

Keeping Up With The Smith Family By Doris Dobkins

Have you heard the following quote?

"No wonder it is so hard to save money,
the neighbors are always buying things we can't afford."

It may be a funny joke, but for many of us it is sadly true.
To be financially independent, one of the first (and most difficult)
steps to take is to understand this: **DISPLAYING A HIGH SOCIAL STATUS IS
NOT IMPORTANT.** Also, as one of our readers mentioned last week, if you
can't pay your bills off each month, you are living above your means.

What are your goals? Do you want to spend all your money on the good
life now or do you want to think long-term and become financially
secure. Everyone has different goals. What are yours?

Did you know that half the work of achieving a goal is identifying it
and creating a plan on how to get there?

Why do you work? Why do you get up everyday, dress and do the same
commute to the same place? Do you enjoy it? Does it make you happy? Is
there something else you'd rather be doing? Did you know that most
financially successful and independent people love working? Wow, where
did you hear that? Well, it is true. In most cases, they love their
work and careers. They are not working to support their conspicuous
consumption spending habits but rather to achieve (or maintain) their
financial independence.

It's very easy to get caught up in the high-consumption lifestyle. I
know first hand as I struggle with it on a regular basis. But if your
goal is to be debt free or retire early or whatever it may be, this
lifestyle is a threat to a simple and highly efficient lifestyle.
Having too many status symbols in your life can become a burden and
even an obstruction to your real goals - which only you can define.

So remember, **SIMPLE IS GOOD!**

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About The Author:

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