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# Financial Freedom... It's Simpler Than You Think

*Abundance simplifies; scarcity complicates.*

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There's a lesson I've had to learn and continually remind myself of.

## *Abundance Simplifies; Scarcity Complicates.*

I'm sharing it with you now because, in my experience, the way most network marketers approach their goal of financial freedom is to make it much more complicated than it really is. And so you experience more struggle and scarcity than is necessary.

It all starts with the underlying (and often subconscious) thoughts of scarcity we have like...

- I don't have [or make] enough money [and/or time].
- I didn't do enough today.
- I don't have a big enough team.
- I didn't make enough phone calls.
- My business isn't growing fast enough.

As long as you have the perception that you don't make enough money, didn't do enough, don't have enough time, aren't successful enough - then all of your efforts are going to be on making more, doing more, building your business faster, making more phone calls, building a bigger team.

And, while there's nothing wrong with any of those things, we often wind up less free as a result - financially and in other ways.

Why?

***Because your perception of "not big enough" and "not fast enough" takes your focus off FREEDOM you desire.***

You get caught up in the rat race of "more, big, a lot, fast". You spend more time (and money!) on your business - or feel guilty when you don't. You tell yourself that you can put your life on hold for a few years because, once you're making a lot of money and are financially free, then you'll REALLY be able to live.

But in the process, you business (and life!) gets more complicated and out of balance. You wind up experiencing less freedom and more pressure, stress and strain - including financially.

Since abundance simplifies, that automatically means that there is a simple method for achieving the financial freedom you desire - without necessarily having to do more or make more than you are already making.

It may not be as dramatic or glamorous or exciting as the "not enough/more" based approach that has you keep pushing and pushing and pushing (or feeling guilty when you don't). You might not become the poster child of success in your company and live in your dream home or fly all over the world or drive the fanciest of cars - at least not right away. You may not reach the top (or even the middle) of your company's financial plan.

***But, as a result of your business, you WILL become financially free - guaranteed (or about as close to a guarantee as you can get.) And you will experience greater emotional, psychological, physical and spiritual freedom in the process.***

So - what IS this simple way to achieve financial freedom?

It boils down to three simple steps.

### Step #1: Focus on making $100-$400 (profit) consistently each month in your business.

If that's all it took to become financially free as a result of your business - you could do that, right? You wouldn't have to worry about recruiting a bunch of people. You could probably make that much money from customer sales alone. That's what I mean by simple.

However, if you keep thinking $100-$400 is "not enough" - you're going to get trapped in the rat race of MORE again - and your business will become more complicated and difficult than is necessary.

### Step #2: Use that $100-$400 (what I call Freedom First Money™) to systematically eliminate ALL of your debt - credit cards, car payments, student loans, mortgages.

Debt is the biggest block to financial freedom you have. It's also one that more than 80% of Americans (and, thus, 80% of network marketers) have. When you have debt, working longer or harder or smarter to make MORE money does not guarantee freedom - because so much of the money you make goes toward the debt.

That's because debt is a claim on your future income. When you're paying compound interest, every dollar you spend today (using credit) will actually cost you $1.10 - $1.50 (or more!) of your future income!

> ***And if you're not yet financially free, that means you still make money by exchanging your time and energy for it at a job and/or in your business. Thus, debt is not only a claim on your future income, it's a claim on your future time and energy - on your future FREEDOM!***

"Freedom" is defined in *Webster's Dictionary* as *"enjoyment of personal liberty; not being a slave or prisoner"*. Debt robs you of your personal liberty - and keeps you enslaved to money!

Think about it. Imagine not having a single bill to pay this month for credit cards, car payments, your mortgages, student loans. Imagine never having to pay those types of bills again.

*How FREE - financially and otherwise - do you feel?*

*How much more EASE would you experience?*

You REALLY need to appreciate the SIMPLICITY of this!

Instead of trying to make more - even a LOT more - money in your business (and often adding to your debt in the process!), you're now going to focus on consistently making a relatively small amount of money and using it to keep more of what you're already making!

### Step #3: Once your debt is paid off, invest all or part of that money so compound interest starts having your money make money for you.

> ***Financial freedom is often understood to mean having a residual or passive income stream that pays for the lifestyle you desire and find fulfilling. In other words, working to make money becomes optional.***

But I also think financial freedom includes the freedom from worry, fear, stress and strain so many people feel around money.

By eliminating your debt, you lessen that stress and strain. You also lower your "cost of living" - which means the amount of residual income you need to live and enjoy your life is less. That means you can become financially free faster.

That's it.

Simple, doable, duplicatable - although, in the beginning, not necessarily EASY. That's why it's important that you get training and support for this process much like someone who wants to lose weight might get training and support from Weight Watchers®

Like I said in the beginning - abundance simplifies; scarcity complicates.

Our "not enough" thinking that has us pursue MORE prevents us from seeing the abundance we already have and using it - simply and powerfully - in ways that result in greater abundance in our lives.

No pressure.  No overwhelm.

But definitely MORE freedom - inside and out.

## Do You Realize How Simple It Can Be?

If you have a $150,000 30-year mortgage, car loans of $12,750, a home equity loan of $5,000 and credit card balances of $6,000, you could become **completely debt-free (including the mortgage) in eight years, seven months** if you consistently make **$400 each month** in your business that you used as Freedom First Money™.

In the process, you will save **more than $120,000** of the money you exchange your time and energy to earn. You could then invest the money you had been paying toward debt and accumulate assets of $445,000 in 10 years and $895,000 in 15 years – providing you with an abundant passive income!

More importantly, you would have the FREEDOM to enjoy your life in the process!

Is that simple or what?

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**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.debtfreedirectseller.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.