ECONOMICS | MONEY | TAKING ACTION

Take the Road Less Traveled for Freedom!

Debt robs you of and/or limits your freedom for the simple reason that, when you are in debt, you have a claim on your future income!

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I've never met a network marketer who doesn't want to experience FREEDOM. Freedom is part of the appeal to anyone joining this industry. You have the opportunity to experience freedom from the "corporate rat race" if you want, freedom to set your own schedule, freedom to work from anywhere, freedom to work with people you enjoy and, of course, financial freedom.

I'm willing to bet that you want to experience freedom too.

So the question is how do you - as a network marketer - go about getting it?

Throughout this article, I'm going to be describing (and comparing) two approaches you can take en route to the freedom - especially financial freedom - you desire.

In thinking of these two approaches, I often think of the famous Robert Frost poem that ends with these powerful lines...

"Two roads diverged in the woods and I,
I took the one less traveled by and
That has made all the difference."

The same is true for you and your business - there are two roads you can take to freedom.

> ***I use words like MORE, BIG, A LOT, FAST to describe the first road - the road MOST traveled by network marketers.***

All of your emphasis, time, energy (and money!) is focused on making MORE phone calls, having MORE parties, signing up a LOT of people, building a BIG team, selling MORE and, of course, making MORE and creating a BIG residual income - all of which, you assume, will result in freedom - especially financial freedom.

Far too many network marketers who take this approach to building their business experience unnecessary delay, stress, struggle, pressure, frustration, overwhelm, imbalance, exhaustion AND EXPENSE in the process - and after all of that, still may not experience the freedom they desire!

> ***In contrast, the emphasis of the second approach - the "road less traveled" - is on FREEDOM FIRST. Anyone choosing this path to freedom understands and harnesses the power and simplicity of focus and consistency over time - and the ease that results.***

Freedom is defined in Webster's Dictionary as "*enjoyment of personal liberty; of not being a slave or a prisoner.*"

Based on that definition, we could say that "financial freedom" means "enjoyment of personal liberty with money; not being a slave or prisoner to money."

There are many ways we can be a slave to or imprisoned by money. The beliefs (conscious and subconscious) we have about money, ourselves, prosperity and life itself can keep us enslaved financially. In many ways, our emphasis on MORE - making MORE, having MORE, doing MORE - can enslave us.

But the type of slavery and imprisonment in terms of money that is impacting the majority of current and potential network marketers (i.e., your prospects) these days is the imprisonment of debt.

And I'm not just talking credit card debt - even though the average outstanding credit card debt per household in the United States exceeded $9,800 in 2007.

I'm talking ALL debt - credit card, car loans (and leases), student loans, home equity loans and even mortgages!

> ***Until and unless you become what I call a Debt-FREE Direct Seller™ (or network marketer!), you will never experience all of the FREEDOM that is available to you through your business.***

I realize that's a pretty strong statement... but "sugar coating" things is not going to support you and your associates!

The reason I'm being so blunt is because debt robs you of and/or limits your freedom for the simple reason that, when you are in debt, you have a claim on your future income!

If you have a 30-year mortgage, you've basically agreed to give your mortgage company a portion (even a significant portion) of the money you will make for the next 30 years!

Even if you charge something to a credit card today with the thought "I get paid next week" - you've already set it up that the credit card company has a claim on money you don't yet have!

But debt is much more than just a claim on your future income.

Debt is also a claim on your future time and energy! In other words, debt is a claim on your future freedom (and your current freedom as well)!

That's because - until you are financially free - the way you make money is by exchanging your time and energy for it. If you work a regular job – you exchange your time and energy at that job for your paycheck. If you stop showing up at work putting in your time and energy, your paycheck will stop coming to you in short order.

Even in your network marketing business, you put in a lot of time and energy attracting and servicing customers, building a team, giving shows and parties - all in exchange for the money you make and/or hope to make from your business. And, yes, the opportunity for creating a residual income in your business exists - but you will first need to invest your time and energy into building that residual income.

Debt LIMITS you. As long as you have that CLAIM against your income, time and energy, you do not have the freedom to do certain things you may want to do in and with your life. Because you have to keep spending your money, time and energy to pay off that claim, you can't use that money, time and energy in other ways.

Now, because you are in network marketing, you have an opportunity to do what many people cannot do that, ideally, should increase your freedom - especially financially. You have the opportunity, through your business, to make MORE money - even a LOT more money. Your income potential is almost limitless.

But that potential is sometimes or often what creates the problem.

You see, a lot of network marketers (including myself at one time), think that making MORE or A LOT of money is the answer or solution – that if they only made a lot of money, they would be financially free as well as happy and fulfilled. This is the "road MOST traveled" I mentioned earlier.

But making more money does not guarantee financial freedom or any other kind of freedom nor does it guarantee that you will experience ease and joy and fulfillment in your life. It is not "the financial freedom fast track" people think it is.

To illustrate what I mean, imagine that you are about to go on a bike ride when you notice that your bike has a flat tire. You take out the pump and pump some air in it and then set off, pedaling down the road.

