

How save and make money

If you save money, the money will save you. The problem with most people's finances today is that they are not getting enough income to satisfy their needs and wants. People are naturally going to buy things they want even if it means spending more than they have (credit cards), and they know in the back of their minds that they can't afford it, but they will get it anyway. I think people will develop their own budgeting scheme when their income meets their wants then they will be budgeting masters, all by their selves. But till then there will ALWAYS be people in debt no matter how much you preach!! I think a solution to some people's money problem is to teach them how to make extra money first, and then teach them how to budget and save it. Americans really don't want that much; it is the hobbies that get people in trouble, bills, spending too much on golf clubs, car parts, computers, things around the house etc. I don't know about you but this is how I feel about life. Right now, I am working a 9 to 5 job making \$3200 monthly. I don't want to be stuck knowing that I will be 'working' for the rest of my life, taking orders from bosses, putting up with BS and other people's attitude, having to get up in the morning when I want to sleep in and that fear [MICHAEL LIENERT](#) of getting fired. Currently, I am in this situation but will not be soon. There are people right now making well over \$20,000/monthly working for their selves and they are everyday people that you see walking their dog, in supermarkets or even that person arguing with the McDonalds cashier. If these people ever do go back to work for someone else they can do it "stress free" even if the job is stressful (think about that).



Before, you can work for yourself you have to decide one thing: If you really want that responsibility. If you said yes, you have gotten over the biggest hurdle and you will not be limited to the income your employer is giving you. I know what I am about to say will be over simplistic but I will save the details for you to research on your own. Here is a breakdown

- 1st: determine if you really want self-employment
- 2nd: decide what area of business you want or good at.
- 3rd: If step 2 requires money, there are programs out there that can help you get started in internet business, selling or something else before you start in what you want to do. For example, "I want to own a photography shop but it costs \$10,000 to get started. Well, if I sell product A for a year I can do it". You never know, whatever you get into before your dream business may make you \$50,000 a month and you may forget all about that photography shop. I can help you here too.
- 4th Research, research and do more research. Find out what your competition is. Find out how much money they are making. Find out where they are advertising. Find out what it takes to get started. Find out where your customer are etc, etc, etc..research
- 5th EXECUTE!! I mean once you have confidence go do it.

They say that 90% of home businesses fail for the first time. And you may fail, but all you have to do is try and try again, please don't give up. Believe me, you will get it right and when you do, you will be very successful. The percentage of people who fail for the second and third time is much lower than the first timers. Well sorry to talk y'all half to death, I can go on and on about this stuff.