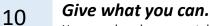
----- 10 BASICS OF -----

PERSONAL FINANCE

----- WORKSHEET -----

1	Have a reason why money and financial freedom is important to you. You must know your "Why" to be motivated as to the "What" and "How".
2	Create a Prosperity Mindset. My good friend, Brian Tracy, puts it this way, "The Law of Expectations says that whatever you expect with confidence, positive or negative, becomes your reality. If you confidently expect to succeed, and hold to that belief, and act as if your success was inevitable, you will eventually achieve that success."
3	Decide what you want. You can't get from where you are to where you want to be if you haven't defined where you want to be. Know what financial outcome you what. And be specific.
4	Assess where you are. Again, you can't get from where you are to where you want to be without first defining where you are financially. Make an honest assessment of your present financial picture.
5	Save as much as you can. Pay yourself first. I'm sure this isn't the first time you have heard this.
6	Pay taxes responsibly. Stay current filing your tax returns and use the tax code in your favor, especially when it comes to business expenses.
7	Buy insurance - today. I felt all grown up when I bought my first life insurance policy. It was like I was crossing the threshold of choice of discretionary expenses from which car or vacation to buy, into the world of responsible discretionary spending.
8	Shed debt. We all know by now there is good debt and bad debt. Good debt creates leverage which, when managed properly, can increase an investment's ROI and its Cash-on-cash return. Bad debt on the other hand, is usually spending beyond your means with credit cards and other unsecured debt. Rid yourself of this bad debt one step at a time, highest interest rate one first.
9	Invest wisely. When it comes to investing those dollars saved, allocate your funds into two buckets: a long-term savings bucket (say a self-directed



Have an abundance mentality when it comes to your philanthropy.

IRA or 401k) and a trading account (again self-directed or low flat-fee based account).

