
~A How-To Guide~

Simply Living



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Sporty new cars, big elaborate houses, designer clothes, sparkling diamonds, and a magnificent house on the beach! Joining the country club, staying in 5-star hotels, traveling abroad, and enrolling your kids in the finest private schools. And when you can't afford it any longer, there's always "Mastercard"!

Ah, now that's the good life!

Or is it?

Today's world is so focused on immediate gratification and hyperconsumerism that many people have forgotten how to enjoy life. They don't even know how to slow down and enjoy the simple things in life that can give so much more meaning and fulfillment to their lives.

People are spending an inordinate amount of time at their jobs and they're constantly scrambling to keep up. That leaves little time left over for family and friends – and they certainly don't have time left over for themselves! Many have abandoned their personal values for the sake of "appearing wealthy". Their vital capacities of life are suffering and they don't even realize it is happening.

In a world where spending tomorrow's earnings and cash has become the norm, it's hard to imagine a life with financial, mental, physical and spiritual peace. But don't be fooled. Simplifying your life and living a 'better life' that is filled with purpose is just at your fingertips. And all it requires is taking control of your finances and your vital capacities of life.

Unfortunately, most people don't know how to slow down long enough to take control of their own lives though. They continue on the treadmill and rat-race of life day in and day out – experiencing little joy and fulfillment with where and how they spend their time. They're so busy trying to keep up with everyone else, that they lose themselves and their own identity in a sea of faces.



Today's "I've got to have it now" mentality is robbing tens of thousands of people from enjoying life. The stress and anxiety from being over-worked and loaded with debt takes a toll – yet they keep on doing what they are doing.

And if they keep on doing what they are doing, they'll keep on getting what they have been getting – deeper in debt and more stressed!

Isn't it time to make a change?

Uncovering today's world of materialism

Consumerism today is all about 'he who has the most possessions wins'! Unfortunately there is a widespread mindset that more 'things' will make you happier, make people like you better, and lead to a better and more fulfilled life.

Think about the things that turn heads and have people talking. Consider the things that create the impression of money and wealth. Outward appearances can be deceiving, but we soon forget that important fact.

- ❖ New cars are a major status symbol in today's society. Cars today come with a hefty price tag and when you buy a car with all of the bells and whistles, you are perceived to be 'wealthy'. But along with that status symbol comes a 4, 5, or even 6 year payment plan. The more you pay on that shiny new automobile, the more it depreciates. And your debt builds.
- ❖ Housing is a major status symbol for the majority of people in today's society. Living in the 'right neighborhood' is an important part of buying a new house. Most people seem to believe that the bigger the house, the better – and the perception again is that wealthy people live in big houses. But along with the big house, comes a mega mortgage! Too many people are 'house poor' with mortgage payments out of control.
- ❖ Materialism has reached an all time high with most Americans. That is evident through their willingness to sacrifice financial independence and financial security for designer clothes, elaborate home furnishings, expensive jewelry, pleasure boats, seaside vacation homes, and a multitude of other items. Just whip out the plastic cards and it's instant gratification!



**Americans are actually consumed by consumerism today.
Luxuries have now become necessities in the eyes of many.
And it is a measure of success to acquire an arsenal of
consumer goods for the world to see.**

Possessions have become so important to us that we will go to great lengths to acquire them – and that usually means going into debt or spending tomorrow's earnings. Many people will do whatever it takes for immediate gratification without considering the consequences of tomorrow or next year.

Many people are so obsessed with materialistic things, that they forget what's important in life. If they really stop and take a hard look at their lives, they will probably find that in the process of accumulating possessions, they have forgotten to enjoy their possessions and live life!

They've been too busy figuring out what to buy next and looking at what others have accumulated. Envy, greed, and obsession have created a world where credit cards and materialism are the norm.

The process of building an arsenal of materialistic possessions takes a toll on most people. It can quickly zap their finances – but more importantly, it can erode their mental, physical, and spiritual health as well. The stress and strain of over-spending and focusing on 'things' creates an array of ailments for the average person. That translates to mental and physical ailments and sometimes chronic illness.

There is an outrageous desire to spend money just to outwardly demonstrate that one is wealthy – or at least, perceived to be wealthy. People want to fit in and that often means going beyond their comfort level of spending to do so.

Some of the things that are considered affluent include:

- ❖ Being a member of a prestigious country club
- ❖ Wearing designer clothes
- ❖ Driving the 'right' automobile
- ❖ Attending a private school
- ❖ Living in an impressive neighborhood
- ❖ Being a member of the right 'click'
- ❖ Attending the most recognized social events
- ❖ Traveling to expensive destinations

These are all important goals for many people in today's society. But if people would really stop and look, they may discover that these are not really their goals at all. They are goals that have been influenced and determined by someone else.

They are working hard to climb the ladder to success, but the ladder is leaning against the wrong building. They are working hard to cut down the tree, but the tree is in the wrong forest. Somehow their life has gotten off on the wrong track and they don't even realize how or when it happened.

But worst of all, they don't know how to change. They're scared to think about change and they don't know where to start. They've dug a deep hole and rather than struggling to climb out of the hole, it's just easier to keep digging.

How did we get where we are?

Going beyond your financial resources typically means the use of credit cards and acquiring debt. It is a known fact that people spend more when they use credit cards than when they use cash. Using credit cards is easy and it does not feel like spending 'real money'. But consider that credit cards require you to pay much more for every item you purchase when you use that plastic card! Interest, penalties, and fees accumulate quickly.

