

Solving the Money Puzzle

Personal Finance Made Simple



By Geoff Hamilton-Hardy

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By **Geoff Hamilton-Hardy**

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Greetings – What to Expect From This Book

Dear Friend,

Congratulations on making your wise decision to invest in this manual! You definitely know that the best person on the planet to take care of your personal finances is none other than yourself!

We've all been told to take things one day at a time, and this is of course the best way to live. Unfortunately, many people think that the 'one day at a time' theory includes their financial standing and future – and it doesn't.

When it comes to money, you really can't take things one day at a time. You must look ahead to the future, set financial goals, and then create a plan to reach those goals. Once that is done, you start meeting those goals – one day and one step at a time.

Don't make the mistake of thinking that you will 'cross that bridge when you come to it.' You must be fearless and careful in looking after your money, or you will find that you will never reach your goals. You must look ahead and see where those bridges are, and start working out how you will cross them long before you get to them!

When you finish your education and go to work, you must look ahead to when you will marry. When you marry, you must look ahead to when you will buy a home and have children. You must look ahead to your child's education and their wedding, and you must look ahead to your own retirement – even if it is fifty years away! All of this takes money, and it is money that you need to start gathering right away...not on the day that you need it.

In order to plan your financial future successfully, you really must make a basic plan for your life. That plan will most definitely change over the years, but the main parts won't change. For instance, the chances are very good that you will marry and have children. You will almost definitely reach a point where you want to purchase a home. If you have children, they will absolutely need to be educated, and will most likely marry. You will definitely want or need to retire at some point. Those things are not likely to change in your life's plan.

So, think ahead through the coming years of your life, and make a financial plan that will help you obtain your goals. The rest of life, with all of its ups and downs can then be taken in stride – one day at a time.

Within the coming pages, I'll show you quick & easy steps on handling your personal finances – in layman's terms, of course.

While some ideas and facts can vary from state to state (country to country), the concepts and ground rules of handling your personal finances are still the same.

All the best in stretching in every dollar you have!

Sincerely,

Geoff Hamilton-Hardy

Chapter One: Wealth

What Is Wealth?

“Wealth” is a word you’ve heard all your life. It’s something you probably wish you had.

But what is wealth really?

Do you believe that wealth means a big income?

Not at all. There are many who earn six-figure, even seven-figure annual incomes who are by no means wealthy. Many of them are no better off than workers earning much less. They are deep in debt with million-dollar mortgages, car loans of six or seven years duration, and tens of thousands in credit card debt. They live hand to mouth because they live beyond their means.

These big earners are no more wealthy than you or I. At the end of the month, they have to scramble to pay all the bills. If they miss a paycheck, they risk losing it all.

So, what is wealth?

Wealth means being able to continue your lifestyle without regular income. It’s as simple as that. If you could stop working tomorrow and keep your house, keep your car, keep the rest of your lifestyle, then you are wealthy.

So ask yourself:

How Can I Build My Wealth?

I'm glad you asked! That's what this book is all about. Keep reading and discover the answers for yourself.

Barriers to Becoming Wealthy

Insufficient financial knowledge.

Who taught you to manage your money? If you're like most of us, the surprising answer is probably **no one**. This is the number one reason why people fail to become wealthy. They don't understand what wealth truly is and they don't know how to achieve it.

Assuming that others will take care of our finances.

Most people tend to take the line of least resistance. They think that as long as they pay their bills on time the big picture will take care of itself.

Maybe you believe that your employer's retirement plan will be all you need to care for you in the future. Think again.

Maybe you believe that the government will provide. That's not a sure thing either.

The only one who cares enough to take care of your finances is **you**. So it's a good thing you're reading this book. It will take you a long way in the right direction.

Greed.

If you think that there are quick, reliable ways to wealth, then you're reading the wrong book. This is not about getting rich quick. This is about achieving wealth through a systematic plan over a period of years.

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