

Chapter 2:

Creating Your Financial Plan

You may have had prior training in goal setting and creating time lines for various business or community projects. Why not start applying that training to your finances as well?

Find Your Purpose

The first step in the process of wealth accumulation is defining your life's purpose. I find this is the most challenging step in all of goal setting. If you have no idea why you are here on planet Earth, then you will continue to flounder and coast through life without focus or direction. The absence of focus is what has led you to your current fiscal situation. Are you happy with it? Has it benefited you? You must begin now to create a direction, one which will guide you not only today, but tomorrow and next year and in two decades. What you need is Vision.

I start my financial mentoring sessions by asking my clients the question, "Okay, what is your purpose in life?" I usually get a blank look or a quick answer like, "To be a good mother," or "To provide for my family," or (if they choose to be really honest) "I have no idea, Janine."

One of the tools that helps break down the quick answers and unlocks what you truly want out of life is to *write your own obituary*. Most people find this a bit shocking at first, but once they sit down to write, the ideas start flowing. What is it that you want people to say about you when you are gone? What type of person were you? What type of life did you live? Were you a philanthropist? Did you serve on county commissions? Were you a stay-at-home mom who ran a successful business from her garage? Were you a corporate professional that dropped the \$100,000 a year job to follow your passion for car repair? You get the idea.

When you think about writing your obituary, most of the objections that you have to doing grand things now dissolve because you are writing in the past tense. This is an incredibly powerful technique. You write a description of your life as it happened (at least in your dreams), and you don't worry about whether or not you had enough money or your family disagreed with your life choices or that your spouse would never, ever agree to live off-grid in Colorado. Just

write the story of your life as if it had already occurred and you will allow yourself to see your real passions in life and what values and activities you truly hold dear.

Occasionally, a person will have difficulty writing their obituary because of the morbid nature of the document, so I tell them, “Hey, what would your best friend say after you’re gone?” Then, they knuckle down and start writing the eulogy speech that they want their best friend to give at the funeral. What matters here is not the name of the document, but the intent of this piece.

Create Your Legacy

I want you to decide what the outcome of your entire life’s efforts will be. How do you want to be remembered? What do you want to build? What do you want to do? What experiences do you want to have before you leave this plane of existence? After your obituary is written, you then see clearly what is important to you. Is it to start your own business? Do you want to have a degree in medicine? Are you excited about becoming a basketball pro? Whatever the accomplishments you wish to have achieved, *now* is the time to start making your dreams, your Vision, into a catalog of worthwhile accomplishments.

Having written your life’s story in advance, you rework the data from the obituary into a purpose statement. A good way to start is by examining good ideas from other people. Some examples from a few successful individuals include:

Walt Disney: “To make people happy.”

Henry Ford: “To mass produce, mass distribute, and have cars mass consumed.”

Andrew Carnegie: “To manufacture and market steel.”

Mother Teresa: “To care for and comfort the poor, sick and needy all over the world.”

My personal two-fold purposes in life are: “To demonstrate the principles of wealth accumulation through debt-free living,” and “To teach others to be conservers rather than consumers.” My family’s purpose statement is to “Be as simple as you can be to reveal the beauty within.”

Write It Down

Once you know what your purpose is, write it down. This is the step in goal setting that so many people try to skip.

When you know what you want, *write it down*. The simple act of taking a thought, idea or dream and putting it on paper brings the concept out of your head and manifests it strongly in our three-dimensional world. It is not enough to think about your purpose. Thoughts have little power to shape our daily existence unless they have been brought into this plane of existence. The power of “self-fulfilling prophecy” is in this process. You truly can create your own future if you take the responsibility to write down what it is you want to do in this life.

By committing your thoughts to paper, you signal your unconscious mind to start working on the challenges that are currently in your way. Your vision becomes so clear and strong in your mind that immediately your behaviors and opportunities will be changed as you move toward this new idea. While working on your purpose statement, don't worry with how you're going to achieve anything. Just figure out what you want to do. You are working on the *why* part of your life right now, not the *how*. The *how* is worked out later.

Who Will You Be in Years to Come?

Now that you have your purpose statement and obituary, it is time to start setting goals.

Start with 20-year goals. What kind of person do you want to be in 20 years? What will you have created? What will you have accomplished? What are some of the behaviors or degrees or skills that you will have acquired in 20 years? Write them down. Then we cut the time in half and write out 10-year goals. Write out goals for 5 years, then again for 2.5 years, and then focus hard on the next 12 months.

