

# *Special Report!*



**4 Steps to Escaping the  
Paycheck to Paychek  
Life For Good**

# Celebrating Financial Freedom

***In this Special Report, I'll show you 8 things that may be causing you to live paycheck to paycheck, and the 4 things you can do right now to overcome the paycheck to paycheck life for good. I've even included some free resources to get you started!***

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***Studies have shown*** that [more than two thirds of people are living paycheck to paycheck](#) at least part of the time.

***That's a pretty stunning statistic.***

It seems that keeping your head above water financially is getting harder and harder every year, and there are a variety of reasons why that's happening.

Some of it has to do with the way our



attitudes have changed when it comes to money. Some of it is the economy we're experiencing, and some of it is due to how the world is changing and leaving some people behind because they don't know how to adapt.

## **It's an Age Old Problem**

Living paycheck to paycheck is a phenomenon that's been happening even since ancient times, as evidenced in the Bible in ***Haggai 1:6*** where it says:

***"You have planted much, but harvested little. You eat, but never have enough. You drink, but never have your fill. You put on clothes, but are not warm. You earn wages, only to put them in a purse with holes in it."***

But just because there are plenty of reasons why it's difficult to make ends meet these days, doesn't mean it's not possible to be successful financially.

There is always hope.

## **First Things First**

So if you're living paycheck to paycheck and it seems there is just no way to get ahead, what do you do? There are several steps you can take.

The first step is to **get your mind right**.

Any big turnaround in your life will always start with the realization that what you're doing now isn't working, and that change has to happen, no matter what.

It's easy to believe when you're living paycheck to paycheck that that's just the way things are, and that's the way it always will be.

But that doesn't have to be the case.

There is a way to get off the paycheck to paycheck treadmill and forever [overcome the mindset](#) that comes with living in that mode.

## **Figure Out Why You're Living Paycheck to Paycheck**

Once you decide to get your mind and your thought processes moving in the right direction, you have to make the conscious decision that you're done living hand to mouth, and you're going to change your financial situation ***no matter what it takes***.

Once you've decided you're [never going back](#), the next step is to start figuring out what caused the situation in the first place.

## ***Here are some of the common culprits:***

- **You've Come to the Conclusion That Debt is Just a Part of Life-** It doesn't have to be that way. No matter what you hear in the media, you don't need debt to survive in the modern world. There are millions of people just like you that decided to be different and got rid of their debt for good. [Car payments](#) and credit cards are NOT inevitable.
- **Luxuries Have Turned Into Needs-** Cable TV, eating out several times a week, and so many other things that we once looked at as "extras" are now considered a necessary part of life. In reality these are not needs, they are wants. These extras can drain you dry if you let them.
- **You're Not Making Enough Income-** You may be underemployed or just not making enough effort to go out and kill it at work and need to kick it up a notch.
- **You're Overspending-** Like most people in this country, you may be spending more than you make. You need to [gain better control](#) of what you spend and how you spend

it. Most people spend more than they make because they don't have a plan.

- **You Don't Have a Plan-** You don't really [keep track of your money](#) and you just spend until the money runs out. You have no idea where all the money goes. Then you get your next paycheck and do it all over again. This is how most people end up living paycheck to paycheck.
- **Money is Just Too Easy to Spend-** Credit cards [don't feel like real money](#). When you swipe and sign it doesn't hurt as much as using cash, so you end up overspending before you even realize what you've done. Interest and fees add up, and minimum payments get you nowhere. The hole continues to get deeper.
- **You Have a Spending Problem-** You may have a [lack of self control](#) that needs to be addressed such as being a free spender, or even a shopping addiction.
- **The Job Market Has Changed-** Businesses are changing the way they hire and compensate workers. You have to

learn to change with the times and understand how to overcome those challenges in the modern workplace. I recommend an awesome book by Dan Miller titled "[48 Days to the Work You Love- Preparing for the New Normal](#)" that can help. (aff. link)

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***Have a question about your finances?** I'm happy to help! [Shoot me an email.](#) And I'll help you figure out whatever you're struggling with. I answer every single email (and I don't share your info).*

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## Take a Long, Hard Look

Above, I just showed you **eight things** that may be causing you to live paycheck to paycheck.

