

CAROLYN HANSEN

# FINANCIALLY FREE



**Strategies and the Money Mindset Needed  
To Secure Your Financial Future Today**

*Finanically*  
**Free**

# About Carolyn Hansen

Carolyn Hansen is a noted Holistic Health and Wellness Coach who hails from Whangarei, New Zealand where she owns an Anytime Fitness Gym. She has gained a reputation online as an authority on health, exercise and weight loss matters and is the author of several thousand health and fitness articles along with eBooks and programs that can be found [here](#).

She has devoted more than three decades to the fitness industry, both offline and online, teaching people the simple secrets to getting into better shape, losing weight, and improving health.

Her main goal is to change the paradigm of health care from sickness care to wellness care and will be showing people how to live longer, healthier lives while avoiding the many mistaken beliefs and practices that diminish health and longevity.

She will encourage you to become stronger and stay that way through each decade of your life, maintain your health, wellness and vitality and to ensure your “health span” matches your “life span”.

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# Financial Freedom: What Does it Mean to You?

## 1

Financial freedom means many different things to different people. To a teenager, it might mean having their own place and cutting the ties with the Bank of Mom and Dad. To someone at retirement age it might mean never having to work again. Still to others, financial freedom simply means never having to worry about food on your plate or a roof over your head.

Let's think about what it could mean to you:

Does "financial freedom" mean complete freedom from debt?

Does it mean the ability to switch jobs without creating a financial panic in your household?

Does it mean having enough money to survive without further income?

Does it mean having enough money to thrive and chase whatever endeavours you like without further income?

My personal idea of financial freedom is being able to travel without having a single worry about money. Also having multiple streams of income and the ability to help those around me financially.

Here's the thing: they are all definitions of financial freedom.

I like the idea that financial freedom means that you have enough money to survive without further income. That does not preclude you from working for additional income. It merely means that if you were to quit working today, you would not lose any significant part of your way of life due to a lack of a working income.

Others might have different viewpoints. Financial freedom might occur for them once they are outside of the burden of excessive debt. Others might feel independence when they can freely switch jobs, or when they have the ability to fund a start-up business.

The important question isn't what financial freedom means to anyone else. What matters is what financial independence means to you.

On one level, this eBook really is about goal-setting. Many people look at financial freedom as a state beyond what they currently have – and it's something that has attributes that they want. Do you want the ability to easily switch jobs without panic? Do you want the ability to survive without having to work? Those are goals that all fall under the umbrella of financial independence.

The key part is to turn that idea of financial freedom that you have in your head and in your heart into a long term goal, one that you are planning on reaching in the future. What can you do today to move towards that definition of financial independence?



Regardless of how you feel about it, money is what makes the world go around. Financial freedom can help you achieve your goals and live the life that you want. On the other hand, if you are a slave to your finances, there are going to be a lot of things that are not possible because of money.

Most people focus on getting rich so that they can have freedom.

They think that by making a lot of money, they will THEN have the ability to travel more, have more fun and live an awesome quality of life.

I do not believe this is a good strategy.

**Instead, I believe you should focus on becoming financially free FIRST and THEN focus on getting rich.**

Financial freedom is when your passive income exceeds your expenses. When you become financially free, you then have the time and freedom to pursue wealth. It then becomes EASIER to get rich, as you have the time to build more passive income streams and make money.

That's when I started my online business creating health and fitness eBooks and programs, when I finally had time to do so after a long working life. I wanted to share my very best ideas and strategies that can make a difference in a person's life.

It's was also a vehicle for me to become the best version of myself, while making a difference in the world.

I didn't make any money from this at the beginning (and didn't do it for that reason). It was just a hobby for me. I have since transformed my income to make a great living with my products and programs along with the other income streams I have created.

This was ONLY possible because I became financially free first.

**I focused on building PASSIVE INCOME and put myself in a position where I no longer had to worry about money anymore.**

I could instead focus on doing what I love and spending my days creating more income streams (publishing eBooks, creating information products, online affiliate marketing and so on).

Making money became easier than ever, because I don't have a "job" that I have to attend every day that sucks 8 hours of my time. I can leverage myself and focus on activities that allow me to scale up and earn even more money.

This is what I believe to be the best way to get rich.



# Don't Wait Until You Retire

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From a young age, most of us are instructed to get an education and then a job. After landing a solid job, the recommendation is to save a small percentage of each pay check for 40+ years until retirement.

The underlying assumption is that we should all follow the same linear path from elementary school until death, spending the majority of each day at work, trying to climb the ladder, to get a raise, to buy a bigger house, to fill it with more stuff that wasn't necessary to begin with.

Only after retiring is there room to explore, relax, or spend time with family.

You might call it the time-money paradox. Most of us trade the majority of our available time for a pay check, and then spend the majority of each pay check on depreciating material possessions. As the spending snowballs, many individuals desire a larger pay check, which requires longer hours and more responsibilities at work, which means even less time to enjoy the additional income. It's a vicious cycle that often continues in perpetuity.

I can't speak for you or anyone else, but the standard lifestyle doesn't work for me. Instead of material possessions, I prefer to have freedom. Freedom to change careers, start a business, take some time off or travel the world. It's not about what I choose to do, it's about having the freedom to choose.

## What is Financial Freedom?

In essence, being free financially means you can maintain your desired lifestyle without a regular pay check. In other words, financial freedom is the 21st-century definition of retirement.

Whatever your age, it's a good time now to be thinking about financial freedom and what it means to you. It will force you to ask yourself questions and figure out what is really important in your life.

We tend to think that many people at retirement age as having reached this level of financial independence, for example. Retirees often do not have to work to maintain a basic lifestyle, but often choose to work out of a desire to do something interesting and productive with their time, and also a desire to live a lifestyle beyond their idea of a basic lifestyle – travel, services, a nice home, and so forth.

Financial freedom means not being tied to a job or a location for financial reasons, but working at a job because you enjoy it, and living where you are happiest.

I love being able to work at my pace, doing things I enjoy. Life is too short to spend the majority of my waking hours commuting, sitting in pointless meeting or doing tasks that provide no joy.

Sure, the majority of people are looking towards the finish line of retirement to be financially free and that is a great goal. Unfortunately, a large number of those people are not on track to reach their retirement goals. If they ever want to have financial freedom, there are a lot of changes that they will need to make well before they get anywhere near retirement.

So, regardless of where you are in life, within your working years, or nearing or at retirement, instead of defining financial freedom as a single point in time lets break the concept down into four stages.

### **Stage 1) No Freedom**

Everyone begins the journey by relying on a weekly/monthly pay check. At this stage, a job and reliable income stream is required to pay the bills. Without the ongoing pay check any savings could be quickly depleted and you could risk defaulting on your monthly expenses.

### **Stage 2) Temporary Freedom**

To graduate into the temporary stage of financial freedom, you must spend less than you earn and create a pool of savings. Otherwise, you will be forced to continue working indefinitely because your lifestyle depends on your employment income. As you begin to save a portion of your income, you might invest your savings in a diversified investment portfolio to produce a regular stream of income. Or, you might start a passion business on the side, creating another stream of income.

Your freedom grows alongside your savings. Eventually, you will have enough money saved to feel comfortable switching jobs, starting a business, returning to school, traveling for a year, or any number of other activities that are impossible to achieve while working full-time. These can be major life changes, but they are not permanent. Your freedom is temporary until your income exceeds all of your expenses.

### **Stage 3) Permanent Freedom**

At this stage, your total non-employment income exceeds your total expenses and you no longer require a steady pay check from your employer. You likely have a reliable side business and/or a large investment portfolio producing a substantial amount of income.

Yes, a side business is still labour income. You are trading your time for money. However, my assumption is that your side hustle represents your passion. It's something that you enjoy doing. Something that you find fulfilling or meaningful.

Fulfilment is the entire point of this eBook. Financial freedom does not require that you retire early to a life of leisure (unless that is your desire). It's about having autonomy and independence in your daily routine, allowing you to design a better life while spending your time, money, and energy in a more meaningful way. If that includes starting a new business, great! Doing meaningful work while getting paid is my definition of a win-win.

