

Turn Your Life Around and Achieve Your Goals



You have everything you need now to pay off all of your debts, increase your savings for retirement, and throw aside the financial stress that you've been carrying.

Let us show you how you can achieve what many consider to be unthinkable in their own lives, and that is financial success and a lifestyle in retirement that you will enjoy and thrive in.

"To be truly free & financially successful, you need to know where you stand on all your debt as a starting point so you can formulate a real plan to get to your goals. You also need to educate yourself and understand how both debt and money really work. And be prepared for the shock of your life. Then pick yourself back up and take action before it's too late."

Todd Moynier - Founder of DFPS Inc.

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Table of Contents	Page #
Introduction	3
Six Steps	4
Step One: Define The Life You Want	4
Dream	5
Get Specific	5
Embed Your Senses Into Your Dream	6
Create the White Heat of Desire	7
Step Two: Develop The Right Mindset	8
Write your own story	9
Change Negative mindset	9
Step Three: Create a Plan	10
#1 Determine where you are now.	10
#2 Determine where you want to go.	11
#3 Figure out what you're going to do to get there.	11
#4 Consult a professional.	11
Step Four: Take Massive Action	12
Create some leverage for yourself.	12
Use your emotions.	12
Do something right now.	13
Stay focused.	13
Raise your standards for your work.	13
Have the patience to stick with it.	13
Step Five: Listen to Feedback and Make Adjustments	14
Revisit your end goal.	15
Identify which part of the plan IS working.	16
Ask for feedback.	16
Take a critical look at each element of your plan.	16
Take a new action.	16
Step Six: Celebrate	16
It builds self-confidence.	16
It helps you have an optimistic mindset.	17
You become a role model to others.	17
It's fun.	17
Here are 9 ways you can celebrate achieving your goal.	17
Final Thoughts	17

You are at a crossroads in your journey in life. You're tired of waking up every morning with the cold fear of financial insecurity. You're tired of avoiding bill collectors and of not having enough money to last the month. You have goals in life that you want to achieve and you realize that it's time for you to take some action to achieve them.

Congratulations! The time for change is now.

There are many reasons why people get into debt, but it usually doesn't happen all at once. More often than not, debt just crept up on you. You made some purchases on credit and then didn't pay them off.

You took a vacation you couldn't really afford. It was hard to say no to your kids when they wanted the latest toys. Even if it was something like a major medical bill or unexpected unemployment, you were hit with debt and it's still here.

Whatever the reason for your debt, **tomorrow is a new day**. In this report, you'll learn the steps to creating a life you really, truly love. You're at a crossroads, and it's time to take a turn for the better. Here is one of my favorite poems and I think it fits so well here.



At the Crossroads

*He stood at the crossroads all alone, the sunlight in his face;
He had no thought for an evil course, He was set for a manly race.
But the road stretched east and the road stretched west,
And he did not know which road was the best;
So he took the wrong road and it lead him down,
And he lost the race and the victor's crown.
He was caught at last in an angry snare
Because no one stood at the crossroads there to show him the better road.*

*Another day at the self-same place a boy with high hopes stood;
He, too, was set for a manly race He was seeking the things that were good.
And one was there who the roads did know,
And that one showed him the way to go;
So he turned away from the road leading down,
And he won the race and the victor's crown;*

*He walks today on the highways fair because one stood at the crossroads there
To show him a better road.*

By; Longfellow

There is one key attitude that will help you as you go through this process. You need to keep an open mind. You see, some of the things we're going to show and tell you are fairly basic and you've probably heard them before. You might even know some of these things. But the truth is, knowledge isn't power. Applying knowledge gives you power. Here is an example.

One day not long after Columbus had come back from discovering the Americas he was at a banquet where several people began to comment that any number of other people could have found their way to the New World and that Columbus's feat was unremarkable because of its simplicity.

Columbus replied that it was only easy now that he had demonstrated how it was done, and by way of an example, he challenged anyone present to stand an egg on its end. After all those attempting the feat had admitted defeat Columbus demonstrated the simplicity of the challenge by crushing one end of the egg against the table which allowed it to remain upright.

Just as Columbus demonstrated the simplicity of looking at something a different way, we will show you a different way to look at your life. We CAN help you to get out of debt and become wealthy.

