

# HOW TO BECOME FINANCIALLY FREE

1. Release the past, Renew your mind and Balance your life.
2. Commit to living below your means with a realistic budget while making choices based on common sense and priorities.
3. Manage your thoughts, time, skills and money efficiently in ways conducive to building wealth while reducing debt.
4. Believe that financial freedom is more important than social status and clout.
5. Don't count on your family, the government or anyone else for your financial support. Consistently plan to be self-sufficient.
6. Wealth is most often the result of a lifestyle of smart work, perseverance, planning and most of all, self-discipline.
7. Keep track of your net worth, which is your owned assets minus your debts. It's the true measure of financial freedom.
8. Income tax is the single largest annual expense for most households so research legal ways to reduce realized income.
9. Commit to saving at least 10% of your income. Establish an emergency fund first. Then save for retirement & other needs.
10. Wealth is the assets you accumulate, not what you spend. Always control spending while removing debt and liabilities.

**Finally:**

**Never be distracted, confused or held in bondage by anything, anyone or any system.**