***“The secret to happiness is doing what you love and the secret to success is loving what you do”.***

#### Stage 4) Luxurious Freedom

This last stage is a concept that is rarely discussed or achieved. While I define permanent freedom as the point at which your income exceeds your expenses, such a definition is shallow and full of important assumptions. For example, if you know that you require \$1,500/month to live a barebones lifestyle, and you can safely withdraw between \$1,500-\$1,600/month from your investment portfolio, you have technically achieved financial freedom. But have you?

What if a budget of \$2,000/month would provide a significant increase in satisfaction? Perhaps the additional \$500/month could be used for hobbies, entertainment, and travel. All of which make you far happier in your life. But \$2000/month in expenses is more than your portfolio can support, which means you are headed in the wrong direction (back to temporary freedom).

The trade-off in this scenario is clear. You can continue working additional years to build a bigger pool of savings, which will provide additional income and flexibility for the remainder of your life. Or, you can leave your job as soon as possible and hope that a smaller portfolio will provide sufficient income. It's all about finding the right balance given your personal situation.

When you have enough passive income to spend freely, that is what I call luxurious freedom. It's the point at which your income exceeds your expenses by a comfortable margin, allowing you to increase or decrease your spending given your desired lifestyle. You might call it financial freedom 2.0.



# If You Desire Financial Freedom You Will Need To Ask These Questions

- Are you happy with your existing lifestyle?
- Have you found a meaningful work-life balance?
- Do you enjoy your job and find purpose in the daily routine?

These can be difficult questions to answer, but they provide a great deal of information about your desire for financial freedom. In my experience, responses can be divided into three categories.

## 1) Work is meaningful

Some people find purpose in their career and have no desire to stop working. That's perfectly fine and respectable. You can continue working and be financially free – the two are not mutually exclusive.

Even if you have no desire to stop working, I still believe that financial freedom is beneficial. At the very least, saving enough to reach “temporary freedom” can provide peace of mind. There is always a possibility that your job could be eliminated, or your life circumstances change, or any number of concerns that might be partially remedied by financial freedom.

## 2) Work is not fun, but necessary

Another group are somewhat indifferent about work. If you fall into this group, you probably don't love work, and it's not your burning passion, but it's tolerable and it pays the bills. There are good days and bad days, but the overall trend might be described as neutral and necessary.

In this situation, your preferred level of financial freedom should be inversely related to your overall disdain for work. You should work harder to increase your savings rate and reach financial freedom if you find yourself increasingly unhappy at work, because financial freedom will allow you to change careers or quit the rat race altogether.

### 3) Work is boring, terrible, and soul crushing

If you find yourself in this group, financial freedom should be your highest priority. If you truly hate your job, you should be willing to make sacrifices to escape. That might include cutting unnecessary expenses, working a side-job, building your human capital (investing in further training to be able to achieve higher pay or job satisfaction), or moving somewhere with a much lower cost of living. You should also be saving as much money as possible, so that you can change careers as quickly as possible.



By focusing on financial freedom, your perspective can be transformed. You can go from trudging through 40 years of dreaded employment, to designing the life that you desire. And you can find freedom quickly if you are prepared to devote your money, time, and energy toward that goal.

The point is this, time (not money) is your most valuable asset. If your time at work makes you miserable, save enough money to quit and go find a new job.

Life is too short to be miserable on a daily basis.

# Are You Actively Pursuing Financial Freedom?

Given the various stages of financial freedom, and the differing opinions on work, it is important to know where you fall in the spectrum.

Is financial freedom a pressing desire? Or, would you rather continue working and spending your pay check freely?



For me personally, financial freedom is my primary long term financial goal for retirement. I appreciate the flexibility and freedom that accompanies a large pool of savings, and I would rather forego consumption than live dependent on a weekly/monthly pay check.

Although I haven't yet achieved permanent (or luxurious) financial freedom, I am in a great position, being debt-free and having accumulated enough assets to purchase a prolonged period of freedom.

But it did not happen overnight. For over 20 years I have been involved with an offline business (a busy gym) but 13 years ago I started an online business part time in preparation for a life change and as an exit strategy for my business to allow me to travel and do the things I never previously had time for.

But of course that needed a certain level of money and that was the plan - to build the new online business to support my new intended freer lifestyle.

The media often portrays financial freedom as an insurmountable task that requires decades of saving and investing. That's sometimes true, but it's beneficial to focus on each victory along the way. For example, most people could pay off all non-mortgage debt, and accumulate enough savings to find a new career that is enjoyable. Those are huge accomplishments on the journey to financial freedom that should be celebrated.

For me the entire journey has been an enjoyable one and the skills I needed to run the offline business have come in very handy for the online one as they are very similar.

# Blocks That Can Derail You From Becoming Financially Free

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## You believe it's not possible...

Not worrying about money, travelling wherever we want, buying whatever we want without feeling guilty...is something many people want but only a few of them will ever achieve simply because they will tell themselves:

“Stop dreaming! That's not going to happen, that's too good to be true...”

Which boils down to:

“That's impossible”

That belief is what prevents most people from ever reaching financial independence because if they believe something is impossible they won't take any action. They simply won't take the steps necessary to achieve it.

***“Don't let mental blocks control you. Set yourself free. Confront your fear and turn the mental blocks into building blocks”.***

## You don't have any plan

If you say that one day you will be financially independent make sure you have a plan. Having a strong desire to get something is not enough, you need to implement strategies otherwise that's just dreaming.

So what is your plan for the next 5 years? What will you implement exactly in the future to reach your financial independence?

If you can't answer both questions, you need to start thinking about it and writing down your plan. I don't want you to procrastinate! If you tell me that you will make it tomorrow you won't do it. So start making a plan and stick to it!

## **You spend all your pay immediately**

Don't be like 80 percent of people; pay yourself first! That's the rule number one. No matter what you have read so far about wealth creation or financial independence saving money must be your priority.

So what do I mean by paying yourself first? "Paying yourself first means that every time you get any income you want to immediately put a small amount of your money aside (on another account for example). Before paying any rent, any taxes, any loan, food, clothes..."

## **You take advice**

This point is also really important. A lot of people who want to become financially independent take advice from other people around them. That's a big mistake so if you do it, stop it now.

When you take advice from your friends, family, colleagues...you won't get any benefits, unless they achieved what you want. The only thing they will give you is thousands of reasons not to start a business, invest, not to undertake, not to do this or that. They will hold you back with their fears and expectations.

Only take advice from people who already have the result you want to get!

## You don't make sacrifices

We tend to think that financial independence is something that we will get with time and patience. Time and patience are necessary of course, but effort is required too.

You need to make some sacrifices! Many people just want to lie down and relax after work or school and watch TV, go on Facebook or watch videos of cute cats on the Internet.

If you want to be financially independent forget all of that and read books and watch educational videos about what you want to achieve. You need to get your head right if you want to create wealth. That's a part of the sacrifices you need to make.

With time you will see that you will enjoy it. Reading books will be almost like seeing money coming in into your bank account. But if you notice that after reading 1 or 2 books you don't enjoy the time you spend getting educated on that topic, you should forget about becoming wealthy. Because what's the point of becoming financially independent if you don't like the process involved?

## You are not grateful

You need to recognize the wealth you already have. Be grateful for being alive, for having a family, friends...if you are not, financial independence will bring you nothing. Don't think that money will bring you happiness. If you don't see the beauty in your life today, you won't see it tomorrow with \$1million.

***"I respect and am grateful for all money that comes into my life".***

# The 12 Crucial Steps Needed To Achieve Financial Independence

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Just about everybody wants to become financially independent – so why do so few people get there?

As I have already pointed out, one of the secrets to attaining financial freedom is that it doesn't usually "just happen". It starts with a detailed plan, and a willingness to commit to that plan.

To help you get going in the right direction, here are 12 steps to become financially independent.

### **1. Decide You Want It More Than You Are Afraid Of It**

One of the reasons more people don't reach financial independence is they are afraid – not of being financially independent, but of the changes in their lives they will have to make to get there.

It doesn't happen overnight:

If you are new to the financial planning process, it's important to remember you cannot go from zero to sixty overnight. Just like a fitness trainer would be hesitant to recommend an all-out body blasting routine on your first day in the gym, I wouldn't expect someone to start implementing advanced planning techniques in the first week. Pick a reasonable and attainable goal, and get used to achieving small wins on your track to financial independence.

For example, if you are new to saving, you don't need to immediately put aside half of your pay check. Start with a small amount - maybe \$20 per pay period - and increase it as you get more comfortable with the process. Starting out slow will help you build the confidence needed for long-term success.

