

## Personal Finance – Management And Control Systems

Regardless of what your ultimate goals are and what you do for a living you can only be successful when your finances are under control. Many make the mistake of believing the solution to their financial problems is simply to make more money. The problem with that is it simply isn't true.

You have to get the RATIO right if you want to get ahead regardless of how much you make. Otherwise you just burrow deeper and deeper in debt until one day it all comes crashing down on your head, and sooner or later that is what usually happens.

To help Here is a basic checklist of things for you to consider;

- Get information and training
- Choose your philosophy – Debt Free or Debt Management
- Conduct a Situation Analysis to see where you are now
- Clarify your vision
- Set goals
- Develop your plan for financial success
- Set up a budget
- Set up an emergency reserve fund
- Set up a savings account
- Set up a schedule to manage your finances weekly
- Decide if you need to reduce expenses
- Decide if you need to increase income
- Take action daily and review weekly, monthly and yearly
- Join a group and get support

How you handle your money and how you deal with credit and debt and how you deal with it all together will absolutely impact every other area of your life and the lives of anyone you are responsible for too.

One of the best ways to get the information, encouragement, help and support you need is by joining our Access membership. You will get access to classes and workshops as well as recorded courses and resources you can use to improve your finances and your life.

You might also visit our additional resources page.

