

Welcome

Written by John D. Buerger, CFP

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John Buerger  the Wealth Coach

How to Stop the Thrill of Spending?

"Get Control Over Your Money ... Before it Takes Control of Your Life!"

Does this sound familiar to you?

You Make Money just not enough to pay the bills AND build for your future.

The problem you're told by your family, friends, self-help books and even TV experts - is how you think about money. It isn't. It's how you feel about money that matters ...

because spending money feels good, right?

The only thing that will help you KEEP more of YOUR money is to have alternatives to the emotional thrill of spending it.

A COMMON PLACE TO FIND YOURSELF

Sooner or later, most people come to a frustrating point in their lives where they are convinced that even their best efforts to make and save money may fall short of their goals and dreams to enjoy it. Or so it seems.

I know. I've been there. So have dozens of my clients and the many fine people who have attended our Wealth Health workshops.

A DIFFERENT APPROACH

We've done the research and determined that there are at least five ways in which almost all wealthy people approach money that are different from everyone else. These five secrets help people stay among the most affluent 5% of Americans.

As for the other 95% of Americans, they grasp few (if any) of these concepts.

The reason these are "secrets" is because - in most cases - there is no financial reward to the person for sharing them. These aren't products that can be sold in order to generate fees or commissions. They are just simple concepts that make the difference between enjoying a rich and fulfilling life and never quite making it.

HERE'S A STORY FROM MY OWN EXPERIENCE

A few years ago, the idea of a secure future for my family was slipping a little further away every day. I laid awake at night, praying for guidance or a miracle - either one would do. My prayers were answered sort of. I worked harder and our business improved. My wife even quit being a stay-at-home-mom and took a job at the local TV station. Surely two incomes would give us some breathing room. Despite all this new money coming in, we found ourselves even further behind, more stressed out and enjoying each other and our lives less and less.

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The challenge wasn't making enough money - it was keeping enough money.

Every day you make financial decisions that directly affect how much money you keep. If you are finding your long run goals being compromised by poor choices, don't feel bad.

You're not alone.

It's easy to rationalize any overzealous purchase by saying, it feels right or it's only money or I'll make it up next month.

Unfortunately, good intentions, New Years resolutions or even paying for professional advice just doesn't work to solve the problem.

On average, Americans don't save we spend (Yep, me too!).

So how do you break the spend more than I make cycle in your life? I used to think that financial literacy was the solution knowing a lot about investments, business and real estate - So I set out to learn it all and become a financial planner. Instead, I ended up learning that "knowing what to do" is not enough.

Almost everybody understands intellectually that spending more money than you have doesn't work yet people do it anyway, every time they swipe their credit card and don't pay off the balance at the end of the month.

YOUR RELATIONSHIP WITH MONEY NEEDS TO BE DIFFERENT

The solution lies not in how you think about money but how you feel about money. I know that sounds a little strange, but its true. Intellectual knowledge won't stop you from spending. Sound advice from your financial planner won't stop you from making an unwise purchase. Threats from your spouse or family - or even bill collectors - won't stop you from caving in to the buying impulse.

Throughout this website, I will share with you what I have learned about the relationship between wealthy and successful people and their money. Learning and applying these concepts will change your life. You will be happier. You will enjoy each day more and you will eliminate stress and worries.

ONE SCARY STATISTIC

The odds are not in your favor in your quest for wealth and success. Only 5% of Americans will ever achieve financial independence. If you want to be a part of that select group, you must come to understand - and even embrace - what they already know: **THE SECRETS OF THE WEALTHY.**
