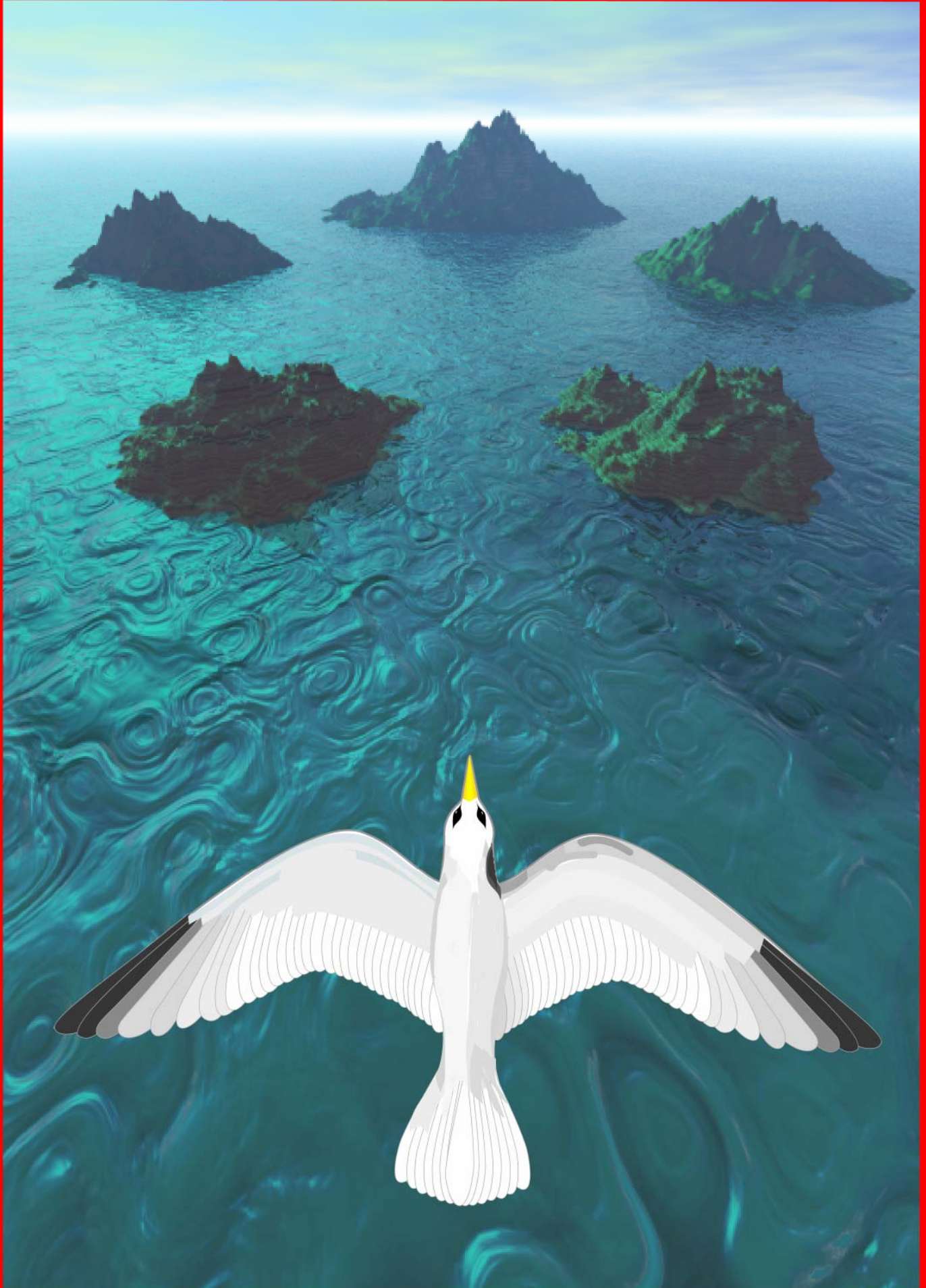


FINANCIAL FREEDOM



FINANCIAL FREEDOM

"Two of the primary goals of the prosperity conscious person are financial satisfaction and financial independence. Financial satisfaction is enjoying the money you now have, and feeling comfortable and secure about your life. Financial independence is having enough money to do what you want to do, without concern about having to earn any more"

Money-Love by Jerry Gilles



PREFACE

The purpose of this workbook is to help you attain financial freedom. If you are interested in this challenge there is an exciting investment opportunity available:

- \$\$\$\$\$\$\$\$\$\$ -

Prosperity Unlimited, a fund whose growth has defied gravity since inception is open to all prospective investors. Highlights of the prospectus are outlined below

The Investor

- Would you stop work tomorrow if not for the money?
- Would you like to be rich and financially independent?
- Rather than possessing money are you possessed by it?
- Are you compulsively spending your money on things that provide only temporary pleasure?
- Is earning money an obsession rather than fun?
- Are you skimping and hoarding away money, waiting for retirement before you start living?
- Would you like to live tax-free?

