FINANCES | MONEY | PERSONAL GROWTH

Finding Financial Freedom

Spend some time thinking through your attitudes about money. If you look at things a little bit differently you can begin to enjoy true financial freedom!

by **Chris Widener**

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Do you ever get this in your email box: **Find Financial Freedom!** Make $150,000 from home in the next 90 days! How about 10 times a day?

Every time I get one of these, I think to myself, "Hmmm, Financial Freedom. I already have financial freedom, even though it doesn't look like what these emails promise me."

Financial freedom is a buzzword for our generation. It is the pursuit of literally millions of people. So what is it? Is it that elusive? Can anyone get it?

Let me start by saying that this article will not be about how to earn money, or even more money. Rather, it will be about how to find financial freedom, which may or may not involve making more money.

Financial freedom - here we go!

> ***The first step in finding financial freedom is to realize that financial freedom has absolutely nothing to do with how much money you have or make.***

What? Exactly. Financial freedom is something that goes on inside of you. This is why someone who makes very little can be happy and someone who makes a ton can be extremely stressed out over his or her

financial situation. *So the first step is to realize that financial freedom is more about our attitudes toward money than about the amount of money.*

"Okay Chris, I'm with you. So what are the attitudes that provide financial freedom?" Here are a few that keep me in financial freedom.

I do not have to worry about money. I used to catch myself saying, "If I had more money, then I wouldn't have to worry about ..." But do you know what? I don't have to worry anyway. I can control my income. I can control my outgo. I can make choices that can alleviate any of my worries. I also realized that things always work out. So why worry?

I choose not to worry.

I can be happy regardless of my financial state.

I know people who are worth hundreds of millions of dollars and I know people who don't have two nickels to rub together. Some are happy and some aren't. And none of the people who have a lot of money say to me, "Chris, I've become so happy since I got money." They were happy before they had money and they are happy now that they have money. Their happiness has nothing to do with the money. I think it was the Billionaire David Geffen who said, *"Anyone who says that money will buy them happiness has never had any money."*

Money will be a means to an end, not the end itself. Another way to look at it is that money will be a tool to build the house, not the house itself. I would set some financial goals if I were you, but go beyond that to know what greater purpose there will be when you reach them. What will the house be that you will build with that tool?

I am free. I am free to earn - some people think it is bad to earn more money. It isn't. I am free to save - some people believe it is bad to save. It isn't. I am free to give money away - some people feel they will be better off hoarding it. They won't. I am free to spend - some people believe that they can't spend anything on themselves. They can.

We are free to make choices. That is financial freedom.

One of my favorite quotes is from Charles Wesley, *"Earn all you can, save all you can, give all you can."* That will keep you in financial freedom.

Some other principles for financial freedom...

> ***Debt is the primary freedom killer. Want financial freedom? The first thing you should do is to get out of debt.***

That is priority number one. One of the reasons I have financial freedom is that I have no debt other than my house payment. And I work hard to manage myself and our home to keep us that way. For years I drove an old junker car, and while I looked bad, I had financial freedom that others who were in debt didn't have!

There is an old proverb - The borrower is the servant of the lender. Who has freedom? The lender. Who doesn't? The borrower. Develop a plan to get out of debt!

Embrace delayed gratification. Here is the principle: Buy it now and struggle later. Another principle: Delay it now, invest the money, and have all you want later on! And you won't even have to touch the principal! We tend to think that having it now will bring enjoyment, but unless you can do it and not cause yourself financial stress, you will actually get more from waiting to buy it later!

Have more by managing better. The fact is that most of us earn enough. What would be beneficial would be to set our priorities and live by a budget. As we get control, our budget will loosen up a bit and we will find ourselves enjoying it more. Money that is already there can be your answer if you put it to work for you.

Spend some time thinking through your attitudes about money. You may be surprised at how you can change a few, look at things a little bit differently and begin to enjoy true financial freedom!

Chris Widener is an example of how anyone can overcome any odds to achieve a successful life and help others achieve the same. Chris has overcome many obstacles... living through his father dying suddenly when he was four, being sent away from his family to live with relatives at age nine and becoming involved with drugs and alcohol by the age of twelve. Chris overcame those obstacles and has for the last ten years worked with some of the most financially successful families in America, helping them to achieve both personally and professionally. Now he can do the same for you!