



If I said to you: At the beginning of the year I am going to give you \$20,000...a big stack of \$100 bills. It's gotta last you all year, and any money that you have left over at the end of the year is yours to keep. Only stipulations are - No borrowing from Aunt Jenny and no borrowing from the bank, no borrowing from the credit cards (including NO charging) no outside money whatsoever. That big stack of \$100 bills is all you are going to have for the entire year.

Betcha a dime to a dollar that you would immediately sit down and begin planning for the *NEEDS* of life...Rent, groceries, utilities because you will want to have a roof over your head, stay warm and be able to eat - you want to make sure that you have money left over in December –and wouldn't it be nice to have a lot of that money at the end of the year?

Well, that is what your employer is saying to you when they hire you: I am going to give you this much money for the year and after paying for the NEEDS of life, any money you have left over is yours to keep!" The only difference between my offer and your employers is - - I give it to you in one lump sum to control and they are giving you the entire sum in increments of a paycheck.

How are you handling your money? With the care and precision of someone who is building a secure financial future or someone who just lets the everyday thoughtless spending habits that they have established continue to wreck havoc with their retirement

And just keep on reading because the next article – do you want to open your own business? THE #1 thing to know about having your own business is in the next article...don't miss reading it.