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ELEVATE YOUR FINANCIAL GAME PLAN

SHIFT FROM CONSUMERIST LIFESTYLE

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1. Becoming Debt Free. What do you owe?

a. List all your debts

You must know how much you owe before you can make a plan for paying up

b. Which of the debts above could you have avoided if you are asked to take another loan today?

Determine not to take any loan that you later find not to have positive impact in your life.

c. Don't you believe one could become debt free? Everything starts with believing.

d. Don't you think by increasing your income and cutting expenses you could become debt free?

In simple financial language being debt free is when your income far exceeds your debt and when your asset exceeds your liability.

a. In what area can you increase your income or earning capacity? With dear thinking you can increase your income one way or the other

2. Dealing With Your High Interest Loan(s)

a. Which of the loans have outrageous interest rates?

b. For what purpose was the loan taken?

c. Does the purpose of the loan worth it after all?

Mark such loan as death traps. Learn to avoid loans with large interest rate. Always think that something could happen that would cause you not to continue the payment. I have seen somebody's loans of #300,000 grow far above #4million

d. Do you take loans to clear off an older loan?

By doing that you will never come out of loan except you are able to create bigger income elsewhere to offset the loan(s). The reason is that each loan has its interest rate. These interest rates accumulate to an unbearable dimension. The only time you can take loan to offset an older loan is when the new loan has a very small interest margin to the older one.

By staying out of most loans, your brain is supercharged to create wealth.

3. Income Versus Expenses

a. Do you always have reserves after every income/salary or you often spend all as they come?

Most debt comes as a result of consumerist lifestyle.

b. What is the estimate of your primary expenses? These are your important expenses that you cannot do without; you can only increase your income to cater for this, for you cannot reduce them. Examples are food, shelter and clothing.

c. Do you have expenses you can do without?

Cut off such expenses from your new financial lifestyles especially when you still have a struggling finances.

d. Could you make cheaper yet alternative expenses on your educational cost, housing, dothing, gadgets, cars, etc?

If you could find cheaper means, why not make it so for the sake of your financial health

e. In case your expenses are so trimmed you cannot cut off any, then you will so much need new incomes source. Can you think of the possibilities?

Until your income exceeds your expenses, you can never become financially free. This is what we call overcoming Parkinson’s Law

4. Consumerism Versus Productivity

a. Do you often think more of what to buy than what to invest into?

The pattern of your spending has much to do with your financial health

b. Are you afraid of investing your money into any kind of business or idea?

c. Are you afraid of losing money into any business?

d. Do you think by holding money in savings you can really say it is saved?

Any money that is not increasing is decreasing either through inflation or impulsive spending

5. Sustainable Investment Program

a. List what kind of investment you are into or intend getting into?

b. Which of the investments are you directly managing?

What is directly under your care is often your best guaranteed investment “if” you understand the workings.

c. Do you have investment made through fund managers or other platforms, how many of the investment could you verify the expertise of the investment handlers?

Your greater assets should be under your supervision. If you are not sure of the expertise of the handler and have idea of the internal working of an investment be careful putting money into such.

d. How much is your financial worth and how much are you willing to lose without losing your health?

For risky and high yielding investment, always be sure to put in only money you can afford to lose; this is the general rule.

e. From level 1-10, 10 being the highest level, how quick do you embrace new investment idea or opportunity in town?

f. Do you often make reasonable findings through proper researching before investing into any kind of popular investment?

Regarding new investment, start with little sum. Don't test investment water with both feet dipped in simultaneously. Some investments are like flood that sweeps everything away. Be careful especially the new investment windows.

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Included in this program is my millionaire financial turnkey to help you share profit with me right on the platform as you join now.