

Tell Your Money Where To Go – The UnCanadian Way



Authored By:

A handwritten signature in blue ink that reads "Mark Huber". The signature is written in a cursive style and is placed on a light yellow rectangular background.

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Don't let the title of this ebook fool you. **This is NOT an unpatriotic ebook by any means.**

This ebook is about to expose the way Canadians have for generations dealt with their mortgage, their bank AND how they purchase their "mortgage insurance".

And why you should immediately change the way you are dealing with yours.

Remember, you are where you are because of your upbringing, conditioning, beliefs, thoughts and actions.

It is our upbringing, conditioning, beliefs, thoughts and actions that give us the results we have. If we don't like those results and wish to change them – then our beliefs and actions must change!

Keep an open mind as you read along.

As Canadians, there IS a better way to deal with our cash flow, personal debt, home, and investments than have been taught to us by our parents, friends, bankers and those in the financial services industry.

It's the "UnCanadian Way"!

When you begin to change how you traditionally have managed your finances your cash flow will increase and you will see the results pour directly into your bank account that you thought were only possible for the wealthy.

So read on and begin changing your life and creating real wealth for yourself.

Introduction

Regardless of your level of education, you are a human being and you have the capacity to learn if you so choose. As a human being, you were born pre-equipped with all the tools you need to create prosperity and financial wellbeing for yourself and your family!

These tools include intellect, emotion, instinct, ability to develop habits (both productive and counter-productive) the ability to communicate, the ability to make choices, and an amazing capacity (at least equal to the next person) to create a substantial amount of money. You simply need proper instruction on how to use these tools to your own financial benefit.

This eBook is designed to give you this instruction.

What you choose to do with your wealth-building tools is entirely up to you as an individual. However, these tools will prove to be the most valuable resources for prosperity you will ever know if you only allow them to do so by applying the techniques that are going to be covered off in this eBook - just as the wealthy do.

Still the burning questions remain!

Why is it that some people become independently wealthy while others struggle just to pay the rent and put food on the table? What is it that they know that the other social classes do not?

Then one day the answer hit me with the force of a freight train!

It became clear to me that most people simply have no knowledge whatsoever of the secrets the wealthy use to create their wealth.

People really just don't understand how money works, or how it is created.

Once I came to fully understand this, I decided to share these secrets with my clients.

And now, I have decided to share these secrets with you.

To begin with, the one undeniable fact which I consider to be the most important brick in the foundation of true wealth creation is that:

"The only guarantee you will ever receive for your own success is the "guarantee" you provide to yourself."

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I realize this may be disappointing and uncomfortable to hear. However, it is fact!

If you are looking for any form of guarantee from anyone other than yourself, you had better redirect your attention back to the person in the mirror and seriously consider your level of commitment to your own success.

Nobody can, will or ever should provide you with an unconditional guarantee that you will become wealthy.

There is not a single "guru" in the financial services world today who will carve for you on tablets of stone a guarantee that you will generate money from your efforts. Why? The answer is simple.

Nobody can guarantee that you will do what it takes to become wealthy. Nobody can guarantee that you will follow the instructions provided to you for techniques which have been tried, tested and proven through the ages by the world's wealthiest individuals for the creation of financial wealth.

Nobody can guarantee your willingness to be coached or trained with regard to how financial wealth is really created. And nobody can guarantee that you will apply what you learn to your own life.

The only guarantee you will ever receive is the commitment that you provide to yourself – "To become passionate about becoming wealthy, no matter what it takes".

The techniques for wealth creation can easily be taught to you by those who have already achieved it. However, if financial independence is truly your core desire, the commitment to make your desire a reality must come from within you.

This means that you must take action on your own behalf. To make yourself wealthy – follow the advice and instruction of those who already are. The sooner you realize and accept this as the truth, the sooner you will be able to take control of your own financial destiny. You must understand how the wealthy become that way and begin modeling what they do.

You will become wealthy only by duplicating the behaviours of those who have already created wealth themselves.

