

## Chapter 11. Enjoying Financial Freedom and Prosperity



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# ACHIEVING FINANCIAL FREEDOM and PROSPERITY

CAN YOU ENVISION A LIFE OF ABUNDANCE?

*“Money is human happiness in the abstract.”*  
– Arthur Schopenhauer

## Achieving Financial Freedom and Prosperity

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It is possible to have a great deal of money and not be free or prosperous. It is also possible to be flat broke and yet be free and maintain a positive attitude toward life. But most people would agree that the best of all worlds would be to have an abundance of money, freedom from financial worries, and the joy of feeling successful in their chosen work or career.

In the United States the material wealth available and the standard of living staggers the imagination of citizens in much of the undeveloped world. Yet a great many people in the U.S. struggle to meet the most basic of needs, make a decent living, or to live within their means. The problem for many people is that wealth begins in the mind, extends to the heart, and from there flows out to the rest of the world. Translated into action, this means that wealth begins with an idea that could help or be of service to your fellow man, and from there becomes the thoughts, decisions, and actions that will deliver that service to the world.

Of course, there are a good many people who inherit large sums of money from parents or grandparents, but unless that money is put to work in the service of others, it often disappears quickly or destroys those who inherited it. In our experience, those who have huge sums of money make a great deal of effort to share it with others through foundations, grants, and outright gifts. They take the

work of managing this money very seriously, and they love the thrill of giving. Being able to help others is one of the great joys of life.

Most of us, however, are not dealing with huge sums of money. We are just trying to get by. If you are making enough money each year to live in a nice house, drive a decent care, wear reasonable clothes, and take a vacation each summer – but your debt is more than the value of what you own plus what you have in your savings account, then your financial situation is precarious. If you should get sick, lose your job, or even just have to take a demotioncut in hours or pay, you could end up losing everything.

If you do not have a large debt, yet cannot afford to go on vacation – and would love to, need a different kind of car but can't afford the kind you need, need a bigger (or smaller) house but can't afford the costs of selling and moving, it's time to take action. Financial freedom is the freedom to do what you want or need to do, and prosperity is the ability make financial moves in such a way that everyone wins and no one is set back into debt.

Achieving financial freedom starts with some honest self-evaluations and an evaluation of your money and your true financial condition. You have to be willing to ask yourself if you are satisfied with the money you have and the way it is managed and spent. And you have to be willing to listen carefully to your own answers.

If you don't have your own money, you may have to explore issues, emotional excuses, and other obstacles to getting your own cash. Have you somehow "bought into" a system that disempowers you? Were you looking for an easy way out of being responsible for yourself? Were you so grateful to have a spouse with money, or a business partner who made the business profitable, that you sold yourself short and made a poor deal for you?

You might have to face the fact that you dreamed of having a different career and yet couldn't see how you would make money from that kind of work. If you forced yourself into another line of work that doesn't reflect your heart or your passion, that may be the reason you aren't feeling prosperous – you just don't care enough about that kind of work!

Other steps involve allowing yourself to relax enough to truly envision how you would like your financial life to be, learning how to set goals, taking some meaningful action on a regular basis, dealing with the people close to you, and finding support for the changes you are making.

Whatever your situation, *Achieving Financial Freedom and Prosperity* will help you see yourself, your money, and your own personal path to abundance as an important and worthy goal. It will help you uncover your financial habits, your positive and negative beliefs about money, your fears and your possibilities. Don't wait. There's no reason to struggle. You can start your journey to wealth, wisdom, and prosperity today. ♦

## Self-Assessment Exercise

Complete this self-assessment quiz to discover how well you are fulfilling your ultimate destiny in this area of life. The exercise will also help you discover which of our programs would be of greatest value to you, your family and your work. Select the number that best describes you and then calculate the total. The number 1 means that this pertains to you very little of the time and 5 means that this is always in your life. If a statement doesn't apply to you, circle N/A and count it as a 3.

