

# Power E-book Publications

*This free Power E-book has been prepared and offer to you by Pascal Ngu Cho, E-Business Entrepreneur. It was written by Barbara Hause MBA, Financial Counselor, works with individuals and couples who want to improve their relationship*

## 7 Tips to Achieve Financial Prosperity

Those who succeed financially are not necessarily luckier or smarter than the rest of us. Instead, they do a few things differently than the crowd in order to succeed with their money. Whether you need to fine tune or do a complete overhaul of your finances, the following 7 tips will help you achieve financial prosperity. These tips are not complicated or hard to do. In fact, they are so simple that most people dismiss them as unworthy of their attention and fail to realize their real power.

**Here are the 7 tips to financial prosperity:**

### 1. Discover solutions

Many of us have a fear about looking at the actual numbers. However, if you do not have a clear picture of where you are financially, how can you determine what you need to do to solve your money problems?

### 2. Stop speculation

Do you spend anticipated earnings before you see the money? Build a reserve first and then spend according to your plan.

### 3. Eliminate temptation

Stay familiar with a prioritized a list of needs and wants. A bargain is a bargain only if you have already determined its primary purpose.

### 4. See the big picture

Plan your expenses and income for a year. Income such as commissions, bonuses and refunds fluctuate throughout the year. Certain fixed expenses such as property taxes and insurance premiums or seasonal expenses are paid annually, quarterly or at other intervals throughout the year.

### 5. Build confidence

Recognize the trade offs with the choices you make. It is okay to "splurge" and not feel guilty when you are familiar with your plan. You can always make adjustments for unanticipated purchases without causing major setbacks.

### 6. Avoid a crisis

Be cautious when borrowing money. Without a solid repayment plan over time interest, overdraft fees and late charges will accumulate to a significant sum of money which can never be recovered.

## **7. Remain calm**

Take your time making financial decisions. It is when you don't have a clear plan for your money that poor decisions are made in haste or you can be easily influenced by advice that may not be in your best interest.

The common theme in each of the 7 tips is to get clear and have a plan. When you have financial clarity and apply some simple daily disciplines to maintain it, you will enjoy and achieve financial prosperity.

Barbara Hause MBA, Financial Counselor works with individuals and couples who want to improve their relationship with money and discover clear, practical, and lasting solutions to their money problems. For more information please call (800) 497-2319 or visit <http://www.barbarahause.com/>