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## **Plan For Wealth By Stephanie Yeh**

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One very important wealth creating habit is to set up a concrete plan that you can actually follow. You see, wealth takes planning, and is usually the result of taking a set of orderly, progressive steps from where you are now to where you want to be financially.

Why is this a top wealth creating habit? Because the most extraordinarily wealthy people on the world did it this way. Less than 7% of the wealthiest people in the world received an inheritance, and of those 7%, almost none received their total wealth that way. In other words, almost everyone has to have a step-by-step plan for achieving wealth. The "I hope I win the lottery" works for almost no one.

While a complete financial plan can be difficult to create overnight, you can get started by practicing creating concrete financial goals. And we do mean concrete. When most of us think about our financial situation, we tend to recoil from it because it makes us uncomfortable, especially if we are in debt or we are not as far along as we want to be. Stop recoiling! Take a careful look at your financial situation and set 1 to 3 goals that you want to achieve.

Write these goals in concrete detail. For instance, don't write a vague statement like "Pay off debt." Instead, write a more detailed statement such as, "Reduce debt 10% by December 31, 2004." This kind of goal gives you lots to work with. For instance, if you want to reduce your debt 10% by the end of the year, you'll have to consider: How to reduce expenses to stop accumulating more debt, and save money to pay off debt. How to increase income, if possible, to pay off the debt. What assets you might be able to sell to pay off debt.

Do you see how a concrete goal gives you a way to think logically rather than emotionally about your money? Ten percent of your debt is a solid number against which you can make real calculations and real life changes. For each goal, list the obstacles you have to overcome and make a step-by-step plan for overcoming those obstacles. And we do mean "1, 2, 3..."

For instance, in the above example, if the main obstacle is your spending habits, step 1 might be to list all the possible ways to reduce expenses. In step 2, you might list all the ways you might increase your income or the assets you could sell. If you have a significant other, step 3 might be to sit down and discuss the situation with him or her. Together you can work out a plan to keep each others' spending in check. Step 4 might include instituting a spending plan, such as withdrawing a set amount of cash from the bank each month for groceries, entertainment and miscellaneous expenses. When the cash is gone, the spending stops.

Does the concrete-ness of the plan start to make sense? Without concrete details, you, like most of us, will tend to deal with your money emotionally rather than logically. Hard facts and figures help us detach from our moral issues about money and act logically. When you begin to think and act logically about your money, you have succeeded in instituting yet another top wealth creating habit in your life!

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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**An Easy Wealth Exercise: Ten Steps To Wealth**

**By Silvia Hartmann**

Welcome to this simple, fun and easy exercise to improve your wealth consciousness, focus your mind and get behind yourself so that you can achieve wealth for real, and easily.

The following exercise is just one of 365 different daily “wealth gym” mini-workouts that you can do right there and then, in front of your computer, without even having to get up, and which doesn’t take any more than 60 seconds to complete, from our “60 Second Wealth Creator Series”.

This is a basic visualisation exercise which is very neat to do for real when you come down a flight of steps.

For now, imagine you’re standing at the top of a flight of steps and for each step, we’ll make a wealth affirmation.

10. I am ready for wealth!

Take a deep breath and step down to the next step.

9. Wealth is my birthright.

Take a deep breath and step down to the next step.

8. I achieve wealth easily.

Take a deep breath and step down to the next step.

7. Wealth comes to me readily.

Take a deep breath and step down to the next step.

6. I invite wealth to come into all I do.

Take a deep breath and step down to the next step.

5. Wealth is my partner and my friend.

Take a deep breath and step down to the next step.

4. Wealth is joyous and delightful.

Take a deep breath and step down to the next step.

3. Wealth enters into all and every aspect of my life.

Take a deep breath and step down to the next step.

2. I am on my way to wealth ...

Now take a deep breath and JUMP off the last step and onto the next level:

1. I AM WEALTHY!

Clap your hands and give yourself a round of applause!

If you enjoyed this exercise, by all means come along and sign up for the full course – it is entirely FREE and not only that, we have some fascinating bonuses too.

Think wealthy, FEEL wealthy and BECOME WEALTHY!

Silvia Hartmann

Silvia Hartmann is the author of MindMillion. To take part in the "60 Second Wealth Boosters" programme for free, go to <http://mindmillion.com/60/>

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