In order to become financially independent, you have to have a serious heart-to-heart talk with yourself. You want to get a few things clear in your head, including:

- A definition of exactly what financial freedom means to you - following someone else's definition won't get you there
- A realistic picture of your current financial situation
- A realistic idea as to what you will have to give up to get where you want to go
- A realistic assessment of the obstacles in your path
- A series of goals that will help you to become financially independent

That last point is a discussion all its own...

## **2. Create a Series of Steps that Will Get You Where You Want to Go**

Becoming financially free isn't a single goal, but a series of sub-goals. This is because your financial life has several facets. In order to reach your overall goal of financial independence, you will have to establish goals in the various areas of your financial life, including:

- Increasing your income
- Controlling your spending habits
- Paying off your student loan and credit card debt
- Understanding your savings patterns
- Determining your investment objectives
- Defining your long-term financial goals
- Purchasing the best life insurance for your family
- Implementing a legacy plan for your heirs

It is important you create such a list, with a corresponding goal relating to each individual category. That will ensure you are moving your entire financial situation forward, rather than trying to do it one category at the time.

You should also review your goals periodically and they will change over time.

### **3. Commit Now That You Will Live Beneath Your Means For The Rest Of Your Life**

If I can pick one step out of this list that's more important than the rest, it's this one. That's because no other steps you take will be possible unless you fully commit to mastering this one.

The reason it's so important is it's the single step that will provide most of the spare cash you will need in order to accomplish most of the other steps.

Learning to live beneath your means is at the central core of learning how to become financially free. And if you have not mastered this technique in the past, doing so will range anywhere from uncomfortable to downright painful.

Delayed Gratification. Get comfortable with that term. No - make that, get very comfortable with it. It means being willing to sacrifice now in order to provide for a better life for you and your loved ones in the future.

***“Don't give up what you want most for what you want now”.***

If you are currently struggling with your finances, there will be no easy way over this hurdle. You will probably have to cut out every expense in your budget that is not absolutely necessary, or do what you can to reduce those that are.

It could include not going on the annual family vacation, driving your car for years after paying off your car loan, living in your current home even though others you know are trading up, and buying your clothing in thrift stores while everyone else you know shopping at the mall.

That's just a short list of the sacrifices you will have to make. But in making them, you will be clearing money in your budget to build savings, to get out of debt, and to invest for the future.

## **4. Block Out The Spendthrifts In Your Life**

Are there one or more people in your immediate circle of family or friends who you could reasonably characterize as a spendthrift? If so, one of the sacrifices you may need to make to reach financial independence will be to either reduce your contact with this person (or people), or even eliminate them from your life altogether.

I know that sounds harsh, but is also totally necessary. The people who we keep company with can have a profound effect on how we view and spend money.



If you are surrounded by people who “live for the moment” - meaning they mostly spend their money having fun rather than saving for the future, you will inevitably get pulled into that behaviour.

## **5. Always Keep Your Career Or Business Moving Forward**

In Step 3 I said that living beneath your means is the single most important step on this list, and that’s true. But you can give yourself a major assist in that effort by making sure you steadily increase your income in the future. If you can steadily increase your income – while keeping your spending level – you will reach all of your financial goals much more quickly.

You can keep your career moving forward by keeping your work skills sharp, and increasing your value to your employer. You should put yourself in the running for promotions where possible, and hold yourself open for better opportunities with other employers. If you are self-employed, it means steadily working to keep your business moving up to the next level.

## **6. Vow to Always Save Money - No Matter What Your Income Is**

Don’t be one of those people who says “I’ll start saving money when...” The problem with telling yourself that is “when” never comes.

The better position? When is now! When is always. You should always be saving money no matter what’s happening. That’s one of the very best strategies to make sure you are always moving forward.

If you don’t have enough room in your budget to save money now, then the answer is to increase your income, lower your expenses, or both.

You will never change your life until you change something you do daily. The secret of our success is found in your daily routine.

A good idea is to sit down at the start of each New Year and write out goals for the year ahead.

You could set up a business/ personal budget and include savings goals. Then to keep yourself accountable you review your budget monthly. This keeps you on track to reaching your financial goals. I'd recommend setting up a system that works best for you and your family. Just writing down your goals will help you start the process.

But, reviewing them weekly/monthly and having honest conversations about where you are financially will determine your success or failure in becoming financially free.

Never let excuses stand in the way of saving money. It's a long-term goal that starts today – and never stops.



## **7. Insulate Yourself In The Short Run - Creating A Safety Net**

If you have been living pay check-to-pay check up to this point, your first savings goal should be to create a safety net. You can do that by creating an emergency fund.

An emergency fund should be held in a perfectly safe account – like a savings account. It's not for investment, because investment involves risk, and that's not the purpose of an emergency fund.

Your first goal should be to accumulate a sufficient amount of cash in the account to cover 30 days' worth of living expenses. Once that's achieved, your goal should be to add another 30 days' worth of living expenses. The account should have between three months and six months of living expenses if you are a salaried employee, and between 6 and 12 months if you have a self-employed job or paid entirely by commissions.

Life is full of surprises and changes, and it will do you a lot of good to have a liquid stash of cash you can access quickly in case of an emergency. Emergencies like getting laid off, the car dying, or your child needing urgent medical treatment, and your health insurance doesn't quite provide the coverage you thought it did.

Do you want to be up a creek without a paddle when those situations occur? Sure, you could probably charge those emergencies to a credit card with reward points, but that's going to end up costing you a lot in interest charges in the long-run. The goal is to make smart choices by planning ahead.

## **8. Invest Everything Above That**

Once your emergency fund is adequately stocked, you can begin thinking about investing your money. This is important, because investing is about using your money to earn more money. The larger your investment portfolio becomes, the closer you get to financial independence.

Ideally, your efforts to save money should never slow down once you have built your emergency fund. Instead, increase your efforts to fund your investment accounts. That should be easier to do once you have an emergency fund in place.

## 9. Diversify Your Income Sources

Just as you would diversify your investment portfolio, you should also diversify how you make money. Both the economy and the job market are not as stable as they were a couple of decades ago, and you have to be prepared to ride out the ups and downs.

For example, if you have a full-time job, work on creating a side business. Not only will it provide you with an additional source of income for savings and debt reduction, but it may also form the replacement for the job you lose in the next recession.

If you have a business, look to diversify into related sources of income. You may even consider creating passive income sources, such as being an investor in a small business that is run by someone else.

Multiple income sources, in and of themselves, can represent a form of financial independence all by themselves.

## 10. Get Out - And Stay Out - Of Debt

It's hard to make a case for being financially independent when you owe money to banks or other people. You should have a goal of getting out of debt as soon as possible.

You can have different time horizons for getting out of debt with each debt category. For example, you can commit to eliminating your credit card debt in five years, while eliminating your student loan debt in 10 years, and your mortgage in 15 years.

That's not an overnight solution to your current debt problems, but it sets you to be heading in the right direction.

And once you get out of debt in any category, stay out and never come back! There's no such thing as "good debt" when you're trying to achieve financial independence.



## **11. Make Sure You Have Enough Insurance Coverage**

Early in your journey toward financial independence, you may want to maintain minimal insurance coverage to keep your expenses low. But, as your wealth grows, your insurance coverage has to rise along with it.

Though we don't normally think of it in this way, the primary purpose of insurance is to protect our assets. The more assets you have, the greater your insurance coverage needs to be.

Review all of your coverages annually. That includes health, auto, homeowners, disability, and affordable life insurance. As your wealth grows, low coverage levels and high deductibles can work against you in a crisis. That defeats the whole purpose of having insurance of any kind.

## 12. Commit to Refocusing On Your Goal Regularly

In order to become financially independent, you will need to become fully committed to your plan. You should have a written “big” plan – that includes goals for each financial category – and plan to review them annually and you should have “sub-goals” which are the ones to review weekly/monthly.

