

Five Ways to Fend off Affluenza and Get Financially Fit!

Flu season is just around the corner, and financial gloom and doom seems to be the mantra in the media. You can't get an Affluenza shot but you can immunize yourself against the Affluenza bug by taking steps today to ensure your financial fitness. Here are five things you can do now to boost your financial immune system and keep the financial troubles at bay.

1. **Boost your immune system with Education.** Fear of the unknown can send you into panic and financial distress. Learn how to run your own business! Yes, even if you are not self employed, you have a personal finance business that you are the Chief Executive Officer (CEO) of and you need to understand how it works. This can improve your odds of staying financially healthy. Hire a Money Coach or take a course that helps you handle your Money Matters.

2. **Give yourself four-times the Vitamin C power as a glass of OJ.** Kick your debt busting into high gear by utilizing the four C's of financial health. 1) Concentrate on your finances and where they are at 2) Concrete – make your financial goals specific and monitor actual results 3) Consolidate – ensure you are utilizing the lowest interest rate on consumer debt if not consolidate your debt into a low interest loan 4) Cut costs – simplify your life and take a hard look at your needs and make sure you aren't just catering to your wants.

3. **Protect yourself from damaging “buy now pay later” ads with antioxi-wants.** We are living in an age of high consumerism with damaging spending habits that is impacting your ability to make good financial choices. Choose daily habits of tracking your finances and knowing where you spend your money. Encourage your family to discuss want versus needs so you have clarity about what goes into your budget and save up for those wants. Practice delayed gratification on a regular basis.

4. **Delayed Gratification reduces the effects of stress on your body.** Your on-the-go lifestyle and spending patterns can add to the depression of your financial immune system. The best way to fight them? Eat at home instead of eating out, don't go to the store without a planned shopping list that is based upon a budget, and adapt to the current economic climate by taking inventory of your financial resources. This is a powerful option to keep your financial defense system solid against debt even in the midst of stressful times. Remember to forgo the convenience of fast food, eating out, and keeping up with “the Joneses”, as these are all contributors to poor financial health.

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5. **Live simply and improve your ability to achieve financial freedom sooner.**
The need to consume, have more, and compare ourselves with what others have, is an all consuming financial disease. Affluenza is readily treated by deciding to live life more simply and spend less. Focus on your memory making experiences with family and friends as ways to enhance your life, rather than buying the next best gadget or having the best luxury car on the block. When you are on your death bed, will you be remembering the times and experiences in your life with your loved ones or the big screen TV that took two years of working overtime to pay for?