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# The Best Advice Ever About Money By Zamri Nanyan

Wanna know the best advice ever you can get about money?

Here it is...

Let's say that you are getting regular monthly salary from work and you are happy with it. Now, at the end of the month (and most of the time, two days after you get your paychecks), you wonder where all your money is gone.

You begin reasoning.

30% of it goes to house mortgage. 20% of it goes to car payment. 10% of it goes to credit card payment. 5% of it goes to utility bills. etc, etc., etc...

"That should be fine. I've got all taken care of. Next month, I'll get another paycheck and the same cycle goes on and on... enough for me to survive the whole life."

Well, you gotta be careful now.

What happens if your car broke down? What happens if your kitchen needed renovation after a heavy storm last night? What happens if you suddenly forgot that you've overspent your credit card? What happens if you fell sick?

Things could be worse, and now is the time that the cliche "Fix your roof on a sunny day" is very much true to you.

You don't want this to happen to you, right?

There could be thousands of things that could go wrong in our lives but unless we realize that we need to prepare for the worse, we'll never get ahead of ourselves.

Sometimes, fixed salary could be a good thing for you because you can plan with what you want to do with your money on a predicatble basis. Though I strongly believe that you still need a secondary income - preferably a recurring secondary income - to improve your financial situation at any level.

And, the best plan to improving your financial situation is...

PAY YOURSELF FIRST.

#### That's right!

Regardless if you have \$300,000 of house mortgage or a \$100,000 savings in the bank, make it a habit to pay yourself right after you get your monthly paychecks. This habit will definitely help.

Let's see...

You've been paying everybody you owe every month. You pay the bills, the banks, the mechanics, the who knows who and you actually get nothing, except settling the scores.

There's just another person that you forget to pay - that is YOU.

Imagine yourself as a bill collector on yourself. No matter what, you have to pay yourself at the beginning of every month (I suggest 10% of your salary. The more is better) - or else you cease to function as yourself.

Never fail to pay your SELF and only after you pay yourself, then you pay the others.

#### Hard?

Yes, at first, but once you put the action of "Paying Yourself First" into habit, you'll actually enjoy doing it, knowing that you do good deeds to yourself.

Try it once. Then do it the second month. And then, another... and another.

PAY YOURSELF FIRST because you deserve much more than the other bill collectors.

Zamri Nanyan models a low-cost, high-profit concept to build successful internet businesses, as mentioned at <a href="http://www.LowCost-HighProfit.com">http://www.LowCost-HighProfit.com</a>. He now owns and operates several money-making websites from the comfort of his own house. Read more about Zamri Nanyan at <a href="http://www.ZamriNanyan.com">http://www.ZamriNanyan.com</a>

# Relationship Articles Offer Useful Relationship Problems Advice By Ann Marier

Finding good relationship problems advice can be very difficult. It is not that there isn't enough information. Almost everyone and their mother have relationship advice. If you tell someone, even a stranger on the street, that you are having trouble with a relationship, they will probably have something to say. Nevertheless, most advice for relationship problems is based on biases alone. Anyone you ask will most likely try to apply the lessons from their own relationship problems to yours. These lessons may be appropriate, but then again they may not be. Whether you are worried about breaking up relationship ties, or dealing with relationship problems for an ongoing relationship, it is always a headache if you can't figure out what to do.

There is no point in getting relationship problem advice from a physician either. Even psychiatrists give lousy love advice most of the time. They say that they are qualified to give relationship problems advice, but in my experience they are often not good at this particular area. Don't get me wrong – if your relationship is massively flawed and there is something psychotic about your partner, a psychiatrist will give you the right relationship problems advice – get out of it! Nevertheless, psychiatrists make terrible romantic partners. As such, how can you consider them fit to give relationship problems advice?

It has always seemed to me that the only way to get dependable relationship problems advice is to find a best friend who knows all about those things. Find someone with words of wisdom for dating help, go out for a few drinks with him whenever you are having relationship troubles, and trust his word implicitly. Friends like this are hard to find, and their skills at giving relationship problems advice should be fully exploited.

I get most of my relationship problem advice from my best friend. It is pretty odd because he has never been in a relationship himself. He's actually not really been interested in dating at all, spending most of his time in more intellectual pursuits. Nevertheless, he gives the best relationship problems advice that you have ever heard. Maybe it is because he is looking at it from an outsiders perspective, but I swear that his advice is better than any advice column you could ever read! Getting romance advice from someone who has never been in, nor even desired, a romance is a little bit weird, but it has begun to feel totally natural to me.

Ann Merier writes articles about health and family Issues. <a href="http://foammattress.4houseandgarden.com/">http://foammattress.4houseandgarden.com/</a> <a href="http://parentingtips.ultimatehealthinfo.com/">http://ultimatehealthinfo.com/</a> <a href="http://ultimatehealthinfo.com/">http://ultimatehealthinfo.com/</a>

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