The purpose is twofold:

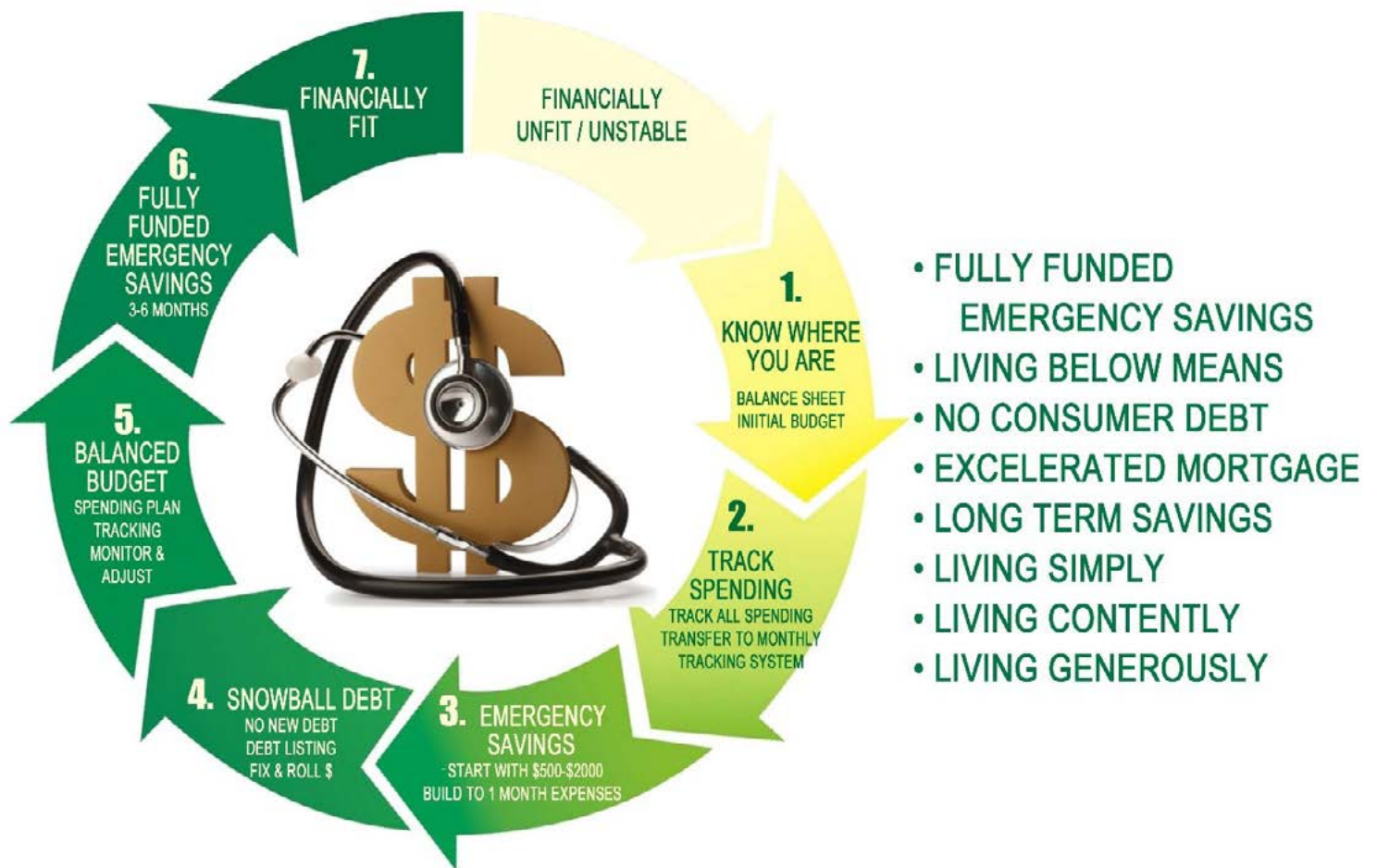
1. To make sure your goals are on track, and
2. To keep yourself focused on your ultimate goal of becoming financially independent

This is incredibly important, particularly number two. It’s very easy to get side-tracked on the road to financial independence. For example, you may find yourself getting very comfortable about two thirds of the way there, and starting to spend more money and save less.

Think of it as an affirmation, in which you renew your commitment. You should do that at least annually, but in reality you should do it as much as you need to.

Growing up financially involves breaking old unwanted habits and cultivating new and effective ones instead. I would highly recommend anyone who plans to go on a financial freedom expedition, to make a list of unhealthy habits and behaviours, as first step, and then work to change them over time.

# BECOMING FINANCIALLY FIT



# Its Not Only About Money - Wealth Vs Money

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Most often when we think about wealth we think about it in terms of money. People who earn substantial amounts of money are considered in our society as wealthy, or in other words, rich. What we tend to overlook is that most people are dependent on their job alone for their high income, a job from which they might be laid off, only to be left with mounting bills and growing debt.

I had the same kind of mindset myself and played the 9 to 5 game for years, however, a prominent paradigm shift is required to create not only money, but true wealth.

Real wealth is created from assets that generate regular positive cash-flow. Owning an internet business, as in my case that works without constant supervision and produces a profit is a good example of a wealth-building asset. Other examples include: owning shares in growing and successful companies or owning a property that creates a net rental income on monthly basis.

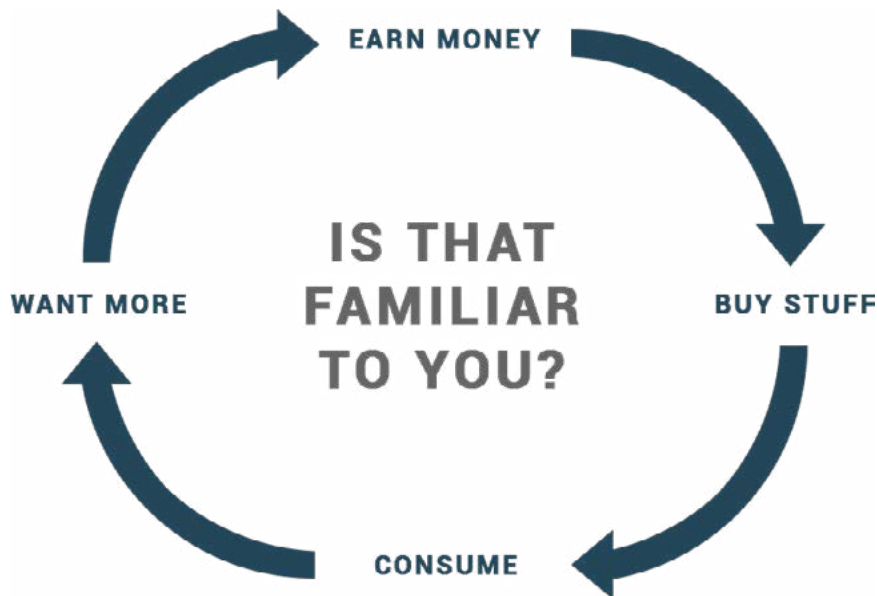
Money can be our starting point toward building wealth, but money alone is not wealth. In fact, money's value decreases over time due to regular inflation.

Money is currently created out of thin air and backed by nothing. Money's value only exists in our minds and to the extent that we are prepared to accept it for real products. Perhaps, rather than arguing that recent peak prices of gold is due to its rare amount, a more suitable argument is that money's purchasing power is simply collapsing.

Don't rely on your job alone, spend the time and ask yourself what type of assets you can start building right now. It's time to give up on the idea that someone else, either boss or government is going to take care of you in times of financial trouble.

## Consumerism vs. Minimalism

Consumerism, the systematic fostering of the desire to purchase, is perhaps the 21st century's epidemic. We are constantly sold things we don't really need through advertising and slowly but steadily we become conditioned to derive happiness from what we buy. We are a bit addicted to "stuff" and often buy things we don't need or end up using.



What we tend to forget is that the more stuff we own, the more money it costs, the more space it occupies and the more time it takes to manage it. As we consume, we add to environmental degradation by using more resources and energy to produce, transport and dispose what we consume.

Minimalism, on the other hand, reduces our attachment to things, promotes simplicity, eliminates clutter and helps us move more freely in life.

I encourage trying it yourself. Make a list of a few things you don't use and give them to someone who might need them. Alternatively, you can sell them on eBay or similar, to make some investment money. I firmly believe that longer lasting happiness comes from who you are, not what you own.

Tip: Before you make your next purchase and spend your hard earned cash, stop and ask yourself if what you are going to buy is a good use of your money. This will make you a lot more conscious of your spending.

