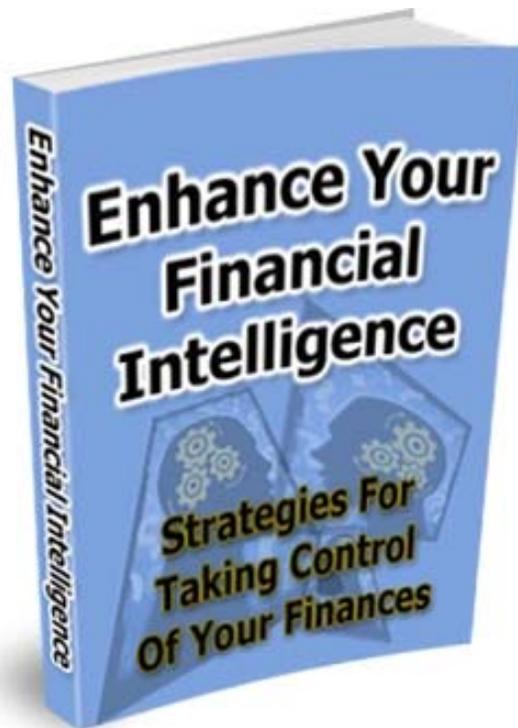


# Enhance Your Financial Intelligence

Strategies For Taking Control Of Your Finances



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# **Enhance Your Financial Intelligence**

**Strategies For Taking Control Of Your Finances**

# Chapter #1:

## Foundation in Financial Intelligence

### Definition Of Insanity

Naturally, most if not all of us want and crave for something better. It is all part of us if we want a bigger car, a better house, buying good things for the family. We keep hoping for more but, in order to get what you don't have, you have got to do something you have never done before.

That simply means:

**Doing the same thing over and over again YET expecting different results!**

As an employee, you can't stay at the same job forever and hope that a miracle will happen and your boss will suddenly give you a raise. You will be lucky that there is no downsizing in your company. Switching to another company will only provide a short term solution to a long term problem.

Sure, you can take up a second or even third job, but do you have enough hours and stamina in a day to sustain it?

The bottom-line: Trading time for money isn't wise financial sense in the long term. You keep on increasing the hours just to win the rat race, but in the end of the day, you are still a rat on the mill!

Increasing your wages only puts you in a higher tax bracket. Your salaries increase but so does your expenses on your house and car. How will you invest in yourself when all the time you spend working for a company, working for the government paying taxes and working for the bank paying off your house and car? What if you fall sick and can't work tomorrow? Will the government take care of your family?

**I highly doubt so.**

So isn't it time you take your finances a tad more seriously?

## **What Is Money?**

You see, there are many ideas of what people think money is.

### **Some say it is a form of measurement.**

Yes, but a measurement of what? Wealth? In the olden days, people measured wealth by how many cows, sheep and horses they had. But do people measure wealth today by your cows and horses? How about slaves? Was there a time where manpower is considered a hot commodity? Are slaves worth anything today? Are your dollar bills sitting in the bank going to protect you if a recession strikes the country? No, wealth can not be measured by the dollar bill.

### **Some say it is a form of power.**

Yes, money can give you power, but if you are stuck on a desert island forever with a trillion dollars, will that money mean squat to you? If someone offered you water and a helicopter to fly out of there, you would trade all your money in a split second, so money is not an accurate measurement of power – it heavily depends on how and wisely you use it (*hint!*).

### **Many believe *it is the root of all evil...* and several others take on this belief without much questioning.**

Now, now, now... money is **NOT** the root of all evil (*otherwise, why do you think churches still accept monetary donation and charity?*). **The love of money** is the root of all evil. Remember, money is an excellent servant but a terrible master. If you are trading your life away for the dollar, money then has power over your time and life.

And unless you have proper financial intelligence, the lack of money can spawn a lot of evil thinking and negative mindset as observed in primarily cheats, thieves, criminals, breakups, freeloaders, cheapskates, and more to name.

### **But what is money, really?**

## **Money is an idea, backed by confidence.**

While money has naturally been developed by merchants in the older days to replace the questionable barter system, money today is literally invented by the rich and wealthy.

Entrepreneurs are willing to part with their money to buy other people's time. Other people's time i.e. *employees and self-employed people* becomes their employer's asset and the employers this priceless resource to go on to create more wealth for themselves.

And here's the thing: **as long as you work for money, you are enslaved by it! 80% - 90%** of the populations today are being *enslaved* involuntarily.

What we don't realize is that there is a part of our soul that cannot be bought at whatever price. Would you chop off your little finger if your boss offered you 24 months of your salary immediately? You and I know we are worth more than that. But when you hear of cases of people selling their body parts for cash in some countries, we can have our eyeballs pop out of our eye sockets.

On the other hand, we occasionally DO sell out a part of ourselves for money like a donkey and a carrot.

## **Awareness Before Change**

Now **don't get me wrong**: I'm not banging on working at a job (I worked at one before I became an Internet Entrepreneur).

But let's face it: our needs today are growing more than ever before in any period of history. Prices go up, salaries don't. There are more baby boomers than ever and have very little pension to show for their decades of years of work efforts.

And there is no guessing to how many people really, really hate the unhealthy, hectic lifestyle of getting up early, coping with stress for most parts of the day, join traffic jams, spend more money and time in traveling, enjoy very little rest, and repeat the viscous cycle.

*Definitely doesn't paint a nice financial and lifestyle picture, huh?*

The first step to change is to **be aware of the problem**. Awareness before change (or ABC for short) is necessary if you are to make any changes in life to start taking control of your financial life and then get out of the rat race.

We need the awareness to know what state we are in so we know where we are going. For starters, indulge me in a quick exercise as we exit this chapter shortly:

## **Time And Money**

There are generally 4 types of people in the world:

**(1) No time, and no money.**

Most employees fall into the category. You can't go shopping on a Tuesday afternoon or fire your boss whenever you like. Most employees can't even save money in their pension to last 3 years!

**(2) No time, lots of money.**

Self-employed, professionals and small business owners are in this category. They are slightly better off than the employee because they earn more, but they have to work even harder than employees to keep up with the diminishing profit margins, competition and servicing their customers.

**(3) Got time, no money.**

A lot of farmers, villagers, college dropouts or bums have lots of time but no money. Maybe ignorance is bliss, but without a stable source of income, how long can you last many days forward?

**(4) Got time, and lots of money.**

It is the category that big business owners, landlords, investors are in. Imagine, not having to work for money, but having money to work for you by investing them and earning profits by using your money to make money.

### **Short Quiz**

1. Which one of the four categories are you currently in?
2. Which one category do you desire to be in tomorrow?

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