



## Your Starting Point For Financial Success

True responsibility and financial growth have to start from where you are.

It's like if you had a monthly salary of \$2000 with a leftover of \$300 – with that amount you don't start to think about big investment opportunities like millionaires do with their opportunities. It just won't get you anywhere, and this approach would be all mental, nothing real, a dream, but not qualified to be turned into reality (yet).

So it has to start from where you are, including all the three primary resources of financial capital, personal capital and time, and with those resources, you have to have an idea where you are going. Not a perfect idea yet, but a general idea. That is the essence of growth: Where are you starting (or what are you starting with), and where are you heading.

But people tend to try to skip that. "I don't want to be where I am, so I'm imagining I'm already a millionaire or financially independent and I will do what such people do."

But that's not going to happen. And funny enough, there are dozens of books about exactly that: How to invest, think, act, be etc. like a millionaire. However, this is still all mental and not possible in reality. Following these tips would only mean that you automatically start to sabotage your starting point. Most people only like to see the things they are heading to, their end goal and what people are doing with financial independence, like traveling around, driving nice cars, whatever.

But I encourage you - you don't want that kind of thinking and dreaming. You are very likely to get disappointed and messed up during the journey when you think you are approaching something.

Because no matter how big your dream is, there will be a gap between your initial imagination and reality. There is almost no chance, that everything you dreamed of, will turn out exactly as you hoped.

The dreaming may feel good, hoping may feel good, but in reality, the actual experience in the end will be different from your dreams almost always. Philosophers and psychologists talk about this phenomenon for centuries. There is a reason why so many blogs, books and videos are out there of successful people who achieved their allegedly dreamlife-goal, but then after two days they were already admitting "The feeling is fading. What now? What's next"

So it makes only sense then, to do nothing else for now, but focus completely on your unique starting point and your journey.

I know this is totally counterintuitive, because thinking about your unique starting point and the long journey is most of the time quite uncomfortable, plus, all the material- and other external results you are heading for are never guaranteed anyways, because of the almost infinite different variables that can occur throughout the way.

On the other hand, imagining about financial independence is awesome. Because in our dreams we only see the pure benefits. Think about it: Do you dream of becoming a millionaire or financially independent and include any negative or uncomfortable stuff that comes along with this? I bet not. Definitely I personally didn't. I just viewed the positive pictures. And again, we all know deep inside, in reality, there are of course a bunch of annoyances and responsibilities you have, when you accumulate more money.

So my goal for you in this course is mainly about embracing the two things you are only guaranteed. It will be the most honest journey you can do:

Where are you now (what is your starting position) and what is your direction – do you have a general polestar? Dealing with these questions is the truth what it means to grow financially.



It is NOT: How does my ideal picture-perfect-life-of-my-dreams look like, and what do I have to do to *pull myself towards there*, no matter what?

So let's start with the first: Where am I now? That is probably the hardest part. Because this examination reveals what I just wrote you ideally don't want to do: You have hopes and dreams, concepts and views, likes and dislikes – concepts about you and how you think your life should be. Seeing and comparing those with your current situation can be difficult and even frustrating.

People think, growing is about getting what I like and skipping what I don't like. They think circling and riding around these two things like slalom-skiing, and getting better and better at it, is the path of growing.

I can assure you this is wrong. And here lies the misconception about getting what you want and real growth:

When you get what you want, and avoid what you don't want, you feel good. And that's it. You feel good. Nothing more and nothing less. This is the essence of everything – this is what it's all about. Feeling good.

This is why we like looking at pictures of beaches, nice houses, and fancy cars. This is why we pretend we need to accumulate as much money as possible. Because with money, we can buy these things, and then we can feel good.

And if we don't get it, we feel discouraged, disappointed, maybe we feel envy about those who have these things of which we think would make us happy as well. Plus, if we get what we don't want, like a scratch on our new car, we even feel more miserable.

Now ask yourself: Where is the growth in this equation? It doesn't matter what you want and what you don't want. The fact that you DO want something already qualifies for the possibility of NOT getting it - and therefore there is already a certain sense of disappointment built in this plan. Do you think this makes sense as a healthy starting point?

Have you ever made that exercise where in 1 or 2 minutes you had to write down all the wishes about the things you would like to have? Imagining all the dreams come into a reality? Like a fulfilled bucket-list? What happened during this exercise? As you wrote down these things, you thought about them - and funny enough that already made you feel good, didn't it?

What does psychology tell us about this? That the brain can not differentiate between thoughts and reality. We feel good buying a new car. But it also felt good just thinking about buying a new car.

How is that about our brain screwing around with us in such a way?

But it gets worse: What about that our wishes change constantly, too? What if you made your one year-goal to buy a Tesla, but then you don't like Tesla anymore after 10 months? You say, well, I use the money then for a vacation, that is something I always wanted to do, too. I will skip the part where in the end, the vacation didn't turn out as you hoped, and now you regret it, that you didn't buy the Tesla...

Unfortunately, however, it is the "normal" way. This is how we became throughout our daily conditions as we go through life. Conditioned by the things we get to see, and which trigger our likes and dislikes.

Our brain is there to then come up with a plan how we can make these things happen (or avoid them), because it is always there trying to protect us and make us feel comfortable – reality or not



doesn't matter. It comes up with thoughts and beliefs how it can comfort us for the very moment. All thoughts about the past and the future come right back and makes us feel in the moment.

What I want in this course is embracing reality, however. Only in reality, we can truly grow. When we examine and know our reality, we can then do the next steps to improve the situation - and then the next step, and so on.

Seeing (and accepting) reality, then raising the situation with our action, facing the next moment of reality, raising the situation again, and so on, is real growth. From a spiritual, psychological and philosophical standpoint this is the most superior way we can live our life. If we hit milestones throughout the way which allows us to buy a new car, well done! If we don't hit it, it won't matter, because facing, embracing, and raising reality on a daily basis will turn out to be more fulfilling in the long run than any material thing could possibly bring joy.

In the end, it was all about life quality anyways, not about the amount of money. Becoming the richest person on the cemetery is pointless. However, due to our personal growth in an honest and healthy way, the habits we are going to build allow us to never struggle in ways, as so many other people do – in life, and yes, financially.

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