

# FINANCIAL WELLNESS

When you have a think about all of the things that create stress in your life, what is the one common thread? Is it money? Well let's investigate:

- Do you get up very early in the morning? Is that a cause of stress? Why do you get up early?
- Is paying bills a cause of stress? What do you pay bills with?
- Are you in debt? Does it cause stress?
- Do you often skip meals and make poor food choices? Has this ever lead to ill health and stress. Why do we not have time to spend on our health?
- Is there ever friction in your relationships due to not spending enough time together and/or not having enough money to do the things you want?

The point is this; at the root of many of the things that create stress in our lives there is a lack of time and/or a lack of money. The question is; can we do anything to reduce this stress in our lives? The answer is a categorical yes!

We basically have two choices:

1. We can reduce our expectations on the quality of the life we live. That is; we can compromise on the house we live in, the school we send our kids to, the holidays we take, the car we drive etc. In other words we can settle for a life that is far less than we have the potential of living, **OR**
2. We can pro-actively look for ways to increase our cash flow which will allow us to the live the life we desire and remove the stresses that are causes by not enough time or money.

If number two attracts you then consider the following:

- You have the ability to do whatever in your life you choice
- Decide exactly how you would like to live your life. Write it down how much money you would like, how much time you want to spend with the people you care about, where you want to live, the car you want to drive, the health you want to have, where you want to send your kids to school etc.
- Look for a vehicle that will allow you to not only make more money, but to buy back some time. Getting a second job will get you more money but will take more time.
- One option is savings and investments. These will require money and will take time to return a cash flow. Find a good financial planner to help with this option
- Another option is a business that will allow you to leverage your time. There are many home based businesses available that have a simple systems and will require a small investment of time for a few years to set up to a point where the money will continue to flow.
- You will need to find time to create this extra income – so sit down and look at your schedule. You should be able eliminate non productive activities like watching TV and find your self an extra 5-10 hours per week that you can invest in setting up your financial future.



It is possible to live the life you desire, with total financial independence and wellness. For more information about some ideas to move ahead please send an email to [andrew@andrewjobling.com.au](mailto:andrew@andrewjobling.com.au) and get started today. **There are no second chances in life.**