Be methodical on this one. Take your time writing out what you are going to do over the next 12 months to achieve the previously stated long-term goals. As one of my mentors, Dr. Oliver DeMille, is fond of saying, “People usually underestimate what they can do in 20 years and overestimate what they can do in a single year.” You really want to make sure that you do not over-commit yourself on this first year.

The mere fact that you are taking the time to write out your goals puts you in the elite of America. Studies have shown that only 3 % of us actually have written goals, and of that 3% only 2% rewrite and refer to them on a regular basis. This is the power of forward thinking. I

don't think it is coincidence that the truly wealthy of our country (those with incomes or wealth over \$1.1 million) also make up the top 3% of the U.S. population. Coincidence? I think not!

Why is writing your goals so important? One study in the 1950s of Yale graduates says it all. Each graduate was asked if they had goals for their future. Only 3% of these students had written goals. Years later, when the follow-up survey was given, it was found that the 3% with written goals not only achieved them, but that their net worth was as much as the other 97% of their classmates combined. Don't skip over this step of goal setting! It is a way for you to implant firmly in your mind the need for behavior modification if you wish to accomplish all the wonderful things you set down in your obituary. You may have heard this study quoted before, but I still say, "Wow!" every time I read it. This is the power of the written goal. It is unfortunate so few of us use them. We are more productive and make better decisions with written goals than most of us can without them. Whenever a decision needs to be made, you can keep your focus by asking, "Is this new responsibility, job, or opportunity in line with my purpose?" Very quickly your life takes on new meaning and you find you have more energy to accomplish what you want to do. Decide now to be among that 3% of America that actually writes down goals so that you can achieve what you want out of life.

Now this sounds like a lot of work. But I have timed myself and I have timed my clients. Some of them have told me, "Janine, I'm not going to do this unless you're sitting across the table from me." I say, "Okay, but can I iron my shirts while you work?" I end up agreeing to mother hen them if that is what they need from me. Sometimes people just want to be babysat while they are writing goals. The longest it has taken was 45 minutes. This is not time-consuming because once you have your purpose statement and once you've written down what a wonderful person you were on the planet, the goal setting just happens. My husband and I can whip this stuff out in 15 to 20 minutes. And we do it on a regular basis, so that we can continually rework our goals to more effectively serve our individual and common purposes.

But What About the Money?

One of the most frequent responses I get after this exercise is, "But Janine, none of my goals have a thing to do with money!" That is when I get to chuckle and say, "Of course!"

Please remember that money is a tool. It is like a hammer. Money is the means to reaching your goals, and should not be the goal itself. Money is neither evil nor good. How you

choose to use it determines the outcome. In order to build something in this life you need the appropriate tools to accomplish it. If you want to build a bird house, you're going to require the use of a saw, hammer, boards, nails, wire, a bit of glue (and a bird!). In order to build an organization, create a business, or start a foundation, you will need the tool of money. Naturally, your goals will not reflect monetary amounts unless those monetary amounts drive the creation of your dreams. It is best not to focus on specific dollar amounts so that you don't unnecessarily create a barrier to your success – or limit the extent to which the Universe showers you with fiscal blessings. If you adopt limits in your fiscal life, you will achieve them. No more, and no less.

Take Action

The goals that you set will require action. You don't want these daily or monthly action items to cause you stress. You can eliminate the stress of the action items by making sure that what you want (your purpose) is really what *you* want. Not your parents, not your spouse, not the rest of the community, but *you*. Then there is joy in doing the activities that are moving you toward your annual goals. The motivation will be self-materializing as long as the goals you have set were of your own creation, and reflect your own deepest desire.

Ask yourself some questions to assist in determining what you want from this life. What makes me truly happy? When am I the happiest? For some people it is, "When I'm with a person I care about and we've just climbed to the top of a mountain," or "When I'm running on the beach," or "When I'm spending more time playing with my kids." I had one gentleman whose purpose was to feed and clothe the poor as well as raise a solid family. He told me he didn't know how to integrate the two. I told him, "Well, take your family with you." And the light bulb went on and he said, "Oh, right." I continued, "You don't have to do this alone! See how many other people you can take with you on your purposeful life. Build an organization to do this." And he has. He routinely travels on business with his family, and he has built a very efficient business. In short, he is very successful both professionally (as assessed in monetary terms) and personally (as defined by contentment). Clearly, money isn't the only measure, or even the most important measure, of being rich.

