tree," Yukio said.

"Uhm, I've seen the Karate Kid. That's no bonsai tree."

"It is so." Yukio scowled. "It just hasn't been trimmed."

"Oh."

"My grandfather left it to me when he died, but I want to learn how to shape it before I do any cutting."

Yukio pulled a stack of books off the shelf. Bonsai for Beginners. How to Shape a Bonsai Tree in 10 Easy Steps. Inner Peace Through Bonsai.

"Okay," Peter said. "I get that I guess. How long have you had it?"

"Three years."

"Three years? And you haven't snipped a branch yet?"

"I don't want to screw it up," Yukio said. "This is a rare species and very valuable."

"So, you're just going to let it sit there and get bushier and bushier?" Peter asked. "Have you read the books yet?"

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"Yes."

In fact, the spines were creased, and each one was full of underlined passages and dog-eared pages. Yukio returned them to the shelf before his visitor could discover the truth of just how often they had been read.

"Well," Peter said. "You might want to start clipping those branches soon. You're about one winter away from being able to hang ornaments and put presents under this thing."

"I don't have any experience. It's hard to teach yourself from a book." Yukio touched a branch gently. "I don't want to ruin it."

"I'm no Einstein, but I'm pretty sure you actually have to do something to get experience. Why don't you clip a branch? What's the worst that could happen?"

"I could kill it," Yukio said glumly.

Peter raised his eye brows. "How likely is that?"

"Not very. I guess the worst that would happen is it wouldn't come out anything like what's in my head. I have this really pretty picture in my mind... but I don't think I can do that."

"So, what? It'd grow back, right? And you could try again."

"Yeah, in a couple years."

"There you go." Peter shrugged and left the room.

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Yukio stood in silence and gazed at the tree for a while. He looked at the shelf and all the books he had read, and he looked back to the tree. Yes, perhaps it was time to do something.

He found a pair of cutters and took the first snip.

### Reflection:

How many courses have you purchased over the years? That's great, but, you'll never know everything. And, if you wait until you do to get started, you're going to be waiting a very long time.

**Let us help YOU to take that first step:**

**<http://www.RapidProductFormula.com>**

# Rapid Product Formula

## Motivational Stories for Online Business



## The River of Fame and Fortune

A young man decided to leave town instead of taking the apprenticeship his parents had lined up for him. He wanted to see fame and fortune, and a traveler told him of a river that led straight to it.

Of course, the river was plagued by many obstacles: rapids, bandits, and bears to name a few. But if one followed it to its end, one arrived at fame and fortune.

The young man pursued odd jobs around town until he could afford a small boat. He waved goodbye to his parents and friends, and he set sail down the river to fame and fortune.

The traveler had not lied. The waterway sported many obstacles, everything from jagged boulders protruding from the shallows to robbers who would shoot arrows from the banks.

Still, the young man did well until a great storm came upon him. He did not pull his boat into shore in time, and the gales hurled him against a rocky cliff. The impact shattered his craft and left him alone and helpless in the rough waters.

Through some luck, he reached an island in the center of the river. When the storm passed over, he found himself so far from shore on either side, that he dared not try to swim across. Fortunately, the island offered plentiful berry bushes, and the man soon fashioned a fishing pole, so he could catch his meals.

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A couple days later, two merchants on a raft happened by.

"We're heading down the river toward fame and fortune," they said.  
"Do you need a lift?"

The man eyed the handmade raft, which was barely more than a few logs lashed together. "Thanks, but I think I'll wait for the next boat."

A couple weeks passed before the next craft came by, a little dingy with a single oarsman.

"Do you need a way to get to fame and fortune?" the oarsman asked.

"Thanks, but I think I'll wait for a bigger boat. These waters are rough, you know."

Other vessels drifted past, and many of the owners asked if the man wanted a ride. By this time, the man had created a simple, but decent shelter on the island, and he had saved some fish and berries. It was a hard life, but the idea of risking the storm again scared him. He decided to wait until a large armored vessel that could not possibly be damaged by the river's obstacles sailed past. Then he would ask for passage.

Of course, such a craft never came. However, many of those who had passed survived the perils of the river and made it to fame and fortune. The man grew old and died on the island.

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## Motivational Stories for Online Business

### Reflection:

All great rewards in life come with risk – but that risk can be reduced significantly by having mentors on hand to guide you.

With Rapid Product Formula, we'll help you to get over your fears and take the necessary action to succeed.

**Check out:** <http://www.RapidProductFormula.com>

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Motivational Stories for Online Business

## The Great Turtle Race

Two turtles entered into a race. At the end lay a golden shell, a prize any turtle would enjoy.

As soon as the race official shouted, "Go!" the first turtle, Milfred, started plodding toward the finish line.

The second turtle, Manny, shook his head in disgust. Everybody knew turtles were slow. It would take her all day to reach the finish line like that. It would be hard work too.

Manny took out a map he had snuck into the race. He looked for shortcuts, spotted a couple of likely routes, and chose the best looking one.

That route took him up a hill. He huffed and puffed, telling himself it would be easier in the end. But he eventually came to a spot where a rock avalanche had buried the path.

Manny reluctantly turned back and tried another shortcut. This time, he came to a ten-foot high cliff. A human or a monkey might have been able to climb it, but a turtle certainly couldn't.

Grumbling, Manny retraced his path and headed for the third shortcut. It seemed a likely route, and he would surely shave hours off his race time if it continued to the end. But he came to a spot where a river had changed course and now ran right over the trail. The water was too swift and wide for a turtle to cross.

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## Motivational Stories for Online Business



Manny had to turn back again.

By now, the sun hung low in the western sky. Then things got worse.

The official returned with the news. Slow, plodding Milfred had finished the race and won the golden shell.

Manny was still at the start line. Not only that, but in recounting all his steps, he realized he had walked farther than Milfred.

### Reflection:

With Rapid Product Formula, we don't want you to fall for shortcuts that are really distracting you and pulling you away from the proven road to success.

We'd love to help YOU to stay on the path to profits:

<http://www.RapidProductFormula.com>

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## Motivational Stories for Online Business

### Of Men and Fish Ponds

A man stalked into a fish store in a huff. He located the owner out back, attending a tranquil water garden. In a large pond, fish swam happily in clear, clean water.

The man barely noticed the peaceful setting. He thrust a bag full of water out for the owner to see. A small, runty fish twitched its tail inside.

"I bought this last summer," the man said.

"Is there a problem?" the owner asked.

"It's tiny! You sold me a bunch of defective fish. I wanted ones like those." He pointed to the long, sleek fish gliding through the pond.

"They are the same breed, sir," the store owner said.

"They can't be. Yours are magnificent and mine are stunted. You keep all the best ones for yourself and give the customers the rejects. Admit it!"

The owner clasped his hands behind his back and did not respond to the accusation. Instead he merely said, "Please, sir, tell me about the pond where your fish live."

"Well, it's about this big." The man stretched his arms, indicating a size much smaller than the store pond.

"Yes, how many fish are in it?"

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## Motivational Stories for Online Business

"Eight."

"That is very many fish for such a small pond, sir. Are they fed well?"

"Of course," the man said. "Well, actually my wife handles that. Sometimes she forgets."

"And the water?" the shop owner asked. "Is it clear and fresh?"

"It's a little murky," the man said. "We're busy, and we don't have that much time for pond care."

"I think I see your problem, sir. This kind of fish is just like a person. To reach its full potential, it must be in an environment that nurtures growth."

## Reflection:

With Rapid Product Formula, you'll have two positive and energetic coaches with over 15 years of experience cheering you on to succeed.

We'd love to help YOU reach your full potential in your online business!

**Check out:** <http://www.RapidProductFormula.com>

HELLO

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How to Live Life  
With ZERO Regrets...  
And Love Every Minute!

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# HOW TO LIVE LIFE WITH ZERO REGRETS... AND LOVE EVERY MINUTE!

Are you living with regret? Have you done things in the past you wish you've done differently?

Do these thoughts sound familiar to you:

- \* How I wish I hadn't broken up with him...
- \* What a bad decision *that* was...
- \* If only I had spent more time with my kids...
- \* Now it's too late...

Regret is a sad and negative emotion. Even though we know we can't change the past, it still pulls at our heartstrings.

***If we don't know how to deal with regret in positive ways, it can negatively affect the rest of our lives.*** It can be extremely

difficult to move on in life when we spend our time regretting the past.

The good news is that there are things you can do to help prevent regret in the first place. If you should find yourself feeling regretful, there are also ways to overcome those feelings. You'll find plenty of tips in this eBook to help you live a regret-free life.

## LET YOUR PRIORITIES GUIDE YOU

One of the best ways to make decisions you won't regret is to let your priorities guide you. Whenever you're faced with a decision, big or small, determine which option fits best with what's most important to you in the *big picture*.

***The option that's most closely in alignment with your priorities, beliefs, and values will likely be the best decision for YOU.***

The key words are: *best decision for you.*

Someone else may choose a different option, but you don't need to worry about what others think is the best – their opinion comes from their own wants and needs.

If you choose what's best for *someone else*, you will be the one who regrets it. But if you choose according to your own priorities, regret is rarely a result. When you use this strategy to make decisions, it makes living with your decisions a whole lot easier!

Even if things don't go exactly as you planned, you can still be confident that you made the right decision for *you* based on your own life needs.

## **HOW TO DETERMINE YOUR PRIORITIES**

Many times a decision is complicated by several factors that you might consider important. Of course, each option leans a different way, which causes confusion and uncertainty. So then, what do you do?

**Follow this 3-step strategy to cut out the confusion, discover your priorities, and make decisions you can trust:**

**1. Reflect.** Think about what's most important to you and write them down.

- \* Your spouse, family, and other loved ones
- \* Your faith
- \* Your dreams and goals
- \* Your ethics and morals
- \* Your health
- \* Your work
- \* Other things of importance to you

**2. Arrange.** Put them in order with the most important items at the top.

- \* ***Some of your most important priorities will change at different times in your life.*** For example, if you're going

to college to get a degree, completing your education may be more important than your part-time job during this time. However, when you're the sole provider for your family, your job is one of your top priorities.

**3. Refer to your priority list when making choices.** Gear your decisions toward the option that provides the most advantages for the items at the top of your list whenever possible. ***Go with the decision that aids the higher priority over the lower one.***

- \* For example, when you're faced with a choice between picking up junk food on the way home from work, or taking an extra 20 minutes to make something healthy at home, choose the healthier option. While it means a little more time to cook something healthy, your health is *always* one of your top priorities!
- \* Things like going for a walk with your kids become easy choices because this activity satisfies two priorities: your health and spending quality time with your kids.

**You'll rarely regret making choices according to your higher priorities.** On the other hand, if you should give into the feeling of the moment – like when you want junk food or would rather take a nap than spend time with your family – there may be times in the future when you regret these poor decisions.

## **LIVE BY THE GOLDEN RULE**

Another good way to prevent poor choices that lead to regret is to live by the *Golden Rule*: “*Do unto others as you would have them do unto you.*”

Treating others with the same thoughtfulness that you'd like to receive yourself keeps you from doing or saying inconsiderate things that you'll be sorry about later.

Get in the habit of following this rule in *everything* you do.

When you have a disagreement with someone, **you're more likely to search for a solution that benefits both of you**, rather than resorting to anger or personal attacks. When this happens, no one wins!

When you take the *Golden Rule* to heart, not only will you prevent regret, but you'll also find that **people tend to reciprocate your kindness**, making your life more enjoyable all around!

## **BECOME ACTION-ORIENTED**

A lot of times, what we regret isn't so much what we did, but **what we didn't do**. Establishing an action-oriented mindset will strengthen your decision skills, too, because **your new mindset will help you make decisions that encourage action!**

Focus on making the right decision based on your priorities, then trust yourself to do what needs to be done to make your decision a reality. This level of trust will boost your confidence and enable you to achieve your goals with ease.

**Here are some tips to help you develop an action-oriented mindset:**

**1. Avoid procrastination.** When you put off doing something you *know* you should do, it'll only increase the anxiety and tension in the hours leading up to the inevitable deadline. You'll regret dilly dallying unless you make it a habit to handle your tasks appropriately.

- \* If you're putting off telling someone something, just take a deep breath and begin. If you start the conversation with pleasantries, it may help you ease into what you have to say.
- \* If you're procrastinating on a project, just getting started is often the only thing that holds you back. ***Start with something easy so you can build the momentum you need to move forward, faster than ever.***
- \* If you're not taking action because a task is too difficult, divide the task into small, easily achievable mini-goals. Once you do, you'll have a reasonable plan and you'll be less likely to get overwhelmed.

**2. Plan your work and work your plan.** Keep a planner and make a daily to-do list. Refer to your list often and cross out your tasks as you complete them so you can see yourself making progress all day long.

- \* Make your schedule flexible enough to give yourself time to handle unexpected distractions. Practice immediately taking care of the things that come up and then getting quickly back to your list.

**3. Seek solutions to your challenges.** So often we let an obstacle in our path stop us from pursuing the life we desire, only to regret it later. ***With an action-oriented mindset, challenges are only bumps in the road.*** When a challenge arises, immediately start looking for viable ways around it, then take action to continue toward your goal.

## **TAKE ADVANTAGE OF OPPORTUNITIES**

Are you always “out” when opportunity comes knocking?  
Learning to recognize good opportunities and taking

advantage of them right away can also prevent regret. How many times have you berated yourself for missing a window of opportunity?

One of the best – and simplest – ways to help yourself recognize valuable new ideas is to **keep an open mind**. Listen to other people's ideas and then apply them to your own situation. Ask yourself if there's a way you can use this idea to bring you closer to your goals or make your life better.

Just recognizing the opportunity, however, is not enough. Be sure to use your new action-oriented mindset to take *immediate* action. If you spend too long simply thinking about it, your window is likely to close. **Carpe Diem!** Seize the day!

## **MAKE GOOD MEMORIES**

You can avoid a lot of regret simply by living on purpose! What does that mean? It means that you **choose a life of joy, then actively pursue that life**. Spend your time making the memories that you *want* to have!

Would you rather have memories of work, boredom and wasting away your life – or joyful memories of cherished time with your spouse and kids? Would you rather fill your mind with memories of sit-com reruns – or lively times pursuing your dreams?

Surely no one has ever gone to their grave wishing that they had spent *more* time working or watching TV! These are simply *not* the things that matter the most when you look back on your life.

***The secret to avoiding regret is to do what matters most.***

What do you want to do in your life? Do you want to travel? Then do what it takes to bring in the extra income to pay for it! Do you want to be multi-lingual? Then start learning another language *today!*

In other words, ***take action to create the life you want.*** Don't spend your time bemoaning your current situation and wishing

for more. Do something every day to bring the life you desire into your present and exhibit the qualities you desire. Sooner than you realize, your dreams will become your reality, and you'll have thoroughly enjoyed the journey, too!

## **ELIMINATING PAST REGRETS**

When you harbor resentment about the past, it only hurts you. Nothing good comes from regret or the negative emotions that go along with it.

**Here are some techniques that can help you overcome your feelings of regret:**

1. **Let bygones be bygones.** Things that happened in the past cannot be changed, no matter how hard we try, or how much time we spend wishing that they had happened differently. If there is a way to make amends, do it, then move on with your life. Focus on your present, look forward to your future, and leave the past in the past.

2. **Live in the moment.** When you live in the moment, you are fully focused on the *now*. You feel the pleasures, sensations, and joys of *this* moment and appreciate all of them. The more you practice this technique, the more you can tune out everything and embrace this moment. ***Your days are a parade of moments, so you should fully live each one of them, one at a time.***
  
3. **Use affirmations.** Affirmations can help you change your mindset from feeling sad about the past to accepting it so you can live a more joyful life. They're positive statements that you can repeat to yourself every time a regretful thought presents itself.

**Here are some examples of affirmations:**

- \* I let go of my regret to make room for joy.
- \* I am happy with who I am now and look forward to a joyous future.
- \* I live each day with gratitude for the precious gift of life.

**4. Meditate.** Meditation helps you envision your life without regret. When meditating, feel the good feelings of a care-free life. Breathe in freshness and breathe out regret. See the negative feelings dissipate in the clear air around you – gone forever, never to return!

A life free from regret is a joyful life indeed!

Strive to use these strategies and techniques to keep regret from raising its ugly head in your path so you can enjoy your journey. *It's going to be a wild and wonderful ride!*

HELLO

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How to Live Life  
With ZERO Regrets...  
And Love Every Minute!

C H E C K L I S T

# HOW TO LIVE LIFE WITH ZERO REGRETS... AND LOVE EVERY MINUTE!

## CHECKLIST

- Have I reflected on my core priorities, values, and beliefs?
- Do I let my priorities, values, and beliefs guide my decisions?
- Do I follow the *Golden Rule* with everyone I come into contact with?
- Once I've made my decision, am I focused on implementation?
- Do I avoid the temptation to procrastinate?
- Do I take the time to plan my work and work my plan?
- Am I a solution-seeker when challenges arise?
- When opportunities come my way, do I seize the day?
- Am I constantly making good memories?
- Do I strive to let go of the past and move on?

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W O R K S H E E T

**HOW TO LIVE LIFE  
WITH ZERO REGRETS...  
AND LOVE EVERY MINUTE!**

**SELF-REFLECTION WORKSHEET**

Do you have feelings of regret that you'd like to release from your mind? This worksheet will help you create a custom plan to overcome the negative emotions associated with regret.

For each of your regrets, reflect on the questions to work through your feelings.

1. List your regrets.

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2. Why do you regret it?

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3. How is it affecting your present life?

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4. What can you do *today* to improve the current situation?

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5. How will you feel when you've released your regrets?

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# **Reprogramming Your Subconscious Mind**

## **A Step-By-Step Guide**



**Y**our subconscious mind has immense power in controlling your life experiences: from the types of food you eat to the actions you take each day, the level of income you earn, and even how you react to stressful situations.

Every bit of it is guided by your subconscious beliefs and interpretations.

In short, your subconscious mind is like the **auto-pilot** feature on an airplane. It has been pre-programmed to follow a specific route and you cannot deviate from that route unless you change the directions programmed into it first.

## What Is The Subconscious Mind?

The “subconscious” is the part of your mind that operates below your normal level of waking consciousness.

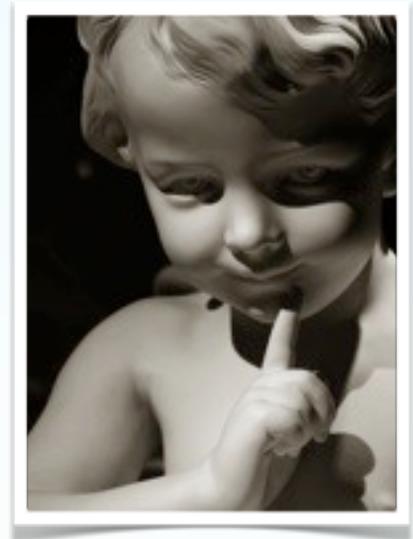
Right now you’re primarily using your conscious mind to read these words and absorb their meaning, but beneath that mental focus, your subconscious mind is busily working behind the scenes, absorbing or rejecting information based on an existing perception you have of the world around you.

This existing perception began forming when you were an infant. **With every experience, your subconscious mind soaks in information like a sponge.**

It rejected nothing while you were young because you didn’t have any pre-existing beliefs to contradict what it perceived. It simply accepted that all of the information you received during your early childhood was true.

You can probably see why this becomes a problem later in life! Every time someone called you stupid, worthless, slow, lazy, or worse, your subconscious mind just stored the information away for reference.

You may also have received messages about your



potential in life or limitations you'll face based on your physical abilities, skin color, gender, or economic status.

**By the time you were 7 or 8 years old, you already had a solid foundation of belief** based on all that programming from people in your life, television shows you watched, and other environmental influences.

## **How Does This 'Old' Programming Affect You Now?**

Now that you're an adult, you may think that you can simply discard the hurtful or untrue messages you absorbed during your early life, but it's not quite that simple.

