

NOTES

## THE AMERICAN MINDSET

Our culture, and other countries as well, have cultivated greed and gluttony. We have far many more options than we will ever be able to need or use. There's so many options and ways to spend money—and we have to have it all!

*We have options for:*

**Clothing:** thousands of brands, colors, styles, accessories, shoes, expensive, non-expensive, fabrics, designer, & new every season.

**Homes:** expensive, non-expensive, with land, without land, on the lake, in the forest, in the mountains, in the city, in the country, in a neighborhood, apartments, duplexes, condos, cabins, with a deck, with a view, near the highway, etc.

**Food:** fast food, organic, store-bought, American, Chinese, Italian, Lebanese, African, Japanese, Irish, Greek, Indian, Russian, German, Taiwanese, Swiss, Hawaiian, and many more that you can find within a 10-block radius in most cities. We wake up and depending on what we're craving, we buy and eat it.

**Cell Phones:** I don't even have to list this one; you've been in a cell phone store!

**Bath Soaps:** Vanilla, Strawberry, Cocoa Butter, scrub for dry skin, for oily skin, whipped silk, Dove, Dial, organic, etc. Just look in a Bath & Body Works store!!

**Cars:** Toyota, Ford, Honda, GMC, Volkswagen, Hyundai, Saab, Suzuki, Ferrari, Bentley, Subaru, Jaguar, Nissan,

Lexus, Isuzu, Lamborghini, Land Rover, Oldsmobile, Chevrolet, Cadillac, Pontiac, Audi, Saturn, BMW, etc.

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**Within those brands you have the options for:**

SUVs, 2-door sedans, 4-door sedans, convertible, sports car, with leather interior, without leather interior, standard, automatic, blue, green, silver, gold, black, red, white, pink, gray, purple, with rims, without rims, sunroof, without sunroof, cd player, iPod player, TV inside, DVD player built-in, tinted windows, power locks, heated seats, OnStar, etc.

We go into DEBT to get it all. And for what reason? To be accepted by peers? To make us feel better about ourselves? We think it gives us a feeling of power to be able to buy!

So, what drives you to make these purchases? What drives you to buy stuff that you don't need and often don't even want? The proof is that you don't wear it or use it anymore. How long does the feeling last? Is it worth it?

We are a culture that has been sold conveniences that we think we need, and don't. We have become addicted to them. We are driven towards them or have become dependent on them. We have people using golf carts on school campuses because they don't want to walk; we have people spending \$3,000 on vet bills for an old dog....

What is the real cost of convenience? There is a price we pay both financially, emotionally, mentally and spiritually! We have become centered on serving ourselves.

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We can get anything we want by a touch of a finger. We can drive-thru and get just about anything else we want.

What would happen if this country went back to the way it used to be? Only basic food: bread, veggies, fruit, meats, dairy. We'd be healthier for sure!

What if there were no drive-thrus? What would your life be like? No drive-thru coffee, food or cash machines.

What has this done to us as a people? Well, we spend more on stuff that kills and poisons us, that messes with our minds and conditions us for divorce, financial problems, health problems and stress problems. It's the source for many of our problems today. All for our CONVENIENCE! All for our GREED & GLUTTONY!

In recent years, current estimates suggests that the U.S. spent:

- Pet Industry: \$41.2 Billion
- Pornography: \$13.3 Billion
- Clothing: \$130 Billion
- Fast Food: \$148.6 Billion
- Vehicles: \$675 Billion
- Entertainment: \$40 Billion

You ask how can that be? The root is ***"I WANT IT NOW!!!"*** This is the Kingdom of Self. SERVE ME... AND DO IT RIGHT...AND DO IT NOW!

What if you didn't have all these options? How much money would you save? Would you eat better? If you ate better, would you think clearer, lose weight or still have health problems?

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When our family moved up to the mountains, I lost the desire to shop. Why? There were no stores to buy from! We lived in an area where there weren't fancy cars, fancy clothes or fancy anything, really.

But the American mindset says:

- "I'm going to wait and pay off all my debt at one time."

That is gluttony and *chasing a fantasy*.

This mindset also says:

- "I'll just increase my income first, then I'll pay it off in big chunks."

If you're not paying off DEBT now, what makes you think that you will when you get more money? **ATTACK NOW! No amount of debt is too small to pay off.**

The Financial Law that has been established for thousands of years is whatever you can be trusted with now, it will increase.

The other part is that you already have a financial plan. Your financial plan is the more you increase your income, the further in debt you go.

Have you been waiting to increase your income before paying off DEBT? It doesn't work that way! Whatever you can be trusted with right now is what you'll get an increase on. You are trying to go around the law. You can fight the law if you want to or you can just obey.

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The Law of Gravity says that if I drop a pen, it falls. The Financial Law says if you start paying off DEBT with what you're trusted with right now, then you'll be trusted with more.

Don't wait, start now! It's a poverty mindset to wait until you win the lottery before you pay off your DEBT. It's nullifying the Law of Finances.

If you wait to make more money before you pay off your DEBT, what happens is you'll go further into DEBT. That's how it works!

- Have you been waiting to pay off your debt?
- If so, are you further in debt?

## ATTACK NOW!

It's not an option to wait.

- You can start now.
- You can start with your pantry.
- You can start with your garage.
- You can start with your refrigerator.

**It's time to step up and join the army that has declared War On Debt™!**



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