So, it all begins with the information I am about to share with you in this eBook.

Pay close attention and carefully consider how you can apply this information to your own life and financial situation.

I trust that you will find the information you are about to learn of great value to you. If accumulation of financial wealth is truly your core desire, the path has been paved for you in what is to come.

The decision to take immediate action is all yours to make. You will immediately begin reaping the benefits of not only significantly increased cash flow but creating a wonderful peace of mind and assurance as you see yourself getting closer to your goals.

Welcome to:

The UnCanadian Way To Tell Your Money Where To Go!

Remember, your current thinking got you into the situation where you are now – if you are not totally pleased with this picture you are going to not only have to change your thinking BUT change your game plan.

Budgeting Sucks!

Yes, you read it right!

Budgeting sucks! There – I said it...I said what you have been thinking all along, right?

I mean, after all – when was the last time you did a budget? Once in your life? Possibly never!

And I should know...

I am a financial planner with over 21 years of experience and I have seen first hand what works AND what doesn't work for Canadians.

Well, not just for Canadians – but for everyone!

You see we are all human beings and with that being said we loath the thought of committing to paper what we are doing (or not doing) financially.

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No doubt you cringe whenever someone says, "You need to have a budget".

You would much rather perform "hari kari" (the Japanese art of ritual suicide) than to take the time to write down on paper everything that you've spent – especially when you can't even remember where you spent it or what you spent it on.

Most individuals reaction is of frustration AND fear around the thought of creating a budget much less sticking to one.

However, let's redefine the word "budget".

Let's say rather than wondering where it went – let's tell it where to go!

Rather than thinking about budgeting in terms of resentment, restriction and rules – by restating the terms and definitions I actually like the idea of telling my money where I want it to go.

I mean, most of us have had enough practice of being confused about where it goes, especially shortly after visiting the ATM machine and having nothing to show for it.

Yes, budgets are a drag.

But having a spending plan is really smart – and necessary for your success!

Now that the term has been framed differently, let's paint an even bigger picture.

Unfortunately, no one has ever found a way to run a company, a business, or a household or their personal life successfully without a well thought out plan (that they actually stick to).

If you try, you will just be fooling yourself into thinking that you are actually succeeding – but the house is betting against you – and the house ALWAYS wins!

The reality is that while budgets do suck – spending plans are smart and necessary "road maps" for you to reach your financial goals.

But YOU have to take action...

So, here are a few tips for re directing your cash flow and increasing your chances for YOUR financial success.

Decide what you want.

While this may seem obvious, you would be surprised how many people actually have not committed to paper what they want and when.

When you know exactly where you want your extra money to go you will have the incentive you need to develop a smart spending plan.

Do you want to buy that special someone a really memorable gift in 4 months from now? Do you want to take a vacation in one year? What about coming up with the down payment for a car in 3 years? Or paying off your home 5 years earlier than you initially thought possible?

These are all worthwhile goals and ways to spend your money – but you need to plan for them – and save for them.

Now, figure out at least 3 financial goals that YOU would like to achieve. Figure out how much it will cost to reach those goals, then work those numbers back so you can begin telling your money where to go!

Know what you spend.

Make a list of all your regular expenses – include everything from pet food to hair care and everything in between. To get you going here is a simple sheet that will help you out.

On the link below just “right click” and “save as” to your “desktop”.

Where Does It Go? – 1 page “fact finder”

<http://HowToBeSetForLife.com/WhereDoesItGo.pdf>

So, if you see you are spending more than you are pulling in you can see the areas that you can cut back on and begin to turn your financial ship around!

We usually know where all the “big ticket” items go every month like the mortgage/rent, utilities any “pre authorized” payments made directly from our bank accounts, etc.

However, it is all the rest of the spending that feels like water running through your fingers that we need to identify.

To get it going and to keep it simple, begin by using what I call the "envelope budget".

