

The Amazing 11 BEST Money Ideas Of All Time

Some things never change, and certain truths are universal. As it happens, this applies to the age old topic of money, as well.

At any time in history, no matter what the current state of the economy, no matter what the current trends, no matter what the unemployment rate is or where interest rates lurk, some money-making truths are set in stone, and remain true across time in all different kinds of economies.

Some of you may have heard of these ideas before, others may be entirely new to you. But whether you are familiar with these super secrets or not, it will be well worth your while to put them into effect in your own life. The magic they will work on your financial life is guaranteed. These money-making ideas are just waiting for you to bring them to life. We urge you to put them to work for you - any one of these could change your life! Let's get started!

Amazing Money Tip #1:

The great scientist Albert Einstein once said, "It takes a genius to see the obvious." What he meant by that is that sometimes the simplest things in life are the most powerful ... but because they are so simple, we tend to ignore them, and not let them work for us.

One of the simplest but most powerful money making ideas is this: Keep a daily log of everything you spend. Go to the dime store and buy a little notebook. Carry it with you wherever you go. Write down every penny - every single penny - you spend every day. It's as simple as that.

If you do this, you will find something magic happening in your financial life in just a few weeks.

There is something incredibly powerful about writing down all your expenditures. It makes the flow of money through your life more real and exact. It shows you simply and clearly just where you are spending your money, on what and why. Once you know that, it becomes much easier to control your spending.

Many people who have taken up this practice have not only learned something about themselves which they never knew before, but they are often astounded.

For example, one woman realized through examining her notebook that she actually spent nearly \$2,000 per year on diet soft drinks, snacks and candy bars! Since her job as a office clerk brought her a scant \$12,000 per year, she realized that one-sixth of her entire income was being frittered away on something entirely frivolous. The woman gave up the snacks and drinks, and found she had enough money to afford health insurance - plus has \$400 left over. If you could choose snacks or health insurance, which would you choose?

The point is, it was her daily expense log that helped her achieve the insight and clarity she needed to get control of her finances. That's what a simple spending record will do for you - it will give you control over your spending, and thus your financial life. There may be nothing but a 75-cent notebook and a ballpoint pen between your life of financial struggle and financial freedom.

Amazing Money Tip #2:

Stop deficit spending! We all know how much trouble Uncle Sam has been creating spending more money than our country takes in. It's called deficit spending. Well, don't fool yourself. The same rules apply to you. Using those evil little plastic cards may be the "American Way," but it's a damn poor way.

Today, the average credit card holder is carrying \$7,000 in plastic debt!

Spending yourself into debt with a credit card is unbelievably easy, as many of you already know. The reason is psychological. When you give that clerk a credit card, it's just not the same as handing over a stack of green dollar bills. Would you as readily hand over a fistful of ten dollar bills as flip a credit card across a counter? Probably not.

Credit cards put you in the hole and keep you there. Even for people with good incomes, paying your credit card debt down to zero is amazingly difficult. And make no bones about it, credit card debt will sap your financial strength just as readily as an open vein will deplete your physical body of its very life force. Using a credit card by choice can quickly turn to using it for need. Once you get to that point, you are already in trouble.

There is no secret to freeing yourself from the credit card game. You must take out a pair of scissors TODAY, cut your cards in half, and begin paying them back, slowly but surely. Once you stop adding to the debt, even small payment will eventually add up. You can get out of debt if you are patient and disciplined. Once your cards are history, you must adopt a strict pay-as-you go policy. Instead of buying now and paying later, save now and buy when you have the full amount.

Once again, this is not rocket science, but stopping credit-oriented consuming is one of the most powerful financial tools available to anyone today. Why not pick up this tool and use it?

Amazing Tip #3:

Sell your junk. That's right, it's high past time for a major garage sale. If you don't have a garage, it's time to search through your house or apartment for every single item you don't need, and could convert quickly to cash at a flea market or garage sale.

Take an inventory. The truth is, most people are astounded by what they own - and how much money they have tied up in useless stuff. Why let it collect dust in your attic while it could collect interest in a savings account.

