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~A Mini How-To Guide~

# Be Simply Happy And **DEBT** Free



**You may pass this FREE MINI E-BOOK on to a friend or family member to help them discover how they could Eliminate Debt with Simply Living Debt Free.**

**You MUST take control of your life and make changes NOW to Eliminate Crippling Debt and Live Simply with Peace of Mind... It's a matter of knowing the facts.**

This FREE mini guide includes just a few of the great insights from our brand new 53 page e-book release "Eliminate Debt - Simply Living Debt Free" – available at the New Release price of just \$17. Get you copy now, it could save your life.

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Here's Your FREE Mini e-book to help you Eliminate Your Debt and live life without it being a Constant Struggle.

Sporty new cars, big elaborate houses, designer clothes, sparkling diamonds, and a magnificent house on the beach! Joining the country club, staying in 5-star hotels, traveling abroad, and enrolling your kids in the finest private schools. And when you can't afford it any longer, there's always "Mastercard"!

Ah, now that's the good life!

Or is it?

Today's world is so focused on immediate gratification and hyperconsumerism that many people have forgotten how to enjoy life. They don't even know how to slow down and enjoy the simple things in life that can give so much more meaning and fulfillment to their lives.

People are spending an inordinate amount of time at their jobs and they're constantly scrambling to keep up. That leaves little time left over for family and friends – and they certainly don't have time left over for themselves! Many have abandoned their personal values for the sake of "appearing wealthy". Their vital capacities of life are suffering and they don't even realize it is happening.

In a world where spending tomorrow's earnings and cash has become the norm, it's hard to imagine a life with financial, mental, physical and spiritual peace. But don't be fooled. Simplifying your life and living a 'better life' that is filled with purpose is just at your fingertips. And all it requires is taking control of your finances and your vital capacities of life.

Unfortunately, most people don't know how to slow down long enough to take control of their own lives though. They continue on the treadmill and rat-race of life day in and day out – experiencing little joy and fulfillment with where and how they spend their time. They're so busy trying to keep up with everyone else, that they lose themselves and their own identity in a sea of faces.



Today's "I've got to have it now" mentality is robbing tens of thousands of people from enjoying life. The stress and anxiety from being over-worked and loaded with debt takes a toll – yet they keep on doing what they are doing.

And if they keep on doing what they are doing, they'll keep on getting what they have been getting – deeper in debt and more stressed!

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## Isn't it time to make a change?

You don't have to live a life filled with stress and anxiety from being over worked and over loaded with debt, get your own copy of this very important guide for the introductory price of just \$17.00

Here's what you'll find inside this fabulous new e-book "Eliminate Debt, Simply Living Debt Free".

### **Uncovering today's world of materialism.....4**

Consumerism today is all about 'he who has the most possessions wins'! Unfortunately there is a widespread mindset that more 'things' will make you happier, make people like you better, and lead to a better and more fulfilled life....

**Americans are actually consumed by consumerism today. Luxuries have now become necessities in the eyes of many. And it is a measure of success to acquire an arsenal of consumer goods for the world to see.**

### **How did we get where we are?.....6**

Going beyond your financial resources typically means the use of credit cards and acquiring debt. It is a known fact that people spend more when they use credit cards than when they use cash. Using credit cards is easy and it does not feel like spending 'real money'. But consider that credit cards require you to pay much more for every item you purchase when you use that plastic card! Interest, penalties, and fees accumulate quickly.....

**Did you realize that according to the American Bankers' Association, the average family today has at least \$8,000 in credit card debt?  
That's a lot of debt! And they keep on buying and charging and accumulating 'things'!**

[<<See Full Edition here>>](#)

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## Recognizing the problem.

What can you do to change your life by creating the life you REALLY want and applying the principle of 'less is more'? That's what we can do for you. Help you see how to become simply happy and debt-free. When you overcome your debt, you will feel an enormous burden lifted and you'll be simply happy!

In a world where most people believe, "I've got to have it now", you can find a place of peace and tranquility by making some changes in your life and by assessing your current situation. You can establish goals that are not focused on money, but focused on a satisfying life. Freedom is within your reach but you have to grasp it and commit to hold it tight..... <<See Full Edition here>>

## It just takes some changes in your life and your lifestyle.

### Simply living.....9

Simply living is about living a happy, fulfilled life that has purpose and meaning. It's about having control over how and where you spend your money, and how you spend your time. When you establish goals for a satisfying life, you take control of the present and the future and you will quickly learn that 'less is more'.....



### Life is a balancing act.....10

Today's hectic world requires multi-tasking at every level. Work, family, and social life are all filled with numerous activities and demands on our time. It's difficult to determine where and how to spend your time with so many commitments and activities tugging at you. It's a balancing act that feels more like a juggling act and it has most people filled with anxiety and stress.....

