

# 5 key steps to your financial freedom



VERY SIMPLY...  
**CLARITY,  
SUCCESS &  
FREEDOM**  
FOR YOU







## Welcome Home

**Paul Gaffney**

**Director & Founder / CHG Integrated Wealth**

In all my years working in the financial advice profession, one of my greatest joys is seeing people and families achieve financial freedom, particularly when they believe it is out of reach or a little too hard to address.

What is your relationship with money? And when was the last time you stopped to think about how this relationship was impacting on the rest of your life?

This book is designed to be an easy to follow action plan you and your family can put in place today. I have based this book on my years of experience working with, mentoring and assisting financially successful people, just like you! Their success leaves clues, patterns and behaviours we can all learn from and action easily.

So, let's explore 5 simple steps every successful business owner, professional and working Australian I have assisted has implemented to achieve the financial freedom they deserve.

**Step 1 Remove the excuses**

*Take a deep breath and let them go!*

It's time to smash some myths, remove the excuses, get some facts, make a plan, take action and most of all own your MONEY relationship.

Over the years I've heard them all, the common excuses as to why you're not living the life you want to. Why you cannot get ahead or why you're not going to achieve financial success. The good news is they are all myths at best, and at worst- predetermined excuses! Any sound familiar?

***"I don't have enough money..."***

***"I don't have time..."***

***"I don't earn enough money..."***

***"Once I save enough money..."***

***"When I get a promotion...."***

***"I'm no good with numbers..."***

***"I don't understand money..."***

***"I have heard..."***

***"My mate reckons.."***

***"It's too hard, no one wants to help..."***

The good news- none of the above affect your ability to seek and achieve financial freedom for you and your family!







## Step 2 Clarity!

### *“Know your numbers”*

There is no greater foundation to success than clarity on your numbers! Yep, all of them. Not estimates, best guesses, last year’s, you need certainty on all income, expenses, what’s left over and what drives these three key areas.

It’s my experience that the most successful households, business owners, professionals, pro athletes all know their numbers with absolute certainty. There is always an exactness and confidence in their discussions.

Clarity on your numbers will empower you to build and plan for the future. It will identify areas and patterns in your financial behaviours and structures currently not working appropriately for you and your goals.

To assist I have attached an [\*\*Annual Family Cash Flow Tool\*\*](#) to this book for you, a quick easy reference tool for to know your numbers.

#### **Tips:**

- *Complete the cash flow tool*
- *Become aware of your financial behaviours and patterns, monitor results*
- *Talk about them, use them to empower NOT to punish*
- *Make them a family goal and reward. Great experience and exposure for your children to work on and follow a budget and goals as a family*
- *You will need: Home loan statements, payslips, credit card statements, bank accounts and a great attitude! Take your time with this*



## Step 3 Success

*"All Aboard" You and your family are off to ..... where are you going again?*

Getting everyone on the same page with the same goal is in many cases success in itself and always a great start. Be very clear about your goals; financial, personal and family group goals.

Having clarity on your numbers is a great first goal and the greatest driver in changing financial behaviours. The perfect starting point for all other goal setting discussions and or plans.

Take the time to follow/ map success as a family. Tracking your progress is also a fantastic exercise to counter the sometimes overwhelming feeling of attacking a large long-term goal.

It is important to obtain some quick measurable wins when setting yourself up for success, so break your goals up and continually review them.

### Tips:

- *Map your goals together, make sure you are on the same page heading for the same destination at the same time!*
- *Add a time line and some quick wins (Immediate, Short, Medium and Long term)*
- *Track your goals and measure your progress often and together (Know your numbers is now family wide)*
- *Document them where they can be seen often, as with the tracking*
- *Celebrate the wins along the way and on completion*
- *Map and celebrate financial behavioural changes and link them to other wins for example: Taking your own home-made lunch will save you money and is better for your health*







## Step 4 Freedom

*Run and you'll live* -- at least a while..... they may take our lives, but they'll never take our **freedom!!!** Thank you William Wallace!

Congratulations! If you have made it this far you are well on your way to achieving financial freedom. You are not running, you have removed your own fears or excuses affecting your relationship with money. You have absolute clarity on your numbers, are mapping your goals and achieving them, you are becoming financially free.

**Financial freedom is not the end game** and final result. The truth is Financial freedom is the process of removing excuses, knowing your numbers, mapping success and putting in place the strategies and behaviours to achieve your goals at all stages of your life.

Financial freedom is the ability to make an educated choice or decision, based on a modelled and researched approach, to have clarity on your numbers and how your goals can be achieved. It's the freedom to make these choices from a position of strength, thereby removing stress, anxiety and pressure.

***Know you can not only plan for the future, you can  
predict it!  
That's financial freedom.***

## Step 5 Seek professional help

*You are not alone....*

You never have to feel alone or that there is no help available

Completing steps 1 to 4 is a great start, furthermore if you wish to seek professional advice, you will be in a fantastic position to assess who is the best fit for you and your family.

### ***Some tips in looking for professional advice:***

- *Do your research*
- *Be clear on your goals, do they have the skill set to cover all of your goals?*
- *Make sure you feel comfortable with the approach and people*
- *Take your time*
- *Ask for referrals*
- *Ask lots of questions*
- *Meet the team*

And the final tip - to your right is an insight in to why our clients value an integrated business so much, and how they avoid the blind spots in achieving their financial freedom!



## How the successful avoid the blind spots

Why clients love CHG... VERY SIMPLY...





**Paul Gaffney** BBus, DFP, MBA, MAICD  
Director



#### WELCOME HOME

Level 1 & 2, 64 Griffith St,  
PO Box 909,  
Coolangatta QLD 4225

07 5599 5747  
pgaffney@chgiw.com.au  
Skype Paul

[www.chgiw.com.au](http://www.chgiw.com.au)



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