You could easily be \$500, \$1,000 ... even \$3,000 richer by the end of the week. As an added bonus, you'd have your place cleaned up, and you will have a fresh feeling of starting over. A garage sale is an excellent way to not only clean out your house, but it often gives a psychological boost that helps people get control of their life and money.

Amazing Tip #4

Ben Franklin said it long ago: "A penny saved is a penny earned." Yes, it's still true, and still one of the most powerful money-making tips in all history.

Implied within Franklin's famous statement is the difficulty of saving. It's tough to save and easy to spend! You know that! That's why every penny saved truly is earned - because it takes so much effort to hold on to that

cash! But if you can do it, it will work magic in your life. Having a savings account will de-stress your life. Imagine being ahead of your bills, rather than behind. When you are ahead of your bills, your entire life comes under your control. You sleep better at night. Your mind is freer to come up with new ways to make more money and save more. Saving is contagious - once you let it get started!

Here are some tips to help you save:

- * Don't settle for interest checking. Have a separate savings account that can't be as easily accessed as a checking account.

- * Keep your savings in another bank - one that's off your regular route, or perhaps even in another town. That way you won't be tempted to dip into it every time you visit the bank to make a checking deposit.

- * Buy short-term savings bonds, which have 6-month to one-year maturity dates. That way you will get a higher rate, while at the same time keeping your money close in case of real emergencies.

- * If you can, open the account under two names and require that both signatures be required to make a withdrawal. Two people can debate each withdrawal and keep each other in line.

Amazing Tip #5

Visualize wealth and abundance everyday. What we are actually suggesting is that you practice some sort of airy-fairy mysticism that will make you into a "money magnet"?

Maybe yes, maybe no. Call it what you will - a mind game, mysticism, New Age ga-ga -- but the solid fact is that behind every wealthy man and woman is a positive attitude toward money. Here's a quick demonstration:

(1) Person One with a negative money attitude has daily thoughts which go this way:

"Jeez! \$20 bucks is hard to come by! I seem to work so hard and get so little for it. Money just slips through my fingers. It's amazing how much money you have to earn to just get by these days. I'm never going to be able to afford that new car on my limited salary, but this job is still the best thing going for me right now. It's easy for some people to make a lot of money, but I'm not one of those people ..." and on and on.

(2) Person Two with a positive money attitude has daily thoughts which go this way:

"You know, I bet if I work my butt off I can get a raise next month, and then I'll take half of the extra money I make and toss it in a savings account. There must be a 100 other ways I can bring in some extra cash. Money is not all that hard to earn if you work hard, watch your spending and save a little at a time. There's enough wealth for everybody in this country, and I can easily get my share, and more ..." and on and on.

Okay. Which person do you think will have a better chance of success? You don't need to be a Rhodes Scholar to see how Person One is dragging himself down with his thoughts, and how Person Two is giving himself a fighting chance.

Look at it this way: It costs nothing one way or the other to have either negative or positive thoughts. So why not have positive thoughts?

There has been many studies done on the thought patterns and the frames of mind of some of the richest most successful people in the world. The

one thing they all had in common was a positive attitude toward money and their ability to earn it.

So we strongly recommend you begin shaping your thoughts TODAY toward positive thoughts about money. Then step back and watch the money miracle happen.

Amazing Tip #6

Do what you love and the money will follow. I think there's a book by that title. At any rate, it's true. One of the primary reasons that many people live paycheck to paycheck and are broke despite working very hard at their jobs is the fact that they hate what they do.

If you hate your job, you will not have a positive attitude toward money. You will associate money with that dreadful sound of the alarm clock every morning. Once you tie up your source of wealth and income with slavery, that's truly what you will become: a slave.

Starting today, you should begin planning your escape. The first thing you should ask yourself is: "If money were no object, what would I be doing? What do I like to do most for fun, and is it possible that I could get paid for it?"

Sound ludicrous? It's not. In fact, if your work is not also your play, you are fighting against yourself. You will eventually burn out and hate the world. On the other hand, if you get up every day being exciting, positive and looking forward to what you are going to be doing - and making money at it - you will automatically move toward doing more and more of what you love, and making more and more money at it.