Remember that all of this information is stored below your level of conscious awareness. The only time you become aware of it is when it limits your progress in creating a balanced, successful and productive life.

Have you ever tried to achieve a goal and kept **sabotaging yourself** at every turn? Maddening, isn't it? It's important to know that you're not defective or doomed to fail no matter what you do.

More likely you've got some **old programmed messages** that conflict with the new conditions you want to create.

This is excellent news because it means **you can achieve just about anything if you first take the time to reprogram your subconscious mind!**

## **The Programming Is Still Going On**

Before we discover how to reprogram your subconscious, it's important to know that the **programming still continues to this day**. With every experience you have, you draw certain conclusions and store the messages that will guide your future actions.

For example, what kind of message do you think would be stored if you were rejected by someone you cared about?

Your subconscious mind (that clever detective) would immediately go hunting through your memories and find other examples of rejection (like that time your best friend dumped you to hang out with the more popular kids) and draw a conclusion that you're somehow unworthy or unlovable and deserve to be rejected.

**Now, here's the interesting thing:** if you have an experience that conflicts with an already established belief, your subconscious mind will either reject it or reframe it so it goes along with your existing view of reality.

Here's an example: Let's say you have an underlying belief that you're unattractive, and an attractive person expresses an interest in getting to know you better.

Most likely the first thing you're going to think is that it must be a joke or a cruel trick. You won't believe that this person could find you attractive because you already believe that you're unattractive.

Beneath the surface of your conscious awareness, your subconscious mind is screaming, **"No way!! This person is way too attractive to be interested in me, something isn't right here..."**

Then you'll either reject that person before they can reject you, or otherwise do something to sabotage what could have been a great relationship.

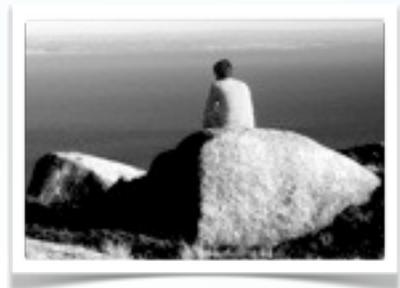
The same thing happens when you struggle to achieve your goals. Eventually you start to believe that you aren't capable of success, so you come to expect failure and end up doing just that over and over again!

You can probably imagine many other situations where your subconscious mind limits you, but reprogramming it is a simple matter if you know how.

## How To Reprogram Your Subconscious Mind

There are many different ways to overwrite the limiting or damaging messages that are stored in your subconscious mind.

You could work simultaneously with all of these strategies, but it'll be much more effective if you pick just one or two



methods to start. You want to give them your full attention rather than skipping around and diluting your efforts.

Remember, you can always incorporate additional techniques over time.

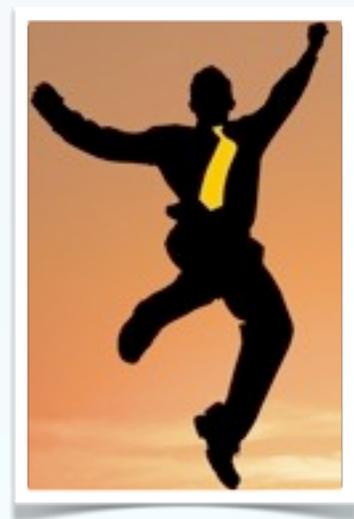
## Environmental Influences

Have you ever considered the effect of your environment on your subconscious mind?

Remember that your subconscious mind is **absorbing information constantly** and drawing conclusions and forming beliefs based on that information. If your daily environment is filled with negativity and strife, imagine what kinds of messages are being absorbed into your mind.

**Your first action is to strictly limit the negativity you're exposed to from this moment on.** Avoid watching the news unless you absolutely must, and avoid spending too much time with 'toxic' people.

Instead, **seek out positive information to read and watch,** and spend most of your time with positive, successful people. Over time you'll find that more encouraging messages are being absorbed into your mind, which will alter the way you see yourself and your potential.



## Visualization

Your subconscious mind responds well to pictures. Visualization is a great way to program your mind with positive, empowering images. **Try spending 10–15 minutes a day visualizing positive scenes that feature you and your life experiences.**

Here are some things you may want to visualize:

- \* An abundance of money
- \* Fulfilling relationships
- \* Passionate work
- \* A slender, fit body
- \* A beautiful home
- \* An expensive car
- \* Exotic vacations
- \* Anything else you wish to draw into your life

As you do this consistently, you end up redrawing the negative pictures stored from your past experiences, fears, worries, and doubts.

To boost the power of visualization even further, be sure to emit strong, positive emotions while you picture these wonderful things in your mind. **Allow feelings of love, joy, gratitude, and peace to flow through you as if you were truly having these experiences.**

Your subconscious mind will absorb the messages as if they're real! This is the true beauty of visualization – the power to bypass limiting messages and focus on pleasing images, all of which are being absorbed right into your subconscious to be replayed later.

## Affirmations

Affirmations are another effective way to install positive messages into your subconscious. They work best if you follow a few simple rules:

1. **Word them positively, in the present tense.** Say “I am confident and successful” rather than “I will be confident and successful” because focusing on a future condition does not compute with your subconscious mind – it knows only **this moment**. Also, use positive statements. Saying “I am not a failure” is computed as “I am a failure” since your subconscious cannot process negatives.
2. **Call up the corresponding feelings.** Saying “I am wealthy” while feeling poor only sends **conflicting messages** to your subconscious! Whatever words you're saying at the time, strive to feel the corresponding emotions because your subconscious will be more apt to believe it.

3. **Repeat, repeat, repeat.** Affirmations don't work if you say them just once or twice. Recite them many times throughout the day for the best results. The good thing about this is that you can say affirmations to yourself, so they can fit seamlessly into your routine.

## Brain Entrainment Binaural Beats

Another popular method is the use of audio recordings that deliberately alter the frequency of your brainwaves. It may sound like something out of a science fiction movie, but reports from people who've tried these audio programs are overwhelmingly positive.

Your brainwaves fall into a specific frequency depending on what you're doing at any given time:

- \* **Gamma** when you're engaged in certain motor functions
- \* **Beta** when you're fully conscious and actively concentrating
- \* **Alpha** when you're relaxed
- \* **Theta** when you're drowsy or lightly sleeping
- \* **Delta** when you're in deep sleep



“Binaural beats” result when two tones are played at differing frequencies, triggering your brainwaves to follow a different pattern. For example, if you wanted to shift from stressed to relaxed you would listen to an audio that triggers the alpha state.

These audio programs can help you reprogram your subconscious mind by **creating a more receptive forum for installing positive messages**. Research has shown that your subconscious mind is more receptive to new information when you're very relaxed, such as in the alpha or theta states.

Using brain entrainment audio programs along with affirmations or visualization can be a powerful combination because your subconscious mind lets down its defenses so it can easily absorb any message you wish to program in. Simply relax and focus on positive images!

## Hypnosis

Hypnosis can be effective in much the same way as brain entrainment programs, except without the use of brainwave-altering frequencies.

Instead, the hypnotist gradually talks you into a more relaxed and receptive state and delivers empowering, positive messages to your subconscious mind.

**Self-hypnosis** is another popular option; you simply use pre-recorded audio programs instead of a live hypnosis session. You can even record your own self-hypnosis CDs so you'll hear your own voice reciting positive affirmations while you're in a relaxed state.

## How To Know If Your Reprogramming Efforts Are Working

One of the most challenging aspects of reprogramming your subconscious mind is that you can't peek inside and see what's still there that might need to be changed!

Instead, you'll have to **develop a strong sense of self-awareness** so you can catch self-sabotaging behavior before it gets out of hand. Even so, there are still some clear signs of progress that you may recognize:

- \* You begin feeling stronger, more confident and happier.
- \* You find yourself more willing to take risks and face challenges.
- \* Your dreams and goals don't seem overwhelming anymore – just exciting.
- \* You feel a deeper sense of inner peace, as if inner conflicts are dissolving.
- \* You attract more opportunities to expand and grow in every area of your life.

In short, **you'll know when changes are taking place in your subconscious mind because you'll notice a shift in both your inner and outer being.** The evidence is usually undeniable!

## Consistent, Persistent Reinforcement

It's important to give this reprogramming process time to work. Don't expect to see immediate changes (occasionally that can happen, but more often it takes time).

**Be very consistent and persistent** with the methods you choose to install more positive messages into your subconscious mind. As soon as these transformations become apparent, you'll feel motivated to keep moving forward, but until that happens, stick with it and know that these changes are lifelong, powerful, and well worth waiting for!



# Reprogramming Your Subconscious Mind

## Tip Sheet

- \* First and foremost, believe in yourself.
  - \* Understand what is holding you back so you can overcome it.
  - \* Spend time in quiet self-reflection, prayer, or meditation at least once a day.
  - \* Guard everything that enters and leaves your mind.
  - \* Know what you want in very specific terms.
  - \* Remove all sources of negativity from your life.
  - \* Surround yourself with success-minded people.
  - \* Create a realistic plan to attain your deepest desires.
  - \* Take positive steps each day toward what you want to attract.
  - \* Focus on the present – as if you’ve already attracted the things you want.
  - \* Create visual reminders of your goals.
  - \* Make a recording of your favorite affirmations or buy a self-hypnosis CD.
  - \* Avoid conflicting messages by matching your feelings with your desires.
  - \* Write a newspaper report about your success as if it has already happened.
  - \* Be an advocate for yourself.
  - \* Have an attitude of gratitude.
  - \* Choose to carry a positive attitude at all times.
- 



## Reprogramming Your Subconscious Mind with Affirmations

### Reprogramming Your Subconscious Mind with Affirmations

You might already be familiar with the power of affirmations. They're short, positive statements that you can read, repeat to yourself, or listen to from recordings. With affirmations, ***you can reprogram your subconscious mind to help you think more positively about yourself.***

An example of an affirmation is *"I am calm and relaxed."* It doesn't matter what your current state actually is, you can still achieve this state by repeating and believing the affirmation. Your subconscious mind will pick up on the statement and bring forth the new feelings.

### Affirmations Can Change Your Life

When it comes to the world of affirmations, the only requirement is to approach it with an open mind. After that, you simply allow the statements to wash over you and ***you can change your life all by yourself.***

It may seem difficult at first, but the key is to get the affirmation into your *subconscious* mind. This is easiest when you're just waking up or when you're drifting off to sleep. These are moments when your conscious mind is less likely to interfere.

If you use the *"I am calm and relaxed"* example without an open mind, of course your conscious mind will say *"Hey! I'm not calm and relaxed."* ***Don't get frustrated if your conscious mind likes to jump in a lot;*** eventually the messages will make it to your subconscious mind.

## How Affirmations Work

If you pay close attention to how your mind really works, you'd be surprised at how often your mind slips into negativity about yourself and other situations. Using affirmations will allow you to communicate with your subconscious mind and change those thoughts.

Affirmations have the power to recode your mind in the same manner that a computer program can be written. You actively spend time saying and concentrating on these short positive statements and, eventually, your subconscious mind picks up on them.

It may take some time and practice for affirmations to work for you. Some people report that they see results from their efforts right away, while others find that it takes longer for them to reach the subconscious.

## How To Use Affirmations

There are a few ways that you can choose to use your affirmations. First, concentrate on the things in your life that you want to change. Try to keep it simple by focusing on one at a time.

Common topics are usually health, wealth and relationships. You might use affirmations such as "*I feel energized*" or "*I enjoy my job.*" Write a few different ones that pertain to the same subject.

Then choose a time to repeat the sayings to yourself every day. You can even make a recording of yourself repeating the affirmations with soothing music in the background. This is especially helpful for using affirmations in the morning and at night when you have a stronger link to your subconscious.

### Tips for writing your own affirmations:

- Write them in the present tense, because that's the only way to improve your life in the present moment.
- Be short and concise to keep things simple.
- Read and write your affirmations when you're calm and away from distractions.
- Remember to stay positive.

## Wash, Rinse, Repeat

***Make sure you keep up with your affirmations.*** If you don't see results right away, try sticking with it for a while longer. Before you know it, you'll realize that these short simple sentences have improved your outlook, one thought at a time!

# Reprogramming Your Subconscious Mind

## Worksheet

### What Pre-Programmed Subconscious Messages Do I Struggle With?

(Examples: Feelings of failure, childhood fears, past conflicts, or hurtful relationships)

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### How Do These Pre-Programmed Messages Hold Me Back?

(Am I in the back seat on my journey through life?)

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### What Do I Want To Attract Into My Life?

(What do I want to visualize and affirm?)

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## Where Do I Spend The Majority Of My Time?

(Am I attracting health, wealth, and success in all aspects of my life?)

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## Who Do I Surround Myself With?

(Do I seek positive information, people, and situations?)

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## What Are My Own Personal Affirmations?

(Write them in first person and in the present tense. Remember: affirmations must focus on the positive.)

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# Self-Motivation Guidebook



# Self-Motivation Guidebook

All of us have dreams of a better life, but somewhere along our journey, these dreams can get buried. When the chaos of everyday life takes over, we may even begin to believe that we're not capable of achieving our goals! Nothing could be further from the truth.

This little book will show you how to use the power of your mind to motivate yourself to pursue your goals to fulfillment, regardless of the challenges life throws your way. It will also give you expert advice on staying motivated throughout your life.

Many of the techniques and suggestions are based on those taught by Anthony Robbins, who rose from the status of janitor to become one of the most successful self-help and inspirational authors in the world. One day he was sitting in his bachelor pad, overweight and aimless, and a year later, he was living in his own castle!

What turned Mr. Robbins' life around? Read on to discover these techniques and how you, too, can take advantage of these same principles and more to gain the motivation to attain the life you desire.

## What Makes People Self-Motivated?

Self-motivated people are passionate about their interests and beliefs. For instance, they could be health enthusiasts who understand why health is crucial to their success. Because they believe this, they do everything they can to be healthy.

Those who are self-motivated are also advocates of discipline. Without this mind set, it's not possible to follow a regular routine of exercise, a healthy diet, or do anything else which requires daily effort, like working toward the achievement of your goals.

## Lack of Energy or Self-Motivation?

It's possible to mistake a lack of energy for an absence of self-motivation. If you feel too fatigued to act in a motivated way, you may be experiencing challenges that go deeper than self-motivation.

You might be fighting feelings of excess stress, depression, or low self-esteem. These mental challenges compromise your desire to accomplish your goals. You might have a physical reason for your lack of motivation – low energy caused by poor nutrition, lack of exercise, or even not enough sleep.

Adding nutritious foods and vitamin supplements to your diet, exercising, and acquiring good sleep habits can go a long way towards increasing your energy. Daily meditation can reduce stress, promote feelings of well being, raise your self-esteem, and increase your energy.

If you find yourself seriously lacking the energy to work towards the fulfillment of your dreams, check with your doctor or other health professional for a regimen that can increase your energy.

## Making Decisions

According to Anthony Robbins, our destiny is shaped in the very moment of decision making. A “true decision,” says Robbins, “entails a commitment to achievement.” He advises that no matter what happens, you should stick by these decisions and learn from them whether they work or not. If they don’t work, change your approach until they do. Be flexible and look for alternate routes.

Follow these strategies to make effective decisions that give you the commitment to take positive action toward the life you seek:

1. Avoid making excuses. Excuses for not making decisions or not being able to reach your goals lets you blame your lethargy and aimlessness on the challenges you face in life. Too many others blame past events in their lives for their misery. Don’t let this be you!

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- \* Seek ways to overcome your challenges and those demotivating blame games will become a thing of the past. Taking action to overcome challenges gives you a new way to continue moving forward toward what's important to you and it's extremely motivating!
2. Be clear about your decisions. For example, saying that you'd like to quit drinking alcohol is not a "true decision" because it doesn't entail a commitment to achievement. When you make a true decision, you'll decide that you'll never drink alcohol again.
- \* A clear decision with a commitment to achievement makes you feel empowered and relieved.

How do you know that you've made a "true decision?" If action flows from your decision, you can be sure you've made a true decision. If it doesn't, you haven't really decided. Once you act on your decision, you'll set into motion a new cause and effect cycle that will create your new life.

Make quick decisions and make many. Avoid spending ages agonizing over your decision. Instead, decide quickly or the fire in your belly will go out.

Keep making decisions and enjoy making them. You'll be filled with energy and your life will be exciting. Remember, every little decision you make can change the direction of your life the very moment you decide.

## The Three Decisions That Will Shape Your Life

1. Decide what your primary focus is for each moment of your life. This will influence your feelings, thoughts, and actions.
2. Decide how your situations affect you. Cut through the chaos and pause to answer this question: How does this situation affect my present and future?
3. Decide what you should do now. This is a most important decision. Don't be bothered by what others are doing and don't be carried away by what's happening around you. If you do, you're allowing your environment to direct your decision.

## The NAC Concept of Pain and Pleasure

NAC, or Neuro Associative Conditioning, is based on the pain and pleasure principle. Basically, this technique requires you to associate pain with the

things you want to avoid and pleasure with the things you want. As a result, the unconscious mind takes over and conditions you for success.

You can either allow pain and pleasure to control you, or you can use them as tools with which to control your life. The way you react to pain and pleasure determine your actions.

So how do you use this technique? Here's an example: You can replace the pain of eating soy beans with the pleasure of being healthier. You can do this by visualizing yourself as fitter and healthier whenever you eat soy beans.

## Your Beliefs Have the Power to Create and Destroy

Your beliefs have plenty to do with your motivation. If you believe that being overweight is in your genes, you can't hope to lose weight even if you exercise. If you believe in your capabilities, you can be a hero. If you believe you're a failure, you'll fail.

You can use the pain and pleasure principle to change your negative beliefs:

1. Look deep within to discover the unconscious beliefs you harbor. Perhaps you believe that all marriages are destined to fail, automobile accidents are waiting to happen, or the efforts of just one individual

- can't make a significant difference to the world. These types of beliefs are negative and can severely limit your commitment to the success you deserve.
2. Think of the effect that your negative beliefs have on you. Is it an obstacle to the life you want? Feel the pain. Then replace it with a positive belief that will help you succeed. Visualize and feel this success.
  3. Replace your negative beliefs with positive ones by questioning and re-examining your belief structure, thus building up evidence to support your new positive beliefs. For instance, you can think of individuals who have made a difference to the world without help from anyone else.
    - \* For example, when Mother Teresa decided to leave the convent and go out into the slums to help the poor, she was alone. But not for long. Her commitment to positive action influenced not only those she helped, but eventually, people all over the world.

## Transforming Yourself

The change you seek could be behavioral or attitudinal and requires some amount of re-programming, but as Mark Twain said: "There is nothing

training cannot do. Nothing is above its reach. It can turn bad morals into good. It can destroy bad principles and recreate good ones. It can lift men to angelship.”

Robbins points out that change happens in an instant. What takes time is getting to this point. For change to happen, you need to believe that you can change this very instant, and that you are the one responsible for your own transformation. You can't expect others to change you, nor can you blame them if you fail to change.

Here are the steps Robbins suggests:

1. Decide what you really want to change in your life. Ask yourself what's preventing you from change. Remember not to focus on what you don't want, but on what you do want. Also, ensure you're not linking pain to making the change, as this can lead to failure since your subconscious mind will want to avoid pain, keeping you from succeeding in the change.
2. Your desire to change should be urgent. Associate pain with not changing now and pleasure with changing now.
3. Questions That Induce Pain. Feel the pain when you answer these questions:
  - \* What will this cost me if I don't change?

- \* What has it already cost me physically, spiritually, mentally, career-wise, and in my relationships?
- \* How has it affected my family and friends?

4. Pleasure Associating Questions. Feel the pleasure intensely as you answer these questions:

- \* If I transform myself, how will it make me feel about myself?
- \* What will this change help me accomplish?
- \* How will this change make my family and friends feel?

## Motivating Strategies for Taking Action on Your Transformational Decision

1. Do your research. Finding out more about your subject will generate interest and motivation. For example, if you want to learn how to play the guitar, subscribe to a good magazine on the subject.
  - \* For example, look at Frank's story: Frank didn't know how interesting gardening could be until he bought himself a beautiful book on gardening. Now it's hard to tear him away from his flowers.