Six Steps

There are six steps to creating a life that you love. They are:

1. Define the life you want
2. Develop the right mindset
3. Create a plan
4. Take massive action
5. Listen to feedback and make adjustments
6. Celebrate your success



The key is to have an open mind and be prepared to think differently.

Let's
right

the first step.

get
into

Step One:

Define The Life You Want

Let's pretend you have a time machine and can fast forward five years from today. First, just step into the machine as you are now, without making any changes or doing anything differently. What will your future life look like?

It's probably going to be basically the same as today. You'll still be living paycheck-to-paycheck. You'll still be waking up with that cold feeling in the pit in your stomach.

If you don't change, then five years from now your situation will be exactly the same, or maybe even worse. What if you get sick? What if your house burns down? If you don't change your financial situation, and something terrible happens, what will you do?

Okay, step back into that time machine and come back to the present. Now you know what you don't want. You can clearly see what taking NO action will lead to.

So, before you step into the time machine and fast forward five years, take some time to define the life you want to be living.

Dream

On a piece of paper, write down what you want your life to look like in one year, five years, ten years, and twenty years. Don't necessarily choose a fantasy day, where you're on a cruise around the world (although there's nothing wrong with having fun experiences like that).

Instead, choose a regular, ordinary day. Where do you want to be living? What kind of work would you like to be doing? What car do you drive? How do you spend your free time?

Do you want to help your children with college? Do you want to start a charity? Would you rather have season tickets to the opera, or to a professional sports team, buy a new car, or a second home?

Take ten minutes and write down at least ten things that you want to have or to be able to do, breaking it down by one year, five years, ten years, and twenty years.

Great! Now that you have finished writing out your dream life, it's time to move on to the next phase of defining your dream life. The next phase is to get very specific.

Get Specific

This part usually is a little more challenging for most people. On the same piece of paper or on a new one, write down each of those dreams you put down earlier. For example, you may have written "I want to travel." Well where do you want to travel to? When do you want to go? How do you want to get there? Who do you want to go with you? What will you take? How long will you stay? What do you want to see when you are there? What do



This is important.

Write down your dreams. It makes a difference.

want to do?

This exercise should take some time. Don't just whip it out. Really take the time to get very specific on the details. Know what you want, get a picture of your travel destination to remind yourself. It is very true that you become what you think about. And guess what you will become if you think about nothing.

So now that you have dreamed and gotten specific that's a great start. However these are not the things that motivate you. They are *what* you want, not *why* you want them. Have you ever been talking to someone and said, "Let's go out to dinner" and they will respond "Sure, that's great, where should we go?" After thinking for a minute you usually say something like "I don't know, what do you feel like?" or "I feel like Mexican food."

You see, it's not the going out to eat that motivates you to make a decision; it's the taste and the smell of food, and the emotions it causes inside us. Many times when my wife asks me what I want for dinner, an idea pops into my head and I can already taste the food. I see the plate and smell the kitchen, and with all those emotions in play, I'm ready to go.

Many people I have talked to in the past have said that getting specific doesn't work for them, and that they have tried it a thousand times. That's right. Dreaming and getting specific aren't what motivate you. What motivates you are the emotions that are associated with the event. As the author Tony Robbins points out, people are motivated by one of two things—either the pursuit of pleasure or the avoidance of pain.

Embed Your Senses Into Your Dream

Again, let's assume that you decided you wanted to travel. You have to feel that pleasure, taste it, touch it, and visualize it using all of your senses. Once you have done this, and only after you have done this, will you have the best chance of achieving it.

Create a mental movie that allows you to actually SEE yourself traveling. See yourself loading your luggage into a car and heading to the airport. See yourself in your airline seat and hear the pilot welcoming you to the flight. "Thanks for flying with us. The weather in Denver is snowy and perfect for skiing." Feel the plane take off.

Or, if you would rather go to a sunny destination, create a mental movie that places you on a beach in Hawaii. Feel a frosty fruit drink in your hand and the warm sun on your skin. Smell the sunscreen and hear the waves crash. Hear the Hawaiian music playing.

The more of your senses you can involve, the better your mental movie will be. Don't leave your dreams to chance. It's great to have dreams but your subconscious cannot work on them for you if you don't help it out. You need to get specific with your dreams. It is not enough to say you want to



Creating a "mental movie" or visualizing it in your head helps your mind to keep moving you towards your goals.

go on vacation, to help your children, or to start a charity.