Amazing Tip #7

You must get organized. Being a tidy, efficient person has more influence on how much money you make more than you can ever imagine. A lot of us are accustomed to associate a messy desk with genius because we have seen so many photos of great scientists sitting behind stacks and stacks of junk. But guess what? Great scientists don't get paid squat! They are not worried about making money. Their university or the government takes care of them.

You, however, want to have a lot of money, so you can't afford to be a slob. Think about it. Let's say you are at your desk trying to get some work done. You need to find the stapler, but because your office is such a pit, you spend 15 minutes looking for it. You've just spent 15 unproductive minutes. Next you may need to locate a file, and that takes you 20 minutes of sifting through paper. Another 20 minutes down the tube. By the end of the day, you may easily burn up two or three hours doing something as trivial as looking for things. The same goes for any kind of job you might have. If you are an auto mechanic, how much time do you spend trying to find a nine-sixteenth wrench, when you could have it at your fingertips.

It's disorganized people who are always saying at the end of the day: "I seem to work so hard but get very little done!" Of course! You spent the entire day looking for the Scotch tape!

The fact is, time is money. The more time you spend unproductively, the less time you are earning money. Clean up your office. Organize your tool shed. Get your bookwork organized. Think of every minute saved as a buck in your pocket.

Amazing Money Tip #8

Make your own daily top 10 list. Speaking of getting organized, you should sit down every morning with your cup of coffee and list the top 10 things you would like to get done that day. Then organize them in priority of importance. Start at item No. 1 and go down the list as fast as you can.

Make no doubt about it - this is a powerful way to get work done. It will put hoards of cash in your pocket. The reason is that making money is all about movement - forward movement. As the famous novelist Ayn Rand told us, in a capitalist society the most important things a person can do is move forward every day!

Having a top ten list will ensure that you accomplish something every day. You may not get through the whole list every day, nor should you necessarily try. Just do your best. At the end of the day, you should be able to look at your list with pride, examine the scratched off items and say: "That's what I got done today! I did something to better my life and create wealth!"

Again, this method has been used by a majority of the most wealthy and successful people in history. Shouldn't you join the club?

Amazing Money Tip #9

You must set short-term goals and long-term goals. If you don't know where you are going, how do you expect to get there? It's simple but powerful logic. When you have a target sitting out there somewhere in the future, a target which is your goal, it can almost act like a magnet that pulls you toward it.

Setting solid, reachable goals which are attainable, yet a challenge, have proved time and time again to be one of THE most powerful methods of achieving wealth and success ever developed. This has even been demonstrated in psychology laboratories with small furry animals. It has been demonstrated in corporate training schemes. It has been used successfully again and again by countless individuals.

Setting both short term goals and long-term goals has the effect of focusing your mind like a laser beam. It pulls you along toward higher and better things. It gives solidity to what you are trying to accomplish, and thus makes that which you want more real and likely to come into your life.

As you have probably heard, it is best to write your short-term and long-term goals down on paper and then post them somewhere in your workplace and home. The first thing you should do every morning is look over your goal list, and then put together your Top 10 to do list which will move you toward your goal. The last thing you should do every evening is review your short-term and long-term goals, and tell yourself as you go to sleep that you are going to do everything in your power to make those goals a reality in your life.

Amazing Money Tip # 10

Invest your money and make it work at multiplying itself. Saving money in a savings account is important as we said above, but the 2.3 percent interest rates most banks give you is not even enough to keep pace with inflation.

You must do more than save your money -- you must invest it. That means financial vehicles with super-high rates of return, such as mutual funds and stocks, or the more risky commodity markets. A \$5,000 investment in

commodities can return you 10 times that amount -- \$50,000 --in just a few weeks, although you could easily lose it as well. The bottom line is, you should also take a portion of your savings and put them in high interest or high risk investment plans. That's the way to really get ahead fast.

Amazing Money Tip #11

Have fun! Yes, this tip easily makes our Top Ten list because it is so essential to your success. The great writer Ray Bradbury once said in an interview: "If you are not having fun, you might as well forget it. Do everything you do with joy and you'll be successful."

You need to be having fun to stay positive, and you need to stay positive to make money. So come on! Get out there: laugh, clap your hands, live! Have a blast and rake in the cash! The world is waiting for you!