

5 Steps to **Financial** **Fitness**



by M. O'Brien

First published by Clarity Press 2009

PO Box 181

Newcastle NSW Australia 2300

Tel. 61 2 4955 6145

Email. enquiries@claritypress.com.au

www.claritypress.com.au

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Foreword

For generations we have been asking the same questions:

- Why are some people woeful at managing their money while for others it's a breeze?
- If getting rich was so easy why isn't everybody wealthy?

The answer is simply in the way that we as individuals handle the money that we've got.

Unfortunately, it doesn't always equate that the more money you have to manage, the better you'll be at managing it.

The reality is that if you can't manage your pocket money, you'll be no better at handling a million dollars. Because, you see, it's not WHAT you've got but HOW you manage it that makes the difference.

Today, thanks to the Internet, anyone can access everything they need to know about money and most of it for free:

- How to get it.
- How to make it grow.
- How to spend it.
- How to save it.
- How to invest it.
- How to protect it from fraudsters.

**It's not WHAT
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In fact, you don't even have to go looking for it! Just turn on the television and there's yet *another* television program filled with "new" advice. Turn on a radio and someone, somewhere, at any given hour and any given day, will be giving away free advice on what to do with the stuff.

In this e-Book, we take 25 years worth of knowledge, skill and information, and package it into a simple 5 step program.

What you do with this information is up to you. We have no agenda here at all; we are simply presenting you with a nice neat and simple plan.

Life is all about choices and this is another one.

- You can choose to get fit financially.
- You can choose to stay exactly as you are – and get what you've always got.
- You can even choose to go backward if you wish!

It's as simple as A ... B ... or ... C:

- A Get fit.
- B Maintain your status quo.
- C Get lazy and go troppo.



About the Author

Maureen O'Brien is a former licensed financial planner in Australia, a published author and recorded musician.

She spent more than 25 years in business operations at senior management level in banking and retail finance, insurance and business support services.

As former CEO of her own two organisations – financial planning and business support services – she regularly advised her clients on sound financial and business management practices that worked for *them*, and conducted training sessions in financial management, business operations and marketing.

Maureen is also a published author. More of her e-books can be viewed and purchased at <http://www.claritypress.com.au>

After 25 years in the corporate world, Maureen sold her successful financial planning practice onto an equally responsible and knowledgeable planner before moving into an industry she adores: music.

She's now a full time recorded musician, songwriter and performer with a passion for raising the profile of unique, live music and other creative expressions throughout Australia.

Her experience in management, marketing, public relations, sales and business operations help her to promote her musical pursuits and she gladly shares that knowledge with other creative people.

More information and CDs at www.maureen.com.au