By tying your "why" into your emotions, you will crystallize your vision and you can draw on the emotional power of the subconscious to solve your problem and give you the power to achieve your goal.

You have a specific dream and can feel the emotions. But, you're not there yet! There is still more to do. You know why most people fail? It's because they don't keep their on the ball. Why? Because life gets in the way.

You can be assured that we will implement your debt elimination plan for you. This will happen automatically, day after day, month after month and year after year, because that's what we do for our clients and have been doing for over 15 years. But in your personal life, there may be some rough spots along the way, and if you don't have a clear vision and are not emotionally invested in your dreams, you may quit, and this is not why you started with us.

Napoleon Hill in *The Richest Man in Babylon* talked about the white heat of desire. If you don't review your goals and dreams constantly, re-living the vision and letting the emotions flow, your goals will become cold. That leads us to the next phase.

Create the White Heat of Desire

To understand this point in a better manner, let us read this story and a few lines by Deepak Ranade.

"It seemed an impossible task, trying to jump across the barbed fence that was a little more than half his height. Retracing his steps, he took a run up to the fence once again, only to abort the jump as he approached the fence.

His attempts were leading nowhere and were now beginning to make him increasingly frustrated and despondent. Eventually, he took out his wallet and threw it over the fence. He deliberately forced himself to a point of no return, as he severed options that might lead to his not jumping over the fence. "

Often, our anxiety and sense of insecurity forces us to hold back and keep alternatives. We usually have a plan B, C, and D to every plan A, as a kind of insurance against possible failure of plan A. But, this very insurance may sometimes blunt our efforts to making plan A successful.

A drowning man will have only one desire and that will be to save his life. Such should be your desire. You should not have any other option except to achieve your goal. This is the white heat of desire as described by experts like Napoleon Hill.

To put it simply, you should be "mad" over your goals. You should bravely face down your obstacles and develop a firm faith in yourself. You must believe that you can achieve your goals. You should take all steps to reinvigorate and strengthen your desire so that your success becomes certain.

Here's an example that will show you how to generate that white heat of desire.

In this exercise, you're going to take a trip down

What if...

Plan A

Plan B

Plan C

Are you giving yourself too many options?

memory lane. Think back to when you were a child. Was there a particular gift you *really* wanted? A bicycle or a video game?

Now close your eyes and really remember the burning desire you felt for that item. *Re-live* the anticipation. Make a mental note of how it felt in your heart and your mind. How did it feel to REALLY want something that bad, as only a child can?

Next, while you're still feeling the intense desire from your memory, think about the dream we are talking about now. Allow yourself to feel a white hot, intense desire for your goal. Sit with that feeling and make it yours. Do this for each dream that you have on your list.

Finally, step back into that time machine and fast forward five years. How is your life different from today?

If you have done this lengthy exercise well, I'll bet that this is a very different picture than the one you were able to envision in the first part of this chapter.

Congratulations! You've just taken the first step in defining the life you want to live!

Step Two:

Develop The Right Mindset

Albert Einstein once said that a problem can never be solved from the same mindset that created it. The fact is, your mindset is what created your problem in the first place. If you'd had a mindset of success and abundance, then that's what you'd be living right now.

Let's take a few minutes and look at your current mindset—the one that got you into debt in the first place. Do any of these thoughts sound familiar?

“OK, I'll just pay for this on my credit card. That way I'll earn the reward points.”

“I can afford the monthly payments on this car.”

“I really need to take a vacation. I've got about a thousand dollars available on my credit card, let's take a trip.”

“The holidays are here and I don't want to disappoint my family by not getting them what they want.”

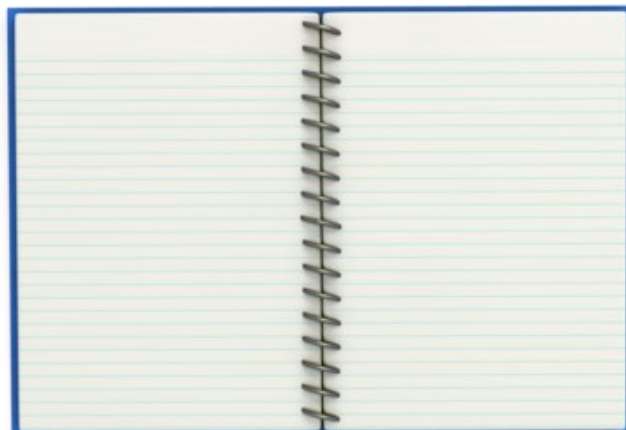
“Let's go out to dinner. I deserve a treat after this hard week at work.”

