

## [Seven Techniques To Financial Freedom](#)

Financial freedom is one of the major goals of most of the people. Why? Because, money may not be everything, it is as important as Oxygen to the body. We can not lack money in order to live our normal life in this society. We may not like the ways that many people employ to earn the money. But we sure enjoy things that money can buy. We enjoy good food, nice cloth, decent house, big cars etc. All these things will not come to us if we do not have money. It is one of the factors that are the definition of success. The major concern to the people is how we can be financial free. Seven techniques here will be the guideline to your financial freedom if you constantly practice it. The techniques include:

1. Pay yourself first. Once you get any form of your income. No matter what the amount is. Set aside part of it to be yours first. Do not care what expenses you have to pay because this is the key that most financial-free people do. This is one of the mistakes that many do not know. They mostly pay their bills and use up all they earn and finally they do not have anything left. Do not let this happen to you. In order to be successful financially, you need to conduct this method strictly. As mentioned in the classic book "The richest man in Babylon", this method alone will change your life.
2. Save ten per cent of your income. Make it a must that you need to save ten per cent of your income no matter what. Make sure that it is a saving not an emergency fund. Do not spend this amount even you have the urgency to use the money. If you are afraid or want to prepare for that situation, set up a separate account for that purpose. If you want to save the money to buy a house, cars, or education for your kids, do not use this fund. Set up a separate account for each one of them. Although the amount may not seem significant in the beginning, but it can be great enough for you later on.
3. Invest wisely. After your ten per cent is big enough, now it's time to invest this saving into a safe account. Check out all the ways how to get the most interest out of this and make sure that it is the safest way. Since the accumulation of this fund is where your future depends on, do not take any risk out of this fund. There is an evident that if a person save ten per cent of his income and invest it wisely, he will be financial free at the age of forty. Or forty five maximum. This is the exponential power of compounding. Compounding effect is the method that all millionaire use to accumulate their wealth.
4. Pay your tax. One of the most serious issues is that the tax you pay may be too high or you may not want to pay. The fact is tax problem is one of the most common problems that most people fall into. And you normally will lose if you need to stand against it. Therefore do not let this happens to you. Pay your government and do not complain what they do with your money. If you do not like what they do with it, vote for a different people next time you have a chance. That's all you can do. You can not design your way of using tax fund unless you want to go into politics. Make sure that you do not go into tax trap. Have a good accountant to prepare your tax payment or make sure that you have enough knowledge for handling that.
5. Set up your donation fund. People can not live alone in the society. We live with other people. And almost all the time, we can easily find less fortunate people around. Set up a certain percentage of your money for donation purpose. Accumulate it so that it can make more meaning for a larger group of people. Make wise use of it since there may be a lot of deception in the area. If you are known is a giving person, many people may come to you and request the money to save them out. A lot of their story may not be true. Do not give it away aimlessly. Do it prudently and you will enjoy giving your money for this purpose.
6. Pay for your education. Rich people need to be rich inside. You will need to learn all of your life in order to keep your momentum and your passion going. It may come from books, CDs, Tapes, learning courses or even a meal with an expert. All this will help us grow and be richer both mentally and financially.
7. Visualize as you are already rich. Visualization is one of the key methods to attract wealth into your life. According to the law of attraction, what you concentrate upon, you will attract the situation and attributes favorable to your goals. Make use of visualization will help you get what you want. Visualization can also be enhanced by some accelerator. There are a few products in the market that you can make use of so that your visualization will attract wealth faster.

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