## Pretend to Be Poor

*There is one who pretends to be rich and has nothing  
another pretends to be poor and has great wealth*

### **The Old “Job Security” Myth**

The common mindset amongst most of our parents is to go to school, get a secure job, buy a house and pay the mortgage until retirement. That may have worked for our parents’ generation, but the world has changed and so has the economy.

In today’s fast-paced global society, nothing is secure anymore. The cost of living in the western world continues to increase, jobs are outsourced to other lower wage countries and skills needed only a few years ago are no longer current. Countries, such as Iceland, Greece, and Portugal are on the verge of bankruptcy and the U.S., with its consumption economy, and its massive \$18 trillion debt, is not far ahead. Even pensions and retirement plans are in danger. Increasingly, these long-term securities are financed by borrowing and around the world it is more challenging and less likely to receive them.

Perhaps it’s time to finally recognize that “job security” is simply a myth and most of us have been living with this kind of mindset for too long. Although you may feel comfortable with an employer it’s a sobering thought to realize that each has the power to cut off income using just two words and in doing so can turn your world upside down. Most of us live on the edge pretty much gambling on our luck with no financial strategy in mind and inadequate reserves.

Your financial situation might be even more sensitive such as if you have a family to support, a big mortgage, or other high ongoing recurring expenses, and you are dependent only on one stream of income called “a job”. Of this is the case it is imperative that you start thinking of an additional income source and preferably passive. Don’t wait for the next financial crisis to hit.

## **Earned vs. Passive Income**

I’m sure you will agree that it’s much nicer to get paid while you are eating and sleeping than trading your time for money. The biggest limit with earned income (e.g. salary) is that you only have so much time and can only accumulate so much wealth. On the other hand, when you own a business or get paid based on results, there is no such limit. A website, for example, can serve unlimited clients and generate unlimited revenue.

***“If you don’t find a way to make money while you sleep, you will work until you die!”***

When I began my journey I considered all of the cash-flow options. I went to real estate seminars, read books about shares and other investment options. But I finally chose to focus my efforts on the online world.

An online business requires less investment of money (or even no investment in some cases, such as owning a blog or writing articles), and perhaps more importantly, the Internet by its very nature, magnifies efforts by allowing you to reach more people with the same amount of effort.



There are numerous ways to generate passive income. Examples include real estate rental, affiliate marketing commissions, original art royalties such as book, music or photography, interest from investments, dividends from owning shares in companies, and as mentioned above, advertising revenue or selling a product or service online.

Whatever model you elect to adopt, try to make it as passive as you can. Spend the energy and build something that frees you from the shackles of our modern rat-race society into a world of exciting possibilities. A world where you decide what to do in each and every moment. You can always choose to keep your job and work in your current role, however the big difference is that you will work because you love what you do and not because you have to or need to work.

## **Clearing Limiting Money Beliefs**

Here are some common beliefs around money: money is the root of all evil; money is not important; starting a business is risky; wealthy people are greedy; making money is hard and so on.

If you hold any of these beliefs, you are setting yourself up for a tough financial journey. For example, if you believe that rich people are greedy and you despise greedy people, how can you become something you feel contempt for? You will always sabotage your success in order stay consistent with how you want to see yourself.

When it comes to money, we are all conditioned from a very young age by our environment. We model our parents' beliefs, we conform to the norms of a society, we learn how to think and act by the media. We act based on past programming. We do all of that and then justify our behaviour.

It's only when you examine your own beliefs that you will be able to see how your own thoughts may be holding you back from creating wealth and abundance. Like many others, including my parents, I believed in retirement at the age of 65. Nowadays, I don't believe in retirement at all. Why would I like to retire from something I love? This only pushes me further to only doing what I love to do. And that is to be successful and make money.

## FORMULA:

$$\begin{array}{ccccccc} \text{Powerful} & & \text{Good} & & \text{Positive} & & \text{Positive} \\ \text{Goals} & + & \text{Habits} & + & \text{Beliefs} & + & \text{Language} \\ & & & & & & \\ & & = & & \text{Financial} & & \text{Abundance} \end{array}$$

Before you commit to creating financial freedom, explore your beliefs around money. Identify which scripts you run and which beliefs you may be holding subconsciously. Once you know what holds you back, create new empowering beliefs and expand them step-by-step. If you can grow your passive income to \$100 a month, for example, push on to \$200, and keep going from there. Taking baby steps in such a way allows you to push the boundaries of your beliefs around money little by little, until you have reached your ultimate goal.

## A Few Thoughts On Fear

Most of us play the game of life in a very safe manner and steer our life toward security. The main concern is survival and our dominant life strategy is not to lose.

But living based on security is living based in fear, which is probably the most powerful hindrance for our financial growth.

I was no different. Fuelled with the fear of failure, I became satiated by a steady pay check. The truth is that failure creates life experience, and is a necessary component for business success. The more life experiences you have, the more skills you will acquire and the wiser you will become.

For years I was fed by society that starting a business was a risky move. The truth is that relying on one source of income is riskier and that starting your own business doesn't have to be risky at all.

Your first business doesn't have to be the "next big thing". Ignore the glamour and divert your attention to simpler things with little or no investment, such as an informative website that can earn you passive income now.

Even creating just one eBook and selling it online is the perfect place to begin. That involves little expenditure and everyone has at least one eBook in them as we all have skills and experience that others want and will pay for.

I heard a story years ago about the success of a simple eBook about taking care of your guinea pig that had achieved over a million dollars in sales. You can imagine children and parents buying a guinea pig as a pet then looking online to see how to take care of it. It was under 10 dollars so the amount of sales is staggering but completely possible. Quite an encouraging story I think you will agree?

## Don't be afraid to take action

If you have any fears regarding the world economy or the state of your current job, and you don't take any action, you leave yourself stuck in the same place.

Instead, take full responsibility and see that your financial situation is a result of actions (or lack of actions) you have made in the past. The longer you wait before making the leap, the more difficult it can become. You might have a greater family obligation, slightly less youthful energy, and a big mortgage loan on your shoulders.

Use fear to motivate yourself to take action, or even better, put the fear aside and just take action. Get in the game now and expand your comfort zone. New people will come into your life, more ideas will pop up in your mind, and new business opportunities you cannot foresee will constantly arise.



## Financial Freedom Commitment

Please don't think becoming financially free is a simple walk in the park. It does take time, courage, focus, knowledge, mindset, and more than anything, commitment. But with some simple planning sprinkled with a bit of sacrifice it can absolutely be done.

Are you willing to work extra hours a day? Wake up early and work on your business? Then go to your “job” and put in more hours? Give up some of the comforts of your current lifestyle? Say “No” to people, events and situations that are not in harmony with your project?

We all put conditions on what we are willing to do and sacrifice in order to succeed. If you want to make this project successful as close to 100 percent commitment is needed. Your commitment would be demonstrated, not by enthusiasm or the amount of money you invest, but by putting your full force into achieving the goal and investing every possible minute of your precious time in it.

If you can't find enough time, given your current schedule, scale back other activities, work on weekends, or even consider taking time off work to get your business rolling. Do whatever it takes. No excuses.




## **Start From Nothing And Become Financially Independent**

We have established so far, that you wish to become financially independent. Even if you have nothing right now, take heart that more than eighty percent of self-made millionaires began with nothing or in many cases, less than nothing.

Don't get to retirement age and have regrets. The statistics are a little scary. Of 100 people who reach retirement age, according to industry statistics, only ONE will be wealthy. Four out of the hundred will be financially independent; fifteen will have some savings put aside. And the other 80 will be dependent on pensions, still working or broke – this after a lifetime of well-paid work in the most affluent society in human history.

**WHAT HAPPENS AT THE AGE OF 65 YEARS?**

- ✓ 36% Dead
- ✓ 54% Dependent
- ✓ 05% Still in Job
- ✓ 04% Financially Free
- ✓ 01% Time Freedom and Financial Freedom

A man in a dark suit and tie is shown from the chest up, standing in a brightly lit office hallway. He has his arms raised in a celebratory gesture, with a wide smile on his face. The background shows a white door and a window with blinds.

We may wonder why this happens.

There are two main reasons why people retire poor. First, they never decide to retire rich. They wish and hope and pray, but they never make a firm, unequivocal decision that they are going to do it.

Second, even if they do decide to retire rich, they procrastinate until it's too late. They always have some good reason for putting it off.

Don't let this be you.



