



How To Start Taking
Charge Of Your Financial
DESTINY

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Introduction

"There is nothing quite so humiliating, that carries such great agony and suffering, as poverty in old age, when personal services are no longer marketable, and one must turn to relatives or to charitable institutions for existence." – Napoleon Hill

Great achievements start with big dreams. How far you go beyond the dreaming phase is what makes the difference between financial success and failure.

In this report, you will discover why being clear about your desired financial achievements is an absolute necessity when it comes to getting what you want out of life.

Having a clear vision of what you really want out of life, and a set of clear financial goals is of paramount importance.

It is extremely easy to retire without any savings or investments, and an insufficient income, as your only form of financial support in old age (if any at all).

With a reduced income at retirement, you can hardly expect to afford the luxuries that were beyond your financial reach while you were still actively working.

Yet most people clinging to outdated myths like job security put their lives on hold believing that when they retire, they will finally have the time to do all the things they have always wanted to do and enjoy the luxuries they have deprived themselves of all their working lives.

The reality is that most retirees find themselves having to look for jobs out of economic necessity.

Why?

All because implementing simple strategies to help them get on the right track financially seemed like too much work, when it mattered.

There are also those who simply refuse to analyze their personal finances because they are afraid of what they will find, and then blame their lack of financial success to outside forces like the government, the economy, their boss, and everything else under the sun.

What Are Your Financial Aspirations?

Hardly anyone aspires to a retirement full of financial hardship.

Maybe you're looking for a way out of a dead-end job, or you're in the process of turning your financial life around by being more prudent with money, or maybe your income is insignificant compared to your expenditure, and you are way over your head in debt.

Unless you devise a means of aligning your finances to suit your desired lifestyle, you will always stand the risk of constantly worrying about money.

One thing is for sure. Before you can see any meaningful results, you have

to create an action plan to start living your life on your terms today, and then persistently implement your plan.

You also have to work out a way to create a lifestyle that suits you, instead of a high-paced one that is designed to impress people you don't like or even care about.

Unfortunately, most people let circumstances and situations dictate their financial lives because of fear, which can manifest itself in many forms.

The fact is, unless you overcome the fear of others questioning your judgment and your intelligence once you get down to making the decision to live life on your own terms, nothing much is going to change.

If you are sick and tired of the feeling that you are wasting your life away spending your precious time doing things that do not make you happy, why would you keep moving ahead in the same direction that is not going to get you to where you want to be?

Planning Your Finances

When you start aligning your finances to your desired lifestyle, you will quickly learn how to eliminate the activities that are *not* going to get you to your destination.

Being clear on what you are NOT going to do, or accept in your life is a good starting point for your journey to financial success.

Making the deliberate effort to plan your finances gives you a chance to get more out of life by spending your time doing the things that will get you closer to your goals without feeling guilty about it.

Strange enough, most of the goals we set for ourselves are within reach.

For instance, you do not need to be stuck at a job you hate for 30 years, feeling trapped because you need the money and enduring the pain of being publicly humiliated by your boss just to save enough for a holiday to an exotic location when you retire.

With careful planning, that holiday to an exotic location could cost you far less than you ever imagined once you get down to doing the math, and you will soon realize you do not have to put your life on hold to do the things you enjoy.

Life is not a dress rehearsal. Don't waste it doing things you don't like.

Would You Take This Risk?

Now let's talk about fear.

Your *perception* of what is real is often more important than the reality itself. A commonly used example to illustrate this fact is as follows:

Almost everybody would fearlessly walk across a plank of wood that is placed on the ground because they do not see much of a risk in doing so. Now get the same plank of wood and place it between two tall buildings.

The plank of wood is the same but the circumstances have changed. Not many people would want to walk across the plank of wood now that they *perceive* the same few steps to be riskier.

Most people live with the fear that by taking bold steps to take control of their financial future, they risk losing what they have already achieved.

This is more so after they have made considerable progress climbing up the corporate ladder, but are unhappy with their lives.

While this may be true at times, you have to understand that financial ruin is not necessarily a permanent state. It also helps to do away with the false belief that failure will lead to destitution.

I am usually amazed at how people who have lost jobs they didn't like in the first place go right out to look for jobs similar to the one they hated, simply to fulfill their need for a steady paycheck.

This would be the ideal opportunity for them to start doing things differently, and find something else to do that will give them the thrill of getting up in the morning with purpose because they enjoy what they do for a living.

Once you allow fear to rule your life you will not achieve much. With this in mind, it is never too late to start planning your finances as opposed to leaving your financial future to chance.

Financial Success Comes To Those Who Are Success Conscious

If you want to win with money, you need to get into the habit of doing what you set out to do and apply the maximum amount of effort you possibly can towards the accomplishment of your financial goals.

You can achieve this by persistently trying different things to find what works for you based on your financial aspirations as opposed to trying one thing after another in a half-hearted way.

The one thing you have to be comfortable with is the fact it is possible to

earn a living doing work that is meaningful to *you*.

If transitioning into old age plagued with feelings of anger, fear, shame and regret does not appeal to you, *now* is the time to make sure to the best of your ability that this does not happen.

It all starts with a structured approach to planning your finances.

Conclusion

One of the major determinants of success is the ability to make quick, definite decisions without changing your mind every so often.

The decision to take charge of your financial destiny is not an easy one, yet it is the most important decision that can get you from where you are today to where you want to be financially.

So are you going to take the next step, or are you going to settle for the way things are?

A good number of financial challenges arise from a failure to plan, because most people find it so hard to create a mental picture of their financial needs in the foreseeable future.

Don't let that happen to you.

Planning your finances can be a daunting task if you don't have a system.

If you're reading this right now and you are wondering how to get started with creating your own financial plan, check out the special offer I have for you on the next page.

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