So what are your values, and what do you stand for or believe in? What are you willing to die for? Commit right now to live and spend your life in fulfillment of your core values. This

will tell you whether or not these values are yours or only values you (or others) “think” you should have. Are you willing to commit right now to it? Write yourself a contract. This worked for one of my clients; he was an attorney. He sat down, worked up a contract, signed and dated it. It was going to take him seven years to achieve his goals, and he did it in three just by writing a contract to himself. This is the power of writing your thoughts down.

Every Three Months

It seems to me but a small sacrifice to deny myself sleep so that I can stay up and rewrite my goals. Oh, didn't I tell you? You rewrite your goals every 3 months. Yes, that is correct: *every three months*.

Come on, now, stop rolling your eyes and moaning. Your life is not static! You need to constantly update your goals. By doing this you can tell if you are getting off track or if you are staying in line with your purpose. Just this month I had my late night appointment with myself to rework my goals. I laughed at how much my business plan had changed. I had decided to drop one business model for another simply because it was not in line with my purpose. Had I not rewritten my goals, I would not have received the “pat on the back” that I got from this change. Don't discount those moments of inner triumph we get from accomplishment – even seemingly minor ones. Those moments when you get a surge of adrenalin and think to yourself, “Yeah, I'm on track.” “I'm doing what needs to be done!” “That was the right choice.” These moments keep you energized and happy. They make the journey of purpose worthwhile. They keep you motivated.

Your Needs are Finite

Before you start your goal setting, please realize a few basic truths. The first fundamental truth is that our real needs are finite. Our basic needs are easily obtained. What is it that we truly require of life? We need food, clothing and shelter, and in some cultures maybe a car. It is our wants that are infinite, and not our needs. Just ask any three-year-old! They will tell you that they want everything!

Once you realize that you can't have everything that you want, you're golden! For some reason, many of us (even after decades in the school of life) are still living the lie that we can have it all. We believe that being rich means inexhaustible resources. Joe Dominguez mentions

this in *Your Money or Your Life*: “When you are financially independent, the way money functions in your life is determined by you and not by your circumstances.” That is a powerful statement when you’re starting to do your goals. You then understand that the reason money has been such an obstacle in your past has been due to your choices. Once you have your plan written down, your brain will then start saying, “How do I get more cash?” and “What do I do with it when I get it?” and “What can I do for somebody to serve them so that this enterprise will make more money?” The emphasis is on money, yes, but it is on money in service of your Vision. And such noble dreams have a way of mobilizing the Universe to send more and more opportunities for money into our lives.

What Do *You* Want?

The next truth to understand is to *know what you really want* and not what you think you want because of societal pressures.

Learn to know when you have had enough. For anyone who has ever been on a diet, that is a big challenge. Mainly, because when we’re talking about our food, everything tastes so wonderful. To learn to know when you’ve had enough takes training. It is going to take you some time, but you will begin to see it. I had a client who learned of a neighborhood family that would share a single coat among their five children. She asked her neighbor boy where his coat was since he was shivering at the school bus stop. He answered her, “It is my cousin’s turn to wear the coat.” She then learned of the family’s hardship. My client’s first reaction to learning about this situation was to run home and start unloading her closets of extra coats. She was able to come up with five coats for this family. She passionately said to me, “I am going to take care of those kids!” If you react responsibly to what you already own, then you’ll open up space for other things to come into your life. So, learn when you’ve had enough and stop making unnecessary purchases.

We are weird as a culture when it comes to making plans. We create five-year plans and only update them once a year! On January 1st we set up New Year’s Resolutions, and then we don’t revisit them until January of the next year. I can tell you that in the last three months I have reworked my short-term goals five times. I received new information, I obtained different resources, I found a different vision, whatever you want to call it. So these goals are not in stone. How can they be? If the target shifts, the goals have to change as well. That is why I

don't want you to spend hours on them. But at least, have some idea of where you're going because your purpose statement is going to drive how you make the changes in your goals. At the end of three months I can ask you, "How are your goals looking?" You're going to laugh at me and you'll have to say, "I had to scrap them and start over." Exactly. That is a good thing.

