

7 Actions to a New and Happier You!!

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Foundational Journey Institute

A grayscale photograph of two hands, one larger and one smaller, holding several coins. The hands are positioned in the center of the frame, with the larger hand on top and the smaller hand on the bottom. The coins are being held between the fingers of both hands. The background is a plain, light gray color. Overlaid on the image is the text "Action Six" in a large, bold, black font, and "Manage Your Finances" in a slightly larger, bold, black font below it.

Action Six
Manage Your Finances



Action Six

Manage Your Finances

Financial fears and worries are one of the biggest factors that impact our happiness and sense of security

This powerful step involves creating a measure of financial security that will quell your anxieties and allow you to focus better on your goals

Use the following steps to start managing your finances and creating some great lifelong habits



Money is NOT Everything,
But It Ranks Right Up There with Air!

Action 6 – Manage Your Finances

Get Out of Debt

Live By a Budget
Die By a Budget

Track and Trim
Your Spending

Go Minimalist

Create an
Emergency Fund

Start Saving

Invest Wisely

Get Financial
Advice



Action 6 – Manage Your Finances

Get Out of Debt

Identify All of Your Debts and then
Create a Plan to Get Them Paid Off as
Quickly as Possible

Learn to use the Debt Snowball Method
to do this



Action 6 – Manage Your Finances

Live by a Budget
Die by a Budget

It may sound creepy, but the truth is that we make more financial decisions with our emotions than we should.

By creating a budget, you take the emotion out of the decision.



Action 6 – Manage Your Finances

Track and Trim
Your Spending

Identify where all of your money is going. This helps you with your budgeting efforts and identify where you are throwing your money away.

Once you know where the money is going, then you can start redirecting it.



Action 6 – Manage Your Finances

Go Minimalist

You Don't Need Everything Right Now!

If You Can Do Without It, Then Get Rid of It to Provide More Money to Decrease Expenses and Increase Investments



Action 6 – Manage Your Finances

Create an
Emergency Fund

Preparedness Helps the Mind!

Even If It is a Small Amount, the
Fact that You Have the \$\$\$ There
Relieves the Stress When
Something Unexpected Happens



Action 6 – Manage Your Finances

Start Saving

Instead of paying your bills first,
pay yourself first.

As little as \$10/mo. upto
10% of your Gross Income



Action 6 – Manage Your Finances

Invest Wisely

Every penny and dollar that you can direct into this category, the better.



Action 6 – Manage Your Finances

Get Financial
Advice

You Don't Know What You Don't Know

Relying on your own knowledge is what
got you where you are now



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Action Six - Manage Your Finances

Bottom Line

By Knowing What Your Money Is Coming and Going, You Become the Master of It, Instead of It Becoming Your Master.



Action Six - Manage Your Finances

Bottom Line

Your Journey to Change Will Be Much Simpler
and Smoother When You are not Constantly
Worrying about Your Finances.



Setting Proper Expectations



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Choose one of these actions and implement it today, or tomorrow if you are reading this late at night. Just taking action is an action in and of itself!



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Small, gradual changes, can be seen within a week...Dramatic changes within 60 days. The mindset of a new you will have become automatic.



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Patience is your #1 ally. Consistency is your #2 ally. It took you (the # of however years old you are) to get into the situation you are in;

CHANGE TAKES TIME AND EFFORT!!!



**Do You Want to Unlock Your
Personal Transformation to the
Next Level?**



Foundational Journey Institute



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Personal-Transformation