2. Reward yourself as you progress. Celebrate your little successes on the way. This will also bring you motivation to continue succeeding.
  - \* For instance, if you make the “true decision” to lose weight, you will naturally act on it by pushing the plate away. You’ll be able to do this by associating the action with the pleasure of being fitter and healthier. Each time you push the plate away, reward yourself with a non-edible treat like a telephone call to a supportive friend.
3. Join a community. Working together with others who share your goals and ideals will allow you to learn from their mistakes and successes. It can keep the fires burning and get you back on track if you go astray.
4. Befriend motivated people. Our friends are a powerful influence on our lives. Therefore, we must choose them with care. Make friends with those you admire and look up to. They’ll support you and encourage you on your quest for a better life. Plus, they’re likely to have the good habits of motivated people. Together you could move mountains!
5. Seek feedback. If you blog about your big and little successes, you’ll probably get lots of encouragement. Just writing the blog will help to keep you going. It will inspire others and, in turn, motivate you.

6. Relive past successes. If you study high achievers, you'll notice that they have a positive self image. They focus on their past successes in order to make them happen again. You, too, can remember and visualize how good a past success made you feel. Do this every morning. Your brain will create new neural pathways and help you replicate this state of success.
7. Keep your target in sight. Keeping your target firmly in your mind will reflect in your body language. Focus on the pleasures and rewards in store and you'll get more of what you focus on.
8. Be tenacious. Act towards the attainment of your target every day. Don't let a day go by without taking action, even in a small way, to reach your goal.
9. Read inspirational material. Read inspirational stories about others who have achieved their goals against all odds. These could be well known people or ordinary people who have, as Robbins would put it, "awakened the giant within." If you can't manage the time to read, you could listen to motivational recordings while driving to work.
10. Visualize the outcomes repeatedly. Although this technique takes a bit of practice, it's one of the most powerful ways to stay motivated. Visualize the outcome of your goals.

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- \* How does visualization work? The brain cannot tell something vividly imagined from reality. If you feed a vivid picture into your brain repeatedly, it will begin to manifest it as reality.
11. Have a goal. Motivation doesn't exist in a vacuum. It's always tied to a goal. Ensure you have clear goals.
  12. Write down your goals. According to research, people who write down their goals are far more likely to remain motivated and achieve their goals than those who merely make mental lists. To ensure that you always remember your goals, you could write them down where you can readily see them.
    - \* For example, Melanie, whose goal is enlightenment, has written on the wall above her desk where she spends a large part of her day the four attitudes that will help her to get there: "Stillness, Cheerfulness, Humility, and Innocence." She checks herself throughout the day against these criteria.
  13. Give yourself a spiritual goal or noble cause. Give yourself a worthy cause such as donating money for cancer research or helping others better their lives. Seeing how you affect the lives of those less fortunate will keep you motivated. Your faith in your spiritual path will motivate you to act in the most positive ways to bring about your desired life.

## A SELF-MOTIVATION GUIDEBOOK

- \* For example, Melanie’s spiritual goal of enlightenment leads her to these positive actions:
  - ✓ She’ll stay healthy so she can assist her spiritual mentors and community.
  - ✓ Even in her profession as a writer, she will invariably spread the message of oneness and compassion.
  - ✓ She is vegetarian because she does not want to cause suffering.
  - ✓ She has given up cigarettes because she believes it will destroy not just her health, but also her wisdom.
  - ✓ The generosity and unselfishness she portrays to her spiritual community reflects in her dealings with the world.
  
- 14. Be health conscious. Energy and good health help you stay motivated all day and every day. You should get enough sleep, eat healthily, and exercise regularly. Then taking action towards your goals every day will be much easier.
  
- 15. Know your “peak hours.” All of us have certain times of the day when we feel most energetic and creative. Find out your “peak hours.” Are you a morning, afternoon, or evening person? Once you know your most productive time, you can do the tasks that require the most energy during these periods.

16. Don't look for perfection. Many a perfectionist gives up on a task before he's even begun, because he's afraid of not being able to do a perfect job. This can lead to procrastination. A good writer, for instance, accepts the fact that he will probably write several drafts before he perfects a piece of writing and he enjoys it as part of the writing process.
17. Do the harder task first. This can work really well. For example, if you have a bunch of articles to write, tackle the toughest first. After that, writing the rest will be easier and you can keep the motivation going.
18. Practice spiritual awareness. When you're spiritually aware, you'll do every little task with love and complete awareness, focusing on the task at hand. There will be nothing else in the world for you at the time. Just you and the task. There will be no future, no past, only the present. You'll dwell completely in the moment.
  - \* So how will this awareness come about? It'll be easy if you realize that every trivial task you do is meant for your spiritual evolution. You've encountered the task because it's necessary for your growth. You can do the task with acceptance and appreciation. This positive belief is worth nurturing.
  - \* For instance, when Rita goes for her early morning walk, she's intensely aware of the changes in her body and mind.

She notices the trees and flowers, the sky, and the houses she walks by. She isn't thinking about what to cook for lunch or her new dress.

19. Use self-affirmation techniques. Self-affirmation, also known as auto-suggestion, is a technique for creating positive changes. It's based on the belief that if you tell yourself something long enough, you'll eventually believe it. Self-affirmations can help you create a new reality, attract the things you want, relax you, and make you healthier.

- \* When you keep saying something to yourself, you declare it to your brain and the universe. Your brain thinks it's real and the universe works to manifest it. This is a tried and tested NLP (Neuro Linguistic Programming) technique.
- \* One popular, effective affirmation is "Everyday in every way I'm getting better and better." This affirmation has even helped people heal from physical ailments. Note how it's positive (focuses on what you do want rather than what you don't want), personal (uses the word "I"), and in the present tense.

## How Inspirational Quotes Can Motivate You

Affirmations are a great way to start your day. Closely related to self-affirmations are inspirational quotes. Someone else's idea may resonate with your beliefs and inspire you to keep going, even when the chips are down. Sometimes these sayings can remind you of an important concept that motivates you to take action.

Here's an inspiring quotation for every day of the week:

1. "Eighty percent of success is showing up." – Woody Allen

Chances are you know people who keep talking about the wonderful things they want to do, but never get around to doing. They're just not motivated. It's not enough to plan and dream. We must begin with action, even the smallest of actions. This will set the ball rolling and will eventually lead to that big goal.

Woody Allen himself is so self-motivated that he finds the concept of awards "silly." He says "I cannot abide by the judgment of other people, because if you accept it when they say you deserve an award, then you have to accept it when they say you don't." Winning the Oscar for Annie Hall didn't mean anything to him.

2. "We will either find a way, or make one." – Hannibal

These are the words of a highly self-motivated man feared by Rome for his military genius. And it all began when Hannibal was only nine years old. His

father asked him to swear that he would fight their enemy, Rome, when he grew up. Hannibal remembered the promise he made his father and became one of the most brilliant military generals the world has ever seen.

What motivated Hannibal? Love for his father and love for his land, Carthage. Making a promise to someone is definitely one way to stay motivated!

3. “I have not failed. I’ve just found 700 ways that won’t work.”

– Thomas A. Edison

Thomas Edison had very little formal education and was a great believer in self-improvement. Whatever he knew was taught to him by his mother and his own efforts. When his first patented invention, an electric vote recorder, proved a commercial failure, he didn’t give up.

You could say that his mother was his motivator. Of her, he said in later years: “My mother was the making of me. She was so true, so sure of me, and I felt I had some one to live for, some one I must not disappoint.”

When he was twelve, he lost almost all his hearing, but rather than perceive it as a drawback, he felt it helped him to concentrate on his experiments. Then came the tin foil phonograph, which brought him international fame, followed by the incandescent light bulb which had taken him one and a half years to perfect.

When Edison was asked in an interview how it felt to fail 700 times in his attempts to create the light bulb, he answered: “I have not failed 700 times. I have not failed once. I have succeeded in proving that those 700 ways will not work. When I have eliminated the ways that will not work, I’ll find the way that will.”

You too can learn from your mistakes. They’re not a waste of time as long as you use them to avoid further mistakes. Success comes by trial and error. Keep a journal of your progress. Write down what you did towards realizing your goal every day, even if it’s something small. Writing things down will bring clarity to your efforts.

4. “We are what we think. All that we are arises. With our thoughts, we make our world.” – The Buddha

You probably know that The Buddha is the ultimate example of self-motivation. As Prince Siddhartha Gautama, he spent the first 30 years of his life coddled and spoiled by his father. He was shielded from all negativity and saw only the beautiful. But he soon tired of pleasures and ventured out of the palace.

The suffering he encountered – old age, sickness and death, made him renounce everything. His goal was to find solutions to these inevitabilities of human existence. Imagine how tough life alone and impoverished would have been for one who had known no hardship! Yet he found what he was

looking for and his insights continue to illuminate the minds and hearts of spiritual seekers across the world.

Every action is preceded by a thought. If it's positive, it creates a positive reality; if negative, misfortune. Every action creates a reaction. It's up to you to create the reactions you desire. If you tell yourself you're no good, or that you can't achieve your goals, you're not going to be a success. However, telling yourself how good you are and having faith in yourself can make you a hero.

5. "Success is not final, failure is not fatal: It is the courage to continue that counts." – Sir Winston Churchill

As a child, Churchill was neglected by his parents and demeaned by other kids. The only affection he had came from his nurse, Mrs. Everest. This is the background which made him want to prove his worth to the world, and as a statesman, orator and journalist, he lives on.

As a successful person, you know that there's always another hill to climb. Never rest on your laurels or get discouraged when obstacles turn up, for when you climb that hill, you discover rewards at the top.

6. "God doesn't require us to succeed; he only requires that you try."  
– Mother Teresa

The suffering and poverty Mother Teresa encountered outside the walls of her convent in Calcutta prompted her to leave that secure place to work in the slums. She had no funds, but she had love and a fierce determination. So moving was her compassion, many people joined her in her efforts and the funds began to flow in.

She won the Nobel Peace Prize, and was happy because she could invest the money she won into her work of love. She even cancelled the dinner they were to host for her on the occasion so she could use the money for the poor. Her focus was unwavering.

7. “All misfortune is but a stepping stone to fortune.”

– Henry David Thoreau

Thoreau was passionate about the joys and healing power of solitude and nature. He dreamed of living a quiet life in the woods, and he did. He was never rich, but no one could say he was poor, because his attitude was not that of the impoverished. So what was the “fortune” he alluded to? Clearly, he meant inner riches.

Now that you have the most powerful keys to self motivation in your hands, it’s time to forge ahead and achieve your dreams – starting from this moment!

# Self-Motivation Workbook

Wanting something is not enough. You must hunger for  
it. Your motivation must be absolutely compelling in  
order to overcome the obstacles that will invariably come  
your way.

– Les Brown

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much more...

# Self-Motivation Workbook



## What Makes People Self-Motivated?

Passion and discipline are the primary stimuli for self-motivation.

What interests am I passionate about?

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Is there a discipline I follow regularly, such as an exercise routine or a special diet? Jot these down.

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## Lack of Energy or Self-Motivation?

If you feel you lack self-motivation, perhaps it could be a lack of energy instead. Check whether you may be energy-deprived due to stress, depression, low self-esteem, or physical fatigue. Energy-enhancing practices may help you, such as:

- \* Meditation
- \* Eating more nutritious foods
- \* Adding vitamins to your diet
- \* Incorporating more exercise into your daily routine
- \* Getting more sleep

What changes can I make in my daily routine to increase my energy level?

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## Making Decisions

## A SELF-MOTIVATION WORKBOOK

We create our destiny the moment we make a decision, no matter how trivial. A true decision leads to achievement because it involves commitment to action. Flexibility is important. If the outcome of your decision isn't what you want, learn from it and make another decision.

**Make an important decision that will encourage commitment and action.**

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What action can I take today to start implementing this decision?

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## Don't Make Excuses

Everyone has dreams, but few make the effort to turn them into reality. One obstacle that can hold you back is the habit of making excuses.

Write down the limiting excuses I make that prevent me from achieving my goals.

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## Be Clear About Your Decisions

A true decision has clarity. It's specific and it makes you feel empowered and relieved.

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How do you know you've made a "true decision?" If you've made a true decision, you'll find yourself acting on it.

Write down any decisions that are still only dreams – something I'll do "some day."

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How can I empower these decisions?

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## The Three Decisions That Will Shape Your Life

Make these decisions right now and write them down.

What is the primary focus of my life?

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Decide how the situations you find yourself in today affect your present and future.

Situation 1:

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Effect on the present moment:

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Possible effect on my future:

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Situation 2:

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Effect on the present moment:

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Possible effect on my future:

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And now for the most important decision:

Looking at my current situation, what should I do now? The quicker and more decisive the decision, the greater the impact on my life.

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# The NAC Concept of Pain and Pleasure

You can train your subconscious mind to condition yourself for success with Neuro Associative Conditioning techniques. You do this by associating pain with the things you want to avoid and pleasure with the things you desire.

Your Beliefs Have the Power to Create and Destroy

Check your beliefs. Are they getting in the way of achieving your goals or are they propelling you forward? You can use the NAC technique to replace negative beliefs with positive ones.

What negative beliefs do I hold?

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How are my negative beliefs affecting me? As I write down my answer, I allow myself to feel the pain.

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What positive beliefs can replace the negative ones? How will it affect my life? Feel the pleasure intensely and visualize the outcome vividly.

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Another way to replace negative beliefs with positive ones is to question your negative beliefs. Do some research on the subject and study the lives of those who hold the opposite view.

## Transforming Yourself

Transformation is not a long process. It happens in an instant, provided that you've been working towards it. Do you have a powerful intention to change?

What do I really want to change now?

## A SELF-MOTIVATION WORKBOOK

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Now use the pain and pleasure principles by answering the questions below (feel and visualize the pain and pleasure):

1. What will this cost me if I don't change?

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2. What has it already cost me physically, spiritually, mentally, career-wise, and in my relationships?

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3. How has it affected my family and friends?

A SELF-MOTIVATION WORKBOOK

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4. If I transform myself, how will it make me feel?

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5. What will this change help me accomplish?

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6. How will this change make my family and friends feel?

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7.

Do your research. Get all the information you can on the subject that interests you. This will generate motivation.

Reward yourself as you progress. This will keep motivation levels up. It doesn't matter how small the milestone is. Reward yourself as soon as you achieve it.

What are some rewards that I can give myself when I make progress?

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Join a community. Nothing can be more motivating than working towards your goals with others who share them. Find communities online or locally that share a passion of yours.

List my favorite support communities here:

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## A SELF-MOTIVATION WORKBOOK

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Befriend motivated people. Choose friends who are highly motivated so they can support and inspire you.

**Who do I know that are the most motivated?**

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Seek feedback. Blogs are a popular method for generating feedback. Blog about your successes and the insights you glean on the way to your goal.

Relive past successes. Follow the example of high achievers. Focus on your successes every morning, and your brain will create new neural pathways that will help you replicate these successes.

**What are some of my past successes?**

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Keep your target in sight. Make an effort to remember your target at all times. If you focus on the pleasurable outcome, you'll create more positive outcomes.

Be tenacious. Use each day wisely – take action, no matter how small, to make your dreams come true.

What can I do today to move closer toward my goals?

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Read inspirational material. Reading about people who achieve their goals against all odds will motivate you.

Visualize the outcomes repeatedly. Visualization is a powerful technique. Repeatedly imagining the outcome of your goals will help manifest them as reality.

**Describe my vision:**

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Write down your goals. Putting your goals down on paper will help to imprint them on your brain.

What are my most important goals?

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Give yourself a spiritual goal or noble cause. A spiritual goal such as enlightenment, or working for a worthy cause can be a powerful motivator.

What is my noble cause?

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Be health conscious. If you look after your health by exercising regularly and eating the right foods, you'll have more energy and higher levels of motivation.

Know your "peak hours." Find out your most productive time of the day and do your most demanding tasks during this time period.

What are my peak hours? What tasks should I accomplish in these hours?

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## A SELF-MOTIVATION WORKBOOK

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Don't look for perfection. The key to being highly self-motivated is to act without worrying about how good your output is. Get on with it. The polishing can be done later.

Do the harder task first. Once you've put the more difficult tasks behind you, you can relax and do the easier ones.

Practice spiritual awareness. Be completely in the moment when you act. Don't think about the past or the future. After all, the present creates the future!

## A SELF-MOTIVATION WORKBOOK

Use self-affirmations. Telling yourself repeatedly that you're getting better every day in every way is bound to cause your brain to believe it.

What are some self-affirmations that make me feel good about myself?

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## A SELF-MOTIVATION WORKBOOK

Use inspirational quotations. These are built around the lives of famous and highly motivated people who have succeeded against the odds.

What are my favorite quotes that resonate with me?

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## A SELF-MOTIVATION WORKBOOK

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You have the most powerful keys to self motivation in your hands. Use them to realize your wildest dreams!



# **SECRETS OF A CUSTOMER-GETTING BLOG**

Ronnie Nijmeh of PLR.me • [ron@plr.me](mailto:ron@plr.me) • <http://www.plr.me>

Special Guest: Lexi Rodrigo • <http://www.plr.me/magnet>

## **BENEFITS OF BLOGGING:**

- Easily indexed and ranked by search engines
- Viral, interactive, shareable functionalities
- Integration with social networking
- Showcase expertise
- Flexible
- Easy to use

## **3 CORE ELEMENTS OF A SUCCESSFUL BLOG:**

1. Content
2. Competitiveness in search engines
3. Ease of use

## **7 MOST COMMON BLOGGING BLUNDERS:**

1. Lack of clarity
2. Lack of focus
3. No opt-in form, or a poor one
4. Too many leaky holes
5. Inconsistency and irrelevance
6. Difficult to use
7. Low engagement

**Take Your Blog to the Next Level with Lexi's Magnetic New Marketing eClass:**

<http://www.plr.me/magnet>

# BLOG STATISTICS TO MEASURE:

## TRAFFIC:

- Tool: [Google Analytics](#)
- Number of unique visitors
- Sources of traffic
- Keywords used
- Popular pages
- Length and depth of stay

## CONVERSION:

- Tools: [Google Analytics](#), [Google Website Optimizer](#), [Aweber](#)
- Opt-in rate
- Sales rate

## OTHER:

- Number of comments
- Number of tweets

# BEST CUSTOMER-GETTING BLOG POSTS:

- Case study
- Reviews
- Trends
- Top Tips/Lists
- How To's

**Take Your Blog to the Next Level with Lexi's Magnetic New Marketing eClass:**

<http://www.plr.me/magnet>

## WEB 2.0 TRAFFIC ATTRACTION STRATEGIES:

- Blog linking
- Blog commenting
- Social networking
- Guest posting
- Email marketing

## MAGNETIC NEW MARKETING:

Lexi has put together a brand new, easy-to-follow course to finally take your blog from zero to hero, with floods of traffic and conversion.

***Here's what you'll learn in Lexi's three module course:***

### **MODULE 1: ATTRACTION** - October 12, 2010

*You will discover:*

- The 3-step dance of marketing in the new media
- How to create *magnet* content delivered in 2.0 style
- Simple strategies to help your readers find you through social media

### **MODULE 2: ENGAGEMENT** - October 19, 2010

*You will discover:*

- The rules and modes of engagement in web 2.0
- How to build your list and nurture relationships with your subscribers
- Email marketing best practices

**Take Your Blog to the Next Level with Lexi's Magnetic New Marketing eClass:**

<http://www.plr.me/magnet>

## MODULE 3: CONVERSION - October 26, 2010

*You will discover:*

- How to write persuasively
- Simple ways to transform your products and services into irresistible offers
- How to build the spokes of your social media wheel

## WHAT'S NEXT?

Can you relate to the blogging blunders and barriers we've discussed? Do you want to know ALL of Lexi's cool simple tricks to ***create a blog magnet that attracts the right kind of customer?***

➔ **Then check out Lexi's Magnetic New Marketing eClass:**  
<http://www.plr.me/magnet>

**Take Your Blog to the Next Level with Lexi's Magnetic New Marketing eClass:**  
<http://www.plr.me/magnet>

THE IMPORTANCE OF  
**BELIEFS**

AND

**VALUES**

CHEAT SHEET

Since your values and beliefs are created by the unconscious, it's important to identify them so you can be in conscious control. Then you can weed out negative beliefs that don't serve you well.