This is the mindset of debt and of spending.

Take a few minutes and brainstorm about your personal attitudes and beliefs towards money that have led you into debt. Write them on a piece of paper.

Now let me tell you the story of a man named Kantis Simmons.

Kantis was born with 7.25 fingers, and as a result he felt inadequate, insignificant, unworthy, and a complete loser. His whole identity became wrapped around his disability. His negative view poisoned his potential and sent him on a downward spiral of self-pity.



What is the financial story you've been telling yourself? What have you written?

This lasted until the day that he realized he was his own worst enemy. He realized that the only thing holding him back was his mindset. When he changed his “story” from victimhood to survivor, everything else changed. He ended up getting two Master's degrees and became a scientist for NASA. Kantis is now a leading academic keynote speaker in schools all over the United States. He gets up on stage and motivates young people to change their negative mindset about themselves and about school so that they, too, can succeed.

So, what is the financial “story” you've been telling yourself? Take a look at the beliefs you wrote down in the exercise before. What do those attitudes tell you?

Perhaps your mindset has been that “rich people are selfish.” Or that “money is the root of all evil.” Maybe you don't feel worthy of abundance and the life you dream to live. It could be a simple lack of self-confidence. “I could never have a car like that. That's just dreaming.”

Here is a great illustration about how the experiences you had before can hold you back today. It's called The Elephant Rope.

A man was passing by a group of elephants and he suddenly stopped, confused by the fact that these huge creatures were being held by only a small rope tied to their front leg. No chains, no cages. It was obvious that the elephants could, at anytime, break away from their bonds but for some reason, they did not.

He saw a trainer nearby and asked why these animals just stood there and made no attempt to get away. "Well," trainer said, "when they are very young and much smaller we use the same size rope to tie them and, at that age, it's enough to hold them. As they grow up, they are conditioned to believe they cannot break away. They believe the rope can still hold them, so they never try to break free."

The man was amazed. These animals could at any time break free from their bonds but because they believed they couldn't, they were stuck right where they were.

Like the elephants, how many of us go through life hanging onto a belief that we cannot do something, simply because we failed at it once before?

Write your own story

It's time to change your life by writing your new and improved story.

Here is how to proceed. Whatever your mindset is, whatever the "story" is that's been holding you back, come up with a way to see things in the light of you being a survivor. Don't change the facts, change the viewpoint. Write out your success story, not your "excuse" story. It might read something like this:



Your beliefs and your viewpoint will determine your successes and failures in life. But we can change them along with our future.

Raised in a modest, blue-collar family, Bob Smith was always told that wealthy people were selfish and took more than their fair share. Bob believed that story until one day he started to look around and realized that all of the good deeds in the world need money. Why else would charities and churches constantly be asking for donations? And who was doing the donating? As soon as Bob realized that money could be used for good, he was able to overcome the attitudes he inherited from the past.

Change a Negative mindset

This is a really useful exercise to turn your negative mindset into a positive one. As you're reading what you've written, really get into the emotion of your new mindset. This will lock the feeling into your mind. "YES! I did overcome my past. I am a survivor!!!"

The following are several tips for developing a positive mindset. They are:

- Read positive and inspiring books, and listen to motivational podcasts or CDs.
- Listen to inspiring music when you exercise.
- Take care of your physical health—eat well and get enough sleep

- Surround yourself with supportive people who want you to succeed. *Our team of Coordinators are always here to help you succeed.*
- Look for things to be grateful for every day.

Okay, so now you've defined the life of your dreams and have blasted into a positive mindset. That's great, but it's not enough. Without a plan, you'll never get to the life of your dreams.

Step Three:

Create a Plan

It's Saturday afternoon. You're sitting around watching television and your friend calls you on the phone. "We should do something tonight." "Yeah! Let's do something tonight." "What do you want to do?" "Something fun." "Great. Let's definitely do something fun tonight." "Okay, I'll call you back later when I figure out what we should do."

A few hours go by and your friend calls you back. "So, what are we doing?" "I don't know yet. What do you want to do?" "I'm up for anything, as long as it's fun." "Well, think of something and call me back."