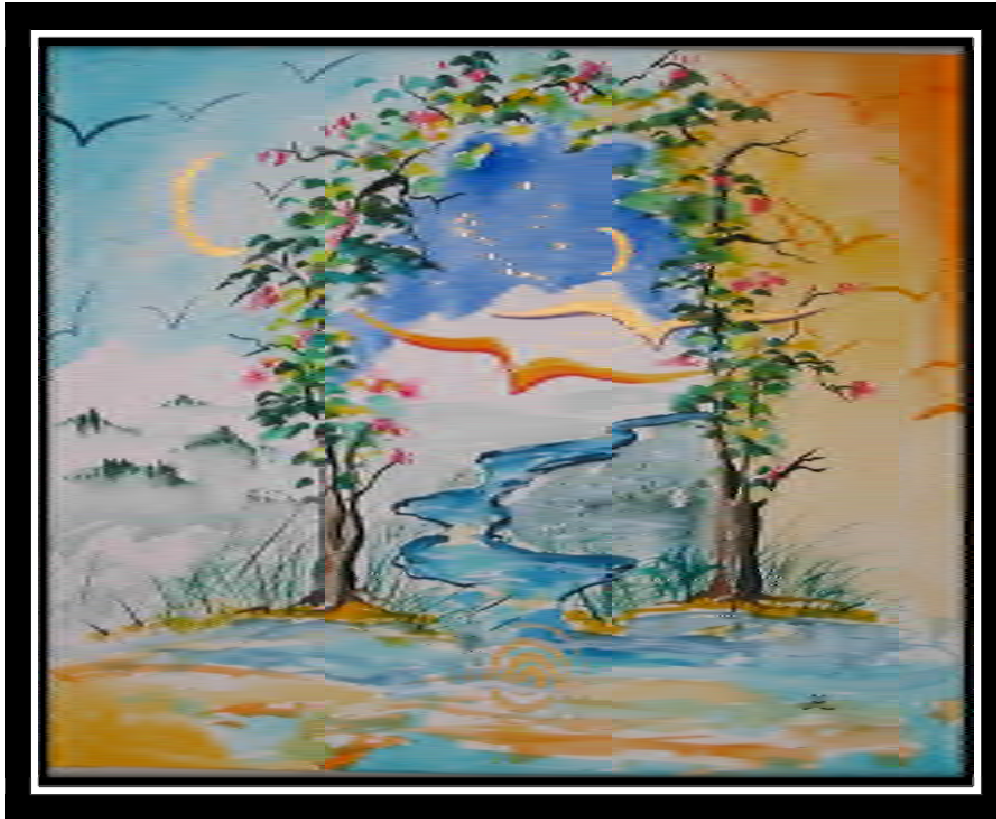
### Enjoying Financial Freedom and Prosperity

My life is free of concerns, worries or unmet desires regarding finances.	<input type="radio"/> NA	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5
My income (and/or savings) allow me to do all the things that are important to me, whenever I want to.	<input type="radio"/> NA	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5
If I have debt, it is secured by equity and is not a burden on my income.	<input type="radio"/> NA	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5
I have a prosperity vs. a poverty mentality—perceiving and expecting abundance, and assured that there are more than enough resources for everyone to be prosperous.	<input type="radio"/> NA	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5
I have planned for my retirement and either have enough for it or am on track for attaining it by the time I will likely need it.	<input type="radio"/> NA	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5
I have a positive net worth and know, within a few-percentage-point margin, what it is.	<input type="radio"/> NA	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5
I have savings of at least 6 months living expenses in liquid or near-liquid assets.	<input type="radio"/> NA	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5
I have financial record-keeping in place and well-organized so that preparing for taxes or other financial accounting times is not a burden for me.	<input type="radio"/> NA	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5
I have a clear, written, legally operable plan for the distribution of my assets upon my death or mental incapacitation.	<input type="radio"/> NA	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5
I have a well diversified portfolio of assets that should be able to weather any changes in economic climate or unexpected events.	<input type="radio"/> NA	<input type="radio"/> 1	<input type="radio"/> 2	<input type="radio"/> 3	<input type="radio"/> 4	<input type="radio"/> 5

**Whatever ultimate destiny means to you, we have created programs and services that will help you discover your dreams, realize more of your inherent potential and know how to manifest your ultimate destiny!**

[www.enjoyingfinancialfreedom.com](http://www.enjoyingfinancialfreedom.com)

## Chapter 12. Harnessing Your Mind's Creative Power



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# HARNESSING YOUR MIND'S CREATIVE POWER

**WHAT JEWELS OF TALENT AND CREATIVE ENERGY LIE UNTAPPED IN YOU?**

*"I must create a system or be enslaved by another man's.  
I will not reason and compare; My business is to create."*

William Blake