### Goals, values, and priorities.....12

Simplifying your life starts with clarifying your short and long term goals, and establishing your priorities. It means making decisions about how you'll spend your money, your time, your energy, and your efforts. Learning that the things that mean the most to you are the things you neglect the most in life is a real awakening for many people.....

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That's why we talk so much about the importance of recognizing your situation and admitting there is a problem. It takes determination and hard work to make change, but change is what creates a better life and a better way of doing things.

**Take control**

For many people, only a life-changing or catastrophic event can ignite the passion and fire within them. It's unfortunate that so many people travel aimlessly through life because they haven't taken time to align their values and their goals. They aren't willing to make changes until they are forced to make them because of an occurrence in their lives..... <<See Full Edition here>>

**Assessing your own life.....13**

The first step in being simply happy and debt-free is to determine where you are in your pursuit of life today. Once you recognize the need to make changes, you can begin the process of assessing and evaluating your current situation.....

**Values.....15**

Beginning the process of living simply happy and debt-free requires that you identify your values. Keep in mind that values are the things you strive for in life and they should be a beacon of light to you in everything you do. Your values shine before you and light your path to reach your goals.....

**It's not about things – it's about beliefs and principles.**

**Goals.....16**

Many people never take time to truly establish goals for their lives. They either don't see the point or they don't believe it's important. Some people don't know what they want out of life while others are afraid to set goals for fear of not achieving them. And some people don't even know how to begin setting goals because they've never given it much thought.....

**Four aspects of life.....17**

There are four (4) primary capacities of life that create a healthy balance for a happier life. These four areas are all interrelated and interconnected through your

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core values and beliefs. How you approach them is based on how you view life and what you believe is important.....

**Financial wealth and independence.....18**

Much has been written about financial freedom and independence. But it seems that it is still difficult for people to really grasp what that means. People associate wealth with riches and they erroneously assume that financial freedom means having money to buy anything they want.

According to Webster’s dictionary, ‘wealth’ is defined as:

- ❖ people who have an abundance of material possessions.

It does not say:

- ❖ “people who have an abundance of material possessions **that are paid for**”!

So, what’s the difference?

Having a lot of material possessions may also equate to having a lot of debt. As a matter of fact, many people who live a high-consumption lifestyle actually have little money, few investments, and no appreciable assets. They have made it a priority to garner more material possessions than to establish financial independence. Their desire for immediate gratification leaves them with no emergency fund, no retirement planning, and a great deal of mental and physical stress.....

**Steps to financial independence.....18**

There are some key steps and major milestones that will help you achieve the financial independence you desire and become debt-free.....



**Pay yourself first.....19**

When considering the many ways you can manage your finances, it’s an important rule to always pay yourself first.....

**Prepare for emergencies.....20**

Things change and sometimes an expense may come out of the blue. Being prepared for these types of expenses is essential. A good way to prepare.....

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**Pay off existing debt.....24**

Credit card debt is one of your primary stressors and paying it off should be one of your key goals. This is the quickest way.....

**Plan for a 3-6 month crisis.....24**

Life happens and we never know what we may be faced with. We talked about a small emergency fund earlier, but once you .....

**Prepare for college expenses.....25**

Being prepared for the expenses resulting from college tuition for children can be daunting to the wealthiest person. But it is a reality .....

**Build wealth by investing.....25**

Now it's time to get serious about financial independence and building wealth. You've worked hard for your money – now it's time for your money to work hard for you.....

**It's that simple – staying out of debt is much easier than climbing out of the deep hole of debt!**

It doesn't take a millionaire to live simply happy. But living simply happy can result in you becoming wealthy if you live below your means and invest wisely. Always enjoy life, stay true to your values, and follow your goals while your money works for you.

**You've succeeded in financial wealth! .....27**

Your financial health is in excellent condition – you've succeeded and you should be proud of your accomplishments! Credit card debt is now history and you're on your way to financial independence!

Now it's important to stay focused on your goals and .....

**Who is really wealthy?**

People who are perceived to have lots of money may not be the people you think they are.....

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## **Mental Wealth .....29**

Now that you've successfully managed to become debt-free, it's time to really start simply living and enjoying life to its fullest. ....

### **Mental wealth comes from inside .....29**

Mental wealth comes from within you. It is not from working hard, stockpiling lots of possessions, or inheriting money. ....

### **Goals and values align .....30**



When you align your values and your goals, your mental wealth will appreciate in value too.....

### **Job stress robs mental wealth .....31**

Unless they've inherited large sums of money and are independently wealthy, most people have to work at some type of job to make money for basic essentials and things they desire in life. ....