Don't make a goal and think you are a quitter if you don't stick to it. Too much is going to change in your life. Maybe you have taken on a few too many activities and you need to back off and regroup. Maybe the system you chose to implement these goals is faulty and by changing the system you realized you needed to change the goals, too. You may have created a goal and found that you're trying to accomplish the wrong item at the wrong phase of your life. Failure is not a negative. It is actually an opportunity to change your present, and in doing so to select the best possible future. It is how the Universe redirects you so that you can *really* accomplish something bigger than you think yourself capable. How can you grow the mental, financial and spiritual muscles to create your vision if you don't have a few challenging events occur that require you to fall back and regroup before surging forward again? Possibly you will move just enough to one side that you rocket ahead to your vision of what you are to do in life. Accept a failure, as these happen to all of us. But never accept a failure as a final defeat. Failure is only an opportunity to redirect our efforts along a new and different path. This is a definition of success. Given persistence and enough time, the knowledge gained by failures plants the seeds for success – in life, and in financial independence.

Two Common Questions on Goals:

1. These goals, are they couple goals or individual goals?

Yes! Both! Are you identical to your spouse? As an individual you have something to contribute to this Universe, and then as a dyad you have something else to offer. Each set of goals are going to be unique. You're going to have different strengths. What my husband and I do is we work on our goals individually for 15 to 20 minutes. Then we come back and look at our goals; they are almost always in line. What do we do if they aren't in line with one another (because Janine has come up with another of her bizarre ideas)? We just take some time to discuss it, to figure out if it is in line with our combined purpose at all, and whether the time to implement it is going to be now or later. Simple, huh? It just takes practice.

2. *Is there a contradiction between a “now” and a “future” goal?*

Only to a linear thought process. I was raised in Japan and so I have a very warped viewpoint on this (as my husband will tell you). It was hard for me to get used to the American way of thought. There is no contradiction for me in what I am doing day by day and the goals I have aiming for 100 years down the road. Yes, I have goals 100 years away. I want my legacy to impact future generations. I know what I do today is going to affect at least three generations. If you believe certain types of Hindu philosophy, up to seven generations will be affected. Don't be afraid of making those long-term goals and thinking you can't handle it.

Let's Try Early Retirement!

At this point in the wealth accumulation process you are now armed with three very important pieces of information. You have your obituary, your purpose statement, and your goals for the next 20 years. You now have a level of focus that you probably haven't had before. *Now* is the time that you sit down and say, “Okay, how in the world am I going to pay for it all?” What are your financial goals? This is the time of reckoning. How much debt do you have? How are you going to pay it off? What is the plan you're going to use to pay it off? You might say, “Well, it would be helpful to have our own home so that we can stop renting.” So, you start saving for a house. Or maybe you want to go to college. You may want to retire before age 65! I focus on early retirement because this is where my husband, Brad, totally thought his wife had lost her mind!

He comes home from work one day about ten years ago and I pounce on him with a cheery “Honey, I've got a plan! You're going to retire by 50!” (Brad was 36 years old at the time.) He just stares at me and says, “Okay, it has been a long week and I know you've been home alone with the six-month-old, but what are you blithering about?” This is the point when I had learned enough of the fundamental principles of financial success from all my reading and practicing that I was able to come up with a plan. I knew that to achieve our combined purpose (a simple healthy childhood for our son, and the ability for us to improve our community by teaching and writing) Brad had to be able to retire from his job. Working at a full-time corporate position for another 25 years was contradictory to our long-term purpose as a family. I had been working on this plan all day. I was excited after struggling with it, trying to come up with a way to achieve this goal. I had finished reading Amy Dacyczyn and Joe Dominguez. I said to my

husband that I had figured it all out, and in 14 years we would become financially independent and not need to work at all. My reception to this spectacular news was answered with dead silence and looks of pity. So I explained that if I really cut our expenses and we invested the savings that this scheme would work. I showed him all of my charts and the plan and how we were going to do it. His reaction was, "Honey, it will never work, but go ahead!" That is what I love about my husband; most people would think me an absolute cracked personality, but he supported me anyway. Instead of 14 years, we became financially independent in seven years using my initial plan, with periodic readjustments along the way. That whole journey was incredible, and the day we became financially independent was even more fantastic. Along the way we had so many wonderful opportunities and resources showered upon us that we felt bludgeoned over the head. And you know what? We still do, and we can't shovel those monetary and material gifts out the door fast enough. After all, we're only conduits, not the end users of this largesse. If you want to retire before the age of 65, it is possible once you establish a plan, because the Universe helps you along once It knows that you are serious.

Be Specific

That is why writing your goals down is so important. Whatever financial goals you have, start writing them down. I will ask my clients, "What are your financial goals?" and they tell me, "I want to be filthy rich." I say, "Okay, what does that look like?" I mean, I don't mind you being filthy rich, but what does that look like to you? You have to set a specific financial amount. For anyone who is in debt, you have an exact financial amount, don't you? You know what you owe every month when the statement comes in. You can't get more exact than that, can you? You know exactly what you need to get out of debt.

