

Evaluate

Before you can take the necessary steps to become financially free or create wealth, you must first assess your current situation. No war plan can be implemented until you first know where you are and how you got there, because if you cannot identify what got you to the place you're at, then you will continue to repeat bad habits and make poor choices, completely sabotaging your chance of success.

Unhealthy habits are easy, and they provide short-term or temporary gratification. But, they always end up creating pain and destruction long-term.

As you evaluate your current financial situation, what are some of the bad habits that have driven you to this place?

What are some of the issues preventing you from achieving financial freedom? These could be things like debt, lack of resources, disability, unemployment, age, failing business, lack of knowledge, or other issues.

What exactly is it that you hope to achieve financially and for what purpose? Is it financial security, ability to travel, freedom of time, ability to give more, freedom to enjoy life, leave a legacy, or some other reason?

Let's talk a minute about mindset. We all think we have the right mindset until we actually get real with ourselves. When we really become honest, we learn that our mindset isn't exactly what we first thought. To be frank, you will not have success with this program until you come to the end of your rope.

Change never happens until you find yourself in the valley. When you are at your lowest point is usually when you surrender to God's will and that is usually when you realize change is not just a desire but a necessity if you



plan on having any success. Until you get to this point, you will continue to create bad habits. And before long, your bad habits will be creating you! They're like a drug. At first, it seems harmless and controlled. But, one day you awaken and realize your "harmless and controlled" substance is now controlling you and destroying your life!

We even make pitiful excuses and start to identify with our bad habits. Saying things like "It's who I am," or "If nobody likes it then they can just not be around me." "I will always be broke because I would rather be poor than stuck up like those rich people," is another horrible confession I've heard.

Rather than change, we allow our bad habits to form us and become a part of who we are. This is dangerous and deadly! Your bad habits don't care about you! They are a trap of the enemy to steal your joy, kill you, and destroy your life!

Why then do we surrender to bad habits? It's simple. We hate delayed gratification. In this day and age we want everything microwaved and faster than fast. Instant satisfaction and immediate attention is a substance of our own greed.

But, once you wake up and smell the coffee of truth, you will discover bad habits have created a monster!

The good news is you don't have to stay there. There is hope and you will discover your hope when you finally get sick and tired! When you reach the pinnacle of your pity, you will finally take the steps to change.

And clearly, you have reached that place. That's why you are here! If not, then stop now and put it away. Don't go any further because you will not have success and I won't take the blame for your failure!

Everyone wants freedom, but truthfully, very few are ready and willing to fight for it! Are you a freedom-seeker but not ready to be a freedom-fighter – a rebel ready to declare a revolution on your life and demand release from this prison of mediocrity?

Ask yourself this:

Why do I need to change? _____

Am I willing to put aside my selfish desires, my laziness, my fear, my pitiful excuses, and my bad habits to create the life God intended for me? _____Yes _____No _____Not yet.

If you answered "yes," then move to the next section. If you answered "no" or "not yet," then STOP now and put all of this away until you are ready.



Enlist

Enlistment means you are ready to commit. You have reached the end of your rope and you are ready to dedicate yourself to following the program, committed to make the necessary changes to fight for your freedom, and disciplined enough to consistently work on your freedom.

Is this where you are? Are you ready to commit? If so, then here is what is required:

You need to commit to setting aside 15 minutes per day where you focus on your finances. This means concentrating on the weak areas, adjusting your budget, trimming the fat, paying the bills, and monitoring your progress.

Here is a great outline to help you form your 15 minutes of daily discipline:

1. **Start with prayer.** After all, consulting with your Commander in Chief when you start a new shift is important and critical to your success. Without His leadership, you will spend your time shooting at the wrong targets.
2. **Review your budget.** We will be creating a budget in the next few steps, utilizing an easy and effective tool I created to make it easy to do.
3. **Evaluate areas where you are over-spending or you are struggling.** Attack those areas by trimming the fat from other areas or targeting those areas by reinforcing them.
4. **Pay necessary bills and write down on a calendar when they are due and how much.** Make sure these tie into your budget. Writing them down on the calendar due dates will help give you a month-at-a-glance so you know exactly when everything is due. Also, mark your paydays on the calendar so you know at-a-glance what days you are paid.

If you do this daily, it creates better habits and holds you accountable to attacking the problem. It gives you inventory of what you have and what you need. It keeps you focused and helps identify areas that need attention or adjustment.

If you are married, you should do this as a couple. After all, you are in this battle together and you both need to be on the same page.

Let's go to the next step.