A few more hours go by and you haven't heard from your friend so you call him. "Hey. What are we doing?" "Uh...I couldn't think of anything fun, so I kind of fell asleep. Now I'm too tired. Let's get together tomorrow."

Sound familiar? Without a definite plan, nothing happens! This doesn't just go for silly weekend plans. Some people spend their whole lives just floating along aimlessly. Sure they WANT a better life. But without a definite plan to get there, it never happens. Their dreams just remain fantasies.

Why is it that some people don't make plans to achieve their goals? Some of you may be worried about what other people will think if you make a



Without a definite plan, nothing happens.

written plan to achieve your dream. People may mock you or even try and sabotage your success. The truth is, the world is filled with a lot of "haters" and you can't worry about pleasing everyone.

As Wayne Dyer put it, *"what you think of me is none of my business."*

Think for yourself! Napoleon Hill said, *"You have a brain and mind of your own. Use it and reach your own decisions."*

Let's do a visualization exercise to set the stage for creating a plan. Close your eyes and imagine having a clear plan for your goals.

Where in your body does "feeling decisive" reside? For many people, it feels like a sense of power in the belly button area. You feel strong and decisive and capable of carrying out your plans. You must meditate and reflect until you can summon the courage to decide.

Okay, now that you know how it FEELS to have a solid plan to reach your goals, it's time to develop your plan. Here is a simple four-step method for developing a plan.

#1 Determine where you are now.

All of our illustrations are going to be based on developing a plan for creating a better financial future. However if you take this strategy you can

apply it to anything you want. It works for better health, deeper relationships, losing weight etc.

You must first discover how much debt you currently have, and you must be certain to gather up all of your statements.

#2 Determine where you want to go.

This is a specific goal, such as “I want to pay off all outstanding debts including my mortgage before I retire.” Maybe you want to accomplish this in seven years. We have many clients that are able to do it in seven years. Do you know what your numbers are?

Things work best if you will figure out when you want to retire and how much you’ll need for that retirement. To do this you have to dream a little, and you have to envision your future. You need to do the specific emotions exercise and create that white heat.

#3 Figure out what you’re going to do to get there.

You have taken the first step into figuring out a plan by investing in yourself by purchasing this program. So how will you actually achieve that goal?

One important step will be to continue your education. And the final step will be to continue to stay strong as our team of experts help guide you through this process.

We strongly encourage you to work with your Financial Coach to keep you on target.

If your coach can’t help you hit your target date or generate the retirement savings you’ll need on the income you have right now, then you might have to take some drastic actions.

These could include taking a second job to earn



Don't follow those without a plan. Determine where you are, where you want to go, and how to get there. Then you'll be on the right path.

extra money, figure out deeper expenses to cut, or starting your own business. Whatever it takes, figure out your plan.

Remember, it’s not enough to know where you are and it’s not enough to know where you want to go. You must formulate a specific plan to get there, and see each step in your mind going forward.

#4 Consult a professional.

Face it. If you could get where you wanted to go by yourself, you’d have done it already. So if you are frustrated, please remember what we discussed earlier. It’s very difficult to solve a problem using the same mindset that created it.

Use your Financial Empowerment Program Coordinator. Tap into the power of someone who has been where you are and has overcome your challenges. We want to see you succeed and we have the program and the resources to help you.

When the opportunity comes, it may come in a different form and from a different direction. As Napoleon Hill points out, opportunities have “the sly habit of slipping in by the back door and often, they come disguised in the form of misfortune or temporary defeat.”

Perhaps this is why so many fail to recognize opportunity when it knocks.

Step Four: Take Massive Action

How many times have you had a dream, gotten yourself in the right mindset, made a decision and set a plan, and then it just kind of faded away? This happens to millions of people every year in January when their New Year's resolutions fail. What happened? Why didn't the plan work? It's because they didn't take MASSIVE action.

Desperation is the raw material of drastic change. Only those who can leave behind everything they have ever believed in can hope to escape.

William S. Burroughs

Massive action often comes from a place of desperation. If you are not sufficiently sick of your current state, if you don't feel the massive pain of where you are now, you're may not be sufficiently motivated to make changes and take massive action.

Over the years, we have found that sometimes our clients end up "stalling" on their goal. This happens because after a year or so into the program our clients start to notice some significant changes in their debt load. They have money that gets freed up, and rather than consistently applying it to their debt, they lose sight of where they wanted to go, or why they are on the plan, and they let their strategy go. Why would they do that?

