

We're not REALLY "getting it"...

by Teresa Romain

President & Founder,

Access Abundance!™ Inc.

We're not REALLY "getting it"....

I know I didn't. I know hundreds (if not thousands) of people I've worked with didn't. I know most Americans don't. You might not "get it" either.

If we REALLY "got it", things would be different. You'd be taking SYSTEMATIC action to change things (for yourself). You'd also be experiencing and accessing greater levels of freedom, fulfillment and abundance - especially financially.

Quite simply, we're not REALLY "getting" that carrying personal debt for a minute longer than is absolutely necessary not only robs you of your financial abundance - it robs you of your time and your energy. It also robs you of your creativity, courage, resourcefulness, discipline and ability to prosper.

Think about it. **How do you make money?**

If you're like me and most people, **you exchange your time and energy at your job or in your business (or even in your investing) for the money you are paid.**

Since debt is a claim against your future income, that automatically makes debt a claim against your future time and energy.

Benjamin Franklin understood this. He "got it". That's why he advised, "Think what you do when you go into debt... you give to another power over your liberty".

I'm not merely talking about credit card debt. I'm including student loans, car loans (or leases), home equity loans and even personal mortgages. It's ALL a claim against your future income, time and energy.

As grim as that may seem, it's not nearly as sobering as "getting" that personal debt is, far too often, a "crutch" we use to avoid scarcity and deprivation that only results in more scarcity and deprivation.

Author Jerrold Mundis "got it" quite powerfully when he wrote that "debt is the cruelest form of poverty because it gives you the illusion of having more than you really do."

You see, as long as we can get what we want and need using credit - we don't have to learn and grow and develop the habits and characteristics necessary for abundance. Habits like paying attention to your money, living within your means, developing multiple streams of income. We don't need to develop characteristics like creativity, courage, discipline, patience and willingness to delay gratification - a true sign of maturity.

All we have to do is "charge it" or borrow to pay for it and we can have what we want today - only to wind up paying the real price in terms of our future money, time, energy and freedom.

Keep in mind that a universal principle of abundance tells us that "our internals create our externals". **The problem with debt is that it gives us the illusion of being able to change our externals without doing the underlying and prerequisite "growth work" of changing our internals.**

Thus, our internals continue to be programmed for scarcity... and, despite all the external "signs of abundance" we can obtain with credit and by carrying debt, our experience continues to be one of scarcity.

Do you "get it"?

If you do - what actions are you going to take?

SOMETHING to Think About...

How would your life be different if you no longer had any debt?

Take a moment now to imagine what it would be like and how your life might be different if - beginning today - you no longer had any credit card payments, car loan or lease payments, student loan or home equity loan payments. Then imagine that your home is paid off and you no longer have a mortgage payment.

What do you feel?

Now imagine that all of the money you are currently spending toward debt each month is being invested and getting you, on average, an annual return of 10% or better.

If your current monthly debt payments total \$750, that means that five years from now your investments will total nearly \$60,000. Ten years from now that amount will exceed \$150,000 and fifteen years from now, you'll have assets of more than \$310,000 - which will pay you a "residual" pre-tax interest income each month of \$2,000 - \$3,000.

Now what are you feeling and thinking?

Are you "getting it" NOW?

Want To Reprint this article? You may do so as long as you leave it intact and include this author information:

Teresa Romain is the Founder and President of Access Abundance! Inc. and the Developer and Facilitator of The Debt-FREE Direct Seller™ Training Programs. If you are looking for tools and training that can support you to access and experience greater abundance and prosperity in your life, visit her websites at www.AccessAbundance.com and www.DebtFREEDirectSeller.com