A 2000 study, "Attitudes In the American Workplace VI"<sup>1</sup> found that:

- 80% of workers feel stress on the job
- 14% feel like striking a coworker
- 25% have felt like screaming or shouting due to job stress

A prior study by NIOSH reported that:

- 25% of respondents view their jobs as the number one stressor in their lives
- 26% were 'often or very often burned out or stressed by their work'
- Confirmed job stress is more strongly associated with health complaints than financial or family problems

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<sup>1</sup> <http://www.stress.org/job.htm>

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**A case study .....32**

A case study may help you see that there are ways to overcome the mental and emotional blackmail that is inflicted on many people who believe they are 'stuck' in their jobs.....

**But I love my job .....36**

The example given assumes you are in a job or occupation you don't like. However, you may perfectly happy with your work but you have just allowed your debt to overtake your happiness. ....

**Anyone can achieve anything that they truly desire and believe they can accomplish.**

The mind is a powerful thing – use it wisely and it will help you grow rich in many areas of your life – not only mentally but financially as well! .....

**“If you fix your mind on the idea that your earning ability is limited, then indeed it is. You will never earn more than that self-set limit. The subconscious will create and maintain the limits you set.”**

Thomas D. Willhite from *The Book of Wealth*

**Physical wealth .....38**

With your financial and mental wealth growing every day, it's important not to neglect your physical health either. Did you know that you can enjoy physical WEALTH too?

You take time to invest in your financial wealth and your financial future. You invest in your mental wealth. It's time to invest in your physical wealth and the future of your life. Goals which lead to a longer, happier life require that you are fit and able to enjoy that life.

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**The problem is big .....38**

It is estimated that the annual cost of obesity in America is \$122.9 billion! .....

**Making changes requires a positive attitude .....39**

So, exactly how do you go about making changes in your physical health that will lead to physical wealth? .....

**Spiritual Wealth.....44**

We talk about four major capacities of life associated with ‘wealth’ in this book:

1. Financial wealth
2. Mental (emotional) wealth
3. Physical wealth
4. Spiritual wealth

All of these areas of your life are interrelated and interconnected in some way.....

But there is MORE! <<[See Full Edition here](#)>>

**Spiritual wealth defined .....45**

Everyone at some point in their life has experienced some type of spirituality. Consider the snow covered mountains, the rolling waves of the ocean, a field covered in daisies as far as the eye can see – these are the types of things can evoke spiritual feelings within people.

**Exploring spirituality .....45**



Spirituality is not something you can see or touch. It is not about objects or things. It is about self-reflection, meditation, and concentration.

**Spirituality is a gift .....46**

Your spirituality is a gift and when you use it wisely, you will find that it leads to a simply happy life. It sometimes provides you with a feeling of euphoria.

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**Ways to exercise spiritual wealth .....47**

Exploring spiritual wealth is the beginning but just like financial, physical, and mental wealth, it takes time to build a wealthy spiritual life. It takes a concentrated effort and commitment to stay focused. It is important to make time to enhance your spirituality to optimize your overall life experiences.....

**The rewards of living a life that is financially, mentally, and physically wealthy will lead to a greater ability to achieve spiritual wealth.**

Spiritual wealth is your overall well-being and it is something that comes from within you.

**Spirituality helps create a simply happy life .....50**



Living simply happy is not always easy at first – the hustle and bustle of today’s environment creates distractions and challenges. But when you are finally able to slow down and enjoy life, you will find that the simple life is a happy life. ....

When you become debt-free and are able to enjoy life by living the life you desire, then you are able to enjoy the very basics of life. That may be your family, your friends, a good book, helping a stranger, a stroll on the beach, a drive through the mountains, volunteering – whatever makes you happy and insightful.

The interconnectedness of your financial, mental, physical, and spiritual self becomes much clearer as you see how they intertwine in your life.

**The rewards will be great.**

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## **Financial, mental, physical, and spiritual wealth .....52**

Our journey through this book has taken us through the four major capacities of your life. It's a never-ending, evolving circle of life that gives your life meaning and fulfillment. It takes all four capacities working together harmoniously for you to truly be wealthy in all aspects of your life.

1. The interconnectedness of the four capacities is much clearer now.
2. Finding peace with your financial situation leads to greater mental peace.
3. Mental peace provides you with the ability to take control of your life and your body. You are now able to improve and cultivate your physical health.
4. Being physically fit, mentally happy, and financially independent provides you with greater opportunity to explore your spiritual health and well-being.

Becoming wealthy in all aspects of your life should be your ultimate goal. Harmony between all four capacities will ensure that you are living the life you are meant to live. And that means living a life with purpose that is built on the foundation of your values.

Stockpiling material possessions, running on the treadmill of the rat-race every day, and neglecting the things that are most important to you becomes history. You are now able to sit back and enjoy life in ways beyond most people's comprehension – and you're doing it debt-free! Ironically, you are gaining more wealth every day than you ever did before.

***Welcome to a wonderful new world that is simply happy and debt-free!***

**If one advances confidently in the direction of his dreams, and endeavors to live the life which he has imagined, he will meet with a success unexpected in common hours.**

— Henry David Thoreau

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