It's because the pain starts going away. Suddenly we don't feel as broke or as stressed as we once were. Less pain means less desperation, which means less action. Then what happens, if they're not careful and don't stay close to their Empowerment Coordinator, they turn around and get themselves into more trouble than before. This is why we are here to help you take the massive action, focused on your goals and moving forward. If we have to, we'll remind you of the pain you once felt so you will make it to the finish line.



Opportunity has a habit of showing up in ways that we don't recognize. Be ready.

Imagine for a moment that you've lost your job. Now, for some of you, you won't need to imagine it—it's true! That is the ultimate desperation. What are you going to do?

There are two kinds of people in this situation. There is the person who makes a half-hearted attempt to look for work. And then there is the person who takes MASSIVE action. The second person is up early every morning looking for jobs online. Then, they hit the streets going door to door looking for work. Looking for a job BECOMES their job. They understand that if you plant enough seeds, some of them will sprout.

Here's how you can take MASSIVE action.

Create some leverage for yourself.

This means create a huge consequence to your goal. Plan to take a vacation on the beach and you'll be motivated to take massive action to get bikini-ready! Plan to buy an RV and travel the U.S.A. once you reach retirement. Keep that in mind all the time.

Use your emotions.

Fuel your action with either fear or passion. Remember that desperate state that got you to make the goal in the first place, or focus on the passion you have to reach your financial goals.

Get angry! Get scared! Get passionately excited. And then GET MOVING.

We suggest that you take some time and write down your pain right now. Describe it in specific terms and detail your feelings. That way, if you get to a plateau, you can review what you wrote and feel what you felt, so you won't go back and you will stay firm in your plan.

Do something right now.

Tony Robbins always likes to encourage his readers and listeners to take one action before leaving the site of setting a goal. Urgency is power! Ask yourself, "What can I do RIGHT NOW to make my goal a reality?" And then do it! Something small is enough.

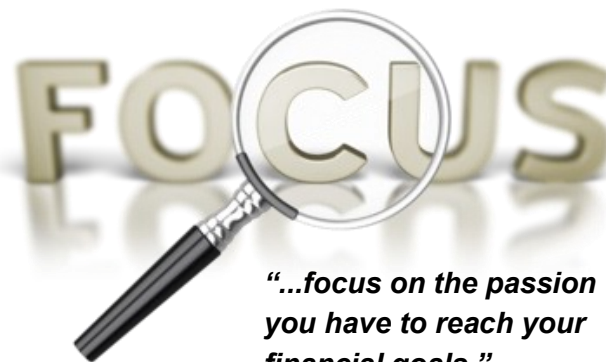
If you have gotten to this point in your reading without taking action to automate the process of your plan, then please stop reading and **get everything set up so that we can run this marathon alongside you.** You need to add discipline to your plan, or you will fail.

Stay focused.

Don't let the hundreds of little distractions that try to get you off course every day win the battle. Instead, concentrate on the plan you established and move forward with single-minded determination. Working for three hours when you're focused is often more effective than putting in eight hours of distracted effort.

Raise your standards.

Whatever action you are taking, take the time to do the very best you can do. Don't just settle for "good enough." This doesn't mean you have to be perfect. It means constant improvement. Brian Tracy says to improve "one half of one percent every day." This means that



"...focus on the passion you have to reach your financial goals."

every day you should ask yourself, "Where can I do better today?" (and by the way, if you improve .5% every day, you'll double your effectiveness in 200 days).

Once you are on this program, achievement of your debt-free goals and preparation for retirement will become contagious. You will want to find more and different ways to beat your original plan date and prepare for your financial future. Continue to use your dashboard to run "what if" scenarios to improve your plan and you will stay excited.

Have the patience to stick with it.

Sometimes what you really want is disguised as a problem you currently have. Here is a classic story that illustrates this idea:

There is a story about an African farmer who had heard tales about the other farmers who had made millions by discovering diamond mines. These tales so excited the farmer that he could hardly wait to sell his farm and go prospecting for diamonds himself. So he sold the farm and spent the rest of his life wandering the African continent, searching unsuccessfully for the gleaming gems that brought such high prices on the markets of the world. Finally, as the story goes, worn-out and in a fit of despondency, he threw himself into a river and drowned.

