

HAT CAN I DO?

ere is a brief list of some things you can do to improve your financial
uation.

1. DECIDE TO BE PROSPEROUS AND COMMIT YOURSELF TO
UTTING IN THE NECESSARY EFFORT. I want to emphasise that effort is
ry important, but it must be in combination with the right attitude and
lief system.

2. SAVE FIRST AND SPEND WHAT IS LEFT. Poor people do the
posite. They spend first and figure they will save later. Wealth is largely a

natter of having a plan, and then sticking to it.

3. OBSERVE WEALTHY PEOPLE. Spend some time around someone
who is doing well. Find out what the difference is between you and him.
ick out the positive, attractive points. Be objective. Study the qualities and
he traits that make him tick. Watch him closely. Examine his attitudes
nd let these rub off on you.

4. ASK FOR SOME HELP. You may be surprised how much people
re prepared to help you when they see that you are serious about helping
ourself. Knowing how to ask for help aids our ability to receive.

5. CONSTANTLY RE-AFFIRM TO YOURSELF THAT YOU DESERVE
O BE PROSPEROUS.

6. SPOIL YOURSELF OCCASIONALLY. A part of the process of
ecoming financially independent is realising that you can afford to spoil
ourself. Also, as you enjoy the money you have, you gain incentive to
ake more.

7. MAKE PLANS AND SET GOALS.

8. CONTINUALLY STRETCH YOUR BELIEF SYSTEM AS TO WHAT
S POSSIBLE FOR YOU TO ACHIEVE. There are hundreds of books and
apes available on personal success. If you get one good idea from a book or
tape, then the time and money spent was worth it.

9. ALWAYS CARRY SOME MONEY — FOR THREE REASONS.
irstly, you will feel more prosperous. Secondly you will get used to having
oney. Thirdly, you will learn to trust yourself with money. Also, you may
iminate fears you have about losing money, which is important for your
rospersity.

SOME PEOPLE SAY, "I CAN'T CARRY ANY MONEY OR I'LL SPEND
T!" Well, how can they ever hope to have any money while they don't
ust themselves with it?

10. DON'T BLAME YOUR PARENTS, THE WEATHER, THE
CONOMY, THE GOVERNMENT, YOUR JOB, YOUR EDUCATION OR
OUR MOTHER-IN-LAW FOR HOW YOU ARE DOING.

11. ATTACK EVERY CHALLENGE WITH ENTHUSIASM AND
COMMITMENT. It is ironic that most wealthy people find that they did not
art really making money until they stopped working for it.

12. RECOGNISE THAT POVERTY IS A MENTAL DISEASE. Like
any diseases, it is curable for those who believe it can be cured. As with
ness, it takes effort, initiative and courage to beat it — and if you give up,
ou're in trouble!

It is exciting to recognise that nearly all happy and prosperous people
ave beaten the disease at some time in their life. You can too!