Get some envelopes and write on the face of each one things like, Starbucks, lunches, ordering in, entertainment, well, you get the idea.

To get some ideas of categories to use and to tailor the headings for your lifestyle, just check out the "MySpendingPlan" that you have just "downloaded" and use some of the categories to make is easy for you.

Now whenever you make purchases save all of your receipts and toss them into the appropriate envelope. At the end of each week total the contents of each envelope and at the end of each month you will have a clear picture of your cash outlays for each enveloped category.

This really works because it is simple and easy to do.

Stop wasting money.

The funny thing about money is that it gives each of us a sense of "empowerment". The sense of power and entitlement are things that we as humans crave and the idea of putting restrictions on that "freedom" just doesn't seem right!

But, if you begin your envelope budget you will quickly see the areas that you can "redirect" your money from.

Get serious about keeping your money! After all you worked hard for it. Keep your money where it belongs – in YOUR bank account NOT someone else's!

Even the best laid plans should be reviewed from time to time. You can always make adjustments if your spending plan isn't working for you – but don't abandon ship completely.

It's important to remain consistent and committed to having and following your spending plan. Besides, if you skip this step now you will pay a hefty price later on.

"How to Rapidly Eliminate Debt - Fast!"

Credit is a wonderful thing – if used wisely!

However, in this age of instant gratification and trying to “keep up with the Jones’s” mentality debt is trapping more and more individuals and households into a vicious cycle of debt service with little to show for it.

If you feel that you are foundering in a quagmire of debt take heart – help is here for you!

It takes a little discipline to follow to the end, but it's well worthwhile.

Just imagine not having to pay out all that interest every month! How much more could you afford to do if you didn't have to pay interest any more?

This is one of the best ways I know to wrestle down your current debts.

It’s simple but it works! Here’s how it works.

Step One: Stop Using Credit To Make Purchases!!

This is perhaps the most influential part of the process.

If you can't afford to live on what you earn, you're spending too much!

And the only thing you accomplish is to dig yourself into a hole that just gets deeper and deeper.

If you want to get out of the hole, the first step is to stop digging!

Step Two: Figure Out Your Monthly Budget

What you are working for at this step is to assign your monthly earnings to paying off your credit debts and “a little more”. Remember, with this step you are going to be telling your money “where to go”!

The more you can add to the payoff payment, the quicker you can get out of debt completely.

Make sure your budget allows for your living expenses such as food, utilities, gas for your car, and between 5% and 10% of your monthly earnings for entertainment. Anything left over after these could/SAHOULD be applied towards debt payoff – if you are REALLY SERIOUS.

What you want to do is arrange your existing cash flow to have at least \$50-\$150 per month that you can apply towards eliminating your debt BEYOND the minimum monthly payments. You may have to make some sacrifices to make it happen, but believe me, the freedom at the end of this will be phenomenal!

Of course, the other way to make this happen is to start earning more money!

Either way, find some extra money to pay off your debts with.

Step Three: Pay Off The Smallest Debt First

This may sound counter intuitive. However, it was emotion that got you where you are now so for best results you will need to engage your emotions again – but this time to get you back on a firm financial track.

By starting with the least amount and getting that to disappear WILL emotionally engage and reinforce to you that what YOU are doing IS WORKING FOR YOU!

So start making minimum monthly payments to all credit accounts except one. On this one account, make the largest payment you can (minimum monthly plus the \$150+ payoff amount). Continue this until this one account is paid off.

Here's an example.

Let's say you have 2 credit cards to be paid off, a car payment, and a house payment. Start paying off one of the 2 credit cards first.

By eliminating a smaller debt, you'll soon have more money each month to apply toward the next larger debt.

Let's look at some numbers.

Credit Card #1: \$100/month minimum

Credit Card #2: \$250/month minimum

Car Payment: \$250/month minimum

House Payment: \$800/month minimum

Total Minimums: \$1400/month minimum

Extra Payoff \$\$: \$150/month

From this, you can see that we're going to be making \$1550 per month payments until everything is paid off.

