



7 WAYS IN 7 DAYS TO CHANGE YOUR FINANCIAL FUTURE FOREVER

AN ONLINE COURSE

We can all improve in our finances. To help, here are 7 ways in 7 days to help you change your financial future forever. Focus and take action on one per day over the next seven days!

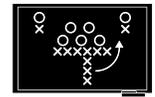
1 A FIRM FOUNDATION

In the construction of a home, the foundation is the most important. It must be strong to support the overall weight of all that is built upon it. For a secure financial future, you must allocate funds each month for these necessary living expenses: **food, essential clothing, shelter, and essential transportation.**



2 HAVE A GAME PLAN

This is a must-have financial tool. Life is not a game of Monopoly, and the money you receive is real. To change your financial future forever, having a game plan, or budget will help you in exponential ways. In a recent Facebook survey, **95% of the 300+ I polled responded they like budgeting** not because of the activity, but because of the life-changing results it provides.



3 START SAVING SOMETHING

Saving money is something that most would say is a smart thing to do; however, **39% of Americans can't cover a \$400 emergency** (Federal Reserve, 2019). Saving often remains a "someday maybe" idea usually because it's not fun or sexy and becomes overlooked in the game plan for household finances. To reduce stress for a family, a percentage of monthly income money should be saved for things like emergencies, long-term purchases, and retirement. So, start saving something today!



4 IT'S JUST STUFF

A 2017 study by CareerBuilder reported that **78% of Americans live paycheck-to-paycheck**. How is this possible in the wealthiest country in the world? It starts with a rampantly contagious mindset that says, "Feed Me!" People love their lifestyle that includes their homes, cars, toys, gadgets, and social calendars. Yet, for many, the "stuff" is bought now with borrowed money with a hopeful plan to pay later. All of a sudden, things like revolving credit card debt, personal loans and other forms of debt. I am not down on the joys of owning "stuff," but when the "stuff" owns us, it brings an unwanted result - strain and stress.



5 DESTROY YOUR DEBT

The number of people that have debt in our country is outstanding. From medical bills (the #1 reason for debt), consumer spending (credit cards, auto loans, etc.) as well as student loans, **American households are in a \$13.86 trillion mess** (Debt.org). Use the Debt Reduction Method (DRM) to destroy debt, systematically. While I came up with a fancy name and blended some concepts I learned, this age-old wisdom is a simple, yet effective way to change your debt philosophy first. Then, organize your debts and attack them, no, **DESTROY** them. Remember, a borrower will always be a slave to the lender, no matter the source of debt, nor the reason for acquiring it.



6 IT'S BETTER TO GIVE

It seems counterintuitive, but a way to change your financial future forever is to live a life of generosity starting now. In a Time.com article from 2017, research conducted at the University of Zurich found that **being generous can increase life expectancy, perhaps because helping others reduces stress.** So, go against the grain and "common sense" and decide today to live to give. Taking to heart and applying the age-old wisdom, "it's better to give than receive," will change your life and that of those around you.



7 IT'S NOT OURS

You may have heard that we are living on borrowed time. We are also living with borrowed resources. **Our time, talent, and money are not ours.** We didn't pull them out of thin air. They gifted to us, and we should use them to the best of our ability. Living with an attitude of gratitude and understanding that there is a purpose for the things we are given will catapult you to a financial future that is changed forever — changed for the better!

