

## ACHIEVING YOUR DREAMS IN 2014 begins with changing your financial sense

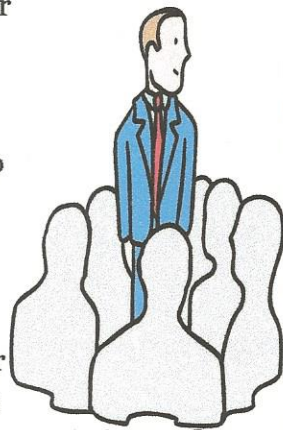
When asked or polled several the answers for achieving dreams ranged from the very motivated to those just wanted to pay their bills and travel a little bit. When the questions persist and asked how they plan to achieve dreams the plans were broad and general. When further pushed many who said that they just wanted to pay bills and travel a little really wanted more but were afraid to pursue and felt if they lowered their desires so too would their cost or sacrifice to achieve their goals.

Lowering your goals is never a sure way to achieve them. In fact it is a guarantee that you will fail and/or fall below the lowered goals. Do you realize just how many people settle out of fear rather than pursue through faith? The key is when it comes to money, there isn't a goal one can achieve that will not come easily, without work and without maintenance. Lifestyles have to be funded through finances. Even a low level lifestyle is a result of planning or the lack of it. However to maintain anything requires much work. Most people think "*if I want the normal it should just happen*" but not so. Believe it or not, one has to work at every level. It boils down to what is willing or not willing to do, what one is willing or not willing to let go and the amount of work one will do.

Money Matters! Money opens doors of opportunity. However mismanagement of funds closes the doors of opportunity leaving one with little options. Money Matters because leaving a financial inheritance to a generation that hasn't learned money management is self-destruction. Money Matters because living the desire lifestyle on the wrong budget leaves a family not only financially bankrupt but emotionally and socially as well.

LOOKING TO ACHIEVE DREAMS IN 2014?

**Change your mind-Change your  
Money Habits-Change your  
LIFESTYLE=A REAL INHERITANCE  
FOR YOUR NEXT GENERATION**



**Rising above  
poverty**

## Prosperity Process

into a lot of money to solve their problems or pay all of their bills. Truth be told, one will not be more successful with a lot of money if he or she hasn't mastered a little money. When people would say that, I always fought against that concept because it didn't make sense to me and it didn't seem true, but managing money doesn't get easier the more you have. In fact it works the same, discipline is discipline is discipline. If you can manage a little then you will be successful in managing more. It's more about mindset than the amount of money.

Moving from poverty into prosperity is a process. You must master living on the level of just enough before you move to the level of a little more than enough before graduating to more than enough. It's not just the levels but how one adapts, sustains and thrives on each level that determines graduation and promotion.

## BUDGET VS ACTUAL CONT'D

There is often a great disparity between what one spends and what one thinks he or she spend. Budgeted amounts vs actual amounts is key for reaching personal and business financial stability not to mention reaching beyond stability to building wealth.

So this year, if you do nothing else. Set a budget then measure it's success!