Meanwhile, back at the ranch, or farm, in this case, the man who had bought the property happened to be crossing the small stream that flowed there. Suddenly, there was a bright flash of blue and red light from the stream's bottom. He bent down, picked up the stone – it was a good-sized stone – and, admiring it, later put it on his fireplace mantel as an interesting curiosity.

Several weeks later, a visitor to his home picked up the stone, looked closely at it, hefted it in his hand – and nearly fainted.

He asked the farmer if he knew what he'd found. When the farmer said no, that he'd thought it was a piece of crystal, the visitor told him he'd found one of the largest diamonds ever discovered.

The farmer had trouble believing that. He told the man that his creek was full of such stones – not as large, perhaps, as the one on the mantel, but they were sprinkled generously throughout the creek bottom.

Needless to say, the original farmer had sold his property to go far and wide in search of diamonds, and it turned out that he had been sitting on the most productive mine on the entire African continent.

He had had owned, free and clear, acres of diamonds, but had sold them for practically nothing in order to search for them elsewhere.

The moral is clear: If only the first farmer had taken the time to study and prepare himself – to learn what diamonds looked like in their rough state – and, since he had already owned a piece of the African continent, to thoroughly explore the property he had before looking elsewhere, all of his wildest dreams would have come true.



Are you on the right road now?

No matter what your goal, perhaps the road to achieving it lies in the very thing you are doing now. You have to remember that getting out of debt and preparing for retirement isn't a sprint.

It's a marathon, and during a marathon **you will be tried, tested, challenged and pushed to your limits**. Stay the course and you will enjoy life on your terms.

***I've found that luck is quite predictable.
If you want more luck, take more
chances. Be more active. Show up more
often.***

Brian Tracy

Step Five:

Listen to Feedback and Make Adjustments

Okay, so you've defined the life you want, you're in the right mindset, you've created a plan, taken massive action.... but... something's not right. You're still not experiencing the success you'd hoped for. You should just give up, right?

Not a chance. **Here are some famous examples of people who'd started out as failures and ended up as massive successes.**

Walt Disney: Walt Disney was fired from a newspaper because “he lacked imagination and had no good ideas.” After that, he started a number of businesses that failed and he declared bankruptcy.

Colonel Sanders: The founder of Kentucky Fried Chicken had his “secret chicken recipe” rejected 1,009 times before a restaurant accepted it.

Albert Einstein: The man who is known to most of us as a genius didn’t learn to speak until he was four. He was expelled from school, failed math, and was refused admittance into the Zurich Polytechnic School.

Orville and Wilbur Wright: The Wright brothers didn’t create an airplane that would fly on the first try. No, after numerous attempts at creating flying machines, in the face of a society that mocked the very idea, the brothers battled depression and illness.

Steven Spielberg: This famous director was rejected by the University of Southern California’s School of Theater, Film and Television THREE TIMES. He eventually attended another school and then dropped out. It took him 35 years to get his college degree.

So, maybe your plan isn’t working as well as you’d hoped. Giving up is not an option. Instead, it’s time to step back and re-evaluate. T

his doesn’t mean that you need to give up your plan. Sometimes you just need to make some adjustments.



Failure isn’t permanent. It occurs in everyone’s life. Don’t give up, you may just need an adjustment to get back on track.

“The truth of the matter is that there’s nothing you can’t accomplish if: 1) you clearly decide what it is that you’re absolutely committed to achieving, 2) you’re willing to take MASSIVE action, 3) you notice what’s working or not, and 4) you continue to change your approach until you achieve what you want.”

Anthony Robbins

Here is a 5-step process for re-evaluating your plan.

Revisit your end goal.

What is it that you’re trying to achieve? Remember at the first of the journey we had you write out what you wanted to achieve and create a fixed determination that you would achieve it at all costs? That’s your goal and it hasn’t changed. So, the first step is to revisit your goal and make sure that it’s still the same. If you goals have changed slightly that’s OK, but write them down, drink again from the emotion, and let us help you achieve them.

Identify which part of the plan IS working.

Surely not everything you're doing needs to be changed. Which things will you be able to keep in your re-worked plan? This is a very important step, because the one thing we know about your plan is that math is consistent. That means that as long as you stay with us, your debt-free date is guaranteed. If you want to accelerate it, we can help you.

Sometimes things change and you can't continue to go down the same path you have chosen. That's fine. We are here to help you find solutions that will adapt to your new situation. The beauty of having a Financial Empowerment Coordinator is to help you make these adjustments and stay true to the goals you set for yourself.