## The 4 D's

To get you on your way to financial freedom, there are four critical steps that you must take, all starting with the letter D. The first step is **desire**.

You must want it badly enough to make an unshakable commitment and to be willing to make sacrifices.

The second D is **decision**. You must make a decision right now to do whatever is necessary, to be willing to pay any price, go any distance, to achieve your goal.

The third D is **determination**, which is to keep at it until you succeed in spite of all the problems and obstacles you will experience.

And the fourth D is **discipline** – the discipline to master yourself to develop the habits necessary for achieving financial independence. Those are the four Ds. **Desire, Decision, Determination and Discipline**. And you can self-assess how successful you are by measuring how well you are doing in each of those both now and in the future on a scale of one to ten.

## 5 Things Successful People Do That Others Don't

Let's take a look at some of the traits successful people do.

We know this as success leaves a trail...

### 1. They Go to Work To Prosper, Not Just To Work

Those who are more successful go to work to get something accomplished. They work to make their dreams a reality, not just to get their eight hours in.

They have a drive, even a greediness or self-centred push to get something done. There are millions of people who go to work every day, yet few put themselves in a position or mindset to prosper.

Unsuccessful people approach their work with a more limiting mindset. They often refer to work in a negative way. For example, they will say “the daily grind” or “my life as a drone.” They typically complain as opposed to looking at work as a means to an end, to create a life of abundance.

Work - the passion for it, the creation of it, your contribution and what you learn from others - is what leads to goals being met and dreams becoming reality.

***“Hard work beats talent when talent doesn’t work hard!”***

## **2. They Exercise Incredible Drive**

The most successful people I know are driven, and they push and shove until the job is done and targets are hit, and then they go again. They are able to stay focused on getting results. They keep doing the hard things long after others are only doing what’s comfortable.

Unsuccessful people appear to spend a lot of time in emotions and considerations that cause them to stop or settle and then rationalize how these feelings should be satisfied. What they usually don’t seem to understand is this mechanism of drive is a muscle that can be developed by using it and making it stronger just like any muscle in the human body.

### 3. They Never Make Excuses

Regardless of how many excuses they make, successful people know that it will not change the outcome. Even justified excuses will not make a project or person successful. When things go wrong, the successful person sees it as an opportunity and a challenge, not an insurmountable hurdle.

Unsuccessful people spend a lot of energy and time making excuses, blaming the economy, the customer, prices or competition. Even if the “excuses” are all true, it won’t improve the outcome, and successful people know this. No matter how justified you are, never make an excuse for any outcome.

***“Either you will find a way, or you will find an excuse”.***

### 4. They Focus On Their Goals Daily

Successful people are always focused on success and one great way to do this is to write down your goals and refer to them often. It’s my experience that if you can stay focused on what you want, you will be more likely to get it. Make the things you want and haven’t yet accomplished so real in your mind that they become real in your world.

Less successful people seem to allow anything to drift into their environments -they are not controlling what they focus on. The average person consumes four hours of TV and Internet per day and writes their goals down once a year. Every day presents an opportunity to set and reach goals regardless of how large or small they are.

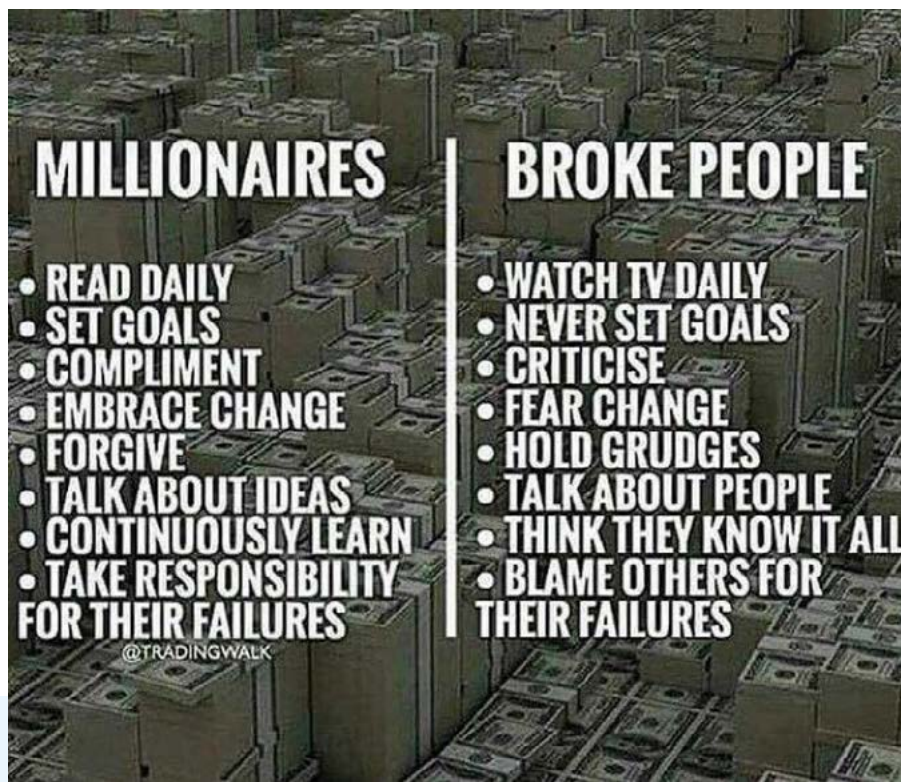
***“At first they will ask why you are doing it. Later they will ask you HOW you did it”.***

### **5. They Are Willing To Fail**

The old saying, “no risk, no reward” really applies to those who are successful. These people go for it almost with a willingness to fail. Of course, they aren’t interested in failing, but they know that if they don’t put themselves in a position to fail, they will never create the ability to win. At some point in life, you will have to go for it or you will live the rest of your life regretting not doing so.

Unsuccessful people play it safe. They don’t speak up or offer ideas because they operate from a place of fear. They are afraid to fail because they are overly concerned with the judgment of others so they do the minimum and try to “fly under the radar. Never be afraid of failure because behind every mistake is an opportunity to learn.

Begin to willingly do these five things, and you will soon see how things change for the better in your business and life. Because doing what others refuse to do will give you the edge you need to find the success you want.



# Habits To Make You A Success In Life And A Millionaire

## 6

It's true that some people spend their entire lives wondering how to be successful in life, but never figure it out.

Would you be surprised to find out that the secret really comes down to four key areas?

Well, it does.

You see, personal success is achievable for anyone who practices the four areas – or keys to success as I call them.

Everyone wants personal success and to learn the keys to success. Everyone wants to have a happy, healthy life, do meaningful work, enjoy a career, and achieve financial independence.

Everyone wants to make a difference in the world, to be significant, to have a positive impact on those around him or her. Everyone wants to do something wonderful with his or her life.

Over and over, I have found that the keys to success are a single piece of information, a single idea at the right time that can change your life in the right situation. I have also learned that the great truths are simple.

If you can follow these tips, you will be able to take control of your life and achieve your goals.

## We All Have One Common Goal

Luckily for most of us, personal success is not a matter of background, intelligence, or native ability. It's not our family, friends, or contacts who enable us to do extraordinary things. Instead, the keys to success in life are our ability to get the very best out of ourselves under almost all conditions and circumstances. It is your ability to adapt and change your life.

You have within you, right now, deep reserves of potential and ability that, if properly harnessed and channelled will enable you to accomplish extraordinary things with your life.

## **The Four Keys To Success**

The great keys to success to change your life have always been the same.

1. Decide exactly what you want and where you want to go.
2. Set a deadline and make a plan to get there. (Remember, a goal is just a dream with a deadline.)
3. Take action on your plan; do something every day to move toward your goal.
4. Resolve in advance that you will persist until you succeed, that you will never, ever give up.

This formula is your key to success and has worked for almost everyone who has ever tried it. It will require the very most you can give and the best qualities you can develop. In developing and following these keys to personal success, you will evolve and grow to become an extraordinary person.

## **Program Yourself For Personal Success**

If you can change your life by achieving just one important goal, you create a pattern, a template for personal success in your subconscious mind. You will continue to change your life and be automatically directed and driven toward repeating that success in other things that you attempt.

By overcoming adversity and achieving one great goal in any area, you will program yourself for success in other areas as well. In other words, you learn to succeed by succeeding. The more you achieve, the more you can achieve.