### ★ WHAT'S A BELIEF?

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Our beliefs are formed from the learning we acquire from our experiences. They are mostly created during childhood and become embedded in our unconscious if related experiences keep recurring to reinforce the belief.

### ★ HOW NEGATIVE BELIEFS MANIFEST

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Your behavior corresponds to your beliefs. Therefore, if beliefs are negative, they manifest in negative behavior. Some of these beliefs are adopted from those who influence us.

### ★ THE THIN LINE BETWEEN SELF BLAME AND SELF AWARENESS

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While it's important to see things as they really are and accept your negative behavior, avoid blaming yourself or labeling yourself as "bad." This attitude can lead to depression or a damaging inferiority complex.

The action is what's unproductive, *not* the person who acts. Each of us possesses the spark of divinity and it's up to us to fan it into flame.

## ★ USE YOUR HUMANITY TO UNDERSTAND THE SELF

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The human form is precious. We can use our bodies to understand our true self through prayer or connecting with nature.

## ★ HOW MARISA TRANSFORMED HER NEGATIVE BELIEF

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Like Marisa, you too can transform negative beliefs into positive ones which aid spiritual growth and help you lead a happy, fulfilled life.

## ★ NEGATIVE PLEASURE

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Your childhood experiences can also lead to life patterns of negative pleasure which lead you to wallow in your misery. One way to find out whether you're experiencing this is to watch whether you make excuses for something you were expected to do but didn't.

If you're engaging in negative pleasure, you'll notice that you always blame something other than yourself for your failure.

## ★ TWO WAYS TO CHANGE YOUR NEGATIVE BELIEFS

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The popular Emotional Freedom Technique uses acupressure and affirmations for self transformation. Give it a try! Or you can examine yourself, identify your negative core belief and work on changing it. Many people find professional or spiritual guidance helpful in this process.

## ★ WHAT ARE VALUES?

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Your values determine your interactions with the world and your lifestyle. If you stick to the standards you set for yourself and others, you'll have a clear conscience. Do you know what your values are?

## ★ HOW ARE VALUES CREATED?

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Values are formed mostly during your childhood when you learn from the example set by your parents. Later, they come from others who influence you, such as friends and teachers. As you grow older, you create some of your values by making moral judgments.

## ★ IDENTIFYING YOUR VALUES

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You can identify your values by answering what's most important to you and essential for your life. Once you do this, you can examine whether you're living according to your values. If you're not, the next step is to ask yourself why not.

## ★ VALUES AND THE IMPORTANCE OF SELF LOVE

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Loving yourself is important if you're going to love others and have them reciprocate your feelings. Self love is easy if you live according to your values and beliefs.

## ★ TWO KINDS OF VALUES

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Learn to distinguish between ends values and means values. If freedom is your end value, money could be your means value. In other words, to have freedom, you must have money.

## ★ VALUES AND BELIEFS CHANGE AS YOU GET OLDER

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As you may remember in Marisa's case, values and beliefs change as we grow older. Often it's a change for the better. Look back on your life and see how you've changed. You can also choose to change. It's never too late to become who you want to be.

"He can who thinks he can, and he can't who thinks he can't.  
This is an inexorable, indisputable law."

**- Henry Ford**

THE IMPORTANCE OF  
**BELIEFS**

AND

**VALUES**

WORKBOOK

This workbook is designed to help you identify and work with your values and beliefs. The more honest you are and the more deeply you look within, the easier the process will become. ***Personal clarity is essential for a happy life.***

## ★ IDENTIFY YOUR NEGATIVE BELIEFS

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Barbara Ann Brennan, in her best-selling book *Hands of Light*, offers an exercise to help you uncover your blocking beliefs. According to her, everyone has these patterns in some degree.

Fill in the following sentences:

All men are:

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All women are:

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I will be hurt in a relationship in the following ways:

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Maybe I will get sick and die of:

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I will be ripped off in the following ways:

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I will lose \_\_\_\_\_ if I don't

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## ★ POSITIVE BELIEFS

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Write down five of your most deeply felt positive beliefs. For example, “Asking my spiritual mentor for advice will help me live in harmony with the world” is a belief that helps you become the person you’re meant to be.

Once you write these beliefs down, you’ll be able to examine to what extent they affect your life. If you aren’t acting according to these beliefs, ask yourself why. *Is there a way you can practice what you preach?*

1. \_\_\_\_\_

2. \_\_\_\_\_

3. \_\_\_\_\_

4. \_\_\_\_\_

5. \_\_\_\_\_

## ★ PRACTICE SELF LOVE

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Brennan suggests that we sit with something we love and give it love. You can use a pet or flowers or a work of art for this. Do this several times. Then when you feel ready, extend some of that love you feel to yourself.

Alternatively, look at yourself in the mirror and love the being you see. Avoid criticism of how you look. If you find yourself critiquing every flaw, start over again.

## ★ IDENTIFY YOUR VALUES

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When you're about to make a decision and aren't sure which way to go, knowing your values will help. Write down below what is most important to you in life. Make a list of at least five things you feel passionately about.

You could also identify values by asking yourself what you need to protect or defend and what ticks you off. For instance, maybe you can't stand dishonesty. Write that down, too.

1. \_\_\_\_\_
2. \_\_\_\_\_
3. \_\_\_\_\_
4. \_\_\_\_\_
5. \_\_\_\_\_

## ★ APPLYING VALUES TO SITUATIONS

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If you think some areas of your life need improvement, examine your values in order to make a positive change.

1. Choose a part of your life you'd like to improve. Maybe you don't like your work environment and want to enrich it.
2. List what's important to you in this context. Chances are that the first few values will come up quickly. Keep thinking and you'll get another batch of values.
3. Now list these values in order of importance. Determine the hierarchy of values by asking yourself which are the ones you can't do without.

**Here's an example:** You may come up with the following values for your job: security, achievement, challenge, power, and adventure. You may decide that security is more important to you than adventure.

4. Next, ask yourself whether there's a value missing. Is there something else you'd like to have in your work environment? Maybe you want greater fulfillment. Give the new value the appropriate place on your list.

## ★ KNOW YOURSELF

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Your character and actions are a result of your beliefs and values. Examine these closely in order to know yourself.

Write down the answers to the following questions:

What or who is the origin of my beliefs and values?

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What are they based on? Am I using reliable evidence?

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Do my actions reflect these beliefs and values?

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Do my beliefs align with my values?

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How have my beliefs and values evolved over the years?

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How do they help me live a contented, happy life?

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# THE IMPORTANCE OF CONQUERING YOUR FEARS

How to Bravely Banish  
Fear & Anxiety

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## Introduction

Fears are a part of life. Everyone is afraid of something. Whether it comes from clowns or grizzly bears, at some point in your life, you're going to experience some degree of fear.

Fear is a generally a *good* thing. Yes, you read that right! Fear can spur you to quick action, and even save your life, when there is a real danger. While fear typically has a minimal impact on your life, there are times when fear takes over and becomes a detriment.

If fear is negatively affecting your life, fear not! ***You CAN conquer your fears and live a life free from the pain and apprehension that fear has brought you.***

There are many fears you can overcome with a conscious decision to change your mindset. Practicing some fear-reducing techniques, like those found in this ebook, may be all you need to rid yourself of them.

Other fears are so extreme that they require professional help. These are deemed phobias, and while they're tougher to crack, conquering these deep-rooted fears isn't an insurmountable challenge by any means. With some persistence and willpower, you can even overcome phobias.

In this ebook, the topic of fear will be discussed in depth. We'll delve into fear from all angles, including:

- ◆ How fear can negatively affect your life
- ◆ The nature of fear
- ◆ The difference between a fear and a phobia

*You'll also find some tips and techniques to help you overcome your fears*, as well as discover the positive results that come from facing your fears head on.

It may seem overwhelming at first, but when you face and conquer your fears, there are a plethora of positive effects that it can have on your life.

The most immediate after-effect is that wave of relief and joy that you feel, knowing that you're capable of overcoming obstacles. Once you can think of the thing you feared, and *feel* that it isn't really that scary after all, you'll *know* you've conquered it and it can never take you captive again!

*Facing and conquering your fears will also give you a significant boost in confidence.* This will enable you to strengthen other areas of your life, such as:

- ◆ Work
- ◆ Romance
- ◆ Parenting
- ◆ And more!

## The Difference Between Fears and Phobias

Phobias are all the rage in medicine right now. There are phobias for all sorts of things that you wouldn't think could warrant a fearful reaction, like a fear of flowers. But if you're scared of it, it still frightens you and can bring you serious consequences, whether it scares others or not.

*While fears and phobias are similar, there is a distinct difference:*

- ◆ **Fear** is defined as a distressing emotion caused by impending danger or pain; the feeling or condition of being afraid.
- ◆ **A Phobia** is a persistent and irrational fear of a specific object, activity, or situation that leads to a compelling desire to avoid it.

In most cases, a phobia causes a detrimental effect in the lives of the people it afflicts. For example, Agoraphobics (people afraid of open spaces) end up living their whole lives as shut-ins.

The psychological field has gotten so broad that there are phobias for all sorts of fears, such as:

- ◆ **Mysophobia** – fear of germs
- ◆ **Entomophobia** – fear of bugs

- ◆ **Triskaidekaphobia** – fear of the number 13
- ◆ **Coulrophobia** – fear of clowns
- ◆ **Anthophobia** – fear of flowers

And the list goes on. With some of these fears, feeling some apprehension is perfectly normal. We all want to avoid getting sick and we may feel nervous when a bee or wasp comes buzzing our way, but the trick is to maintain control and not allow the fear to *rule* you.

While some of these phobias might appear to be silly at face value, they are serious conditions that should be treated as such. If you've been diagnosed with a phobia, you too can overcome them; it just may require professional treatment.

*Most likely, as in the vast majority of cases, you experience a simple fear, which can be overcome with a few easy techniques and a healthy dose of willpower.*

*“Every time we face our fear, we gain strength, courage, and confidence in the doing.”*

**~ Author Unknown**

## Is Fear the Mind Killer?

Science fiction fans, cult movie fans, or anyone who's seen David Lynch's 1984 film adaptation of *Dune* may be asking whether or not fear truly is the mind killer, as the film states.

The answer, surprisingly enough, is yes.

*Fear has a tendency to overpower rational thought and replace it with sheer panic.* Panic is a powerful sensation that can lead to undesired results. This is why you're prohibited from yelling "Fire!" in a crowded movie theater.

In this sense, it *is* something of a mind killer, as you lose yourself in the fear. Like fear, panic is also something that you can overcome.

**In a fearful situation, it's important to keep these tips in mind:**

1. **Stay calm.** This is one of the keys to keeping your fear and panic at bay. It may sound like a simple platitude akin to telling a heartbroken friend to get over it, but it really is the best way to face your fears. *In many cases, you can remain calm by simply avoiding thoughts about your fear.*

- ◆ For example, if you're afraid of heights and you're about to partake in a ropes course, the only way you're going to get through it is by *not* freaking out about how high up you are. In

such a case, the best way to stay calm is to simply *avoid looking down*. **Focus on your actions** as you tackle the course.

2. **Keep your wits about you.** Many times, all it takes to get past your fear in a particular situation is to *focus on a solution* and take action to implement it.

- ◆ For example, if you accidentally wander into the vicinity of a bee hive or get lost while hiking, you should remain cautious, but keep a cool head. Remember that the bees will not attack you unless provoked, and finding your way back to a main road is usually a simple matter of retracing your steps.

*In more perilous situations, the same tips apply.* It may sound simplistic, but it's true. For many of these situations, the solutions have been ingrained in your memory; the trick is to just remember them at the appropriate time. Consciously quieting your panic can help you recall critical information.

*"Stop, drop, and roll"* sounds simple enough, but when you actually catch on fire, you may not be thinking about that and will panic. Of course,

*"I must not fear. Fear is the mind-killer. Fear is the little-death that brings total obliteration. I will face my fear. I will permit it to pass over me and through me. And when my fear is gone I will turn and face fear's path, and only I will remain."*

*~ Paul Atreides, Dune*

anyone would, but you can solve the situation much quicker by focusing on what you *can* do to overcome the situation.

## Knowledge is Power

It is often said that people fear what they don't understand. As such, a natural way to fight fear is with knowledge.

Horror movies often use this to their advantage, leaving certain things *off* the screen to allow your imagination to do the work for you. *The directors know that what you don't see is ultimately going to be scarier than something you do see.*

**You can use knowledge to combat fear in situations such as these:**

1. **Monsters under the bed.** Surely your kids have encountered that age old fear of a monster living in the closet or hiding under the bed. In almost every instance, the parental response is to turn on the lights and run an "inspection."
  - ◆ A good tip in these instances is to let the child see for himself that there's nothing there. While just peaking in the door may work for the night, *showing* the child will surpass telling him that there are no monsters lurking in the bedroom.
2. **Medical procedures.** The doctor's office can be a nerve-wracking place. This is especially true when major procedures are about to

take place. In these situations, doctors will usually take time to explain to their patients exactly what's going to happen.

- ◆ When your doctor gives you this knowledge of the details, it can go a long way toward alleviating your fear. If he doesn't volunteer the information, then ask!

For many fears, a little research to increase your knowledge may enable you to overcome it. *By knowing your fear, you can remain in control of the emotion and prevent it from overwhelming you.*

You can utilize this tactic in many other situations as well. When fear gets a grip on you, it can sometimes cause your imagination to run wild. By filling your brain with facts, it becomes harder for your mind to conjure up doomsday scenarios to send you into a panic.

*All of a sudden, those things that were scary turn out to be quite the opposite.* For example, the lurking shadow on the wall is really just a hat rack!

*“So now you know, and  
knowing is half the battle.”*

*~ G.I. Joe*

## Fear is an Emotion

Show me a person who has never once experienced fear and I will show you someone with a severe case of denial! *While it may seem like a weakness in the human condition, fear is a very natural thing.* Much like happiness or sadness, it's an emotion.

The trick is to keep that emotion in check. You're going to be afraid of something at some point, and *how you respond to the fear is more important than the fact that you experienced it.*

### Example 1:

Let's say you go out camping with a group of friends for the weekend and your campsite is approached by a grizzly bear. You're going to be afraid. It doesn't matter how macho you are, if you're approached by a bear, you're going to get scared.

*In this case, confronting your fear doesn't mean literally confronting the bear.* However, it's still important that you keep a level head and prevent your fear from taking control.

- ◆ If you were to panic, start screaming, and run away, this would only result in the bear chasing you, and that bear can run faster than you can.
- ◆ On the other hand, if you calmly and quietly stand still, you may be able to avoid the bear altogether.

**Example 2:**

Your friends want to go skydiving. You agree, as everyone who's done it raves about how fun it is. You get on the plane and all too soon the guy looks at you and says, "You're up." You look out the hatch and suddenly the idea isn't so appealing. *This is a perfectly natural response.*

- ◆ Will everyone feel that sense of dread as they notice how much space lies between them and the ground? Well, there are those who thrive in such situations, but a vast majority of people are going to have second thoughts once they look down.
- ◆ *It's important to keep panic at bay.* Whether you decide to jump or not, everything will go more successfully if you can avoid panic and allow clarity of thought.

Since it's an emotion, keeping your fear under control isn't too different from keeping your anger or happiness under control. It's going to be a factor one way or another, but as long as you control it, as opposed to the other way around, you'll be fine.

So the next time a street clown comes prancing your way and your stomach starts to feel uneasy, take comfort in knowing that this is a normal emotion. *Each and every one of us feels fear from time to time. It's what you do with it that's important.*

## The High Price of Fear

Fear is a force in and of itself. While it may not seem like it takes that big a toll on your day-to-day life, it can start to add up. The good news is that there's another side to this dilemma.

*"All creatures feel fear... especially the scary ones."*

*~ Thomas Wayne, **Batman Begins***

**By conquering your fears, you open up all sorts of doors! You can:**

1. **Gain confidence.** By casting your fears aside, you become a stronger person. Those things that once stood in your way can no longer impede you as you reach new personal heights.
2. **Enjoy an increased sense of pride.** While conquering your fears will result in more general confidence, you'll also be rewarded with a sense of accomplishment at your ability to master that which has thwarted you for so long.
3. **Experience exciting new opportunities.** Once you conquer your fears, you'll become open to new experiences which you couldn't see before because your fears blinded you to the possibilities. With new experiences, you can live a richer life and become the envy of others around you, who wish they could do what you've done.

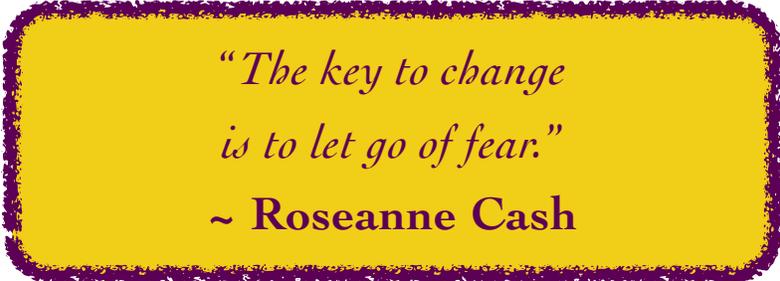
Each of these benefits enable you to enjoy an endless amount of freedom that has the potential to change your life forever. You may even find that the thing you once feared is now one of your favorite activities!

A good example of such a circumstance is with roller coasters. They're fast, they jerk around, and they even have you shooting in a loop. You look at it and think that there's no way you're going to get on one.

Maybe it's only because your friends and family bug you about it, but somehow, somehow, you make your way onto one. There's a sense of dread as you rise up the first hill, the repetitive clicking of the chains making your heart race even faster.

As you peer over the drop, you may feel a sense of doom, but once the coaster starts bolting and the adrenaline kicks in, it becomes one of the most incredible things you could ever experience.

*You, a person who was once wary and fearful of such a pastime, are now clamoring to go on again in order to feel the same rush!*



*“The key to change  
is to let go of fear.”*  
~ Roseanne Cash

## How to Control Your Fear

Practice these strategies to help you conquer your fears:

1. **Take a deep breath.** This is probably one of the easiest ways to alleviate the sense of dread that accompanies a frightful moment. *Taking a deep breath slows down your heart rate and often delivers a Zen-like calm.*
  - ◆ You can use this technique at any time, making it extremely versatile. No matter what you're encountering, taking in oxygen can always help clear your mind and help you get past whatever fearsome obstacle is impeding you.
2. **Hesitation can be a detriment.** More often than not, it pays to take a moment to think before doing something drastic. In some situations, however, hesitating can put you at a disadvantage, and even allow your fear to turn into panic.
  - ◆ Take the aforementioned skydiving situation as an example. In this case, hesitation could actually work against you. The more you think about the idea that you're jumping out of a flying airplane, the more afraid you become.
  - ◆ While it doesn't apply to all situations, there are circumstances where being impulsive can actually be to your benefit. In such situations where immediate action is required, go ahead and

just rush in. *Focusing on your action takes your mind off your fear.*

3. **Remember your training.** Throughout your life, you've been trained for many fear-inducing situations, such as fires, tornadoes, and perhaps even using life saving techniques like CPR. Every time you get on an airplane, they show you what to do in an emergency. *Be confident that you have the capability to get through these crises when they arise.* Then let go of the fear!
4. **Know your enemy.** As previously mentioned, knowledge can ease your fears. By knowing more about the thing that scares you, you automatically reduce the amount of fear because you know the nature of the metaphorical beast. *Research what you fear and you may find just the thing that conquers the fear itself.*

Fear is a part of everyday life, but that doesn't mean you have to be a slave to it. On the contrary, you can overcome it and reap all sorts of benefits.

