

Linda Binns

“The Breakthrough Energy Expert”



Ten Tips for Mastering Your Finances

1. Get real about your current financial situation. Complete a statement of your net worth. Understand your income, expenses and assets. Most people live in fear of what they might find out. - 39% of Americans report that money is the biggest stress in their life.
2. Acceptance is the first step to change. If your situation is worse than you thought, at least now you know and you can take the action you need to take. Face the facts, accept where you are and be willing to make a change.
3. Understand your financial history, patterns and beliefs. Your beliefs about money, what you feel you deserve and your sense of self-worth have created your current situation. If you want to make a change, it's helpful to understand what patterns are in place so you can change them.
4. Be clear about what you want. Regardless of income, 70% of Americans are living paycheck to paycheck. (The Wall Street Journal). Just saying that you want more money is not enough. Know what you want and why you want it, what will it do for you when you have it? If you want to stop living paycheck to paycheck, you must be clear about what you want for yourself and your life.
5. Get the help you need. Don't try to do it alone. You need to talk to the people who know how to help you get to where you want to be and allow them to support you. Don't be afraid to talk about money or to allow the right people to help you.
6. Know your financial set point. The amount of money you make is linked directly to your sense of self-worth. Think bigger and learn how to move beyond your current financial set point so you can make the money you deserve.

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Ten Tips for Mastering Your Finances, Continued

7. Make peace with your past. You are not your story. No matter what has happened in the past to get you to this point, you can change right now if you are willing. You must let go of whatever you did or did not do in the past to be able to move forward.
8. Let your environment support you. Your home and work spaces are reflections of you and whatever is going on in your life. Eliminating clutter, being organized, and creating environments that feel good help you to feel better and to be more productive.
9. Create a plan. Talk to a credible financial advisor about your situation. Let them help you create a plan that works for you. Be involved and make sure they help you create the right plan for you based on your needs.
10. Stay focused on what you want. Whatever your current situation, if you want to change you must keep your attention on what you want. Deal with whatever comes up, but keep your focus and your thoughts on where you're headed.

Tips are from the book:

From the Inside Out: Breakthrough Strategies for Managing Your Finances.



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