Each of the keys to success, especially the first one, builds your confidence and belief that you will be successful next time and achieve ultimate personal success.

Try to leverage your momentum from an achievement in your personal success to reach a goal in your career or at school. Eventually, you will create a synergistic effect and find that success comes easier on all fronts.

***“If you don’t program yourself, life will program YOU!”***

## **Unlimited Potential**

The only real limits on what you can do, have, or be are self-imposed. Once you make a clear, unequivocal decision to change your life by casting off all your mental limitations and throw your whole heart into the accomplishment of some great goal, your ultimate personal success is virtually guaranteed, as long as you don’t stop.

## **Fitness Success Equals Life Success**

Professional athletes train hard to bring their best selves to their sports. What if we did the same thing as a way of winning big with your finances?

What do Olympic gold-medal swimmer Michael Phelps and a Fortune 500 CEO have in common? At first glance, not much. But look closer. Today’s business world isn’t all that different from the sporting world: It’s fiercely competitive, mentally and physically demanding, and it requires constant preparation in order to succeed.

Yet, there's one crucial distinction between athletes and corporate workers: Athletes train rigorously for their relatively brief moments of competition. Executives and business owners on the other hand, have to be in top form all day, every day - in the boardroom, during negotiations and strategy meetings, and when planning budgets and meeting deadlines. Unfortunately, few train for these relentless demands.

For many world-class athletes, their salaries and endorsements are dependent on positive results at specific events. They tend to manage their energy around those peaks in performance. As a result, athletes are acutely aware of the roles that fitness, rest, spiritual and emotional health, nutrition, and self-improvement play in giving them a winning edge.

Most businesspeople, on the other hand, perform the same tasks day in and day out. They strive to squeeze as much productivity as they can out of their workdays - waking early and staying up late, downing cup after cup of coffee and relying on vending-machine fare to stay upright and moving. So, when it comes time to really shine - during a presentation, sales meeting, or when gunning for a promotion - these professionals often come up short.

Though they are expected to perform at their best every moment of every day, no one can sustain that over time. Eventually, as they try to maintain the breakneck pace, they become more reactive, frazzled, exhausted and, without the specific goals and positive feedback that athletes receive in competition, they can become downright paranoid about the quality of their work.

Rather than automatically heading down that fast track to nowhere, we should begin thinking of our work in the same way a professional athlete thinks of his or her sport. In other words, what if we took a hard look at our sources of energy and prepared for each workday the way a pro athlete prepares for the demands of competition? What if we actually trained for our careers?

Without a doubt, the higher your level of fitness, the greater the capacity you have to perform your job, and the greater capacity you will have to deal with the demands in your life, There is no doubt about it – unhealthy lifestyle habits such as poor eating habits and low fitness undermine physical and mental performance.



An ever-growing body of fitness experts, physiologists and psychologists agree on how physical exercise causes the brain to grow new connections and get sharper. Studies conducted by the American Medical Association and others suggest that executives and business owners who exercise regularly tend to be rated more highly by co-workers on leadership-strength measures than those who don't.

That makes sense, considering exercise improves your memory and problem-solving skills and, as you get older, gives you a lower risk of dementia. In addition, studies show that good fitness bolsters immunity and brightens mood, reducing the number of sick days among workers. Regular exercise boosts your serotonin levels and thus your mood, which is what Prozac does.

If you are in a good mood, you are going to be more patient and think more clearly. The physiological benefits don't end there, either. When you eat well and exercise regularly, every system in your body runs more efficiently.

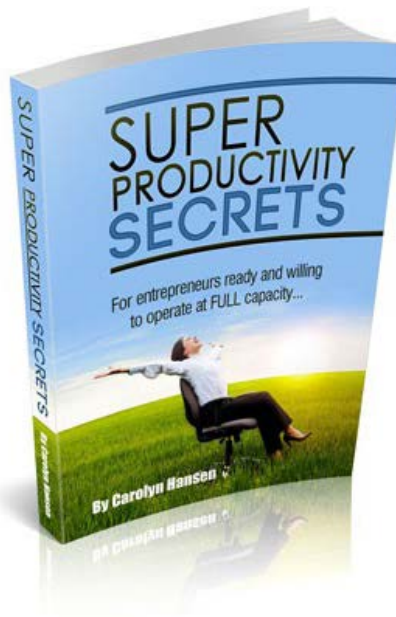
Unfortunately, getting fit is rarely at the top of our professional to-do list. Our physical fitness is often the first area that gets ignored or overlooked when we are faced with high levels of demand at work. Yet successful leaders need to get their head around fact they must manage energy, rather than time, to sustain high performance.

If you don't have enough energy in your tank - or it isn't the right quality of energy you won't be able to bring your unique skills and talents to life personally or professionally.

So, if you want to be able to be highly productive and manage stress efficiently you do need to begin placing more emphasis on getting and staying healthy.

I have created a program just about this – you can see it here:

### **Super Productivity Secrets**



To perform at your best, you will need to cultivate motivation for increased physical and mental vitality, mental focus and emotional energy (through exercise, and proper nutrition),

Pursuing a high-octane career or financial freedom should not mean that exercise drops to the bottom of the totem pole of priorities. Did you know that research shows a link between physical and financial health? The Financial Wellness Index shows that those who are in good physical shape are more likely to have their finances in good shape.

HEALTH and wealth do more together than simply rhyme.

Improving your health can in many ways improve your wealth, money experts say, by saving money and creating a mindset to breed financial success. And wealth can also improve your health because “you can pay for the things you need to do to have a longer, happier and more fulfilled lifestyle”.

So the two go together hand in hand.

No pain, no gain is a popular saying in the gym, but the mindset created from being physically uncomfortable can also flow through to being willing to be mentally uncomfortable by investing in areas you may previously have avoided.

The key for being both healthy and wealthy is to stop procrastinating. People put stuff off because it’s hard, but once you get used to it habits are formed - whether that’s exercise or saving money.

The bottom line is if you want to achieve financial freedom - you need two kinds of health - physical/mental health and financial health.

No matter whether you are a high-powered executive, work at a job, are creating an online business, or creating a side business to boost income chances are you will encounter a variety of challenging scenarios daily. And...you need a solid strategy to manage them and fitness (must include strengthening exercise) is the most effective solution which anyone can do. Plus it will boost your health in a multitude of other aspects.

It is easy to forget the bigger picture and instead drive yourself crazy focusing on every little detail and circumstance you have no hope of controlling. Because if you try to do that your stress levels will rise and in turn will hamper your work performance or wealth creation plans.

If you take the time out to exercise (more on especially stressful days) when your mind and body needs a reprieve and by prioritizing fitness, you will notice you will be more calmer, more focused and more in control of your workday.

It will also boost brainstorming new ideas, increase confidence and improve decision making and problem-solving strategies.

In your quest for financial freedom always consider the big picture and embrace momentary stress as a potentially positive challenge. Don't be afraid to set boundaries and reprioritize demands as necessary while always keeping an eye on the big picture. Thanks to good self-care, you will have the physical and emotional stamina to weather challenging times.

If you are truly connected to the mission of financial freedom and you believe you are a part of something bigger than yourself, then going the extra mile to place your own strength and fitness as a priority isn't difficult. The greatest performers in life know they have to go above and beyond expectations to succeed. But, they do the extra work because they believe in it, not because they see an immediate payment for it. It's simply part of the overall big picture.

Keep in mind that the energy you can dip into on your journey to financial freedom depends, hugely on your overall level of well-being. The vitality that results from a combination of exercise, nutrition and sleep simply cannot be faked. Together, they help you become a strong, capable, creative, focused and centered person. YOU are your greatest strength. YOU are your greatest asset.

YOU are your greatest resource.

Look after and bolster that asset and resource every single day and it will reward you with benefits you will scarcely imagine.

It also helps to remember that not all stress you encounter in your workday is detrimental. There are times when stress can be a strong motivator. It can wake you up from complacency and inspire you to work harder, perform better and set new goals. The key is learning how to manage stress so it doesn't get the best of you and that is where your regular exercise program will come into its own.

Consider the lessons derived from sports such as soccer, softball or basketball, where you must be responsive and adaptable to meet both your needs and the needs of your entire team. You rely on coaches to give you pointers and teammates to support you (and vice versa). You develop a sort of mental toughness that translates well to stressful situations at work.