You can open yourself up to a whole smorgasbord of new experiences and possibilities. There's no shame in feeling fear, and some will take longer to overcome it than others, but make no mistake, *every fear is conquerable.*

With a healthy dose of willpower, you *can* conquer your fears and live a richer, more exciting, and more rewarding life.

# THE IMPORTANCE OF CONQUERING YOUR FEARS

How to Bravely Banish  
Fear & Anxiety

CHECKLIST

## Checklist

- Take a deep breath**
  - Let the calm wash over me
  - Allow other thoughts to enter my mind and ease my fears
  - Slow my heart rate to decrease anxiety
  
- Find internal source of inspiration**
  - Go to my “happy place”
  - Pray
  - Recite a mantra or calming chant
  
- Seek knowledge to ease my anxiety**
  - Learn about the topic to discover as much as possible
  - See what was once unseen
  - Prohibit my imagination from running away with me
  
- My fear is too great, I need:**
  - More time
  - Help from friends and family
  - Professional help to conquer my phobia

# THE IMPORTANCE OF CONQUERING YOUR FEARS

How to Bravely Banish  
Fear & Anxiety

WORKSHEET

# Worksheet

**1. What I fear is:**

**2. Why am I fearful?**

**3. How can I conquer my fear?**

**4. Fear is:** *(Circle all that apply)*

- a. An emotion
- b. Something that only the weak feel
- c. Powered by knowledge
- d. Something that can be overcome by anyone
- e. The mind killer
- f. The little death that brings total obliteration

5. We fear what we don't understand; therefore, getting a better understanding of our fear is a great way to conquer it.

**List some attributes and facts about your fears.**

**True/False:**

- |   |   |   |
|---|---|---|
| 1. Everyone experiences fear at some point in their life. | T | F |
| 2. Fear is a natural emotion like happiness or sadness.   | T | F |
| 3. Any fear can be conquered.                             | T | F |
| 4. All fears and phobias can be conquered immediately.    | T | F |
| 5. Fears and phobias are the same thing.                  | T | F |
| 6. Fear often leads to rational thinking.                 | T | F |
| 7. Conquering fears can lead to a boost in confidence.    | T | F |
| 8. Phobias are rational fears.                            | T | F |
| 9. Phobias have been diagnosed for fear of clowns.        | T | F |

**Multiple Choice:**

**1. A good way to calm yourself in times of fear is to:**

- a. Pinch yourself
- b. Count sheep
- c. Take a deep breath
- d. Drink some water

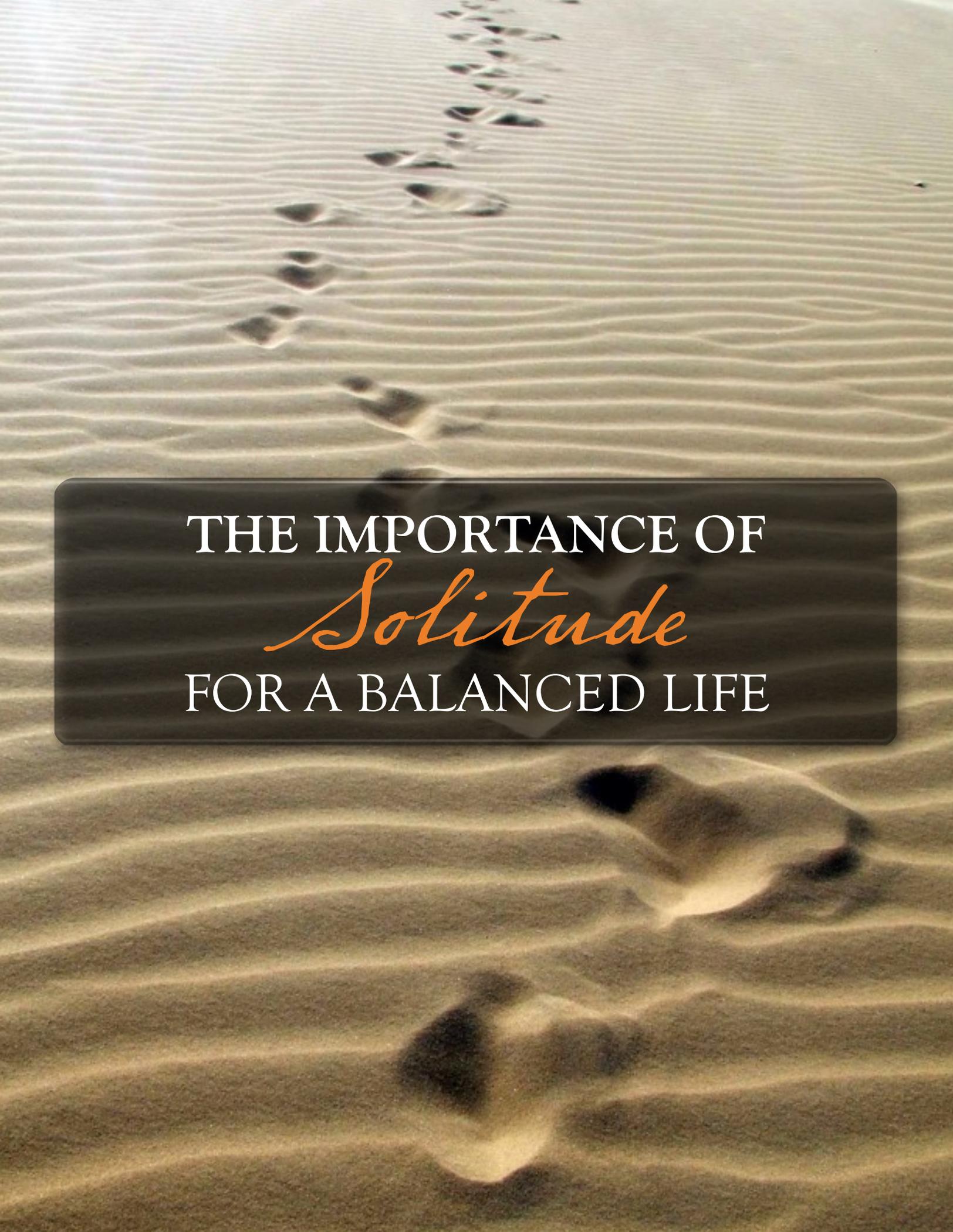
**2. Fear is:**

- a. A distressing emotion caused by impending danger or pain
- b. A sign of weakness or inferiority
- c. Something you have complete control over

**3. How can researching your fear benefit you?**

- a. It gives you something to do to relieve boredom.
- b. Knowledge of your fears can give you the key to conquering it.
- c. Further knowledge can make the fear so intense that you completely avoid dealing with it so you never have to deal with it again.

Answer Key  
Fear is:  
A, D, E, F  
1. T  
2. T  
3. T  
4. F  
5. F  
6. F  
7. T  
8. F  
9. T  
True/False:  
Multiple Choice:  
1. C  
2. A  
3. B

A photograph of a desert landscape with sand dunes. A path of footprints leads from the foreground into the distance, following the ridges of the dunes. The lighting is warm, suggesting a sunset or sunrise. The overall mood is serene and contemplative.

THE IMPORTANCE OF  
*Solitude*  
FOR A BALANCED LIFE

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*Note: This little book is not about forced solitude or how to deal with it. It's not about being lonely or running away from the world into a cave in the mountains. Rather, solitude is an exercise of nurturing your state of mind to achieve interior freedom. Read on to discover the many advantages of solitude.*

## PUT YOUR LIFE IN PERSPECTIVE

Being in your own company gives you the chance to see where you're heading in terms of your relationships, career, and spiritual evolution. If you spend at least a half an hour each day looking back at the previous day and analyzing how you lived it, you'll gain some great insights. That's the power of perspective!

One thing you may realize as you self-reflect is that the greatest amount of time and energy spent on an average day goes into maintaining healthy relationships. But when you're alone, you can decide which ones are worth keeping and nurturing. Remember that ***a good relationship is one that allows both people involved to grow into better people.*** Ask yourself whether your relationships follow this wise counsel.

In the same way, consider your career. If you have a career goal, are you heading in the right direction? Have you been in a hopeless work situation for far too long because you're afraid of change? Is there some other profession that you dream of constantly?

What are your priorities in life? The answer to this question is *extremely* important. For instance, you might think that nurturing your creative pastimes or your children are more important than your day

job. If so, would it make sense to take the plunge and freelance, instead of continuing with your 9 to 5 job?

## LEARN TO BE INDEPENDENT

Psychoanalysts say that the capacity to spend time alone is the mark of *emotional maturity*.

So what is meant by *solitude*? Well, when you're sitting by yourself glued to your cell phone, or browsing your Facebook account, it is *not* solitude.

In fact, in these days of hi-tech gadgets that enable people to communicate with each other regardless of where they may be, it's difficult to find those who actually *prefer* solitude. But perhaps you will prefer some occasional solitude, once you see the many benefits.

For example, if you can't find a companion to go to the movies, do you still go by yourself? Of course, there's no *physical* harm in going alone, is there?

***You don't have to be in the company of others in order to feel fulfilled and happy.*** In solitude, you like your *own* company!

Being alone often helps you to think deeper about the challenges in your life. And when you're emotionally and mentally prepared, you'll be better able to meet them head on.

It's an empowering feeling to figure things out for yourself. You'll begin to love yourself for your own competence and resourcefulness, and loving yourself is important if you want others to love you!

*“It is easy in the world to live after the world's opinion; it is easy in solitude to live after one's own; but the great man is he who in the midst of the crowd keeps with perfect sweetness the independence of solitude.”*

*- Ralph Waldo Emerson, Self-Reliance*

## GET THOSE CREATIVE JUICES FLOWING

***Creative minds value solitude.*** Even people like Mozart and Brahms, who could concentrate on their creations when surrounded by people, could do so only because they were absorbed in their own thoughts. This was their chosen state of solitude.

However, most creative minds require *physical* solitude. In a special private space created by a lack of distractions from friends and lovers, plenty of growth takes place.

For instance, a creative writer always has the seeds of stories germinating in his brain. These take time to incubate and manifest, and this process requires contemplation. But how can you contemplate when you're constantly with others or enslaved by the telephone and television? And then you might very well complain of the well-known "writer's block!" In creative writing, you need time to be alone and do your research. Doing so will spring more ideas and you'll be able to *actually write!*

Anthony Storr, author of *Solitude*, notes that writers of genius like Tolstoy and Beatrix Potter found their creativity declining when they were enmeshed in family matters and interpersonal relationships.

Storr says: "*Creative artists are quite likely to choose relationships which will further their work, rather than relationships which are intrinsically rewarding, and their spouses may well find their marital relations take second place.*"

*“When I am, as it were, completely myself, entirely alone, and of good cheer - say, traveling in a carriage, or walking after a good meal, or during the night when I cannot sleep; it is on such occasions that my ideas flow best and most abundantly.”*

*- Wolfgang Amadeus Mozart*

## ENRICH YOUR RELATIONSHIPS

The benefits of solitude are many, yet society primes us to believe that interpersonal relationships are the answer to *every* problem. As psychologists point out, divorce and separation rates are on the rise because couples have to switch from office mode to romantic dinner without any breathing space in between. Does that sound familiar?

***You need a break from your great love on a regular basis.***

Allow her to do the things she wants. Let him spend time with his buddies and his hobbies without complaining. The tighter you hold on to each other, the more hemmed in you'll both feel, which may even lead to resentment and raging outbursts.

You both need your own space to do the good things you desire, so you can put your relationship in perspective. They say that love is blind, but it's crucial for you to be able to see your beloved objectively.

This means that you need to appreciate their positive qualities, but also be aware of their negative side.

Any marriage counselor will tell you that couples who are *always* together are the ones who end up having the most violent arguments. The arguments may just be a subconscious attempt to get some time alone.

So, if he has his breakfast alone once in a while, while you're still in bed and vice versa, it's absolutely all right. Or if you go jogging alone, that's fine too. Both of you need time by yourselves, but not so much that your lover feels lonely and neglected, of course. Try to find the right balance between solitude and intimacy.

*“But let there be spaces in your togetherness and let the winds of the heavens dance between you. Love one another but make not a bond of love: Let it rather be a moving sea between the shores of your souls.”*

*- Kahlil Gibran*

## CONTEMPLATE AND GROW SPIRITUALLY

Solitude provides us with the opportunity for contemplation and self-reflection – both of which are essential for achieving spiritual

peace. The Buddha attained enlightenment after long and intense meditation on the challenges posed by the human condition. Jesus spent forty days alone in the wilderness, struggling with the tempting devil, before he felt ready to guide others.

In the Bible, we learn that Moses regularly left his family and companions to make time for communing with God. Just like your body, your spiritual self needs nurturing, too. Feed it with contemplation and prayer.

*In solitude, you can see the being within you – the True Self – that is waiting patiently to manifest itself.* Being alone will show you the clouds of doubt and negativity that obscure this self. You will discover the way to dissolve these clouds, and then your bright core will shine through.

*“Unconsciousness creates the pain-body (the false self); consciousness transmutes it into itself (the true Self). St. Paul expressed this universal principle beautifully: ‘Everything is shown up by being exposed to the light, and whatever is exposed to the light itself becomes light.’”*

*- Eckhart Tolle*

## TRANSFORM YOURSELF

Solitude is the tool you require to transform your bad habits and negative emotions. Being alone helps you see yourself clearly, repent your mistakes, and usher in change.

- \* The process begins only when you can pinpoint your negative qualities and shortcomings.
- \* The next step is to think deeply about how you have affected others through your bad habits and unbridled emotions, causing them pain.
- \* The final step is to desire change and make an effort towards it. If you have a strict and loving spiritual mentor who is honest with you, you are fortunate, because he or she can help you see the things you need to change.

Transformation requires a change in mental attitude, which makes solitude indispensable.

When you're constantly in the company of others, there's pressure on you to conform. For instance, it's extremely difficult for people to abstain from drinking and smoking when they are surrounded by friends who indulge in these activities. Or it might be your habit to sit in front of the television, drink in hand. **Observing**

***yourself objectively will help you become a better person to be around.***

*“Solitude is the furnace of transformation. Without solitude we remain victims of our society and continue to be entangled in the illusions of the false self.”*

*- Henri J. M. Nouwen, Out of Solitude*

## ENJOY DOING WHAT YOU LIKE

***One of the greatest advantages of solitude is freedom to do what you desire.*** You can read for as long as you want, watch that TV documentary about space without having to fight for the remote control, get up when you want, listen to your kind of music... the list is endless.

No explanation of Solitude is complete without the inspiring example of poet, philosopher and transcendentalist, Henry David Thoreau, who wrote *Walden, or, Life in the Woods* – a true account of his experiment in self-reliance.

Thoreau lived for more than two years in a cabin he built himself on the property of his poet friend, Ralph Waldo Emerson. The cabin

was on the edge of Walden Pond, and here he spent his days, writing and contemplating himself as well as nature.

With his writings, Thoreau inspired great minds like Mahatma Gandhi and Martin Luther King. ***Today, he is a beacon to those who look to solitude and nature for spiritual harmony within themselves.*** In pursuing solitude, you can look to his writings for some sage advice.

About Thoreau, Emerson said: *“He was bred to no profession; he never married; he lived alone; he never went to church; he never voted; he refused to pay a tax to the State; he ate no flesh, he drank no wine, he never knew the use of tobacco... and knew how to be poor without the least hint of squalor or inelegance.”*

*“The man who goes alone can start today; but he who travels with another must wait till that other is ready.”*

- Henry David Thoreau

## THINGS TO DO IN YOUR SOLITUDE

What, you may wonder, can you do while you're pursuing solitude? Do you have to just sit there and contemplate? No, not at all! There are many activities you can engage in while you're alone.

**Here are some great activities to do while taking advantage of solitude:**

**1. Keep a journal.** Writing a journal is therapeutic and a stress-buster. It also helps you understand yourself because, in a journal, you describe your feelings, conversations with others, hopes and goals, as well as failures and successes.

\* A journal is your constant companion, and the most undemanding one. It doesn't ask for anything and is always ready to accept. ***Writing in your journal is like talking to a friend.*** It could even bring out the talented writer in you. And someday you'll read it again to refresh a cherished memory or go back to a lesson learnt.

\* Keeping a journal clarifies your thoughts and beliefs. It helps you look at challenges afresh and find solutions, but you must write every week, if not every day to see its benefits. According to research, ***journaling also has health benefits:***

- ▶ Journaling boosts the function of cognition.
- ▶ It reduces the severity of asthma and arthritis, as well as other illnesses.
- ▶ It strengthens the immune system.

*“I guess whatever maturity is there may be there because I've been keeping a journal forever. In high school my friends would make fun of me – you're doing your man diary again. So I was always trying to translate experience into words.”*

*- Anthony Doerr*

## **2. Reduce stress and promote healing with classical music.**

Much has been written about the “*Mozart Effect*” and its ability to improve spatial and visual skills as well as reduce the number of seizures in epileptic patients. But we’ll leave that behind and focus on the stress-relieving effects of listening to classical music.

- \* Dr. Rosalia Staricoff, Research Director at the Chelsea and Westminster Hospital in London, says: *“The physiological benefits have been measured. Music reduces blood pressure, the heart rate, and hormones related to stress.”*
- \* It’s very easy to overtax the brain. You do it when you:
  - ▶ Undergo stressful situations
  - ▶ Don’t sleep your full 8 hours
  - ▶ Drink too much coffee, tea, or alcohol
  - ▶ Smoke

- \* All these activities reduce the blood flow to the brain. The result? Your brain can't work efficiently. Stress releases toxic hormones, which affect your memory centers. ***Prolonged stress destroys brain cells.***
- \* What causes stress? Much of it is subjective and caused by emotionally trying situations. Some common environmental factors include loud noises, air pollution, overcrowding, tobacco smoke, the weather, the clutter and colors in a room, an uncomfortable chair, even the amount of lighting in the room.
- \* ***So listen to Swan Lake by Tchaikovsky, Ravel's Bolero, or Beethoven's masterpieces while you're working or about to sleep. You'll feel the stress melt away!***

*“Music washes away from the soul  
the dust of everyday life.”  
- Berthold Auerbach*

3. **Do some gardening.** Have you ever experienced the pleasures of eating fruit from your own garden? ***A garden is a perpetual wonder.*** Every day you can find something new – a tender shoot, a bud, the first blush of sweetness on a ripening apple, or the full bloom glory of a flower. As the gardener, you're responsible for all this beauty!

- \* In addition, you'll experience the sensual pleasures of soil and velvety petals, the burst of flavor in your mouth, the invigorating and tranquil effect of fresh air and the outdoors. What's more, it's good exercise. It's well known that **human beings have an innate attraction to nature**. Just yield to it!

*“To forget how to dig the earth and  
to tend the soil is to forget ourselves.”*  
- Mohandas K. Gandhi

4. **Read a good book.** Choose what you read with care. Read books that have a positive message or those that teach you something valuable. ***Here are the many benefits of reading:***

- \* Reading boosts your intelligence because it forces you to *actively* process information quickly and with great detail. It's not a passive activity like watching television.
- \* ***Books can teach you how to polish your skills.*** Think of any skill and there's bound to be a book about it.
- \* Reading increases your vocabulary.