After only a few minutes, you notice that the tire is getting flat again. Thinking you didn't put enough air in, you walk your bike back to the garage to pump it up again - and this time you make sure you add a little extra.

You start pedaling down the road and again, within minutes, you notice the tire is flat again. This time you recognize that simply pumping more air into it is not going to solve the problem because there's a leak in your tire.

Until you patch the leak, adding more air will be futile.

I realize it's obvious when it comes to a bike tire - but the

same principle applies to money!

When it comes to money, many network marketers just keep trying to pump more money in - faster and faster, harder and harder. They (maybe even you) think that all they have to do is make MORE money and life will be abundant, they'll be financially free, things will be easier. That might even be why you (or they) stared their business in the first place!

As a result, most if not all of your efforts are directed at making more phone calls, signing up a lot of people, building a big team so that you can make more or a lot of money - preferably residually. Again, that's the approach most take - that's the "road MOST traveled".

Rather than finding and patching our "money leaks" - we keep "pumping and pumping and pumping" - and wind up feeling discouraged, frustrated, unsuccessful, overwhelmed and/or desperate as a result.

DEBT is like a leak in your tire. Even if you do make more money in your business, a portion of it is going to leak out and you won't experience the freedom and ease you expected.

Despite this, many network marketers create more debt in the process of trying to make MORE or have MORE in their businesses and lives. They create more leaks in their tire and wonder why all of their efforts (pumping and pumping) is not getting them where they want to be. They are on the road MOST traveled – but they are not experiencing freedom.

You see – when it comes to freedom - especially financial freedom - it's not HOW MUCH money you make that has the biggest impact - it's how you use and what you do with the money you have and are already making.

This is one of the biggest challenges I see in the network marketing industry. There's a TON of emphasis on the potential to make money (a lot of money) and there's a multitude of training available on how to do that. And that's great! But there's very little conversation about or training in terms of how to use that money in ways that support - even guarantee- financial success and freedom.

And that needs to change - beginning with you!

So – my question of you now is this...

Are you using the money you are already making in your business in a way that supports and empowers REAL FREEDOM?

Or are you using it to try to make MORE money or to get MORE things that you want – thinking that MORE money or MORE things or a BIGGER team will "solve the problem" and you won't have to deal with the leak?

I've witnessed countless numbers of network marketers who start making more money in their business, but also spend more money building their businesses, improving their lifestyle, traveling and going to trainings and conventions, etc. These are often the "poster children" of network marketing - they are living the dream lifestyle in their dream home, driving the dream car. They represent success.

While they may represent success, that does not mean they represent (or experience) FREEDOM. Despite their increased incomes, many network marketers actually INCREASE their debt in the process - which means they HAVE TO continue to make the money to pay for their lifestyle. And if you HAVE TO make the money, even if it's doing something you love, you are not completely FREE.

I've witnessed even greater numbers of network marketers who start their business and manage to make $300-$400 a month. But because they think that making MORE money is the way to financial freedom, they have set their sights on making $4,000-$5,000 a month (or more!).

When, after all their efforts, they are nowhere near making their desired income - they're "only" managing to make $500 a month, they get discouraged, think that they're not successful, think that their business isn't going to work. Eventually, they quit trying and even quit their business altogether.

And this is what can happen for people who think that the road of "MORE" or "BIG" or "FAST" is the answer - who keep trying to pump air into a tire that has a leak without patching the hole.

That is, of course, unless they (and you!) learn how to use the money you are already making in your business (even if you think it's "not enough") in ways that support and emphasize FREEDOM FIRST!

Let's take a closer look at the typical network marketer - the one who is making $300-$400 each month in their business yet feeling frustrated because it's "not enough" (as they see it) to become financially free and live the life they desire.

Let's call them Mark & Susan and let's say they have the typical American debt. In other words, they have three credits cards with outstanding balances, two car loans, a small home equity loan and a 30-year mortgage - all totaling $174,350 in debt.

What makes Mark & Susan the *atypical* network marketer is that they have learned to put FREEDOM FIRST - they have learned how to take "the road less traveled". They have and are following a plan for freedom with their networking marketing business.

They have designated the first $400 they make each month as Freedom First Money™ and they are using it in a systematic way to eliminate their debt and free their future income, time and energy.

Following their plan, they know that they will become completely debt-free (mortgage and all) in eight years, seven months. They also know that in the process they will save (for themselves and their own use) nearly $120,000! And then they plan to invest their $400 Freedom First Money™ from their business PLUS the money they had been paying toward debt and accumulate approximately $450,000 in assets in another 10 years and nearly $900,000 within 15 years of becoming debt-free.

Which means that - by consistently making and using as little as $400 from their business each month over time, they have created a residual pre-tax monthly income for themselves (that they do NOT need to exchange their time and energy for) of about $7,000!

By focusing on Freedom FIRST, they actually wind up experiencing MORE of all the things they want in their lives... money, time, energy, freedom... and they still can still make MORE MONEY in their business if they want to!

That's the difference... and that's the challenge I have for you.

Which road will you take going forward in your business? Will you take "the road less traveled" - the road that puts Freedom FIRST?

If so, then here are some of the necessary first steps you must take.