Did you realize that according to the American Bankers' Association, the average family today has at least \$8,000 in credit card debt?

That's a lot of debt! And they keep on buying and charging and accumulating 'things'!

Ironically, many people who accumulate the most material possessions, including the biggest house and the newest cars, are actually in debt with little hope of financial freedom in the foreseeable future. This contributes to the stress and anxiety for many people and it also leads to mental, spiritual and physical decline in health.

To put it in perspective, consider these facts:¹

- Consumers have accumulated more than \$2.2 trillion in purchases by using major credit cards in the past year.
- Americans have a habit of spending more than they have and it has become an acceptable practice and way of life.
- Credit card debit grew by 315% from 1989 to 2006!
- Less and less people are paying credit card bills on time, piling on interest and penalties to already soaring debt.
- Americans have more debt today than ever before – and growing!
- Credit cards have become a way of life and way to horde more material possessions than a person can use.



¹ <http://www.cnn.com/2008/LIVING/personal/02/22/financial.security/index.html>

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- Buying things without having money is easier today than ever before.
 - Students are solicited by credit card companies every day – drawing them into the web of debt.

How did it all happen and what has driven consumers to such lengths that they would jeopardize their financial, physical, and mental health for possessions?

People want to blame someone, or the 'system', or a bad childhood for their situation. They blame their spouse, or their children, or their dog. They blame marketers and TV ads and other promotions. They even blame their employer because they don't get paid enough.

But they're not in their situation because of the money they make. They're in their situation because of the money they SPEND!

Recognizing the problem

What can you do to change your life by creating the life you REALLY want and applying the principle of 'less is more'? That's what we can do for you. Help you see how to become simply happy and debt-free. When you overcome your debt, you will feel an enormous burden lifted and you'll be simply happy!

In a world where most people believe, "I've got to have it now", you can find a place of peace and tranquility by making some changes in your life and by assessing your current situation. You can establish goals that are not focused on money, but focused on a satisfying life. Freedom is within your reach but you have to grasp it and commit to hold it tight.

It just takes some changes in your life and your lifestyle.

The problem with most people is that they resist change. They don't really see a real need for change which makes it even more difficult. There are two important steps you must take in order to ignite your passion to make changes:

1. Recognize that there is a problem that can be improved by change.
2. Identify the obstacles and challenges that keep you from making changes.

Once you do these two things, it becomes much easier to see how change can make a tremendous improvement in your life. That first step is critical and it is always the hardest step to take.

Why? Because people find themselves saying:

- “I’m just a little overweight”
- “My life is pretty happy as it is”
- “I’m just a little in debt”
- “I ONLY have \$6,000 in debt on my credit cards”
- “I’ll make bigger payments next month”
- “I’ll worry about investing and retirement when the children are older”
- “I deserve to buy nice things on credit because I work hard”
- “Once I have all the things I want, I can focus on my mental and spiritual growth”

Do you see yourself in any of these scenarios or similar ones? It’s hard to take steps to make change when you don’t even realize you need to do it. You can see how denial is your biggest enemy! Recognition of the problem and admitting that you need to make changes is the first vital step.

People resist change. They are not willing to accept the challenges that go with making changes. And many people worry that they will not be successful at making changes – demonstrating failure instead. But when you recognize that change is truly needed, you’ve overcome the hardest part of the process.

Once you make the decision to make changes, the next step is challenging but it comes much easier. There are many obstacles which you perceive will preclude you from making changes and reaching your goals:

- “My job is secure and I’m afraid to risk it”
- “I’m dependent on the money I make”
- “My wife/husband would not be supportive of a change”
- “My children are depending on me and I have to ensure stability”
- “I don’t have the training or education to change careers”
- “If I start saving money for emergencies or retirement, I won’t have enough to buy daily essentials”
- “I might fail and people will laugh at me”

The list can go on and on. People perceive they have more obstacles than they usually do. Many of the ‘perceived’ obstacles are actually not obstacles at all! For

example, one man was concerned that his wife would not support changes in his job and down-sizing their lifestyle to pay off debt and live simpler. When he cautiously approached her, she broke down in tears.

Why?

She was so happy that he was ready to make changes for them all to live a better life and free themselves from the debt and stress of their current life, she couldn't believe it. She was excited about the wonderful new possibilities of living a simply happy and debt-free life!

A major 'obstacle' resolved!

Simply living

Simply living is about living a happy, fulfilled life that has purpose and meaning. It's about having control over how and where you spend your money, and how you spend your time. When you establish goals for a satisfying life, you take control of the present and the future and you will quickly learn that 'less is more'.

In a world where hyperconsumerism is rampant, you can bask in the glow of a newfound freedom from debt. But it's not just being debt-free that helps you create the life you desire. It involves more than money. You focus not only on your financial wealth, but you create a new life that encompasses:



1. Financial wealth
2. Mental wealth
3. Physical wealth
4. Spiritual wealth

Simply living gives you fulfillment and joy in living every day. It doesn't take money to be happy, but you may find that being happy leads to more meaningful jobs and work that can result in having more money. When you are happier with your work, your life, your family, and yourself, you are more productive and creative.

You identify new ways to build wealth in all areas of your life. The focus is no longer on the material possessions of the world or the social clout you have. It's about a life lived to its fullest – with purpose and meaning.