

Ten Traits of a Financially Stress-Free Bank On Yourself[®] Revolutionary

By Lee McIntyre

Most people live with financial *stress* in their lives. There always seems to be too much month at the end of the money. There's not enough for retirement. They're drowning in credit card debt. They live from one paycheck to another—or worse, from one financial crisis to another.

But compared to most people, the lives of Bank On Yourself Revolutionaries are remarkably stress-free. They have the resources to do what they want to do most. They're ready, somehow, for the unexpected. They even know how much money they'll have in retirement.

“There are no emergencies for those who are truly prepared.”—James Talmage Stevens

What do these Revolutionaries do that other people often don't? Hint: They may not have more wealth than you, but they have developed ten traits that let them manage what they have, to avoid stress.

There's no reason *you* can't develop the ten stress-free traits of Bank On Yourself Revolutionaries. It's a simple two-step process.

- Know what the ten stress-free traits are.
- Begin living your life *as if you already have the ten traits*.

Financially Stress-Free Bank On Yourself Revolutionaries ...

- 1 Know that investing money involves risks, and they never invest money they can't afford to lose.



2 Know that the return of their money is more important than the return on their money. They do not chase a rate of return on money they can't afford to lose. Instead, they put their can't-afford-to-lose money in savings vehicles that guarantee both the *safety* and the *growth* of their money.

3 Build a rainy day fund equal to two years' income, before they even consider investing. They keep this money safe and secure, earning a conservative return.

4 Consistently spend less than they earn—and save the difference.

5 Have discovered the lasting satisfaction of building security for their family, and realize that this satisfaction is far superior to the brief thrill of acquiring some new possession.

6 Set savings goals as well as spending goals. Because they live on less than they earn, they're able to save a specific percentage (1%, 10%, 30%, whatever) of their income, and they increase that percentage every year.

7 Pay themselves first. They realize that their first responsibility is to take care of themselves, because only then will they be able to help take care of others. Their highest priority obligation each month is to contribute to their savings plan.

8 Understand the power of compound interest. They work for their money, but they also let their money work for them. They know that over time, compounding—receiving growth based on previous growth, as well as on the original amount—equals truly exponential growth. They also understand that compounding



fees and taxes work *against* them, and they implement savings strategies that can minimize fees and taxes.

- 9 Have adequate insurance—life, health, liability (including automobile), disability—to protect their family from financial disaster.



- 10 Hold regular Family Financial Council meetings, and share their stress-free traits with their children, to leave a legacy of financial independence worth far more than any financial inheritance.

Knowing the stress-free traits of Bank On Yourself Revolutionaries is Step One. *Practicing* them—acting as if they’re already a part of your financial DNA—is Step Two. Review these traits regularly. Daily is not too often! Look for ways to bring your own habits into line with these traits.

And *don’t forget to read—and study—your new book, **The Bank On Yourself Revolution***, by best-selling author Pamela Yellen. This marvelous book expands on these traits. It offers you practical suggestions, and it gives you real-world examples of how others have successfully adopted the stress-free traits.

This book has the power to change your financial life ... *and that’s truly **revolutionary!***



Through Lee McIntyre’s public workshops and one-on-one consultations, he has helped literally thousands of individuals and families improve their financial circumstances. With a BA in Communications from Loma Linda University, and with interests in the areas of economics, finances, and psychology, he has worked with clients who were extremely wealthy, and with clients who were not. Lee has a way of making complex financial concepts easy to understand.