



**INFINITE**  
POSSIBILITIES

"helping you to get what you want ... in business and life"

# Personal Success in "Tough Times"

*Spend up to 60 minutes on any one of these suggestions each day or most days.*

*Use these suggestions to improve your personal success NOW!!!*

Start	Continue	Stop	Assistance
<b><i>What haven't you been doing that you could be doing now?</i></b>	<b><i>What have you been doing that you should keep doing?</i></b>	<b><i>What have you been doing that you should cut down now?</i></b>	<b><i>Who else can help you and how you can help each other?</i></b>
<ul style="list-style-type: none"> <li>• Spend less than you earn</li> <li>• Become indispensable or more flexible to your employer (<a href="#">use our business ideas</a>)</li> <li>• Collect old debts and sell assets not needed</li> <li>• Do those things you previously put off</li> <li>• Learn new skills</li> <li>• Make a budget and stick to it</li> <li>• Cook at home more; look for specials; buy your food in-season and local; grow your own food</li> <li>• Be flexible when it comes to applying for a new job</li> <li>• Ask for discounts</li> </ul>	<ul style="list-style-type: none"> <li>• Review your knowledge and skills</li> <li>• Ensure everything you do and you pay for contributes to putting more money in your hand</li> <li>• Consistently monitor your actual income and expenses</li> <li>• Assess your risks and manage them</li> <li>• Make what you have last longer by taking better care of it</li> <li>• Reduce your debts</li> <li>• Maintain your savings</li> </ul>	<ul style="list-style-type: none"> <li>• Stop panicking, don't ignore the changes and don't 'stick your head in the sand'</li> <li>• Stop thinking equity - think cash</li> <li>• Discontinue (or reduce) any discretionary spending</li> <li>• Stop buying brand new and consider buying second hand, or using buyers clubs instead</li> <li>• Stop leaving appliances on standby mode and turn them off instead</li> <li>• Don't be a 'prima donna' at work</li> <li>• Stop paying for insurance cover you won't receive</li> <li>• Stop using your credit card as a loan</li> </ul>	<ul style="list-style-type: none"> <li>• Get free advice or assistance about budgetary advice, family assistance, income assistance, or accommodation assistance</li> <li>• Talk to your friends and neighbors about bartering or starting a buyers group</li> <li>• Talk with your family</li> <li>• Offer ideas to help your employer</li> <li>• Shop around for better deals</li> <li>• Talk to your bank about your finance needs</li> <li>• Accept IRD's offer to help pay your taxes</li> <li>• Consider getting a boarder or roommate</li> </ul>

***For more ideas on where you could start, continue, stop or find assistance, then call us at Infinite Possibilities NOW!!!***