For my husband's peace of mind, he told me he wouldn't feel financially secure until we had more money in our short-term savings account. I asked him, "Honey, how much is that? How much will you need to feel secure?" Give me an exact number. He selected a figure equal to six months of expenses, the amount of time he figured it would take to get his consulting business started. (He got his first client three weeks after leaving corporate America for the self-employed life.) So for those of you who are out of debt and you want to know what sort of a nest egg to have in a money market fund, one idea is to figure out your monthly expenses and your annual insurance premiums and the deductibles on all your insurance policies and pretend

that you would be required to cough up that cash for the whole year all at once. That is a good starting point. Many of the books and articles I have read on money management suggest that you have three to six months of expenses. You'll work up to that, but for starters and for a shorter goal, try working up to a figure of all your insurance deductibles. Then work up to three, six, and twelve months worth of salary. Set exact financial amounts in your financial goals. This brings power to your vision.

Make Your Dream Three-Dimensional

Once you set your financial amounts down, create a picture or image of your dream, whatever it is. Owning your own home, starting your own business, going to college, travel. Then draw a picture, cut out a picture, make a collage, or use clay to make a model. Create a detailed three-dimensional image of your vision. When you write your plans down on paper that is one way of getting your goals into our four-dimensional world, but working up a model or pictorial representation is an even more powerful way of creating a concrete vision for your future. You will look at this image every day. For families I suggest that you put the picture on the refrigerator and tape it at eye level for most of the kids. The next time they are beggggging you for a Chocolate Frosted Sugar Cereal, you can tell them, "We can have the brand name sugary cereal, or you can go with the generic so that we will be X dollars closer to our dream." Then point emphatically to the family's visional picture. (Pasting a look of triumph on your face is also permissible.) That is how you get your family involved too; even little children who can't read will come to understand the image. For those of you who are single, I say put your dream in a conspicuous place and build a little community of friends who are doing the same thing. That way you can have a support system to say, "Guess what? I paid off X number of credit cards! Yeah!" Throw a party (using cheaper generic brands, of course) and pat yourself on the back.

The Wise Man and the Teenage Entrepreneur

When I was 15 years old, I had the exceptionally good fortune of chatting with the late Sam Walton, the co-founder of Wal-Mart. When I met him, I didn't know who he was. My father was kind enough not to tell me Mr. Walton's name until after we were heading for home, as my behavior to him was more than a bit conceited – not that one is shocked when an arrogant teenager (like there is really any other kind) is a bit full of herself....

Nevertheless, I felt that my conceit / confidence in this situation was well-founded, for Mr. Walton and I met during the course of my business. As I look back on it, Mr. Walton and I shared a fascinating conversation. The old gentleman (which was how I thought of him at the time, of course) asked me what I was doing, and I said that I was an entrepreneur (I was cleaning a client's house at the time, and he had come in for a glass of water.)

He smiled at me and said, "Oh really? Good for you. By the way, I like those shoes you have on."

I replied, "Thanks. I paid \$60 for them, which took me four months, but they're worth it because my feet don't hurt."

He said, "Those aren't from Wal-Mart, are they?"

I said, "Oh no! No one with sense buys ladies shoes at Wal-mart! They stink. They're awful."

He responded, "Really? Why is that?"

"Well, they fall apart. They're not worth my money. And don't even think about clothes! I don't buy them because they fade and fall apart after two to three washes. I have to buy men's wear to get my money's worth at Wal-Mart!"

"The old gentleman" was incredible. He taught me so much about value and running a business in five minutes. You know what he said to me?

"So you have to walk around looking androgynous because you can't find quality women's clothing that you can afford?"

I replied, "Exactly. I have to pay too much money. And the reason I started this business is to buy a car, not clothes." I said this while scrubbing out the client's kitchen sink.

He said, "I know the manager at your local Wal-Mart. If I were to assure you that the women's clothing would be better in a few months, would you consider shopping at Wal-Mart again?"

I was amused. "Well, what are you, the *owner* or something?"

He smiled. "I know him very well."

"If you're in with the owner, fine. I'll give it another try."

He said, "Give it 30 days."

Mr. Walton put his glass on the counter and walked outside. I was in the process of putting my cleaning supplies into my bike basket when he walked over to me for a final word and said, “Since you’re an entrepreneur, would you like some simple advice?”

