

3 Mega Middle-Class Money Mistakes:

- 1) The middle class asks: “Can I afford this Payment?”
- 2) The middle-class carry’s ANY debt other than the house.
- 3) The middle class does not learn the basics as to where to put their investment dollars.
- 4) BONUS – The middle class puts too much emphasis on “getting lucky”.

1) “Can I afford this payment.”

- Key word – PAYMENT! The middle class should be asking “Can I afford THIS.” Period. Remove the word PAYMENT and you have a whole different question to answer. What would change in your budget if you only asked, “Can I afford THIS?”. A budget with simple changes will give you control of your finances like you never knew could have.

2) Debt.

- Having \$500 a month worth of car payments from age 25 to 65 is costing the middle class over \$5,000,000 in retirement! Or – Credit Cards: A \$100 per month credit card payment is costing the middle-class family over \$500,000 in retirement! DEBT IS BAD! What could you do monthly if you had NO DEBT? A budget with simple changes will wipe out your debt and give you so much more money per month that you will think it’s magic!

3) Investing.

- The middle class often foregoes investing in their company’s retirement program (401k/403b/etc.) because they need that money each month to get by. They have probably shoehorned too many “payments they can afford” into their budget and are carrying so much debt load they MUST have the money in their paycheck. After all, that’s how they can “afford” those *payments*. The truth is that the way to retire a millionaire is not to inherit the money or get it illegally in some way, it’s to simply invest small amounts over the long haul. A budget with simple changes to invest while using very simple investment choices in your retirement account can help you create a huge retirement account.

4) Bonus - Leaving your future to chance.

- How many times does the average middle-class person say, “I really wish I could win the lottery”? Let’s do some math – if you spend only \$5 per week from age 20 to 70 investing instead of playing the lottery, you would have around \$300,000 in your retirement account!! Don’t leave your future to chance – make simple changes today!

The bottom line is there are SIMPLE CHANGES you can make TODAY in your buying, debt and investing habits that WILL CHANGE YOUR LIFE!

Schedule your first coaching session today.

REMBMER THIS: Even the greatest athletes who are the best in the world have a coach!

HOW DO YOU THINK THEY GOT TO BE THE BEST IN THE WORLD?

WWW.SIMPLEMONEYHABITSGURU.COM