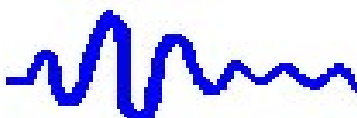
Investment Objectives

1. Clarify what financial freedom means to you.
2. Selecting suitable investments for achieving your financial goals.

The Investment

In **YOURSELF** via this workbook.

Astute investors please proceed to Topic 1 now.



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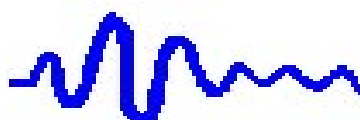
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Appendix: Additional Forms



1: INTRODUCTION

What Is Financial Freedom?

Money is a means to an end. In the midst of day-to-day living it is easy to become immersed in the means, and lose sight of the destination. You then become a slave to money, rather than master over it.

Is money supporting your deeper life purpose and goals, or are you working in a routine, boring job merely earning money to survive? Do you worry about your financial security by anxiously hoarding away money in "nest egg" saving programmes, taking life too seriously, and hoping for the day when you can relax and enjoy your money? Or is spending money a balm for life's disappointments and frustrations? Is there an emptiness inside that money cannot fill?

This workbook will help you attain financial freedom, to become the master rather than the slave over your money. Financial freedom is possible either rich or poor, since it depends on your relationship with money rather than how much of it you have.

The time you spend now in examining the financial side of your life, could be the start of a shift from earning money to live rather than living to earn money, from compulsive consumption to thoughtful spending, from hoarding money like a miser to enjoying it now.

The self-reflection exercises throughout the workbook are essential if you are to determine if your current financial situation is in alignment with what you value and find most meaningful in life. The more effort you put into the exercises, the greater will be the benefits of the workbook.

Does Money Make You Happy?

How important is money in achieving happiness? Do you have too much or too little? Can you be happy either rich or poor? It may be time you took your temperature on these questions.

Try the following exercise.





Exercise:¹ Which of the columns 1 to 5 best describes the quality of your life right now? When you have made your selection, enter a number from 1 to 5 in the space below the table.

| 1 | 2 | 3 | 4 | 5 |
|-------------------|-------------------------------|-----------------|----------------|---------------------|
| Uncomfortable | Dissatisfied | Content | Happy | Joyous |
| Tired | Seeking | Doing OK | Growing | Enthusiasm |
| Incomplete | Not Enough | Average | Satisfied | Fulfilled |
| Frustrated | Relationships could be better | Acceptable | Productive | Overflowing |
| Fearful | Coping | Sometimes happy | Relaxed | Ecstatic |
| Frequently Lonely | Getting better | Sometimes blue | Efficient | Powerful |
| Angry | Not very productive | Stable | Time available | Making a difference |
| Insecure | Need Reassurance | Normal | Fun | |
| | | Few Risks | Secure | |
| | | Fitting in | | |

My Quality of Life Score = _____

¹ Adapted from Your Money or Your Life, by J Dominguez & V Robin, Viking



So what is your score? If it is 3 or more congratulations, you are above average!

The following table shows the average score versus monthly salary for a survey done in the US.

| Monthly Income (\$) | 0 - 1000 | 1001 - 2000 | 2001 - 3000 | 3001 - 4000 | >4000 |
|-------------------------------|----------|-------------|-------------|-------------|-------|
| Average Quality of Life Score | 2.81 | 2.77 | 2.84 | 2.86 | 2.63 |

The table suggests the pursuit of wealth provides no guarantees for happiness. In fact financial freedom is dependent on your relationship with money, rather than money itself, and a happy relationship may be more an attitude than a money problem. In fact there is one thing money cannot solve, and that is financial problems!

Free As A Bird

Imagine you are a bird with all the capabilities of flight. What are you doing now, soaring high on the wings of financial freedom or perched on the ground caged in financial slavery?

Richard Bach tells the story of a seagull called Jonathan Livingston, who managed to overcome self imposed limitations to become the fastest seagull in the flock. Soaring high above the other seagulls he attained speeds the others could not believe, even though he possessed the same capabilities as them.

You too can join him, flying high on the wings of financial freedom. Your financial wings are twofold.

On one wing is your earnings. If you are being paid for work that you would gladly do for nothing, you have one of the wings of financial freedom firmly in place. What would this type of work look like for you?



On the second wing is your spending.

