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## **Creating Your Own Wealth and Managing Your Finances**

**By Steve Brown**

Creating Your Own Wealth and Managing Your Finances  
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Personal finance is a scary subject for some people because it conjures up all sorts of personal fears about budgeting, managing investments and buying Vs renting a home. Fear and anxiety are common responses to the topic of personal finance regardless of an individual's level of education or experience in other areas, particularly business. As a result, many people avoid dealing with their personal finance issues until they are almost at crisis point and in serious credit or debt trouble.

But before you can make any decision about your personal finance or take any action regarding your finances, wealth or lifestyle you should obtain a firm understanding of your current financial position. Surprisingly, many people have only a vague idea how much income they actually bring in each month and then how much they actually spend each month and whether there is a positive difference between these amounts that are in your favor.

So the first thing to do is assess your financial situation. Gather together all of the information and documents that will give you a picture of your financial position. Tally your net worth, including real estate, superannuation, monthly income and all other assets. You may be pleasantly surprised by the total. Then, set yourself up a budget by listing all of your expenses. Be completely honest and don't leave anything out. If you cheat on this you will only be cheating yourself. List everything including luxury items such as take out, cosmetics, magazines and movie tickets.

While a budget is absolutely the first step to taking charge of your personal finance, this is by no means the only step you will need to take. You can investigate other services in the marketplace, such as electronic bill pay, investment counseling and seeking out hints and tips for financial health. Electronic bill pay or BPay as it is more commonly known, is particularly useful for people who tend to be disorganized or who procrastinate on keeping their bill paying in order. You can even arrange for your bills to arrive by e-mail rather than through snail mail. You then pay them electronically, by direct withdrawal from your bank account and the transaction gets processed straight away.

Once you have assessed your budget and established a regular and efficient bill paying mechanism, you might feel that you are then brave enough to investigate other areas of personal finance such as investments and stocks and shares. Once again, the Internet can be an invaluable resource, allowing you to thoroughly explore all of the different options and strategies available. You can find all sorts of useful references about investments such as term deposits, managed funds, purchasing stocks and shares and participating in share clubs. You might like to start simple though and merely open a

short term savings deposit account so that you can deposit from your pay check each week or month. This way, in no time at all you will begin saving for your next goal whether it be for a car, holiday or some minor surgery.

Steve Brown is the owner and webmaster of [21st Century Wealth](http://www.21stcenturywealthcreation.com), a premier resource for wealth information, news and invaluable wealth and lifestyle education. For more information, go to: <http://www.21stcenturywealthcreation.com>

## **Wealth Management: Effectiveness Is A Must**

**By Noel Matthew**

You have spent many years of your life managing your finances. You now have a good amount of money set aside. You need someone to handle wealth management for you so that that money will grow at a good rate without being lost. While you can do all the investing and managing yourself, you may want to turn this over to a professional as well. While there are no investments that are not risky somewhat, wealth management companies are some of the best choices to make.

### **What To Look For:**

When choosing a wealth management company, you will want to make sure to look into several important things. Here are some of them:

- Most importantly, find out what they are going to do for you and what sort of confidence do they have in those methods. What are the risks they plan to put you in? Is this what you want?
- Look at experience. You want a wealth management company that will be able to know when to make their moves and this comes greatly from experience. Finding a company that has a good history of gains is also important.
- Look at the company's reputation. You can likely find people recommending or warning you about investment firms. You can also find information about them from the Better Business Bureau.
- What are they going to charge you? You obviously do not want to overpay, but when it comes to quality over lower prices, wealth management companies that are better in quality are better choices.
- Do they provide you with enough communication? If they cannot commit to providing you with the communication that you need, then you may feel as if you do not have enough information to make a good decision.
- Lastly, ask yourself if you feel that you can trust them. A trustworthy wealth management company is essential to your own stress levels! Go with your gut instincts here.

The wealth management companies that you do go with should be ones that you can count on to manage your money the way that you are comfortable with.

For more information please see <http://www.wealth-management-help.co.uk>

Related eBooks:

[Wealth Management: Effectiveness Is A Must](#)

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