

I Am Not a Millionaire, Yet!

1. Your Financials

Are your monthly expenses draining your bank account every month? Is inflation making you change your plans?

I will show you how my wife and I allocate our income to be able to support a family of four with two college-age girls, and still plan for a successful and exciting future, both financially & spiritually. First, our net worth is irrelevant because we don't use that to gage our success. Our monthly cashflow, however, is a positive number by \$11,500 after all our expenses have been paid. Our FICO scores are above 700. All of our expenses, including our debts, get paid by the first of every month, and on time. Creating discipline and saving time is our priority as it give us control month after month.

2. Take a Deep Look

Both, my wife and I just have retired from the State of California with lifetime pensions and health insurance for life. Each of us have our own private business, and now, we dedicate out time to growing them. For the past five years, we have followed our own financial plan, which has guided us to where we are today. We both believe that getting an education is crucial to have more ways to be successful in life. Additionally, our spiritual life is great because we have a strong and close relationship with God.

Our emphasis on our finances is not owning risky assets, but rather doing things that produce cashflow every month. Investing in real estate, bonds and stocks require a long term perspective if the focus is asset appreciation. Because there are implications and risks associated with these investments, we focus on income. Cashflow, as I said, make us look at the things we need today. We both fully participate in our private businesses and we add skills every time we can. Whether is training on specific subjects in our own profession or even learning things that help us grow personally and professionally.

We both have debts that will be paid off in five years in which will improve our cashflow by another \$5,135. Because our kids will be done with college in 3 years, it will also reduce our expenses by a lot more. Being able to project our numbers help us stay focus, and at the same time, provide enough for our girls, and continue to create and build long lasting memories. Since our focus is cashflow, we get the peace of mind to know that we have enough. The daily experience that this brings is invaluable because we truly have enough to live abundantly.

Everything we do, we pray to God for direction and guidance because he is the ultimate person who makes the decision. Yes, you probably think it cannot be possible but it is. If we do not wait for God's guidance, it increases our anxiety and uncertainty, and we don't want to go there. We wait for him.

3. Live as If You Were Retired

As mentioned, my wife (54 years) and I (55 years) just retired, and the transition was smooth and effective. Our retirement is comprised of two lifetime pensions, with lifetime health benefits. Our businesses provide us with ways to aspire for more in life. We both love helping people and enjoy finding ways to help more.

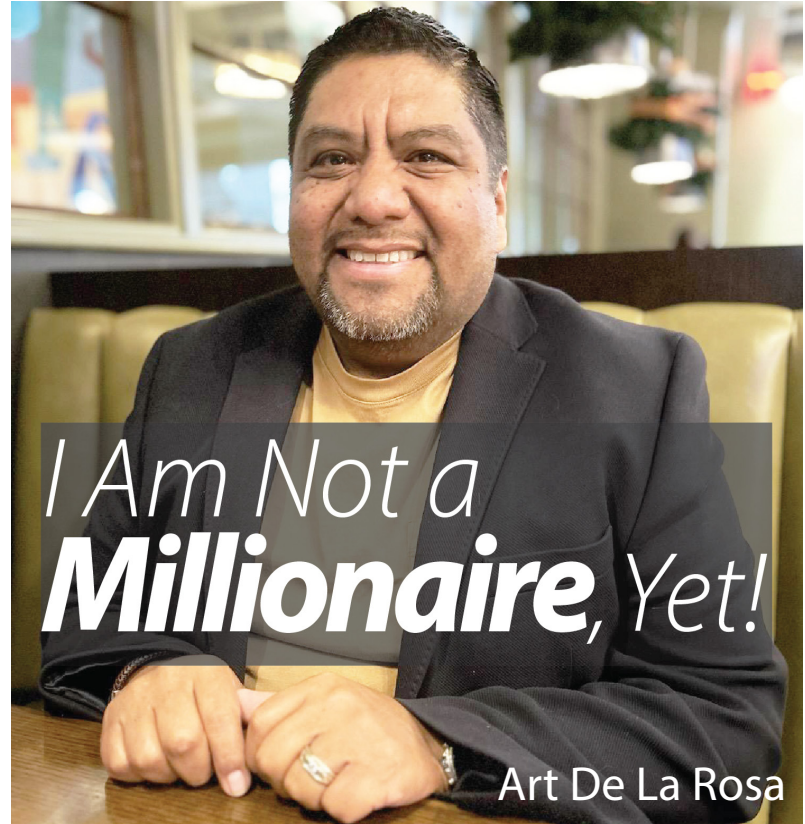
Having a five-year plan, emphasizing cashflow, give us the financial security we need to cope with inflation and other financial challenges the economy could bring. As you can see, we are not millionaires yet, but we focus on what matters the most, cashflow! It surely improves our quality of life and keeps us doing more all the time.

Since we lived, for the past five year, as if we were retired, our plans worked. Nothing guarantees anything unless you follow a plan and rely on God for guidance. Handling our decisions this way, God is always enriching us with life experiences we would have never thought possible. Every day is exciting as we await for the lord to give us direction for the day. We feel very confident with our lifestyle, and are very happy contributing back to the world.

4. The Secret to Success

We give God credit for all that he does for us every day. We pray and always seek to improve our relationship with Him. With this mindset, we constantly experience the power of God and always makes a significant impact on both of our lives. Here are the benefits you can get from cultivating a strong relationship with God:

- 1. Sense of Purpose and Meaning:** Deepening your connection with God can provide a sense of purpose and meaning in life. It helps you understand that there is a greater plan and that your actions have significance beyond the immediate. It is exciting waking up in the morning knowing that God will put in a situation to learn and grow more.
- 2. Inner Peace and Contentment:** Strengthening your relationship with God often leads to a deeper sense of inner peace and contentment. Through prayer, meditation, and reflection, you can find solace in the divine presence, which brings comfort during challenging times. When there is peace and love in your life, you truly enjoy every single day.



3. Guidance and Direction: When you actively seek a closer relationship with God, you open yourself to receiving guidance and direction. Through prayer, studying religious texts, and seeking spiritual wisdom, you can gain insights and clarity about life choices and decisions.

4. Moral and Ethical Foundation: Developing a relationship with God can provide a solid moral and ethical foundation. Religious teachings often emphasize virtues such as love, compassion, forgiveness, honesty, and integrity. By striving to align your actions with these values, you can lead a more virtuous and fulfilling life.

5. Support and Strength in Difficult Times: Believing in a higher power can provide comfort and strength during challenging moments. Knowing that you have a divine source of support and that your struggles have a purpose can help you navigate through adversity with resilience and hope.

6. Improved Relationships with Others: Deepening your relationship with God often leads to greater compassion and empathy for others. This can positively impact your relationships, as you strive to treat others with kindness, forgiveness, and understanding.

7. Eternal Perspective: A strong connection with God can give you an eternal perspective, recognizing that this life is part of a greater journey. It can provide reassurance and hope for the future, beyond the limitations of the present world.

It's important to note that the benefits and experiences of a relationship with God may vary among individuals, as spirituality is a deeply personal and subjective journey. However, for many people, cultivating a closer relationship with God can bring a sense of fulfillment, purpose, and peace in both their present and future lives.

Let God be involved in your life. You cannot lose. Imagine having a job where you get to help people every day and at the same time feeling the love of God because you are helping his people. You will grow both, professionally and spiritually, and having the assurance that you are doing the right thing.

Set up your Five-Year plan and discover where you could potentially be five years from today. You can do nothing now if you want, but if you do something about it, in the next five years, you might just have enough cashflow leftover every month to cope with any situation the world might bring because you will have God guiding you as well.



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