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## **TEN REASONS WHY MOST PEOPLE DO NOT ACHIEVE FINANCIAL SUCCESS**

**By Craig Lock**

### **TEN REASONS WHY MOST PEOPLE DO NOT ACHIEVE FINANCIAL SUCCESS by Craig Lock**

Reason One: Lack of knowledge: or more specifically, a lack of a desire to gain knowledge. Make the effort to read to read about financial matters and you will learn. make your money work for you by using the magic of compound interest at a 7% interest per year your money doubles after approximately 10 years and at 10 % interest after 7 years. Remember the rule of 72. Divide the interest into 72 to see how long it takes to double your money (or reduce it because of inflation). So the sooner you get started the better. Many people don't know where to go for unbiased advice so they do nothing.

Reason Two: Failure to set plans. Did you know that only 5% of the population sets goals and only 2% have any form of written goals? Their actions have a sense of purpose - they are results oriented, they are motivated, they are positive - they are life's winners. Where do you want to be in five years time? Without a plan it is easy to drift aimlessly, and live from day to day. If you have set goals you will know what you want to achieve. People fail to succeed because they never plan to succeed. It is not that they plan to fail, they fail to plan . So set your financial goals (targets).

Reason Three: Inefficient use of time and poor work habits. Time is like money - you can spend it or invest it in building a better you by self-development. When you waste you are wasting yourself. Plan your day - what do you really want to achieve today?

Reason Four: Lack of foresight. Achievers have an ability to look beyond the immediate and into the future. Although some may see your visions as dreams do not forget that you have to have a dream to make a dream come true. Unless you are fortunate enough to be left a legacy, the only

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money you will ever have working for you is that what you save from current income and invest. People with vision can multiply their income by investing in growth investments. Work for your money then make your money work for you.

Reason Five: The need to conform. Dare to be different which is why the majority of people are not successful. Don't be afraid take calculated risks. Remember the people who make big money are the ones who do the opposite of what everyone else does - sell when everyone else buys and vice versa.

Reason Six: Poor debt management through excessive borrowing. Lack of discipline through poor spending habits and having no budget. Borrowing for things that lose value, so that with interest payments you pay much more the article than it cost initially. (Especially new cars, furniture etc.)

Reason Seven: Lack of desire as a result of a poor attitude to acquiring wealth. Bad mental attitude has caused more personal problems than any thing else. What we expect to happen usually does. Successful people are optimists while unsuccessful people have a pessimistic attitude . Block out negative thoughts and stereotypes and mix with successful, positive people.

Reason Eight: Inadequate protection against unforeseen events. It may be the loss of a home due to natural disaster or the death or disablement of the bread winner. Adequate protection (insurance) against these events is vital to financial success. Not being properly covered has financially wiped out many potentially successful people.

Reason Nine: Lack of discipline. Most people find it difficult to save because they save - buy -save -buy, while others simply buy. It is easier to say yes than no. Those who lack discipline to say "no" will find financial success an impossible achievement. The "must have it now" mentality - buy now what you can't afford by charging it up in the hope that you can pay for it later. Most people are easily led by advertising and the easy availability of credit.

Reason Ten: Procrastination (big word, hey!). Many people put off a savings programme until it is too late. Young people have a wonderful opportunity and advantage because they have time on their side. The reasons people give for not starting a savings programme are varied and many are genuine. They also vary according

to age. In their twenties they are just getting started in life with a first job and want to enjoy themselves by spending on cars, stereos etc. In their thirties they have a young family and a mortgage to support and no money. In their forties they say things are tough with kids to put through university and unexpected medical expenses..... and in their fifties it is already too late with no time left to accumulate capital through the magic of compound interest.

A CONVENIENT TIME NEVER COMES.

IT IS ALREADY LATER THAN YOU THINK.

Hope this information has been helpful to you.

Craig LockMoney information on how to make the most of your money by better managing your finances + books on financial success are available at  
<http://www.nzenterprise.com/money/andhttp://www.bridgeniche.com/CLOCK/zaniestbooks.htm> Money Management Course <http://www.nzenterprise.com/manage/welcome.html>

## 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 independence 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](mailto: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 Lock My various books\* are available  
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