Sure, when deadlines loom, you may have to skip your usual workout, but don't let that derail you from your overall fitness goals. To avoid allowing work-related stress to build up and hamper your efforts, spend some time outdoors - even if it's just 10 minutes – even going for a short walk or doing some brief strengthening exercises with bodyweight. I have a free mobile app here that will take you through simple at home 10 minute workouts.

**Free Exercise Mobile App** (just scroll down the web page)



The app workouts use a sandbag (a bag with handles) to add some resistance. You fill the inner filler bags with water, rice or sand for a quick effective workout.

And if you'd like to check out the sandbag I recommend for training, here's where you can find details on that and reviews of the product:

**At Home Exercise Equipment I Recommend**

One important step on the road to financial success, is to hone your sense of purpose, set some goals and stay focused on the small victories. Even successful athletes need occasional pep talks, and you can do that for yourself by writing a mission statement, journaling, and creating a vision board with images and words that represent what you hope to achieve: physically, professionally and spiritually.

Writing a mission statement isn't as daunting as it sounds. It simply conveys your reason for being, what drives you and where you want to be several years down the road. The constant visual reminder will encourage and motivate you much like a coach guides an athlete.

And while you may not be wearing a pro sports jersey or training for victory on the field, devoting a similar level of dedication to winning at productivity can result in another kind of victory - a satisfying and rewarding professional life AND financial freedom.

**ADDING exercise to your daily activities won't just improve your health. It IS good for your bank account too.**

Those who prioritize their health and invest in themselves so that they can be financially free AND live a long and healthy life definitely seem to be the ones who are killing it in their given field. If you look at some of the most successful people in the world almost all of them prioritize their health and fitness.

Whether it's working out first thing in the morning to help give themselves a little extra mental clarity before tackling a day full of difficult tasks or decisions, or eating quality nutrient-dense diet to ensure they have enough energy to crush their long days.

**Not only can these people make money in the same amount of time they are much more likely to be around longer to spend it.**

Makes no sense to not take care of yourself only to get to or near the finish line and get some dreaded disease that can make your life a living hell or take you out long before your time.

## **Financial Freedom For Entrepreneurs**

How your health can help you if you choose to create more wealth with entrepreneurship (or even if you don't!)

It's a fact, living the life of a busy entrepreneur can take a toll on your health. Amid the long days of work and erratic scheduling, it's difficult to find time to exercise or plan a healthy meal.

However, it's incredibly important to make a healthy lifestyle a priority if you wish to become financially free, especially for entrepreneurs. You will find that your mood, productivity, creativeness, energy levels and happiness will all improve as a result.

But let's be honest here, entrepreneurs' rarely perceive their health as a resource for business performance... it's so easy to let everything go and get lost in doing what you love, in building your business, and tending to your dream.

It's so easy to stay in front of the computer screen for hours or days, and do nothing but work, sleep, eat, and repeat the cycle thinking that you will tend to your health when you get time.

I know I sometimes get so wrapped up in all the work I need to do on my business that I spend too long sitting at the computer, or worrying, or working too late when I should be sleeping, or eating processed food because it's supposedly faster and easier.

You are building a business for a better future but be aware you can also be ignoring your greatest asset along the way: Your health.

Kinda ironic, don't you think?

Here's the real catch: Entrepreneurship can make it challenging to stay healthy! It's not easy to stop and set aside time from what you love doing even for an hour in order to go get some exercise or prepare a healthy meal!

This is not like school where you can use a break from that homework or like a job where, even if you love it, you are still working for someone else so taking a break to do something for you is a welcomed change.

Entrepreneurship is tied to your identity and your very core. This is your life's work and purpose, your service to others and to the world, and every minute into it is an investment, and it aches to part with it, even for a short exercise session or a healthy meal.

So then, how do you take a break from obsessing about building or running your business better, faster, more profitable, the stuff that lights you up inside and makes you come alive?

Well, you need an irresistible incentive and I got one for you. A proven concept that makes perfect sense:

## **You get BETTER at your business if you FIRST take care of your health.**

Here are some fantastic business benefits of creating a healthy lifestyle for yourself:

- You think faster and more clearly when your mind is clear of junk.
- You sleep better and come up with better ideas when your body and mind is happy.
- You have more energy so will have more endurance and greater productivity.
- You will be more creative as your brain works better.
- You will have more focus and concentration after you recharge and refresh.
- You will sleep better, (fall asleep faster and sleep more soundly).
- You will be better at problem solving and decision making.
- You will manage stress better and dissipate feelings of anxiety and worry before they build up and become damaging to your health.
- You love yourself more because you feel better about who you are.

- You become a better version of yourself, a more youthful dynamite version ready to conquer the world!
- And you will have more time...not only to make more money but also to spend it!
- And the best one, the single most important and persuasive argument I have for you:

## **You Feel Better. You Will Be Happier!**

When you are happier from the inside out; you see the world in a different light. Your cup is half full not half empty!

Make no mistake, the one essential component of a healthy business is a healthy owner.

A fit person can function without a business, but a business cannot function without a fit owner! Not for the long haul anyway.

It's a shame that many entrepreneurs are under the impression health is a necessary sacrifice now in order to live well later...

And they're basing this on the notion;

## **“Entrepreneurs live like most won't now in order to live like most can't later.”**

Working harder at working smarter is one thing, but that has nothing to do with sacrificing your health. It's important to understand the body wants every internal process to function in harmony. When this happens, our energy, mental clarity and creative abilities operate at a much higher level.

Its encouraging that studies reveal that successful entrepreneurs are healthier than most people taking self-responsibility and practicing self-care strategies like proper exercise, eating real food along with cultivating a mindset to grow and lead their business to success.

In other words their action taking is congruent with their big picture goals. It's pointless to work hard for years or decades and be dealt with a life threatening disease before you reach the finish line.

You simply cannot allow yourself to get so caught up in the hustle and bustle of life that you forget to take care of your own needs. Nurturing yourself is a necessity, not a luxury.

The most sensible way to approach your new healthy lifestyle is just like you do your real business. It's your baby. You are going from an idea to inception to full execution so apply what you know about running a business to running your own healthy lifestyle.

It just makes good business sense to be healthy and the most successful entrepreneurs combine great health with great business!

Its really about health by choice, not by chance.

The way to experience perfect health and greater lifestyle freedom is to create balance in your life. Healthy entrepreneurs treat health as a lifestyle. You can't put a Band-Aid on a bad business plan, just like you can't eat healthy for a week and expect to function at peak performance or get into great physical shape.

Successful entrepreneurs wholeheartedly embrace healthy living: They work smarter, not harder and put their health at the top of the totem pole of priorities so they can plan the game of life full out.



Entrepreneurship and health go hand-in-hand. Each will teach you valuable lessons about the other.

Aside from family, friends, and relationships, there are few things more important in your life than your health and your career. When you passionately pursue both of these things you can experience a longer, more fulfilling life.

Place your health, fitness and wellness first and foremost and you can have everything you want in your entrepreneurial pursuits.

Let me help you on this journey go here for my full (6 month) lifestyle program to make it easy to fit the pieces of the puzzle together:

[\*\*Ageless Brain\*\*](#)

## **Last words**

When you reach the place of not needing to work, a surprising and wonderful thing happens. You WANT to work. And the difference between the two words, “need” and “want” is quite remarkable. It’s perhaps the difference between fear and love. The fear of not being able to survive without a pay check, compared to the love of doing what you want to do, no matter whether you are paid or not.

If there is one message I want to leave with you with, is that financial freedom and wealth in general, are much more than having money in your bank account. Real wealth is about gaining a continuum of enriching life experiences, it is about playing the game of life in an exciting and meaningful way, and perhaps more than anything, it is about having the time and freedom to live your life doing what you love.

Here are two things you can do immediately to put the ideas in this eBook into action:

First, make a decision, right now, that you are going to be financially free, no matter what obstacles you face in the short term. Then write it down, make a plan and start to work on it every single day.

Second, resolve in advance that you will persist in the face of every setback or obstacle you face. You will never give up. You will keep on moving forward until you finally achieve your goal.

I sincerely hope I have provided you with enough knowledge and resources that you can now take the ball and keep moving towards being financially free.

For further tools that can help you I would love you to visit my website:

**[Carolyn Hansen Fitness](#)**

To your success  
Carolyn Hansen