

JOHN W. NEWMAN

FIVE STEPS TO FINANCIAL FREEDOM

**MY ROAD TO FINANCIAL FREEDOM
DREAM IT, BELIEVE IT, THEN ACHIEVE IT!**



FIVE STEPS TO FINANCIAL FREEDOM

About the Author



Hi my name is John W. Newman, Life-style entrepreneur, CEO and founder of My Road to Financial Freedom.com and creator of the Stepping Stones of Wealth Program.

The aim of my business is to empower and inspire you with the money management, mindset and strategies for success and financial freedom.

For myself, financial freedom simply means being able to do what I want, when I want, with who ever I want... without having to worry about money!

Just imagine how you will feel when all your debts are paid off and you can spend more time with your family doing the things that are really important to you... without the money worries.

Well if you follow my 5 steps to financial freedom in this special report, you will be well on your way to achieving that dream life style.

For further tools and strategies visit my website at www.myroadtofinancialfreedom.com

You may also like to follow me on my [Facebook](#) page, [Google Plus](#) or on [Twitter](#).

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So what would you do if you never had to worry about money again?

Travel?

Give to your favourite charity?

Spend your days fishing or playing golf?

Still be working, but only because you want to, NOT because you have to?

To be able to live this lifestyle you need to create financial freedom.

Here is how to achieve it in 5 steps.

Step 1. Pay yourself first

Most people worry about paying their bills and whatever other monetary commitments they may have first, and then try to save whatever is left over.

But what about your **own** financial future?

If you want to achieve financial freedom, you need to cultivate the habit of paying yourself first.

What I suggest is to open yourself up a separate high interest bank account and set up an automatic direct debit, so that at the VERY moment that you get paid an amount is transferred straight into this bank account.

This money is then to be used for investing in things that will eventually make you rich.

I like to call this account my [“financial freedom account” \(FFA\)](#).

The key is to transfer this money as soon as you get paid, and ideally you would start with saving 10% of your total income.



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But if you can't afford that much at first, just transfer a smaller amount you **can** afford... ***the habit is the key***, and you can build up over time.

What you don't see you don't miss, and you will begin to start to cultivate the habit.

Step 2. Invest

Most people believe that investing is just for rich people, but the fact is that it is the opposite... ***you NEED to invest to get rich!***

Once you build up your FFA account, you can start investing in shares in quality blue-chip businesses which allows you to let compound interest work its magic, and over time you can build up a sizeable nest egg. Then you can start to invest in other growth assets such as real estate and businesses that will grow in value over time.

Just be sure to ***invest in your own financial education*** as well, because I believe that NO-ONE will care MORE about YOUR MONEY than YOU DO!



A wise man named Jim Rohn also said: "Formal education will make you a living but self-education will make you a FORTUNE!"

Eventually you will build up a large asset base that will eventually lead to financial freedom.

A metaphor that I like to think of is that the asset base will be the goose that will lay the ***golden eggs of financial freedom***.

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Step 3. Cash flow is king

While it can be very tempting to put all of your money into the latest hot stock tip or mortgage yourself up to the hilt in a hot market with a heap of investment properties, it is always wise to remember that cash flow is king.

When I first started on *my own road to financial freedom* I made plenty of mistakes, one of which was buying several investment properties without having my cash flow under control and I quickly found myself in trouble.



Eventually I had to sell a couple of properties, refine my strategies and start again with a better foundation in place.

Now I always want to keep cash flow under control when investing because the market can turn downwards just as quick as it can go up in a hurry.

I always make sure that I have plenty of buffers available if and when I need them, and a good rule of thumb is to build up to a minimum of 3 to 6 months worth of living expenses available if and when required.

Step 4. Eliminate debt

Bad debt such as credit card or personal loan debt is not only a huge burden on your cash flow, it also makes it a lot harder to get further loans for good debt such as investment properties.

It also makes it harder to save and invest in general, so debt must be eliminated as soon as practically possible.

The best way to start is with your lowest debt first and *set yourself up for success*.



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Make sure that you don't run up any extra debt on this amount while you pay the minimum on your other debts.

Then pay as much extra as you can until it is paid off.

Then you can pay this extra amount on the next debt and so on... until all of your debts are paid off in full.