The first step is the one most often avoided by network marketers. You need to empower yourself with clarity about your current financial situation - business and personal.

Until you take this step and empower yourself with this information, it's impossible to create and implement a Freedom Plan™ (like the one Mark & Susan had above) for yourself.

Planning your journey to freedom is no different than planning any trip. And one of the first steps is to get directions on how to get where you want to go!

When planning a driving trip, you might go to the Mapquest site to get driving directions - where you'd need to enter BOTH the starting location and ending location. If you didn't enter the starting location - Mapquest would not be able to generate directions for you!

This same dynamic is true when it comes to getting your "freedom directions". You need to know your desired location (i.e., FREEDOM) but you also need to know your starting location, i.e., where you are at now!

What debt do you have? How much are your minimum monthly debt payments? What's your interest rate?

How much income are you making in your business? from other sources of income?

What are your monthly business expenses? Are you actually making money - I mean a PROFIT - each month in your business?

Do you have business debt? Are you adding to that debt? Are you just paying it off minimum payment at a time? Are you investing some of your profits into becoming debt-free… or just trying to make more money? What are you doing about your expenses? Are you building your business within your means or are you using credit cards and debt to enable you in a way that robs you of your creativity, ingenuity, power and freedom?

What about your personal finances? What are your monthly personal cost of living expenses?

What personal debt do you have and what's happening with it? Are you living within your means or are you "betting on the come" (e.g., your future income with your business) - meaning that you are creating a claim on your future income, time and energy?

Once you have the clarity about where you're at today, then creating your "FREEDOM PLAN" is the next step. In doing so, it's important that, unlike most people who approach the process from fear and scarcity, you make sure your plan of action is rooted in principles of abundance.

For example, the "all or nothing" approach to becoming debt-free will not work. If you attempt to get rid of ALL of your debt really FAST, but then get overwhelmed and do nothing - you could wind up worse than when you began.

Remember, the "road less traveled" is the road of consistency over time...

Similarly, "depriving" yourself to become debt-free won't work either - the results are no different than for someone who tries to lose weight by crash dieting. They may be able to keep it up for awhile - but eventually their feelings of being deprived will backlash on them. (And yes - there is a way to become debt-free without experiencing deprivation - it's a practice I teach in my Debt-FREE Direct Seller™ Training Program!)

Having a FOCUSED plan for becoming debt-free - the actual "mechanics" of how you're going to become debt-free - is critical.

There are ***systems*** for eliminating debt and it's important that you learn the actual "mechanics" of such a system and follow it. You can learn it from me in my program or you can learn [similar] systems elsewhere - but it's vital that you invest in learning the best methodology for you to use to become debt-free!

Most people attempting to pay off debt don't know this and approach the process randomly, haphazardly or, at best, in a way that actually dilutes the power and effectiveness of their efforts and their money. As a result, the process of becoming debt-free is tedious, overwhelming, frustrating and rarely works. Even if it does - it rarely lasts!

And that's the final thing for you to be aware of as you begin traveling "the road less traveled" - the fast tract to freedom.

> ***Above all, it's important that you realize that debt is NOT the problem. The debt you have is only the external manifestation of one or more conscious and subconscious thoughts and beliefs you have about money, yourself, life, wealth and abundance.***

These underlying thoughts and beliefs influence the choices you make, the actions you take and the behaviors around money you display which, ultimately, result in debt.

Unless you address and, where necessary, transform these internal and underlying thoughts and beliefs, the likelihood of you becoming and remaining debt-free is pretty slim.

Ultimately, that's why becoming debt-free is about more than financial freedom - or freeing up your time and energy. Bottom line, it's about freeing yourself from the conscious and subconscious limitations that have kept you enslaved and imprisoned.

Remember the dictionary definition of freedom I introduced to you earlier in this article, i.e., "*enjoyment of personal liberty; not being a slave or prisoner*".

Your network marketing business can either be a vehicle to freedom and enjoyment of personal liberty in your life or it can become another slave master or prison within which you become trapped.

The choice is yours to make…

I hope you will choose the road less traveled - the road that emphasizes FREEDOM FIRST-because, using the words of the poet Robert Frost, you will one day declare that it "*has made all the difference*".

Teresa Romain is the President of *Access Abundance!™ Inc.,* an organization she founded in 1996 to support people to access and experience greater levels of abundance, freedom and fulfillment in their daily lives.

In 1994, Teresa left a successful corporate sales career to enter the entrepreneurial world. After achieving minimal success in her first network marketing venture and accumulating a "mountain" of debt in the process, she realized that her own scarcity thoughts, beliefs and patterns were sabotaging her. This awareness propelled her to begin an intense process of personal development and study of the principles needed to experience both inner **and** outer wealth and abundance.

She is the creator and facilitator of the transformational *Debt-FREE Direct Seller™ Training Program* as well as other teleclasses, workshops and educational materials. Visit www.accessabundance.com to learn more.

As a trainer, coach, program designer and author, Teresa makes the transformational process of abundance both challenging and fun, exhilarating and fulfilling, and, most of all, powerful in its results.

She lives with her husband, Dan, on the four acres she calls "heaven" in rural Wisconsin.