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Is There Really a Secret to Financial Freedom?

Here is the great news! It's a decision you can make at any time.

by **George Madiou**

878 words | 4 pages

Are we looking for the magic bullet, the quick path or the "easy button?"

Early on in my life, I was in a financial situation that I thought no one could ever get out of. I was just out of school a few years and I was in debt $21,000.00! How could I ever see the light of day? Who would ever dream that according to a friend of mine who works in the credit card industry, that the average debt today is about $70,000! That makes my $21,000 look like I was on easy street!

> ***I understood way back then that being debt free was equal to being financially free, or even rich!***

I got out of debt; however I didn't learn my lesson.

I wish I can say that, this lesson was a lesson that changed my life, to a life of debt free living, but alas it was a lesson that I had to learn all over again just a few years later. Easy credit and immediate gratification was too easy to be lured into, without realizing it. Ripping up the credit cards and living on cash and debit cards (pay as you go), became a new way of living. Having a wife who supported that way of living was a big help for me in breaking that horrible cycle. It now saddens me to see how many people are living through the enormous stress of a life full of debt and without financial freedom. It also saddens me to see how our government

here in the United States and so many other countries around the world is falling into the same trap! But for now let's discuss us as individuals.

I have observed financial freedom and the stress of financial bondage both in people that earned at an income level of $20,000 per year and people with an income level that has earned in the millions. WHAT???

> ***That's right, the income level had nothing to do with the level of financial freedom a person experienced.***

I have a good friend that has earned millions year in and year out, but as he puts it, "my problem is if I earn $5million I live as if I earn $10million and if I'm broke I still live like a millionaire.

I know another couple who as a couple, doesn't earn a lot of money between them but they live within their means and after 2 children and years of marriage they are almost debt free and they will have their house paid off well before the mortgage time table. What is the difference between the first guy and the second couple? There is no magic bullet, or the quick path or the "easy button", there is an attitude, *perseverance and a desire to experience the peace* that comes when you're not in financial bondage but experiencing true financial freedom.

Here is the great news! It's a decision you can make at any time. No matter how much or how little you earn. No matter how much or how little debt you have, you are a decision away from financial freedom.

What does this have to do with Network Marketing? Plenty! Network Marketing as an industry, has produced more millionaires than any other industry out there. That's the good news, it's also the bad news. If you're not prepared for the success, you can quickly spiral into trouble. Not enough put aside for taxes, living above your means and increasing your debt exposure are just a few of the dangers.

> ***Attitude, perseverance and a desire to experience the peace that comes when you're not in***

financial bondage but experiencing true financial freedom is a decision away.

It's one of those NIKE moments, JUST DO IT! The feeling of peace through financial freedom is like no other, no matter how much you earn!

Aim high!

George Madiou

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George Madiou is a full-blooded Entrepreneur, complete with validating credentials, Degrees in Marketing and Management from SUNY and NYU (could ya guess he's a native New Yorker!) To date George has owned over 30 businesses, and says they varied from wildly successful to outrageous learning experiences. Among other successful ventures George has achieved high pin levels in two different network marketing companies.

George loves the thrill of teaming up with great people and seeing projects come to life and that passion is responsible for this magazine getting off the ground. George partnered with his good friend John Milton Fogg and here we all (and we includes you the reader) are, making history happen.

George lives in a small town named Boca Raton, Florida. He says "If this isn't Heaven, I know that God at least vacations here." Without question, the joy of his life is his family. He and Debbie are celebrating their 30th

anniversary this year. They have two great young adult children, Sara and David.