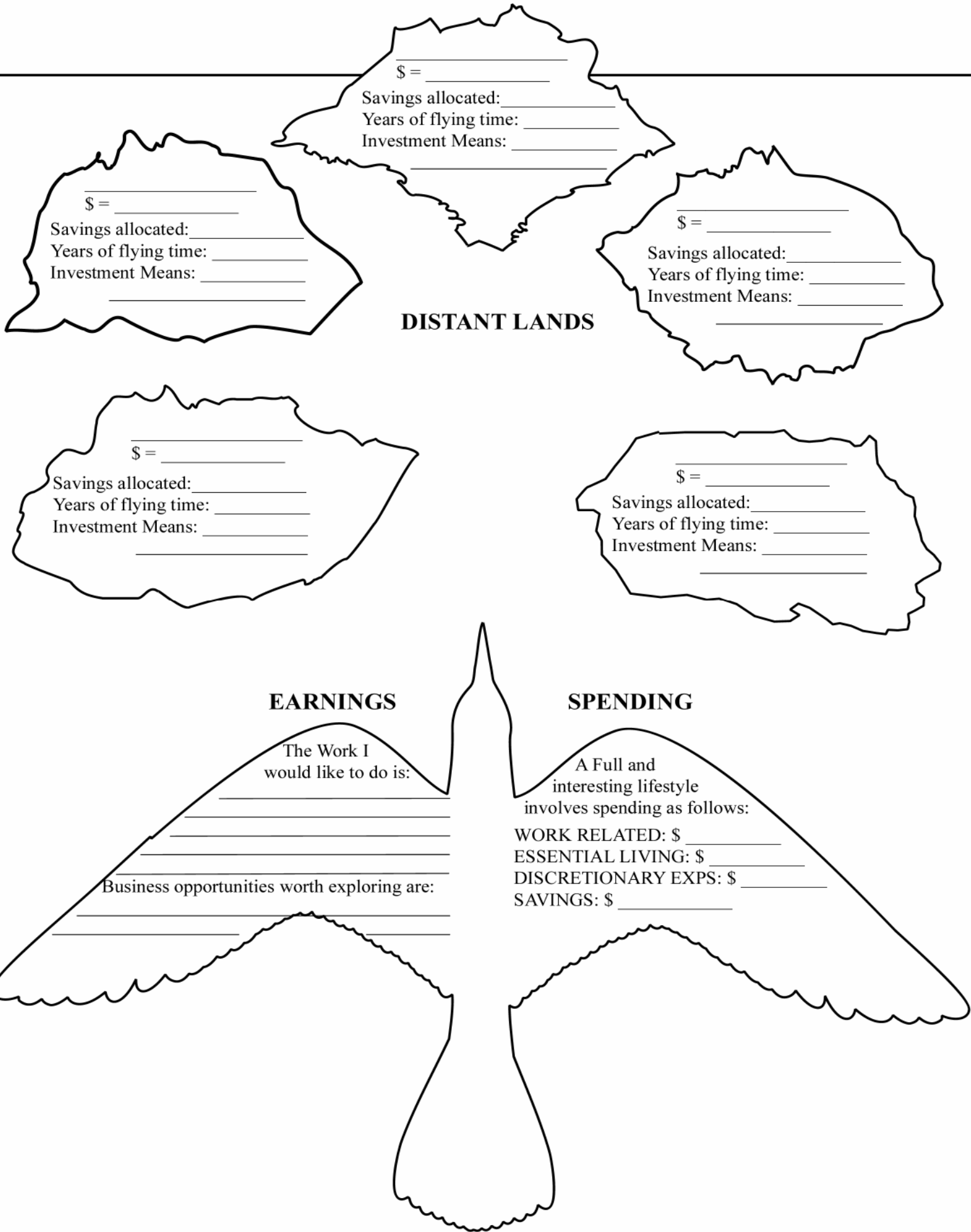
If you have enough money to afford the necessities and comforts to live a full and interesting life, with enough left over to achieve the financial goals that would make life worthwhile, you have the second wing in place. How much would this be for you?

With both wings outstretched, you are now flying high on the wings of financial freedom.

On the next page titled "Free As A Bird", you will summarise what financial freedom means to you in terms of earnings, spending and savings.



Free As A Bird



DISTANT LANDS

\$ = _____
Savings allocated: _____
Years of flying time: _____
Investment Means: _____

\$ = _____
Savings allocated: _____
Years of flying time: _____
Investment Means: _____

\$ = _____
Savings allocated: _____
Years of flying time: _____
Investment Means: _____

\$ = _____
Savings allocated: _____
Years of flying time: _____
Investment Means: _____

\$ = _____
Savings allocated: _____
Years of flying time: _____
Investment Means: _____

EARNINGS

The Work I would like to do is:

Business opportunities worth exploring are:

SPENDING

A Full and interesting lifestyle involves spending as follows:

WORK RELATED: \$ _____
ESSENTIAL LIVING: \$ _____
DISCRETIONARY EXPS: \$ _____
SAVINGS: \$ _____