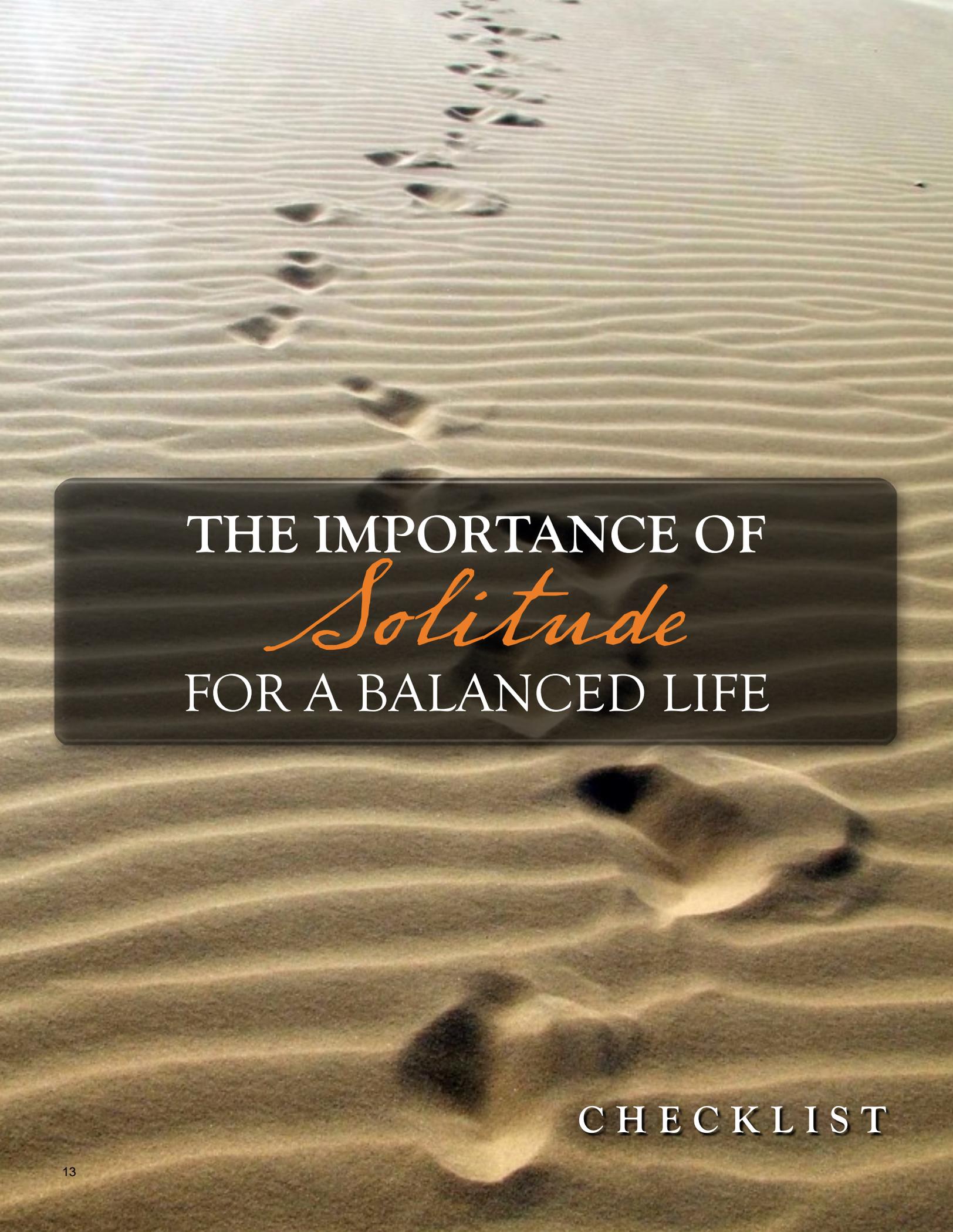
- \* You can engage in some armchair traveling to places you've never seen.
  - \* ***Your stress will be reduced as you lose yourself in a beautiful new world.*** The constantly changing pictures on television, and especially commercials, only increase your stress.
  - \* Reading improves your concentration.
  - \* You'll notice a boost in your memory as you learn to remember plot details and characters.
  - \* Books help to furnish your mind with information on various subjects, which will help your creative quotient soar.
  - \* Reading also makes you more knowledgeable and a better conversationalist.
  - \* ***You'll be able to discover something new and exciting.*** For instance, read *The Secret Life of Nature* by Peter Tompkins, who wrote the best-selling *The Secret Life of Plants*. If you loved fairytales as a child, you'll be glad you did.
- 5. Cultivate a hobby.** Some people are lucky to have a hobby from an early age. Others find a passion for something constructive later in life. So if you don't have a hobby already, ***explore your interests and abilities to find your passion.***

- \* A hobby helps you to:
  - ▶ Reduce stress
  - ▶ Improve your health
  - ▶ Enhance your confidence and self-esteem
  - ▶ Enrich your relationships
  
- \* It's easy to see how a hobby can reduce stress. Naturally, with less stress comes better health. Engaging in a hobby is a great way to unwind and rejuvenate yourself. It'll feel like an oasis in a desert. ***Take a break from the daily grind and focus on something you love to do.***
  
- \* You'll also gain more confidence and self-esteem when you discover you're good at something. As for your relationships with your partner or family, you'll find more harmony and balance.
  
- \* Making someone the center of your life can lead to tension in the relationship, but when you cultivate a hobby, your partner will respect you and admire you even more. This will free them to do the same, and you'll find your relationship becoming happier and healthier.

*“Today is life – the only life you are sure of. Make the most of today. Get interested in something. Shake yourself awake. Develop a hobby. Let the winds of enthusiasm sweep through you. Live today with gusto.”*

*- Dale Carnegie*

As you've seen, solitude isn't a lonely pursuit at all! Alone-time reduces your stress in healthy, enjoyable ways, strengthens your relationships, and, best of all, it helps you be the best you can be. After all, you *deserve* to live a fulfilling, joyful life!



THE IMPORTANCE OF  
*Solitude*  
FOR A BALANCED LIFE

CHECKLIST

# DAILY CHECKLIST

## ✓ PUT YOUR LIFE IN PERSPECTIVE

Being in your own company gives you the chance to see where you're headed in terms of your relationships, career, and spiritual evolution. Each day, strive to spend at least half an hour looking back over the previous day and analyzing how you lived it. It's important to evaluate your relationships with your loved ones and your colleagues on a regular basis.

## ✓ LEARN TO BE INDEPENDENT

Independence also has to do with emotional self-reliance. Spend some time every day without your cell phone or Facebook friends. Doing so will help you learn to enjoy life on your own. After all, you don't have to be in the company of others in order to feel fulfilled and happy.

## ✓ GET THOSE CREATIVE JUICES FLOWING

Are you a creative person like an artist, musician, designer, or writer? Take the time to polish your ideas and projects. Creativity will fulfill you and help you become emotionally independent.

## ✓ ENRICH YOUR RELATIONSHIPS

Give some breathing space to your spouse. After all, you don't have to be together *all* the time. Enjoy activities on your own and allow your

partner to do the same. Doing so will help to make your relationship more enduring. Avoid spending too much time away, however. Try to find the right balance between solitude and intimacy.

### ✓ CONTEMPLATE AND GROW SPIRITUALLY

Are you looking for spiritual peace and tranquility? Spend some time alone in contemplation and self-reflection. Spiritual evolution is the goal of every member of the human family, so work toward it and experience the ultimate joy.

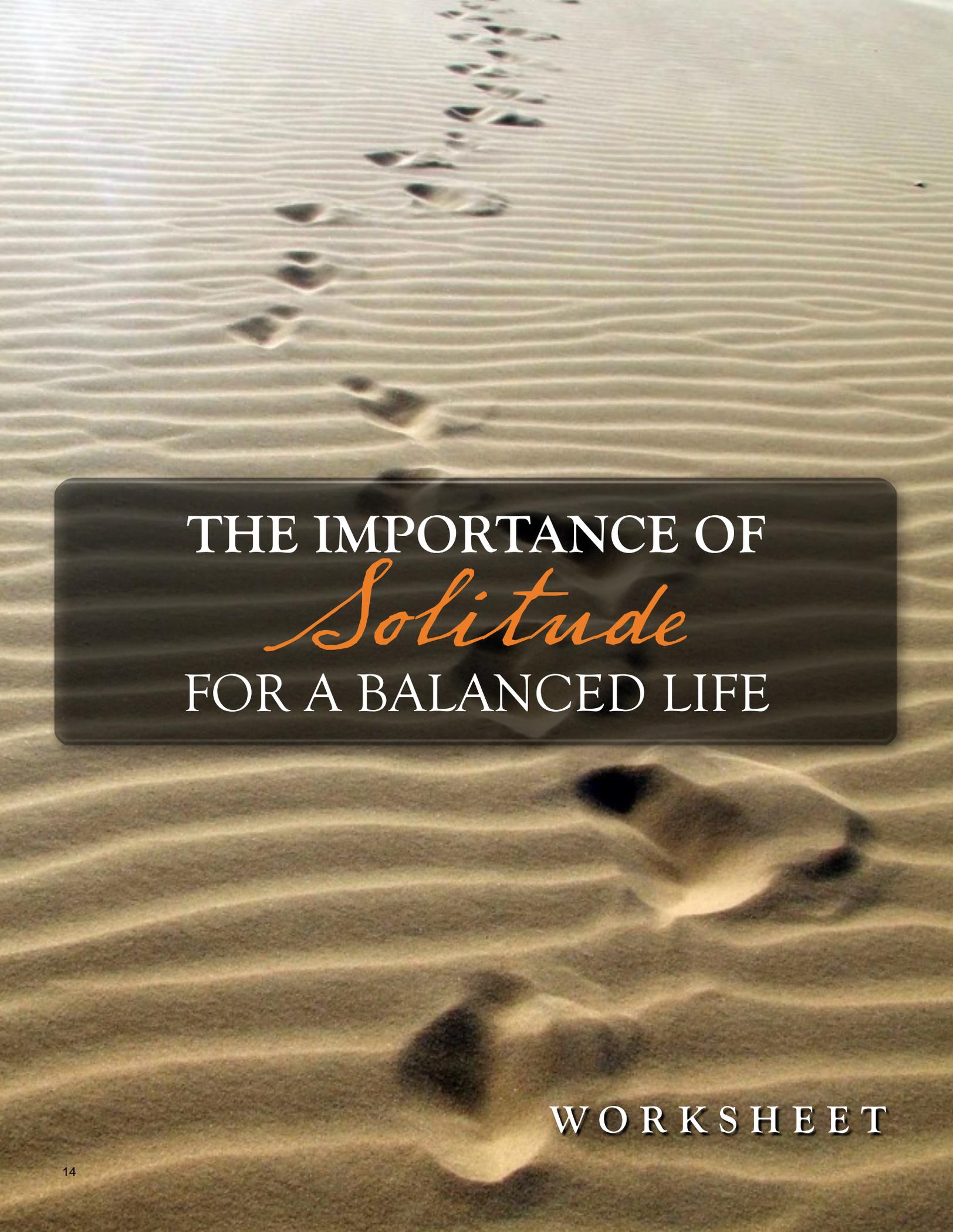
### ✓ TRANSFORM YOURSELF

Solitude will help you transform your shortcomings and bad habits. For instance, it will give you the chance to break away from those who entice you to drink or smoke. You'll be able to see yourself objectively and change for the better.

One way to reflect on this is to think of all those you've harmed and disturbed by your actions and attitude. The next step is to repent and rectify your mistakes.

### ✓ SPEND YOUR TIME ALONE IN A CONSTRUCTIVE WAY

Engage in life-enhancing activities in your solitude: Write a journal, listen to classical music, do some gardening, read a good book, or cultivate your hobbies. Have fun and learn to entertain yourself!



THE IMPORTANCE OF  
*Solitude*  
FOR A BALANCED LIFE

WORKSHEET

# SELF-REFLECTION WORKSHEET

1. After some self-reflection and soul-searching, what are my top priorities? Where am I heading regarding my career? How do I feel about my relationships?

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2. Have I spent some time *completely by myself* today without being glued to my phone, computer, or television? What did I choose to do?

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3. Have I given some space to my partner or am I clinging unnecessarily? What am I afraid of? Am I okay with going out for a walk or spending time apart from my partner? Why or why not?

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4. Have I looked *within* today and tried to nurture my spiritual self? How can I make time for prayer or meditation every day?

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5. Have I considered transforming myself by getting rid of my bad habits and negative ways of thinking? What would I like to change?

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6. Have I used my solitude to do something fulfilling such as: Listening to classical music, gardening, or reading a good book? Have I written in my journal? Have I spent time engaging in my hobby? Why or why not? What is my favorite activity to pursue during my solitude?

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# **The Language of Love:**

Deepen Your Relationship  
With Loving Communication



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*The quest for love may be exciting, but the journey  
you embark on once you've found **true** love  
is much more spectacular...*

# The Language of Love: Deepen Your Relationship With Loving Communication



Just imagine sharing such a deep and everlasting passion that – even after 30 years together – your heart still skips a beat whenever you see each other. Envision everyday life with someone that thrills you so much that they're the one you check out at parties as they walk across the room.

How can you deepen your relationship to such a passionate level? **One of the critical keys to developing and maintaining such a relationship is the language of love.** What is this language and how can you master it? Simply speaking, it's loving communication.

Love language consists of many aspects besides simply speaking. It also includes *how* you speak, effective listening, body language, and being attuned to your partner's needs and desires.

***It comes not only from the heart, but also from a conscious desire to live a passionate and joyful life together.***

Whether you've just found each other, or you'd like to re-kindle the fire in your current relationship, the language of love can enable you to experience the happiness you've always desired.

This guide gives you tips and techniques that will start you on the road to a deeper, more loving relationship. **Practice them each and every day.** Once you've mastered these, your new mindset will never cease to bring you new ways to enjoy your love.

*"We waste time looking for the perfect lover,  
instead of creating the perfect love."*

*~ Tom Robbins*

*~ LOW KOPPIU?*

## Trust

Trust is one of the most important characteristics of a loving relationship. When you and your partner can trust each other, it paves the way for effective communication. On the other hand, without trust, your partner might not believe anything you say and your good efforts may be brushed aside. So do everything you can to establish and maintain trust in each other!

### **Consider the following:**

1. **Tell the truth.** Communication is much simpler when you tell the *whole* truth. Even if your partner doesn't like what you said or disagrees with you, it's easier to deal with your differences when you're being honest.

★ **Honesty builds your partner's trust and respect more than any other quality.** You can be great in every other quality, but that won't make up for dishonesty in your relationship!

2. **Follow through and do what you say you'll do.** Loving communication means more than just saying what your partner wants to hear. When you say you'll do something, then be sure to do it. Your partner *needs* to be able to trust you to do what you say.

★ If you can't do something they want you to do, then work out a compromise that both of you are happy with. This way, you can tell the truth about what you're going to do and then you'll do it. No one has to nag, you build more trust, and everyone's happy!

*"If you tell the truth, you don't have  
to remember anything."  
~ Mark Twain*

~ WALK | MAIL

## Effective Listening

When it comes to communication, listening is just as important as speaking and this is especially true with your partner. ***When you make a concerted effort to let your spouse know that what they say is important to you, it makes them feel important and loved.***

Effective listening also prevents misunderstandings that can lead to arguments. It's easy to *assume* what your partner is saying without really listening, so you tune them out and miss what they are, indeed, saying.

Another biggie in this day and time is only *partially* listening while you surf the Internet or watch TV. In doing this, you may miss something crucial in what they're saying! Later, when something surprises you, your partner says, "*But I told you already. We discussed this!*"

**Use these strategies to make effective listening part of your love language:**

1. **Give them your full attention.** Turn off the computer, put down your book, turn down the TV – do whatever is necessary to show them that they have your complete attention. Then **look at them while they speak.**
2. **Use appropriate body language.** As your partner speaks, show them you're listening by nodding or smiling at appropriate times. These actions signal that you're paying attention and actually thinking about what they're saying.
3. **Let them finish.** Avoid interrupting before they've finished their thought.
4. **Repeat what they said in your own words.** When you're having a discussion, or even a disagreement, let them know you understand their complete meaning by rephrasing what they've said. This also clarifies it in your own mind.
5. **Ask questions.** If you don't understand something, ask questions rather than assume their meaning.

Once you really start listening to what your partner has to say, you might be surprised at what you hear. Once your partner *knows* that you listen and take whatever they're saying to heart, they'll likely feel free to open up to you and discuss things with deeper meaning.

Sharing your deepest thoughts brings a closeness you can never feel if listening to your partner isn't a priority!

*"I've learned that people will forget what you said,  
people will forget what you did, but people will  
never forget how you made them feel."  
~ Maya Angelou*

~ Μαλα ψυχη

## Share Your Hopes and Dreams

Now that you're listening and talking on a deeper level, you can get to know your partner better and look toward the future when you share your hopes and dreams. Discuss them in detail.

- ★ What have you always wanted to do?
- ★ Where have you always wanted to go? Why?
- ★ What's your dream job?
- ★ What kind of car do you really want?
- ★ What does the house of your dreams look like?
- ★ Do you have a family yet? Do you want kids? Boys? Girls? How many? Why?
- ★ What beliefs are most important to you? Why?

As you envision your hopes and dreams together, begin planning how you'll make them happen. You'll now have some exciting things to work toward together! These are things you've wanted your whole life, and now **the two of you can bring these dreams to fruition.**



"Life has taught us that love does not consist in gazing at each other, but in looking outward together in the same direction."  
~ Antoine de Saint-Exupery

~ Antoine de Saint-Exupery

## When You Disagree (And You Will!)

There will inevitably be times when you disagree. This is human nature. After all, no matter how close you are, you're still two different people. However, disagreeing on something doesn't mean you need to escalate the situation into a fight each time!

This is where your love language may take some effort, but with practice, it will get easier and easier until it's almost second nature to disagree amicably.

**Follow these strategies to use loving communication when you disagree:**

1. **Remember your love for each other.** Even if you feel anger at the situation or at something your lover has done (or didn't do), **keep in mind that this person is the most important person in your life.** You may be angry about your partner's actions, but you still love them.
2. **Refrain from name-calling.** This can only bring about more negative feelings and *never* solves the problem.
3. **Focus on the current issue.** Avoid saying things like, "You always..." Discuss the current situation and leave past issues out of it.

4. **Use effective listening skills.** These skills, discussed in a previous section, are most important when you're having a disagreement. Even though you're disagreeing about something, effectively listening to each other prevents misunderstandings and shows your love.
5. **Share your feelings.** Let your partner know your feelings so they can understand why you're upset. For example, maybe when your partner came home late for dinner, it upset you because you felt unloved and disrespected. Whatever it was, clarify it. **Avoid assuming that they know exactly how you feel.**
6. **Apologize if something's your fault.** Take responsibility for your actions and mistakes and say you're sorry. Offer a way to make up for it.
7. **Find a solution.** If you cannot agree on an issue, look for a way to compromise. Be creative. Compromising doesn't always mean someone has to give up something. Find a win-win solution for both of you.
8. **Don't sweat the small stuff.** Just because your partner does something differently than you doesn't mean that they're wrong. Develop patience and pick your battles. Is it really important enough for you to bring it up?

When you disagree, ***the most important thing isn't that you "win," but that the issue is solved*** so that you both are satisfied with the outcome. That way no one goes away angry or holds grudges.

*Never let a problem to be solved become  
more important than the person to be loved.  
~Barbara Johnson*

# Show Your Love

There are hundreds of ways to communicate your love to your partner and creativity keeps it fresh. Get in the habit of showing your love many times each and every day. The really great thing about this is that ***the more you show love, the more you receive.***



As you each become more attuned to your partner's needs and desires, and fulfill them, you'll find your passion increasing as well!

## Here are some ways to get you started:

1. **Show gratitude.** When your partner does something nice for you, let them know you appreciate it. ***One of the basic desires of human nature is that we need to know we're appreciated.*** Simply saying "Thank you," goes a long way towards fulfilling this need.
  - ★ You can also express your gratitude in many ways. Doing something nice back to reciprocate is always a fun way to show your gratitude.
2. **Do one of your partner's chores.** Especially when your partner is tied down with work or having a tough time, show them you care by helping them out. They'll really appreciate your efforts.
3. **Turn mundane tasks into fun.** Even everyday tasks can provide an opportunity to show your love for each other and bring some fun into your relationship.
  - ★ For example, make dinner together and have fun with it. Feed each other tastes of the food you're making. Have a food fight.

Decorate a cake together – the more icing you get on each other, the better.