The first credit card will get \$250 a month payments until it is paid off.

Step Four: Move To The Next Larger Debt

Now that you have one debt paid off, start applying everything you were paying on the smaller debt toward the next larger one.

Now you're paying the minimum payment on this debt plus the total amount you were paying on the freshly eliminated debt.

For example, if you just paid off the first of 2 credit cards, you will now be making minimum payments on both the house and the car, with the rest of your monthly debt payments (equal to the amount you have already been paying) being applied towards the second credit card.

In this example, the second credit card will receive the original \$250/month payment plus the \$250/month that we were paying on the first card, for a total of \$500/month until it is paid off.

Step Five: Repeat And Continue Through All Debts

Once the second debt is paid off, just move on to the next larger debt and pay that one off.

In the above example, the car debt will start to receive \$750/month until it is paid off, after which the house debt will get \$1550 a month until it's paid off.

Most people can eliminate all of their debts in 5 to 7 years using this plan, and that includes their house!

Imagine owning your house free and clear in 7 years or less!

Go here for our free debt calculator to help you out with all of this at:
<http://howtobesetforlife.com/calculators>

Check out our other great calculators while you are there!

Step Six: invest In Assets

Now that you have \$1550 a month extra income that you weren't using for living expenses, redirect that cash flow into investments that will grow and pay you a passive income.

Do this first before you start spending it on luxuries and what not.

A few years of this and you will have a huge investment portfolio that will give you a solid income that you won't have to work for!

Now how much fun will you have receiving an income while you get to go play?

Sound good?

Well – now get it going!!

In closing,

Remember, every dollar you hand to someone else is a dollar that you did not keep for yourself – to achieve YOUR goals!

Take charge of your financial house today!

Learn the real rules of wise wealth creation.

Instead of focusing on the problem, you need to focus on the solution—the outcome that you desire.

Focus on doing exactly what it takes to get the outcome you want.

Maximize your wealth building opportunity by reading AND implementing the information you learn – like this!

Make TODAY the day you took action and positively changed YOUR financial world forever!

Get passionate about getting what you want from life!

Remember, that passion inspires people to do great things, to go beyond normal limits and to soar to new heights.

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What's your dream? Grab hold of it! It's yours...You're worth it...Go for it!

My Fellow Canadian - Don't Miss Out on Your Fortune

If you have read this far – I congratulate you!

We sincerely hope that you will find this book to be of value to you and wish you well.

Furthermore, we trust that the ideas presented – when acted upon - will make your trip towards your financial success a rich and rewarding one.

Make this year the year you increased your cash flow, made the interest on your mortgage tax deductible, eliminated your debts and began to live your dream life.

For a full summary of past teleconference audios from our "Ask An Expert" series just go here: <http://www.howtobesetforlife.com/ask-an-expert/>

Enjoy the ride and Best of Success!

Cheers!



Mark Huber, CFP

"It's Your Life! Plan For It! Then Live Like You Mean It!"

Mark Huber, CFP is also author of - "The UnCanadian Way" series of reports, Ebooks, audios and videos...

Check out the full library of resources here at:

<http://HowToBeSetForLife.com/resources>

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About the Author

Mark Huber is a proud Canadian living with his wife in scenic Richmond, British Columbia, Canada.

For over 22 years, Mark has worked in the financial services industry. The focus of Mark's financial planning advisory practice is focused exclusively to British Columbian (BC) Canada residents.

Mark's boutique planning practice works with a select group of clients who all share a passionate vision for creating true wealth and living their dream lives.

Mark is author of "The UnCanadian Way" series of eBooks and audios. These powerful resources share innovative ideas and wealth building strategies to Canadians so that they will never again view their home, their mortgage, their debts, or their assets in the same way again.

Visit: <http://HowToBeSetForLife.com/resources>

Mark also maintains a premier financial planning site at:
<http://HowToBeSetForLife.com>

Another of Marks partner sites is here at:
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