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THE STEPS TO FINANCIAL SUCCESS By Craig Lock

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Even in the "rich" developed nations of the world (most Western countries) 99 per cent of the population do not achieve financial success; because they lack the real commitment to achieve financial independence. I believe the reason for this is that most people are too busy earning a living to survive to really THINK about how to make "big money".

Really use the unlimited power of your creative imagination to think about HOW you can create ultimate financial independance for yourself. However, be aware it takes a great commitment in terms of time, money, energy and patience to achieve wealth. So make that effort and invest in yourself first..

THE THREE LEGS TO GROWING WEALTHY Like the three legs of a stool. All are equally important in ensuring financial independence.

N.B: The key:

MAKING MONEY + SAVING IT + INVESTING WISELY =

FINANCIAL SUCCESS

Have a plan, then put it into action.

"People don't plan to fail, but fail to plan."

Always remember,

* True prosperity is created from within. All prosperity is created in the mind. You are only as wealthy, happy or as prosperous as what you feel. and what you make up your mind to be. And money is not everything. For me, health, family and happiness are far far more important considerations.

Aim high, dream high.

If you aim for the tree tops, you might not get off the ground...

so why not aim for the stars.

Good luck

Craig Lock*

* Craig Lock has been involved in the personal finance field for too many years.

Craig has studied and written extensively on money matters:

articles, brochures for financial institutions and books.

He is now an author of five published books...

with another twelve being published and marketed on the Internet.

For valuable money information to help you make and save your hard-earned money, get out of debt, learn how to invest, retire early, and take control of your finances, see:

The Million Dollar Money Tree http://www.nzenterprise.com/money/

THE EVERYPERSON'S GUIDE TO SIMPLE MONEY MANAGEMENT Brochure available for \$5 e-mail clock@xtra.co.nz

If you have knowledge, let others light their candle at it"

- Margaret Fuller

Best Wishes from the First City to see the Sun in "Godzone" ("little" New Zealand)

Craig Lock

Craig LockMy various books* are available from:http://www.nzenterprise.com/writer/books.htmlhttp://www.novelty-gift.com/andhttp://www.nospine.net/(just type in Craig Lock under search for 12 of my books)

Taking The Time You Need To Achieve Financial Success By A Bohart

You have just finished a financial training course. You've learned to distinguish business finances from your personal expenses. From the training, you have acquired the skills to record, organize and monitor your daily spending. For all intents and purposes, you are now as ready as you'll ever be to control and manage your finances quite successfully. Never forget though, that learning about it is different from practicing it. Everything you have learned will not matter one whit if you don't put it into practice.

Follow-Up is Crucial

Once you know where you have to be (a success, financially) and you know how to get there (the methods leading to financial success) you have to set things in motion. You should not gaze at your big plans on paper and do nothing else. A vision without the accompanying steps to reach that vision is reduced to a mere dream. Again, you should start doing the things that you know you should be doing to attain your financial success. Once you learn how, don't stop there. Begin doing it one step at a time.

There's No Excuse that's Good Enough

Now that you have the grand blueprint for your financial success and endeavors, you need to start putting your time and effort to it. No excuse is and should be good enough to put your plans aside. Nothing will ever justify putting off your plans for another day, another week, another month, or another year.

You cannot merely say you're busy and leave it there. Being busy is a favorite excuse of procrastinators and it's never going to be a good enough excuse. If you're serious about attaining financial success, you can never be too busy. You will always have time to put all your plans to action.

When you're confronted with making heads or tails of our finances, you cannot merely say "I'll sleep on it tonight because I'm too tired right now." Doing so would only postpone your success and make it even harder to start.

Prioritizing Finances

When you're too busy and you really have no time, make the time. Achieving financial control and success should be a top priority. It must be something you don't just want to do; it must be something you're compelled to do or something that you really ought to do.

Wanting to do something connotes a lack of urgency. Needing to do something, however, means you have to or you shall suffer undesirable consequences. This difference between a want and a need is something that you must learn to understand. In particular, you must keep in mind that financial success is something that you need and executing plans to realize this is something that you need to do.

Allocate Time According to Your Priorities

Once you determine what you want and what you truly need, you will know which to prioritize. Prioritize your need over your wants. If you have already accepted financial success as a need, then there's really no question as to how you will spend your time. Given a choice between a baseball game special on TV and doing your financial accounting for the day, which do you think should be done first? If your financial success is that important to you, I think the answer is obvious, don't you?

A. Bohart is a life-long reader and writer with an interest in many subjects including personal finances, Internet Marketing, and Google Adwords. http://www.personal-finances-blog.comhttp://www.allen-bohart.com/adwords-miracle-ez.html

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