★ Need to clean the garage? Each of you take one half of it and have a contest to see who can do the best job in the least amount of time. Doing it together can take the "chore" out of it.

★ Need to water the grass? Have a water fight!

4. **Surprise them.** Leave loving notes and gifts where they'll least expect it. ***You'll brighten their day when they find it, even if you're not there to see it.***

5. **Look your best; feel your best.** Make an effort to exercise, eat right and keep in shape. You and your partner will enjoy better health and greater energy.

★ Also, dress up for your partner from time to time. It lets them know that they're worth the effort.

6. **Take time for yourself, too.** Taking time for yourself reinvigorates you and renews your energy for an active life. Go to a spa, meditate, or just read a good book – whatever relaxes you. ***Treat yourself well and it will be easier to meet your partner's needs, too.***

7. **Pray together.** Bring your spiritual side into your relationship. It strengthens your love and gives you a solid foundation for more loving communication.

*Love grows by giving.  
The love we give away is the only love we keep.  
The only way to retain love is to give it away.  
~ Elbert Hubbard*

*~ Elbert Hubbard*

# Laugh Together

Laughing together is an important part of the language of love. When you laugh together, you're relaxed, having fun, and enjoying each other. You're making good memories that you both can cherish.

When you have fun with each other, you always look forward to being together. ***It draws you together when you're apart.***

Laughter also helps lighten the mood when you or your partner feels stressed. It gives you a chance to take a step back and bring clarity to your thinking in disagreements. Plus, ***it's impossible to feel anger when you're laughing.*** You can feel love, though!

Share funny movies, books, and jokes together. Just have fun with the humorous side of life. If your partner gets a kick out of your celebrity impressions, then do it!

Having your own inside jokes together also lets you share a secret bond when you're in public. When someone says or does something that reminds you both of your funny joke, your eyes meet to acknowledge it and you share a secret laugh. ***It's one more thing that makes you in tune with each other.***

So be sure to bring laughter into your relationship and your everyday life together. It strengthens the bonds of love and your loving communication.

*Laughter is the shortest distance between two people.*  
~Victor Borge

## Make Time for Each Other

Making time for your partner communicates to them how much you love them. Go out of your way to spend quality time together. It keeps that spark alive, just like when you were first dating.

Although date nights are fun, you don't always have to spend money to spend time together. Having a romantic evening at home can be perfect.

Try new things or take turns picking out new activities to do together.

You can vary the activities you share to keep things fresh and exciting. You could go to the beach, the park, or the museum. Fly a kite or go bicycling. Play a sport together or pursue a fun hobby. Take a weekend vacation. Whatever it is, enjoy life together!

***It doesn't matter what you do, as long as you're enjoying each other's company.***

*Love doesn't make the world go 'round.  
Love is what makes the ride worthwhile.  
~ Franklin P. Jones*

Start a savings fund for a special trip to somewhere you've always wanted to go together, like Hawaii or on a cruise. Planning a vacation to a tropical paradise is exciting and lets you look forward with anticipation to these good times. Every time you put money in that fund, you're sending a message of love to your partner.

***In a nutshell, the language of love is all about sending loving messages to your partner in both your words and deeds.*** Using the language effectively and consistently establishes a mindset of love for your partner.

When your partner reciprocates, it makes a never-ending cycle of love and increases the passion in both of you. ***Your wants and needs are fulfilled and you find a joy in each other and in your life that you never knew existed!***

Use these tips and techniques to get you started with the language of love. As you become fluent, the sky is the limit. Enjoy!



# The Language of Love:

Deepen Your Relationship  
With Loving Communication

## C H E C K L I S T



# The Language of Love: Deepen Your Relationship With Loving Communication

## Daily Checklist

### Trust

- ✓ Tell the *whole* truth.
- ✓ Follow through and do what you say you'll do.

### Effective Listening

- ✓ Give your partner your full attention.
- ✓ Use appropriate body language.
- ✓ Let your spouse finish.
- ✓ Repeat what they said in your own words.
- ✓ Ask questions.

### Share Your Hopes and Dreams

- ✓ Discuss a goal you'd like to achieve in the future.
- ✓ Talk about ways you can accomplish it together.

### When You Disagree

- ✓ Remind yourself of your love for each other.
- ✓ Refrain from name-calling.
- ✓ Focus on the current issue.

- ✓ Use effective listening skills.
- ✓ Share your feelings.
- ✓ Apologize when necessary.
- ✓ Find a win-win solution.

## Show Your Love

- ✓ Show gratitude.
- ✓ Do something nice for your partner.
- ✓ Turn a mundane task into something fun.
- ✓ Surprise them.
- ✓ Look your best; feel your best.
- ✓ Take time for yourself, too.
- ✓ Pray together.

## Laugh Together

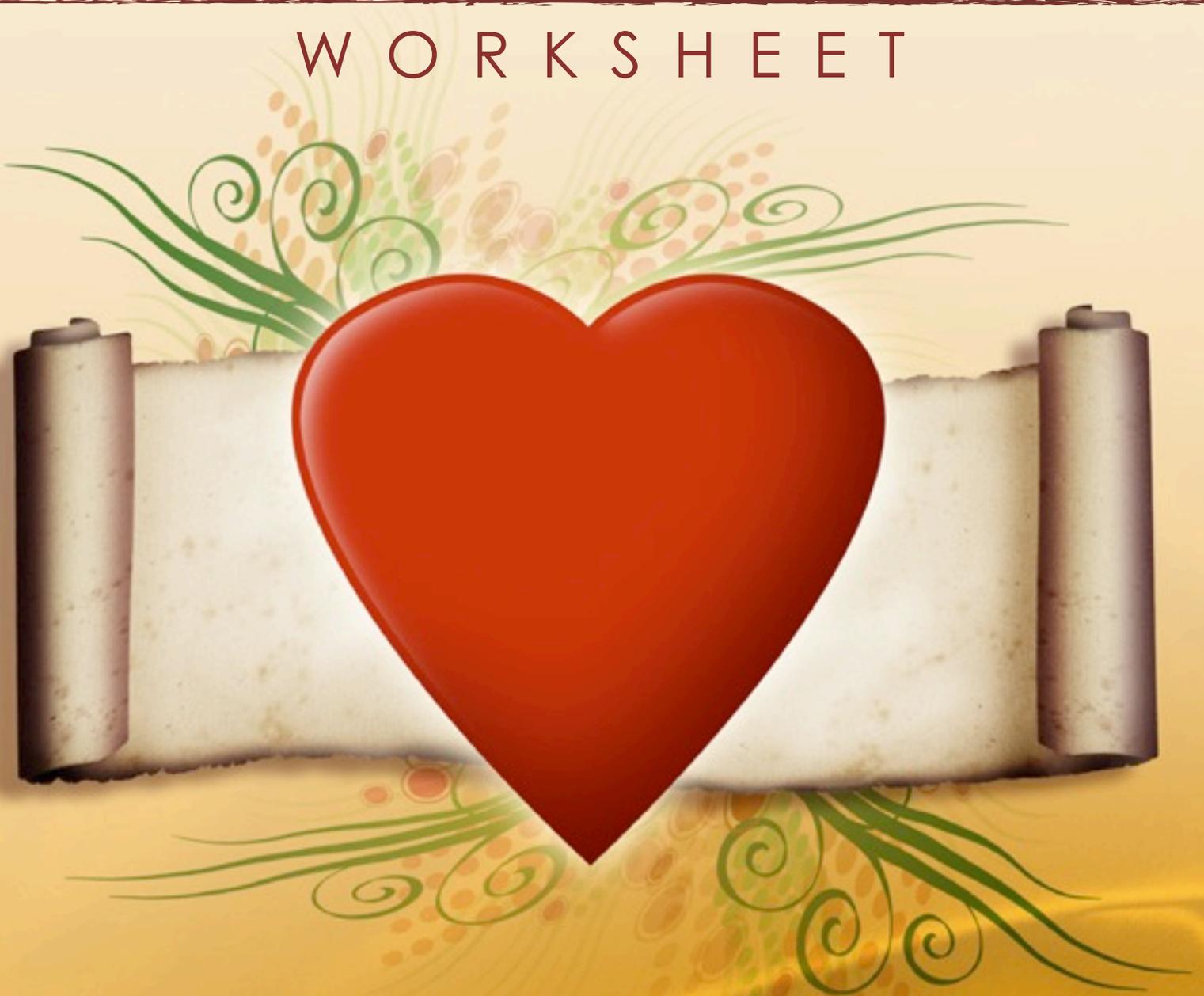
- ✓ Share a laugh.
- ✓ Talk about something funny.
- ✓ Do something fun and outrageous together.

## Make Time for Each Other

- ✓ Make it a point to spend quality time together.
- ✓ Try new activities.
- ✓ Plan a fantastic vacation together.
- ✓ Add to your special trip fund, even if it's only a small amount.

# The Language of Love: Deepen Your Relationship With Loving Communication

W O R K S H E E T



# **The Language of Love:** Deepen Your Relationship With Loving Communication

## **Self-Reflection Worksheet**

**Do I make it a point to be open and honest with my partner, even in tough situations? How can I be more honest?**

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**Do I follow through on what I've said I will do? Do I procrastinate? Why? What can I do to ensure that I always follow through?**

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**How can I strengthen my effective listening skills and devote my full attention to my partner when they're talking with me?**

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**Do we share our hopes and dreams together? What is our action plan of how we're going to make them happen? How can we work toward these dreams together?**

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**When we disagree, how do we handle our differing opinions? How can we turn our disagreements into loving communication?**

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**Do I sweat the small stuff? How can I develop more patience and understanding toward my partner?**

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**How do I communicate my love to my spouse? Do I show my love numerous times each day? What else can I do to show my love and fulfill my partner's needs and desires?**

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**Do we laugh together about something every day? What can I do to bring more humor and fun into our life?**

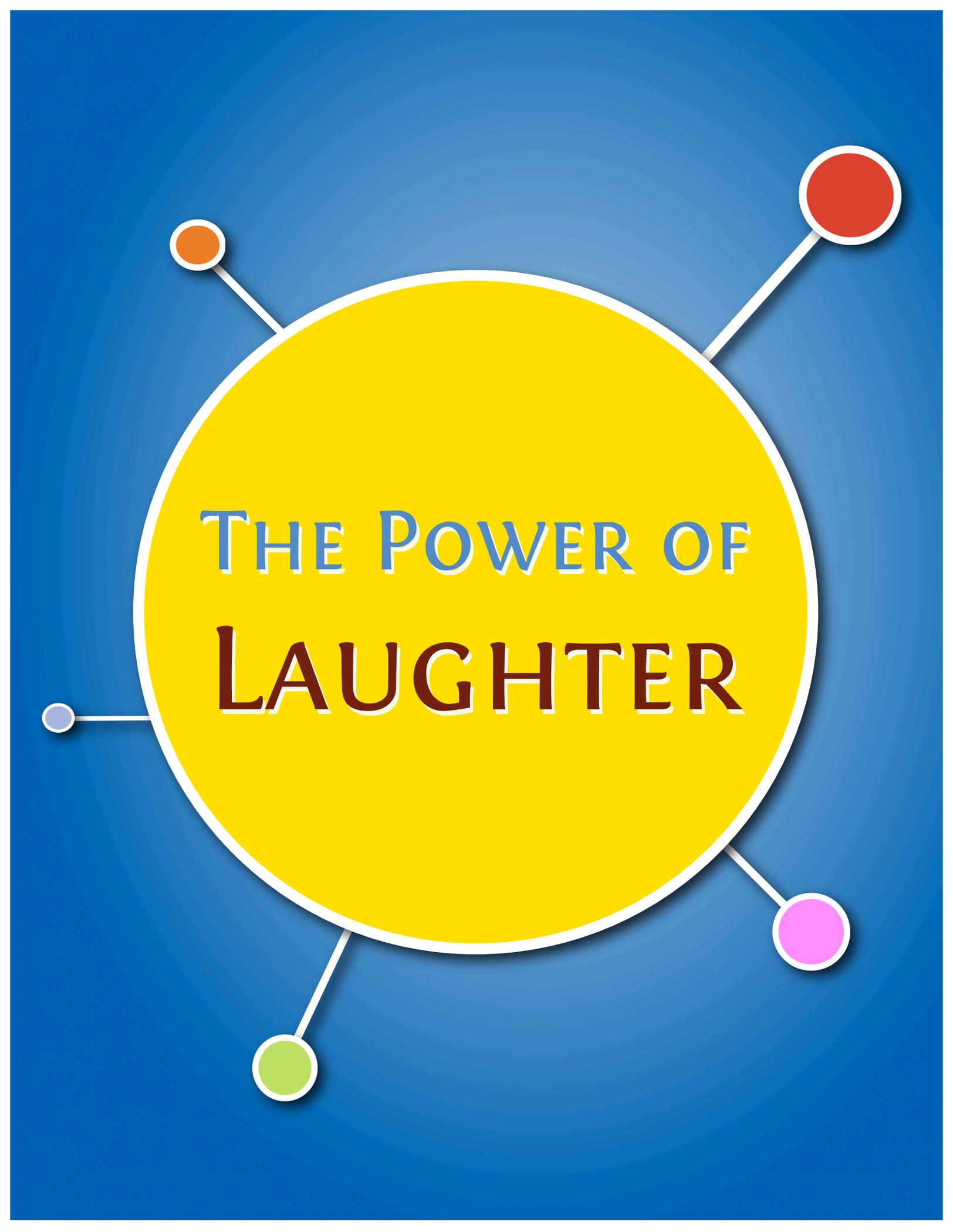
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**Do we make a special effort to schedule quality time together?  
What does quality time mean to me? What does it mean to my  
partner? How can we meet our needs for this time together?**

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**What are some questions, compliments, or constructive feedback  
I'd like to lovingly mention to my spouse?**

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# THE POWER OF LAUGHTER

# THE POWER OF LAUGHTER

Laughter is one of the best emotional and physical therapies for anyone under stress. ***Laughing releases endorphins into the brain.*** Endorphins are like the nerve-numbing drug morphine and serve to reduce harmful chemicals in the body that are released by stress.

As you know first-hand, one of the best ways to increase comfort in negative situations is to break the ice with laughter. When everyone is thinking the worst or feeling anxious about a situation, laughter can dissipate the tension just enough to give everyone a more manageable perspective on an issue.

Of course, serious issues deserve a focused approach. But whenever laughter can be introduced, the resulting release in tension can be a tremendous opportunity to lift above the doom and gloom so we can clarify our minds. We can then think more effectively about solutions for the problem at hand.

## LAUGHTER IS GOOD FOR YOUR PHYSICAL HEALTH

When we think of caring for our health, we tend to think about the quality of our diets and whether or not we exercise, but those are not the *only* things that are good for you!

***The act of laughing can cause beneficial physical changes to your body.*** In addition to relieving stress, laughter gives you a renewed boost of energy and relieves minor pains.

Releasing stress also immediately puts you in a better mood and improves your attitude so you can feel ready to tackle tough situations.

A friend has a teenage daughter who recently went through cancer treatment. She told me that, when they were in the hospital for weeks at a time, the best way for both of them to relieve their stress was to find the funniest (or dumbest) movies on television and just laugh until they cried.

Their laughter helped them forget temporarily where they were; it joined them together because it's something they shared; and it relaxed both of their bodies enough so they could rest for a few hours.

Certainly the cancer drugs were what helped her daughter win back her health, but the laughter acted as a type of natural medicine that helped soothe the stress of the situation.

### **Here are some additional health benefits of laughter:**

- 1. Laughter relaxes the whole body.** You can relieve stress and relax your body and muscles for up to an hour.
- 2. Laughter boosts the immune system.** Believe it or not, laughter can increase your immunity which helps you fight off disease.
- 3. Laughter signals the release of endorphins,** the natural chemical that helps us feel good. Endorphins can also relieve minor pain temporarily.
- 4. Laughter improves blood circulation.** Good hearty laughs on a regular basis help improve the blood flow through your body and strengthen your heart function.

## LAUGHTER IMPROVES YOUR MENTAL HEALTH

Have you ever been walking through the mall or in a parking lot when a complete stranger gave you a smile? Just that little bit of shared happiness can help lift a bad mood and improve your self-esteem.

The same is true for laughter. In a difficult situation, a sense of humor can help you keep a positive outlook. Laughing can also help clear your head so you can find a resolution to any problem that challenges you.

When faced with the loss of a loved one, you can still reflect on the joyful moments of their life. Try to remember the funny anecdotes about your loved one, jokes they might have told, or their silly quirks that always made you smile. Doing so can help relieve some of the grief and despair.

### **Here are some additional mental health benefits of laughter:**

1. **Laughter relieves sad or distressing emotions.** You can't feel anxious, angry, or sad when you're in the midst of a deep belly laugh.
2. **Laughter relaxes your mind and recharges your energy.** A good laugh can reduce your stress, increase your energy, and help you stay focused on the task at hand.
3. **Laughter improves your problem solving skills.** It can help you see another perspective of an issue, thus allowing you to strategize different ways to solve the problem.

## LAUGHTER STRENGTHENS RELATIONSHIPS

Laughter has a way of joining friends or family members together. Think of your closest relationships. What were the most memorable moments together? Probably the times when you were giggling at a prank or laughing at a witty joke together.

***Sharing laughter adds joyfulness to any relationship.*** When you share funny stories, memories, or jokes together, it's unitive, especially during difficult or stressful times.

Think about a child who is mad about something. They usually stand in front of you, arms crossed, lips pouting, maybe stomping their feet in disagreement. Maybe the bottom lip quivers a bit, leading up to a cry.

Quick-acting parents will often tickle the upset child, tell a silly joke, or make a funny face before the waterworks start. Most times the quivering lip turns into a reluctant smile, and the now-smiling child will pretend to be mad after having their mood changed.

Many adults can have their moods changed just as quickly (minus the tickling) just by invoking some humor into the situation.

### **Using humor and laughter in relationships allows you to:**

1. **Be carefree and spontaneous.** Everything in life seems great when you can laugh about it.

2. **Let go of judgments, doubts, and criticisms.** Laughing puts you in a more positive frame of mind, which will then allow you to see the good in everything.
3. **Release resentment.** The fears or resentment that cause you to hold back are replaced with love and respect.
4. **Express your true feelings.** It's much easier to approach difficult conversations when both parties are in good spirits.

## LAUGHTER AT WORK

Laughter at work is a wonderful thing! A little laughter can go a long way in making people more productive and friendly to one another.

When co-workers take a moment from their duties to smile or laugh together, studies show that it can lead to:

- Fewer sick days
- Increased sales and productivity
- A healthier working environment

***Especially when the workload is extremely heavy or the challenges are great because of cutbacks, layoffs, or restructuring, laughter can be very beneficial.***

When staff members are dealing with great stress due to increased workloads or impending layoffs, a hearty opportunity to laugh and share some funny news can be just the kind of “*therapy*” the organization needs.

When employees are working back-to-back shifts or hours at a tedious task, employers can often realize better productivity if they have breaks that are interspersed with tea time, laughter, and discussion.

### **Here are some ideas for bringing laughter into your workplace:**

1. **Schedule a team luncheon after the end of a stressful project.** Reward your team for their efforts and fill the luncheon with funny stories or jokes. This is not the time to berate other team players or discuss ways to make things better in the office.
2. **Wear a quirky hat or costume to get people talking and laughing.** Are you someone who loves a good joke and likes to be the center of attention? Give your team something to laugh about today.

## **LAUGHTER AT HOME**

Laughing at home is a wonderful way to bring a family closer together. Usually families are most relaxed at home, and a good healthy dose of laughter while sharing the day's adventures can help relieve stress and dispel any bad feelings among family members.

***Sharing laughter is a way to have something in common with someone we care about.*** All families go through periods of stress from time to time and, at those times, laughter can be a tremendous stress reliever.

Laughter with your family can be a unifying and therapeutic activity, especially if there has been tension in the relationships. Forgiveness and a stronger sense of connection are just some of the positive feelings that come from enjoying a nice chuckle with your family.

