

10 STEPS TO ACHIEVE FINANCIAL FREEDOM

1. KNOW WHERE YOU STAND

2. SET YOUR GOALS

3. TRACK WHERE YOUR MONEY GOES

4. SPEND LESS ON USELESS JUNK

5. PAY OFF DEBT ASAP

6. SAVE SURPLUS MONEY

7. CREATE MORE SOURCES OF INCOME

8. AVOID LIFESTYLE INFLATION

9. INVEST IN YOUR FUTURE

10. REPEAT

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investing in 1991 when their net worth was 63 000 Eight years later their net worth was 467 000 In other words their assets increased by an average of more than 50 000 per year during that period while their income not counting dividends and capital gains averaged about 65 000 per year But it wasn't always easy They have three children Colleen 24 Tim 22 and Meghann 14 Tim has been severely disabled since birth and despite the challenges of helping Tim cope with his chronic illnesses the Toohey family has been able to achieve financial freedom on a modest income They were able to build a sizable nest egg in eight years while encountering some of life's biggest expenses during the period They helped to pay for their daughter's college education and wedding paid cash for a new car and made several expensive home improvements Despite those major expenses the Tooheys still managed to save 46% of their gross income and were listed among the Best Personal Finance Managers in America in the December 1994 issues of Money magazine The Tooheys story in an article written by Bill appeared in the April 1997 issue of Money magazine Mary co authored an article published in the February 1998 issue of McCall's magazine In May 1997 Bill was invited to speak at Money magazine's Elgin Project seminar series Money magazine adopted Elgin Illinois and brought in speakers with expertise in personal finance Former President Bush kicked off the event How did they do it How do they think How do they live Is it possible to save so much and still have a decent life Can my family do this Get the answers to all these questions and more in a book written specifically for families with children who don't earn big bucks

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The Money Coach's Guide to Your First Million Lynnette Khalfani, 2006-08 The author of the New York Times bestseller Zero Debt shows how to become financially fit in as little as 30 days and begin to generate wealth

Kiplinger's Personal Finance Magazine, 1998 *Financial Mail*, 2003-07 *Fortune* Henry Robinson Luce, 1997-07

The Cutting Edge II Craig C. Callen, 1993

The Lawyer's Guide to Balancing Life and Work George W. Kaufman, 1999 Designed to help lawyers achieve personal and professional satisfaction in their careers this guide offers seasoned wisdom for navigating a stress free path through a career in law Through practical and explorative exercises lawyers learn how to identify habitual patterns clearly evaluate past and current jobs and discover self empowerment and how to apply this information to making healthy decisions The exercises take personal facts from all aspects of a lawyer's complex life and arrange the information into simple useful advice for making productive career choices The book is peppered with informative and engaging anecdotes and firsthand burnout experiences offering remedies and direction for lawyers whose careers and lives are out of balance

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