

Saving what is yours to save.

- 1) Is 10% enough to save?
 - a) It is a minimum amount. "Save it on pay day" "Pay yourself first"
 - b) Early in life, married or not, you should be able to save 20% plus all misc income.
 - c) Mid-life 10% plus as much misc. income as you can. (Children and all you know)
 - d) Later in life, but just before retirement 20% to 40% should not be hard to do.

- 2) Where do I put the savings that you have while it is still too small.
 - a) Find a **good** Stock Broker and or a **good** Financial Planner.
 - i) There are a lot of financial planners few are good. (ask people)
 - ii) They have accounts that pay good and you start a relationship with them.
 - b) If the company you work for has stock, it could be a good place to start with.
 - i) Usually it can be bought with no broker fees.
 - ii) You have a built in pulse on the business that you work in.
 - c) Ask people you know and trust what they are doing with their money.
 - i) Be ready because some people are not likely to tell you, they are afraid you will lose and be upset with them.
 - ii) Don't stick all your eggs in one basket, as much as you can, diversify.
 - iii) Only talk to people who you **know** have been successful at investing.
 - d) Most people would really like to just give their money to someone and forget about it, let them do the work.
 - i) That way if the money does not do well you have someone to blame.
 - ii) They do not want to take the time to learn how to manage their own money.
 - iii) They are afraid to take risk and making a mistake.
 - e) While you are waiting to have a large enough savings to make a investment, study, do your home work, set up a account somewhere, get to know a broker.

- 3) Challenge yourself to make more money/save more money/spend less money.
 - a) Once you spend a dollar, it is gone forever. (Save a dollar it is your slave to control)
 - b) You have to plan to win, or it will not happen.
 - c) Have you started your savings account yet.
 - i) People who won't take step one, will never take step two.

- 4) What should you do if you acquire a large sum of money that either you did not work very hard for, or did not expect to receive.
 - a) Make believe it never happened, go on with life as usual, put it with the rest of your money.
 - b) Just because you have the money now, does not mean it will be yours for long.

- 5) Are you saving the money that is yours to save?
 - a) Do you realize that the only money that you really make is what you keep.
 - i) This money works for you for the rest of your life. (It is your own personal slave.)
 - b) People who are financially free, in general don't work for money. (Money works for them)
 - c) When you spend money on foolish things you keep yourself from freedom.

- 6) People who pay themselves first find ways to pay their other bills at first, and later decide it is easier to not incur those bills in the first place. If you pay your bills first you will never get the concept and the confidence to gain financial freedom.

The concepts pictured in the next 8 drawings are some of the most eye opening things I have ever personally seen. They will help to open your eyes to the idea of why you must pay yourself first, no matter what everyone else does or tells you to do.

Get the disease ----- The saving disease ----- And give it to your kids.