There are times when you can use laughter to ease the tension in an uncomfortable situation while building family unity, such as:

- Your child breaks one of a vase while showing you a new dance step she learned at school today.
- Your husband brings home a beautiful gift for your birthday... but it's not your birthday.
- Your brother-in-law tries so hard to impress you at dinner by complimenting you on your food that he gets your name completely wrong.

The examples listed above suggest that there are more important things in life than petty grievances over broken objects or mispronounced names. When tension builds because of these issues, nothing can dissipate that tension quicker than a good laugh.

### **Try these suggestions to bring more laughter into your home:**

1. **Keep a joke book in the car.** Instead of cursing the traffic, have the kids thumb through the joke book so you can share a good laugh.
2. **Sing karaoke.** Turn on your favorite radio station, grab your hairbrush for a microphone (just like when you were a kid!) and sing your heart out. Let your kids be the judges and give you a score. Add some dance moves from when you were a kid and see the tears roll down their faces from laughing so hard!

## LAUGHTER WITH FRIENDS

One of the ways that we feel connected with some of our dearest friends is through the sharing of ridiculously funny experiences that define our relationships.

***Laughter also helps create new friendships.*** Have you ever had a preconceived notion about someone, only to have that turned upside down as you and the person broke out laughing together over the same joke?

When we laugh with old friends, we renew and strengthen our bonds. Have you ever connected with someone from your past and it seemed as though you had never lost touch? ***Sharing a common bond and laughing about mutual stories can help to restore a dormant friendship.***

Laughing with good friends can also be liberating. With a circle of friends in your vicinity, you can feel comfortable that your hearty stomach-wrenching laughter will be shared by all!

### **Try these ways to enjoy a good laugh with your friends:**

1. **Leave the kids at home and go out.** Have a family member or babysitter take care of the kids for the night and treat yourself to drinks, dinner, appetizers, or dessert, while you connect with your friends.
2. **Invite your friends to a house party.** Have your friends come over with a favorite food to share. Or host a catalog party where it's half socializing and half shopping.
3. **Start a game night.** This can also work wonders with your family, but can be funnier when playing adult-themed games.

## LAUGHTER WHILE NETWORKING

Trying to break the ice at a networking event can be difficult. People are nervous because they don't know one another and they're concerned with making a good impression for potential friends, business partners, or customers.

If you're the host of a networking event, it would be a good idea to build in some ice-breaking activities that will put people at ease. After all, when people laugh together, they're more inclined to take steps to get to know one another better.

Of course, beware that your jokes aren't offensive. You also don't want to try *too* hard to be funny. ***Working too hard may make things uncomfortable for others.***

### SUMMARY

A good ol' fashioned chuckle is an easy and cost-free way to relieve tension.

***Laughter can help make difficult family or work situations more bearable.***

If you're using laughter to break the ice for guests, be wary of their comfort level. Select one or two games where big laughter occurs, but don't be too adamant about creating a big laugh every time.

If you have tender relations at home, think about using laughter to set the mood before attempting to talk about more serious issues. Laughter won't make problems disappear, but it can soften the mood, which can lead to more open communication.

***Get in the habit of laughing more often!*** Use these tips as suggestions to get you started and you'll soon be finding more and more ways to enjoy your life!

# THE POWER OF LAUGHTER

Worksheet

# THE POWER OF LAUGHTER

## LAUGHTER IS GOOD FOR YOUR PHYSICAL HEALTH

What are some ways I can find opportunities to laugh more each day?

*(i.e. Watch funny movies, play with kittens or puppies, look for humor in everyday situations)*

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## LAUGHTER IMPROVES YOUR MENTAL HEALTH

What tend to put me in a better mood?

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## LAUGHING STRENGTHENS RELATIONSHIPS

How can I bring more playfulness and humor into my relationships?

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## LAUGHTER AT WORK

What can I do at work to lighten the mood?

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## LAUGHTER AT HOME

What can I do to bring more laughter into my home?

*(i.e. Play more games, read funny stories, watch funny movies together)*

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## LAUGHTER WITH FRIENDS

What are some unique ideas to have more fun with my friends?

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## LAUGHTER WHILE NETWORKING

How can I break the ice with some natural humor?

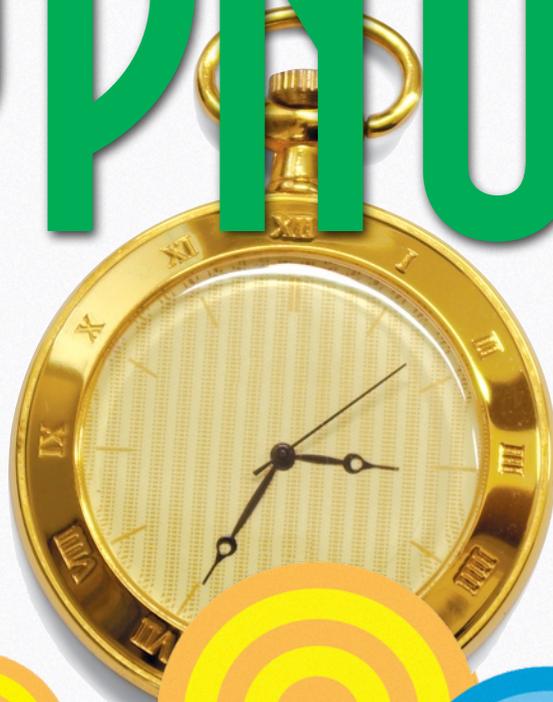
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UNLOCKING  
THE SECRET  
ADVANTAGE OF

# HYPNOSIS





**A**re your bad habits becoming increasingly irksome? Wouldn't you love to erase the mental blocks that are keeping you from achieving the success you desire? The good news is that you can get on the fast track to becoming the person you want to be by using hypnosis.

***Hypnosis works because it allows you to tap into the part of the mind that controls 90% of your beliefs, attitudes, thoughts, and actions – your subconscious!***

Your subconscious is like your autopilot. It runs things without you having to consciously think of every command.

For example, when you breathe, you don't *consciously* direct every muscle that expands or contracts to pull in and push out the air. When you walk, you don't *consciously* tell your muscles to pick up each foot and put it back down for every step. Your subconscious handles all of that for you.

In the same way, your subconscious also directs your habits and other actions based on information it has accumulated and stored throughout your life. It even causes conscious thoughts and physical sensations based on that same data.

Since your subconscious mind is your control center, hypnosis can save you a lot of time by letting you speak directly to your subconscious. ***If there are things about you that you'd like to change, the fastest way to go about it is to use hypnosis.***



This eBook will give you an understanding of the mysterious world of hypnosis: what it is, how it works, and how it can help you reduce pain, eliminate stress, overcome fears, break your bad habits, and achieve your greatest desires.





# HYPNOSIS MYTHS

Before we talk about what hypnosis is, let's take a look at what it isn't! If you're like most people, what you've heard about hypnosis is actually based on myths, fantasy, and fiction.

Part of the reason for these myths is the way hypnosis is portrayed in the movies ("*You're getting sleeeeeeeepy.*") and by attention-seeking charlatans ("*Run around the stage flapping your wings and clucking like a chicken.*")

*Here are some of these misconceptions dispelled with the true facts:*

1. **Hypnosis is magic.** False. Hypnosis doesn't use any type of magic or spells. *It works naturally* with the way your body and your brain already operate.
2. **Hypnosis puts you to sleep.** False. *When you're hypnotized, you're fully awake and conscious.* Your brain is in a very relaxed state, but, rather than being asleep, you're actually extremely focused.
3. **People can hypnotize you against your will.** False. The only way you can be hypnotized is if you *believe you can be hypnotized, want to be hypnotized, and actively participate* to make it happen by entering into a fully relaxed state.
4. **Others can control you when they hypnotize you.** False. This is a very common misconception about hypnosis. Although the effect of your limiting beliefs in your conscious mind is minimized, *you're still very much in control.*
  - *No one can make you do anything that you're morally or ethically opposed to.* For example, if they tell you to rob a bank, you won't do this if you believe that stealing is wrong. In fact, such a suggestion will bring you out of your hypnotic state.





- ***What about the clucking chicken antics?*** In a hypnotic trance, some people will do such silly things because the learned inhibitions of their conscious mind relax enough to allow the creative forces of their subconscious to dominate.

Normally, the only things that keep you from acting like that are your learned social conventions, such as, “*You look stupid when you do stuff like that.*” This is a limiting belief that resides in your conscious mind.

***Think of this:*** When you were a small child, you weren’t embarrassed to be creative like this. In fact, it was often encouraged. But as you got older, you learned that it’s not such a good idea for adults to behave that way ***simply because of what others might think.***

So when you’re hypnotized, suggestions for doing things that simply make you look silly might work with you. On the other hand, if you’re diametrically opposed to it, such a suggestion might just bring you out of your trance instead.

## WHAT IS HYPNOSIS?

Hypnosis is a mental state whereby you can easily absorb new ideas into your subconscious.

In this state of mind, the limiting beliefs of your conscious mind are subdued, while the imagination and creativity of your subconscious mind are enhanced, allowing you to be highly accepting of new ideas. In hypnosis, you tune out all distractions and focus sharply on the subject matter at hand.

***There are varying degrees of hypnosis.*** Becoming engrossed in a good book or movie is a type of natural hypnosis. You tend to tune out everything and become mesmerized by the story.





Hypnosis works so well to tune out external stimuli that it's now an accepted method of anesthesia in some types of surgeries, blocking out the pain.

*Hypnosis is, in effect, a guided meditation.* First, you're guided into a state of deep relaxation, where you can then focus on what you want to accomplish.

## HOW DOES HYPNOSIS WORK?

Innovations in science have been instrumental in helping us determine what happens in our brains during hypnosis.

Your brain puts out different electrical signals for different mental states, whether it's agitated, alert, in varying stages of relaxation, or asleep. We've learned which areas of the brain control which functions, and we can also determine which parts of the brain are more active at any one time.

*Extensive testing on people in a hypnotic state has shown us the following:*

1. In hypnosis, a person puts out the brain wave frequencies of the most relaxed state before sleep.
2. In this state, the left cerebral cortex, which controls reasoning, deduction, logic, and learned inhibitions, shows very little activity.
3. On the other hand, the right cerebral cortex, which controls imagination and creativity, shows heightened activity and electrical impulses.

These tests corroborate with scientific methods that during hypnosis *we can virtually bypass the limiting beliefs of our conscious mind* to relay our desired ideas and behaviors directly to our subconscious.

Once our subconscious accepts these new ideas, it can then direct our thoughts and actions to conform to the new data, attitudes, or beliefs.





# HISTORY OF HYPNOSIS

Hypnosis was “invented” in the late 1700s by Franz Anton Mesmer in his search for a new method to heal his patients of diseases. Although his methods were very different from what we now use today, he was the pioneer in the field of hypnotism.

His methods were known as “*mesmerism*” from his last name, and became popular – so popular, in fact, that this is where we got the term *mesmerize*.



In 1843, James Braid, a surgeon, renamed this field of study *hypnotism*. The word comes from the name of the Greek god of sleep, Hypnos, because of the sleep-like qualities of hypnotism. His research provided a new impetus into the study of hypnotism for healing disease.

In the 1920s and 1930s there was another renewed flurry of research. Then, in the 1960s and 1970s a researcher named Milton Erickson brought the field into its own, providing many of the methods that are popular and effective today.

Erickson brought hypnotism into the mainstream, showing us how we can use it to accelerate desired changes and promote our physical and mental well being.

# BENEFITS OF HYPNOSIS

Hypnosis can help you overcome fears, pains, stresses and anxieties. It can help you break bad habits and develop good ones. It can reduce the symptoms of disease. Hypnosis can help you eliminate your mental blocks to success and encourage successful actions.

***In short, hypnosis can help catapult you into living the life you desire!***





**Here are some examples of how you could use hypnosis to benefit you:**

1. **Reduce your pain.** Do you have a physical condition that causes you a lot of pain? Are you suffering adverse side effects from your pain medication? You can reduce or eliminate your pain with hypnosis.
  - *Ask your doctor about using self-hypnosis for your pain therapy.* Some doctors and physical therapists today recommend this over taking drugs for effective pain control.
  - Hypnosis can even help you with the pain of severe injuries so that your body can heal quicker.
  - If you're contemplating a surgery, ask your doctor to recommend an anaesthesiologist who uses hypnosis instead of drugs. Hypnosis has been accepted by the American Medical Association as a viable anaesthetic during surgery for over 50 years.
  - If you're expecting, *learn how you can use hypnosis for childbirth* and avoid potentially hazardous side effects of drug anaesthesia.
2. **Overcome your fears and anxiety.** Perhaps you have a fear of flying or you're nervous about speaking in public. These types of fears can affect many aspects of your life and career. Many fears can even result in nightmares, but you can free yourself with hypnosis!
3. **Eliminate your bad habits.** You can lose weight and keep it off, stop biting your fingernails, avoid procrastination, and get rid of all your pesky habits by using hypnosis!





4. **Sail past your mental blocks to success.** Do you find that you're always coming up just short of success in every endeavor? What's stopping you from succeeding? It may very well be you! Discover your mental blocks to success and stop them with hypnosis.
5. **Get rid of your stress.** Has too much stress bogged you down lately? Stress can cause serious health issues! Hypnosis can help your mind deal with stress in positive ways so you feel refreshed, energetic, and healthy again.
6. **Conquer your addictions.** Do you have an addiction to nicotine, caffeine, sugar, soda, or more serious drugs? Hypnosis is an effective tool in overcoming addictions so you can take back control of your life!
7. **Find your lost memories.** If you're unable to remember something of great importance, perhaps a traumatic experience has blocked your access to it, try hypnosis. Your subconscious mind is where those memories have been stored, and hypnosis can be your key to unlock them!

## ARE THERE ANY NEGATIVES TO HYPNOSIS?

The biggest problem you may encounter with hypnosis is that *you have to want the desired change* to occur in order to enjoy permanent results. For example, do you really want to quit smoking? If you don't, then even hypnosis won't work to stop your addiction.

Remember, with hypnosis, you're still awake and in control. *No one can make you do anything you don't want to do!*





There are times *you may want to work on increasing your desire for the change* you're trying to effect before you use hypnosis to make the change.

## TIPS AND STRATEGIES FOR SELF-HYPNOSIS

Now that you have a better understanding of hypnosis and how it works, you may be wondering how you can access this wonderful strategy to improve your life.

*Try these tips to make hypnosis an effective part of your journey to success:*

1. **Professional help.** Seek the guidance of a professional hypnotherapist.
2. **Audios.** When meditating, after you've achieved total relaxation, listen to hypnosis audio recordings guiding you through the changes you wish to implement.
3. **Videos.** Hypnosis videos are also popular. Pick a quiet time to watch them so you can tune everything out and focus only on your self-hypnosis.
4. **Affirmations.** You can also use these positive statements in your guided meditations to speak to your subconscious.

You can find these self-hypnosis audios, videos, and affirmations in bookstores, libraries, or on hypnosis and self-help websites. Many of these websites provide instant downloads of MP3s, videos you can watch on your computer, and affirmations.

Hypnosis is an effective tool that you can use to strengthen your strengths, minimize your weaknesses, improve your health, change your behavior, and help you be the best you can be. It can enable you to find self-fulfillment, peace, and happiness.

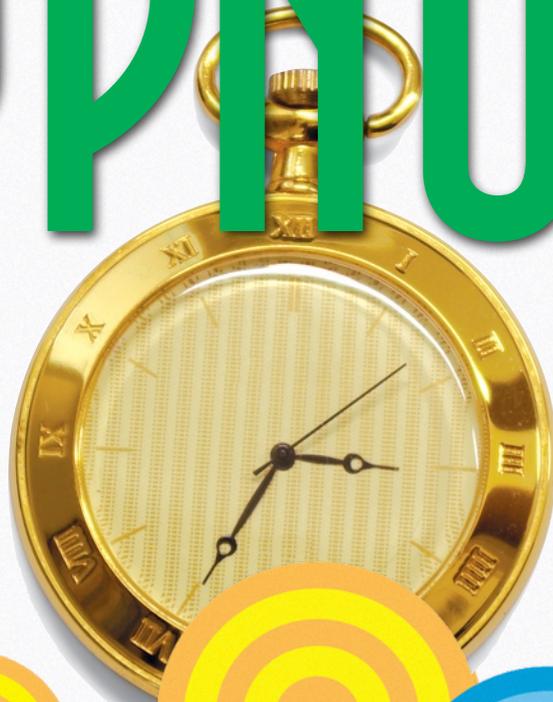
*Embrace it, and live with joy!*



# QUICK START GUIDE

UNLOCKING  
THE SECRET  
ADVANTAGE OF

# HYPNOSIS



1	Hypnosis taps into your subconscious.
2	Hypnosis is a form of guided meditation.
3	By changing your subconscious, you can change your beliefs, attitudes, thoughts, and actions.
4	When hypnotized, you are fully awake and conscious in a relaxed state.
5	You can only be hypnotized if you <i>choose</i> to be.
6	When hypnotized, you in full control. No one can make you do anything against your will.
7	You can bypass the limiting beliefs of your <i>conscious mind</i> to relay your desired thoughts and behaviors to your <i>subconscious mind</i> .
8	Hypnosis can help to reduce pain, overcome fears, eliminate bad habits, and sail past mental blocks.
9	In order to see change, you have to <i>want</i> the desired change.
10	In addition to seeking the expertise of a professional hypnotherapist, you can also engage in self-hypnosis through audio recordings and videos.

# Wealth & Prosperity Checklist

In order to build a wealth and prosperity mindset, you need to equip yourself with the physical, emotional, and spiritual tools necessary to stay the course.

Reflect on the statements below each day to maintain a healthy mind, body, and spirit.

- I focus on positive pursuits.
- I am grateful for all that I have.
- I focus on the belief of an overflowing of abundance.
- I choose to have a positive opinion of myself.
- I refuse to wallow in setbacks – I rise to the challenge.
- I expand my comfort zone through daily challenges.
- I am focused on where I am and want to go.
- I challenge the false perceptions that limit my success.
- I believe that I am worthy of success, wealth and prosperity.
- I am open to new opportunities, even if it appears overwhelming.
- I take bold, consistent actions every day.
- I am confident about my abilities and talents.
- I focus my attention on enjoying each moment of my life journey.

# Wealth & Prosperity Worksheet

## Scarcity vs. Abundance Consciousness

Before you can attract wealth and prosperity, you must transform a scarcity mindset into an abundance mindset. To turn this perception around, make it a point to see the abundance that surrounds you.

**1. What am I grateful for?**

**2. How will I focus on the good in my life?**

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You must deliberately turn your attention away from examples of scarcity, this means training yourself to refuse to obsess over anything that threatens your focus on wealth and well being.

**1. What threatens to disturb my interior freedom and intense focus?**

**2. How will I overcome this challenge?**

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# Breaking Negative Perceptions

You can't have a negative opinion of wealthy people and expect to be wealthy yourself! Every time you speak or think negatively about the wealth of others, you block wealth for yourself. Instead, start paying more attention to wealthy people you *do* admire.

**1. Who do I admire? Why?**

**2. How will I model the success of others?**

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Evaluate your perceived limits when it comes to being successful. Oftentimes, these limitations may be fears and barriers that exist only within your mind.

**1. What is limiting me from the wealth and prosperity that I deserve?**

**2. How can I overcome these obstacles?**

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# Passions and Happiness

The seeds of your wealth are tucked away in a surprising place: in your greatest passions. That means finding a way to use your interests and talents to contribute value to the world.

- 1. What is my passion and what am I going to do to follow-through?**
- 2. How can I use my passion to contribute value and create financial wealth?**

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Money isn't a source of happiness. If you want to be happy, you must decide to be happy, *now* – regardless of your current situation. Having money in the bank won't make problems go away.

- 1. What is my perception of money – is it my only source of happiness or a means to gain the fullness of physical, emotional, and spiritual wealth?**
- 2. How will I focus on the good in my life and be happy regardless of my situation or surroundings?**

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