Rinse and repeat!

Now you can use all this extra money for investing!

Step 5. Add an income accelerator

Investing will help you to eventually achieve financial freedom over time.

But what if you want to speed up the process?

You need an income accelerator.

This is what will really ***accelerate your journey to financial freedom with a bullet!***

There are various vehicles that you can use such as network marketing, share trading using options or foreign exchange trading.

But what I personally love, and have found to be a brilliant income accelerator, and that if you are committed and determined enough, can even replace your income from that crappy job that you hate, is an [online business](#).

The Internet is certainly not going away in a hurry and the potential to make money online is endless.

Starting your own online business is something that you can do in your spare time at your own pace and will not cost a huge amount of money to get up and running.

One of my mentors has often said that an online business is the cheapest place to fail because of these low start-up costs.



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You won't need to re-mortgage your house or take out a huge loan to get started.

All you need is a laptop, access to an Internet connection and you're up and going.

Maybe you are thinking that you don't have the capabilities or knowledge to build a website and start an online business?

Well with the right tools, training and support, **ANYBODY** has the ability to make money online.



If the idea of an online business resonates with you, I have an awesome opportunity for you to leverage the knowledge of Wealthy Affiliate the #1 online affiliate marketing community today!

Currently Wealthy Affiliate are offering [a FREE 10 lesson online entrepreneur certification training course, as well as two FREE robust Wordpress websites.](#) This training course will give you everything you require to get your website and online business up and running... **and making money!**

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10 Lessons
Rated: 9.6 out of 10

★★★★★★★★★

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So if you follow these 5 steps to financial freedom, you will be well on your way to that dream lifestyle that you have always imagined... ***without the money worries.***

While creating financial freedom is not a walk in the park, or everybody would be rich, ***it is definitely achievable!***

It just takes a bit of desire, focus and commitment!

And the golden rule is to ***spend less than you earn and invest the rest!***

No more, no less.

But you have to start now.

No one can do it for you, you have to do it yourself!

So start today and make financial freedom a reality... **the time is NOW!**

To your success,

John W. Newman

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Discover your own road to financial freedom
with a copy of my eBook “The Stepping Stones
of Wealth”

In My New eBook You Will Learn:

- My transformational 5 step system for managing your money
- How to eliminate your debt forever
- Build your foundations for success step by step
- Discover my **SECRET WEAPON** and super charge your finances toward financial freedom!

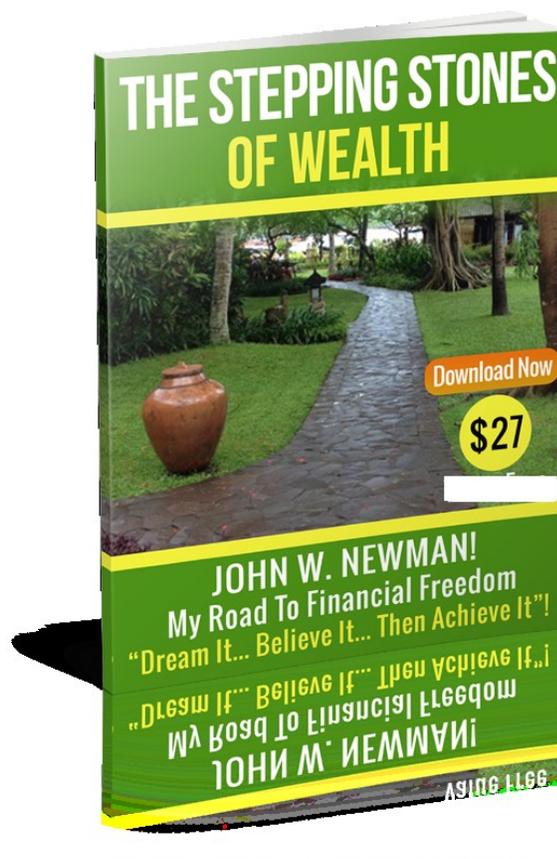
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Kynette Shields Brilliant Ebook John! You have been on the right path to make Financial Freedom a Reality and now you are contributing to others to follow in your footsteps. You've created an easy step by step approach in an understandable format.

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Mary Johnson John...that was pretty awesome! Personable and step by step!! can't wait to see more.

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