

The Answer To Your Financial Problems (Hint: It's NOT Making More Money!)

BY: DANI JOHNSON

I saw a comment on our Facebook page recently, and it really made me think. It's actually a pretty common – and very loaded – notion. I say “loaded” because a very destructive mindset is attached to this belief. But most people don't even realize it!

Today we're going to explore this mindset. In fact, you probably know someone in your immediate family or circle of friends who clings to this mindset. Heck, it may even be you!

My question on Facebook was, “*What is your biggest challenge with money?*” There were hundreds of answers, but one really stood out to me: “*If I could find a money tree with \$10,000 on it, I wouldn't feel trapped anymore.*”

This comment was so interesting because it paints such a vivid word picture of how most people feel. “*If only I made more money, I wouldn't be in the trouble I'm in,*...” “*I wouldn't be so far in debt, if I made more money*”... “*If my boss would just give me a raise, we'd be so much better off financially.*” Sound familiar?

Think about it... remember your very first job. Was it babysitting, mowing lawns, delivering newspapers, walking the neighbors' dogs, shoveling snow? Think about how much money you made doing that. A couple of bucks an hour, maybe?

Are you making more money today than you did when you first entered the workforce? Of course you are! But are you further in debt today than you were then? Well, there's your proof!

So *you tell me* – is making more money **really** the answer? Will it actually solve your money problems?

I know debt can feel like it's sucking the life out of you. I know financial struggle can feel like it's never going to end. I know you may feel like you're drowning, and the idea of



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having more money seems like a life preserver.

The truth is, if you have poor habits when it comes to handling your money, it would be absolutely detrimental for you to make more money. Here are the cold, hard facts: If you are spending everything you make now, when you make, say, \$2,000 a month, **you will still spend everything you make** when you are making \$5,000 a month or \$20,000 a month.

When I went from being homeless to becoming a millionaire within 2 years, my lifestyle grew right along with my income. I spent money as fast as I made it... actually, faster!

I went from traveling coach on an airplane to flying First Class. I went from eating at McDonald's to dining in 5-star restaurants. I went from shopping at JCPenney and Ross to Nordstrom and Saks 5th Avenue. I moved out of my small apartment and into a \$250,000 condo, filled with expensive furniture. I spent everything I made. And why? *Because I had the money.*

Why are you spending everything you make, whether it's eating out at Denny's or a 5-star restaurant? Why are you buying more groceries each week when you still have food in your pantry and 'fridge? Why are you out shopping when you have a closet full of clothes? *Because you have the money.*

It wouldn't matter if you had an extra \$10,000 a month... **how you spend your money now, is how you would spend it then.** Your spending habits will continue, just on a larger scale... *UNLESS you change your habits.*

The bottom line is, your money – your paycheck, the money you have right this very moment – is supposed to reproduce itself.

I want you to think of your money as a seed. When you plant a seed, it grows and produces fruit. Your money is supposed to grow, as well. It's not supposed to be just a paycheck you get each week or each month, only to spend it all.

Your monthly income is supposed to grow something, just like a seed. But most people live paycheck-to-paycheck, which means they are eating all of their seed. **If you eat all your seed, you have nothing left to plant and grow.**



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Since we have dug down to the root of this issue, you can now see making more money will *not* make your money troubles disappear. It will only cause you to spend more money. And in order to change that reality, you must change your financial habits.

That's why it's so important to know exactly where every penny goes. Start by tracking your spending this week... pay close attention to where it goes. Write it down – every penny!

Don't focus on wishing you had more money so you could pay off your debt, save for retirement, send your kids to college, or make investments. Focus on being faithful with the money you have **right now**. Focus on growth! **You will be amazed by what will happen...**



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