By now you probably have a pretty good idea of some of the things that may be contributing to the problem.

Now it's time to be brutally honest with yourself.

You have to take a deep, honest look at your situation and figure out what's really causing your problem. It might be

painful to confront those issues, but lying to yourself never allows you to get ahead in life.

Once you take the time to figure out what's causing the problem, then you can start taking concrete steps to address those problems and get rid of them once and for all.

## **How You Can Stop The Paycheck to Paycheck Cycle**

Now I'll show you some of the things you can do right now to stop spending more than you make, get your money under control, and stop the paycheck to paycheck cycle for good.

You've discovered what some of the root causes are and you've started [get your mindset right](#). Now you can move on to solving the problem at hand.

## **4 Strategies for Stopping the Paycheck to Paycheck Cycle**

Once you've gotten to this point in the process, there are four things you can start doing to get off the paycheck to paycheck train for good (you may need to do some or all of them, depending on your situation):



- **Get Out of Debt-** Debt is a choice. It's not necessary to have debt to live a comfortable and fulfilling life, but it's the path that most people have chosen. Debt drains away your hard earned money in the form of interest and fees and keeps you from getting ahead financially. Where would you rather send your money, banks and finance companies, or your own bank account? Becoming debt free is the best way to start succeeding with money, period.

***[This series of posts](#) can show you how to do it.***

***My online [get out of debt course](#) can also show you how.***

- **Increase Your Income-** Sometimes, even if you cut expenses to the bone, you still can't make ends meet. This means you need some extra income to improve your situation. You'll have to find ways to make more within your present job, get a part time job, start a side gig, or a combination of these.

***You can visit my ["Money Making Ideas" page](#) to get some ideas.***

- **Do a Monthly Budget-** The only way to truly know what you're spending is to keep track of your money. A monthly budget lets you see what's coming in, what's going out, and allows you to see where the [money leaks](#) are. **A budget is absolutely essential** to making sure you never spend more than you make.

You can [check out my "Budgeting" page here](#) for articles on the subject.

You can also [download free budgeting worksheets here](#).

- **Make a Plan-** You won't succeed in changing your financial life unless you have a plan. **Winging it never works!** Make a written plan for how you're going to get out of debt, and then **start taking action to make it happen.**

You can [go to this page](#) to find free downloadable "Debt Rocket" forms with instructions on how to put together your own customized get out of debt plan.

## Living Paycheck to Paycheck Stinks

Most of us, especially the middle class, have been **getting squeezed** for years with stagnating wages, increasing prices,

and an ever changing job market. ***But that doesn't mean you can't succeed financially.***

***I know because I've done it!***

You have to learn to think different, and be different. You have to break away from average, because average means you're living paycheck to paycheck.

You have to fight fire with fire by developing ***new habits*** and a ***new mindset*** about money.

It's time to become diligent about learning how to overcome those paycheck to paycheck demons and keep them from rearing their ugly heads for good.

IT CAN BE DONE, AND YOU CAN DO IT!

***If you need any help or advice on any of the steps I outlined above, please [shoot me an email](#) with your questions. I'm always happy to help!***

***If you would like deeper teaching on getting out of debt, changing habits, making more money, or biblical financial principles, I've written hundreds of articles that will teach you everything you need to know.***

*Just go to the right sidebar [Celebrating Financial Freedom blog](#) and search for any financial subject you want to know more about.*

*If you're looking for a step by step course on how to get out of debt for good, you might want to check out my Celebrating Financial Freedom online course. You can [learn more about it here](#) and [sign up for the free mini course here](#).*