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7 Golden Rules to Financial Prosperity

By Irena Whitfield

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Not Enough Money?

I believe that most people haven't got enough money for everything they wish to have - the more you have the bigger your plans, and you have a feeling that you have less and less money.

Whether you have lots of money or just so-so, you need to economize and take proper care of your money ie your income, expenditures, savings and investments.

Below I give you 7 Golden Rules to a Financial Prosperity:

- 1) Always have several streams of income: never rely on one income from one source only.
- 2) As soon as you start to earn, start to put aside a certain amount to create an automatic money source: I remember I have always had my own portfolio since I was a child, and can tell you that I needed it several times. Even if you have property, you may find yourself in a situation when you need fast cash. In such a situation, you will not sell your property, but you can sell part or even the whole of your portfolio.

You don't need to start your portfolio with thousands of dollars, you can develop it.

You only need to set a rule that you won't touch it when you don't need it, and keep it for vital urgencies. To buy a better car or a bigger house is not an urgency.

- 3) Always take care of your money personally: it's not necessary to do everything personally as soon as you can afford it but never allow any other person to have a right to handle your money without your knowing, or your express approval. If you think that you don't have time to supervise this or that it's not important, you will have to find it later for much more unpleasant things when you lose your money.

Many of you will 'hate' me for what I'm going to say now and I will receive lots of disapproving messages but I have to say it: don't even allow your spouse to do this - love and money is not the right association, and I know what I am talking about. Keep these apart.

Don't supervise your investments and expenditures only - Always strictly collect your money. Never allow people to owe you - again: with no regard to how much money you have, always demand every dollar you earn to be paid to you.

4) Strictly distinguish between expenditures and investments: it's very easy to put everything as cost or overhead: don't do this. Apply an easy rule: expenditure or cost is money thrown out of the window - you can't expect any return money on it, while investment is desirable (of course, not every investment is desirable): this should bring you more money, more property able to make you more money - the only questions you should carefully consider are whether you can/should afford such an investment at the moment, how much you're going to get back, how fast and whether it is acceptable.

5) Keep your expenditures at the minimum with no regard to how much money you have: expenditures are killing for everyone. It's useless to tell you stories about big fortunes lost by unwise costs. I'm sure you know many yourself from your neighbourhood.

6) Avoid loans, don't borrow if you don't know for sure you can repay. Never purchase anything on future incomes or promises.

Just a little example: if I have a notice that a payment is on its way to my account and I need the money today for some reason (however, I can't see any reason like that :-)) - never mind), I can borrow. But, if I think I will sell 1,000 books next week, I mustn't borrow.

7) You must always earn more than you spend. In case you don't earn more than you spend, then you must spend less. In other words, you must always be in green.

If you think that you must swap your car every six months even if you should borrow, then it may easily happen that you won't drive anything in a very short time.

I don't want to waste hours of your precious time by long essays on savings and wise advice. Just adopt one principle and whenever you want to do something with your money (- whether it's thousands or millions or just a couple of bucks), just think about it: take care of the pennies and the pounds will take care of themselves.

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Reminding Yourself of Prosperity

By Stephanie Yeh

Reminding Yourself of Prosperity

by: **Stephanie Yeh**

Have you ever heard the phrase, "Thoughts are things and words have wings?" This phrase is the perfect expression of the principle of prosperity. How you think about and talk about your level of prosperity is what actually manifests in your life. How many times a week do you wistfully say to your companion, "Oh, I'd love take a break and go to Mexico, but it's too expensive and I'll never be able to afford it"? Or how many times do you sigh enviously when you see someone else who has what you want?

Well, guess what? Every time you indulge in that kind of envious or hopeless thinking, you're sealing your own fate! According to ancient teachings on prosperity, everything that we say, think or feel is recorded in the akashic records, and then manifested into our lives. If you think about your level of prosperity as a barometer, every time you feel hopeless or depressed about your lack of prosperity, you slide down the scale a notch toward poverty. On the other hand, every time you say, "Well, I'm not there yet, but I will be able to go to Mexico soon," you zip up the scale toward prosperity.

We always think that our level of prosperity depends on outer circumstances such as a promotion, winning the lottery, getting a better job, or some other stroke of luck. Wrong! Our personal level of prosperity always, always starts inside, with our thoughts, feelings and words.

Old habits, especially old habits of poverty, can be really hard to break, so here's a quick way to remind yourself to be mindful. Each day, do something different to create a "prosperity reminder" for yourself. For instance, if you normally wear a ring on your middle finger, wear it on your index finger. The foreign sensation of the ring on a different finger will catch your attention and remind you that you're supposed to be conscious of something. When you notice the ring, notice where your thoughts are. Are you depressed about your boring job or are you looking forward to something prosperous in your life, no matter how far away it may seem? You can also put a small stone in your pocket, put a rubberband around your wrist or wear a silver chain under your shirt. It doesn't matter how you do it, as long as you create a noticeable "prosperity reminder" for yourself. We recommend you practice this exercise for at least 40 days to really set that prosperity framework firmly in your life. Have fun!

Stephanie Yeh and her partner have helped many other people achieve and experience prosperity with the help of a strong 15 year network marketing business. Her current project, the Journeyman Wealth Program, is aimed at helping 15 people a year fully achieve their dreams. Stephanie's Prosperity Abounds website works on the basic principle that "You are the creator of your own reality!". Get more details on her website at <http://www.prosperity-abounds.com>.

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