Ask for feedback.

This is often the hardest part for our clients. It's not easy to admit to others that we don't know how to achieve our goals, or that we've fallen back and are off track. Instead, you must set your ego aside and talk to those who've succeeded at the same goals you have.

In the case of debt reduction, talk to your trusted Financial Empowerment Coordinator. We have helped thousands of people and we are here to help you. Please know you are not alone, and we are absolutely committed to your success. Tell them what you're doing and ask for feedback on what you can change. If you keep your mind open, you'll be able to make subtle course corrections.

Take a critical look at each element of your plan.

Ask yourself, "Is there a different way to do this?" Think outside the box and develop a creative solution. Thomas Edison discovered 999 ways



Many of the important things in our lives take time to come to fruition.

Often the path to get what you want is full of failures and obstacles. But you can, you will win if you stick to it.

Most failures occur because someone gave up too soon.

NOT to invent a light bulb before he finally invented one that worked. Tweak one element of your plan at a time until you find what works. The key is to live on what you bring home, and not incur more debt.

Take a new action.

99% of the time we learn how to do something best only when we actually get going. Getting up and taking action is the fastest way to find out what works. Sometimes the best way to make a course correction is to take the first step in a new direction.

Celebrate

The time has arrived! You've achieved your goal. Now it's time to celebrate your success. Too many people minimize their role in achieving their successes, and don't take the time to celebrate it. They just rush on to the next goal.

Here are four reasons why it's so important to celebrate your successes.

It builds self-confidence.

If you're able to step back and say, "Yeah, I did that!" you are more likely to believe that you can accomplish bigger goals in the future.

It helps you have an optimistic mindset

The more you focus on the positive, what things are going right, how things are succeeding, the more your brain becomes trained to think that way. And the more you automatically think of being successful, the more successful you become.

You become a role model to others

If you've achieved success in your goal, and celebrate that success with others, they begin to think, "Hey. Maybe I could do that too!"

It's fun

Let's face it. You worked hard to achieve your goal. Now it's time to have some fun! You have got to the point in your life that you can reward yourself.

Please note this step doesn't have to come after everything has been paid off. You have to reward yourself along the way as you achieve smaller milestones.

[Here are 9 ways you can celebrate achieving your goal.](#)

1. Tell everyone on Facebook, Twitter, and other social media sites. Your friends will flood your page with congratulations.
2. Go out to dinner.
3. Do a happiness dance.
4. Take a day off.
5. Get a bottle of champagne or sparkling cider.
6. Go to the beach, the mountains, or some other natural environment and give thanks
7. Thank everyone who supported you.



Celebrate your successes. You've earned them.

8. Find some visible reminder of what things used to be like and post it where you can see it. Fat pants, a credit card bill.... some reminder of why you are happy you changed.
9. Help someone else achieve the same goal

Final Thoughts

Well, there you have it. You've just learned the six-step process to creating a (financial) life that you love. Don't look back at the past.

There is a reason that the windshield on a car is bigger than the rear view mirror. You're supposed to spend more time focused on looking forward.

It's time to take responsibility for the life you want to live. By changing your thinking, your actions, and your vision, you can create the life of your dreams.

There is an old parable about two wolves.

An old grandfather, whose angry grandson came to him upset at a schoolmate who had done him an injustice, said, "Son, let me tell

you a story. I too, at times, have felt much hate for those that have taken so much, with no sorrow for what they do.

But hate wears you down, and does not hurt your enemy. It is like taking poison and wishing your enemy would die. I have struggled with these feelings many times."

He continued, "It is as if there are two wolves inside me; one is good and does no harm. He lives in harmony with all around him and does not take offense when no offense was intended. He will only fight when it is right to do so, and in the right way."

"But the other wolf, ah! He is full of anger. The littlest thing will set him into a fit of temper. He fights everyone, all the time, for no reason.

He cannot think straight because his anger and hate are so great. It is hard to live with these two wolves inside me, for both of them try to dominate my spirit."

*The boy looked intently into his grandfather's eye and asked, "Which one wins, grandfather?" The grandfather solemnly replied, "**The one I feed.**"*

Begin to feed the wolf within you that is financially secure and debt free. Don't feed the wolf of worry and doubt. Spend your mental and physical energy on turning your life around and achieving your goals.

You can succeed. And we're here to help you.

