

Your Financial Future

It is terrible to feel like you are working hard and getting nowhere. It is scary not to be sure of your future and to worry about simple things like paying your rent or buying food. This brings huge stress to your life, and it can turn everyday tasks, such as paying bills, into times of worry and anxiety. You have two options. One is financial chaos—which is a continuation of what you have now, along with all of those feelings of hopelessness and stress. The other option is financial peace—which comes through years of hard work and self-control. It is true that moving your finances beyond chaos is hard work. It will involve sacrifice, selflessness, and time away from doing things you love. It will cut into your social life, and it will cause you to have to say “no” to the things you would have said “yes” to in the past. Both choices are hard, but choosing what is best will help you in the long run.

Impulse Spending: Stop buying things you don’t need. Understand that marketers are trying hard to separate you from your money. Combine this with a knowledge of how many hours of your life you have to spend to buy things. Together, these should help you to make the right choices over and over again until it becomes a habit.

Budget: Start a budget—now! Budgeting is easy! It just takes some discipline, planning, and getting it done. It will help you to live within your means, which means that you stay out of debt. Download a budgeting app on your device, and start your budget now!

Debt: Debt will never leave you alone until you don’t have any loans. You have to be aggressive. You have to work hard, and you have to be disciplined. But you are choosing to be FREE when you choose to get out of debt!

Credit Scores: Don’t let your credit score harm you and your future. Pay your loan payments on time and keep your debt low. Some credit accounts are fine, but ditch them if they tempt you to borrow too much and make your payments late. Know and protect your credit scores.

Credit Cards: Pay your credit cards off on time, every month, every time. If you are always using credit cards to make ends meet, then you will always be in financial trouble. Decide to throw off this debt, and all those extra interest payments.

Buying a Car: You are in control of what you spend and what you buy. Buy your car the smart way. By doing your homework, buying used, staying away from leases, and getting a pre-buy inspection, you can successfully buy a great car!

Financial Emergencies: Savings help you to avoid all kinds of pain and stress from unexpected expenses. Start your emergency fund today. It isn’t difficult; it just takes you getting started and then sticking with it.

Stay Out of debt: Our own bad habits tend to lead us right back into debt. You are the ONLY one who can change your bad habits into good ones and set realistic goals to keep yourself debt-free. Make it your goal right now to live your life debt- and worry-free!

Career: Getting into a career you love is not impossible; it is just going to take work. Figure out what you love doing, figure out how to get there, and set your trajectory to your career destination. Do it one step at a time, and do it today, so that you will enjoy your tomorrow.