I responded, “Yes, I would, because I’m not going to do this forever. This is not who I am, but I’m doing it now to get where I want to go.”

He ticked off points on his fingers. “Number one, the customer is always right. And number two, learn to replicate yourself.” Those were his two pieces of advice to me. And Sam Walton did just that with Wal-Mart. He trained people to have the same love and caring for customers whether they were in upper management or a stock clerk in the health and beauty department. So that philosophy filtered down. True to his word, in 30 days the quality of product went way up in the local Wal-Mart, and women started buying clothes there again as word spread.

More importantly, his words of advice live on today. Think about it. When you walk into almost any Wal-Mart and ask an associate where something is, they will get down off that ladder and show you. Where does that attitude come from? That comes from upper management. You may not be running your own business as you read this, but I still want you to take Mr. Walton’s advice and learn to replicate yourself. By duplicating yourself and your purposeful life, you achieve greater impact in your community. When your purpose is strong enough, it will inspire other people and *they will help you in achieving what you want* out of life. I see it all the time in people that I mentor. They get a passion. They see the light at the end of the tunnel, and they see that their \$15,000 debt is going to be gone in three more years, and they are already thinking about what they are going to do next to move them toward their purpose.

I have since read that Sam Walton would sit down once a week with his staff to set the goals for the coming week. This meeting was not allowed to last for longer than ten minutes. Walt Disney did the same thing in building the Magic Kingdom. He met every morning and evening with his immediate staff for ten minutes to go over the day’s events. Both men and the organizations they led were constantly reevaluating their goals so that they did not lose track of their purpose. One of Walt Disney’s most quoted sayings when it comes to his business ventures was, “Please remember that this all started with a Mouse.” He didn’t want people to get too serious about work.

Time to Start Talking to Yourself

Now, you've written your purpose. You've written your goals. You know what you want to accomplish this year. The next step is to work your annual goals into affirmations.

That's right, GOAL affirmations. There is plenty of literature out there by leading psychologists who will tell you all about why and how affirmations achieve their effectiveness. Do they work? Of course they do (or I wouldn't be telling you about them). Not only do I know from personal experience that they work, but I know from business associates the power that these little beauties possess.

There are some simple rules that you should follow when creating your affirmations. First, know that what you are trying to do is to program your subconscious mind with the main thoughts from your conscious mind. You must be careful in your statements so as not to "feed" your subconscious mind thoughts it frankly won't believe. So, in your statements be sure to make them present tense. They must state things in the here and now. Second, say them out loud. Don't fight me here!!! I know what I'm talking about! Go hide in a closet, the bathroom, or sit alone in the car and say them out loud as you drive to work. You'll think yourself silly, crazy, or just plain stupid, but it *works*. This is only the beginning of the many psychological tricks I am going to suggest to help you out of your current financial difficulties. So, get used to it!

Write down a single affirmation that will assist you in your self-esteem or self-confidence so that you can achieve your goals, and then say it out loud every day. The more you say it, the more likely it will be to manifest in your life. By saying affirmations out loud you're telling the Universe, "I want *this*. And I want it in *this* time frame." The Universe knows that I'm one determined individual and that I don't take "no" for an answer. (Talk to my friends! My husband, Brad, will be only too happy to tell you how stubborn I am.) I have a very strong will, but I use it to good effect to gain what I want in this life by regularly employing the power of positive affirmations. After you say them out loud, then make your plan to achieve them. This is where planning is important. Now is the time to create a plan, not before. Don't try to figure out a plan when you're working on your purpose. You can't implement a plan if you don't know what you are planning for. I'm going to say this again because it is really important. *Planning does not achieve purpose*. You must have vision first. Got it? Good.

I used to have many thoughts that would try to beat me up as I learned the tools of wealth accumulation. Stupid worries would creep into my brain, trying to keep me down. “Too bad you made that purchase before you read *Your Money or Your Life*. Look at all the money you could have saved if you had known these principles back then. Imagine what you could have done with all that cash you wasted.” You get the idea. These thoughts were constantly haunting me as I strove to learn how to be a conserver. I used affirmations to stop them from continually looping through my brain. The one that worked for me was, “Yes, but I am a different person now.” This simple statement applied to the negative self-talk has completely defeated my internal adversaries. Don’t hesitate to use affirmations. They really do work. Even if your husband looks up from his paper and says, “Were you talking to me, babe?”