

# Financial I.q. Guide - Rghts Included

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Never worry about money again because in 5 minutes, you are about to... Discover How YOU Can Quickly Take Control Of Your Personal Finance Without Burning Your Pocket Any Further - Or Even Sell Your Body Parts In The Process - And Live A Happier Life, Free Of Your Financial Worries! Written in clear, simple English with fun, easy to follow guidelines towards managing your personal finance smarter, the over-simplified facts found in this Financial IQ guide is sure to put your financial advisor into shame!

From: TRACY YATES Re: Why Bother Developing Your Financial IQ? Dear Friend, I find it hard to believe. In the United States, there is an approximate of 5.6 million people who are either self-made millionaires or financially independent. And what is so hard to believe about that statistic, you ask? This is because that is only about 5 of the American population! Having took all these figures from a formal survey, this also means that the remaining 95 of the American population (we're talking about 106.4 million people here!) are not only not rich, but most of them are facing financial disasters, either owing to poor financial planning or foolish spending! It is ironic, in ways more than one, since America is often looked at as the champion of free world by other countries. And if you are living in a non-US country, chances are the percentage of financially independent people in your country are well even less than 5!

And here is another ugly truth: even in the land of the rich, majority of the big time money makers are NOT exactly getting their finances right, either. With the odds the way they are, I can almost bet YOU are in financial pit hole, too (which is why you are here, right?!). As the saying goes, "failing to plan is planning to fail". Much of the same can be said if you do not plan your finances well, regardless of how much or how little you are making! Financial Planning Is Not An Option. I will admit that managing your personal finances is NOT the most important thing in our lives. Yet, to be able to enjoy MOST of the other precious things in life, our personal finances and management MUST be in order. This is very basic advice, alright. However, more often than not, we would rather concentrate on other things in life such as health, studies, work, and maybe even sex... but not money. It is like money is some sort of taboo and dirtier to talk about than sex at the dinner table! So, what happens next? Many prefer to keep things quiet when it comes to money, even though they are hurting financially. Of course, this also leaves the loud

mouths who talk about making a big kill in the stock market (and often get killed big time instead) or making their next quick buck. Also, think about it: if you do not get your finances all sorted out and managed well, how are you going to: Pay for your children's education? Buy a house? Have enough money to save for your retirement? Be financially secured? Gain financial freedom and wealth? Protect your family members, loved ones, and dependents? Save enough money for emergency situations? Oh, and by the way, large income does not equate to wealth, either! And it certainly does not necessarily spell "good financial shape" out. Have you often wondered why you - or even other big-time money makers for that matter - still have nothing at the end of the month to show for your hard work? As if this isn't bad enough, after having said about more than 95 of the world's population are not only not rich, but most are on the last brink of their financial fort, there is a big possibility that your financial advisor or your neighbor next door is handing over horrible, crappy money advice to you - and that was probably what put you in your financial pit hole in the first place! It seems messier than you initially thought, but the solution is palpable, nonetheless. Just do what more than 95 of the population are not doing! I know this can sound over-simplified, in many instances. However, this reason compelled me to present my personal finance wisdom to you in this 40+ page guide. Announcing... [The Financial IQ Guide The Essential Financial IQ Guide for Every Survivor Out There Who Wants to Be in Charge of Their Money Now and Improve Their Financial Lives! Discover How You Can Tap Into Your Unconscious Financial Quotient Within The 40+ Pages Of This Guide And Escape Financial Graveyard Now!](#) Discover what you need to be aware about finances before making your personal and financial changes. Discover what money REALLY is (and no, it is not the definition found in your pocket dictionary), and how knowing what money really is can start helping you to understand your financial challenges better. Find out two general ways people expect to make their money and how you can make your choice better. Evaluate your time and money choices by studying the people around you who are already doing them! Learn the other areas of holistic development besides IQ, IQ, IQ that is responsible for bridging your financial gap and financial freedom! Find out top 10 reasons why most of us meet financial disasters! Discover the 17 'C's required on your part in order to change your financial situation around! 5 important things you need to know about Cash Flow! Find out the single-most important entity you MUST invest in order to improve your finance for the better! (Hint: Not real estates, businesses, time, sweat, blah blah, etc.) Quick, easy-to-do-and-understand tips you can put into practice as early as RIGHT NOW that can drastically help improve your finance

management! And much, much more! Now, Here Is What This Guide Is Strictly NOT About! This guide is NOT about making money. There are many books written on this subject and are probably doing a good job explaining the "how to". However, I believe that it is the poor financial literacy that most of us have that is responsible for the "money soon gone" scenarios that miraculously happen every month, in spite of how much money we make. This guide is NOT about giving hot investment tips. Nope, wrong book! This guide is NOT a Financial Planning text book. I know that not everyone has been to Financial Planning college and not everyone are accountants, either. I wrote this eGuide in its simplest, easy-to-absorb and understand form. In addition, I include only important calculations you need to know in order to evaluate and assess your financial well being - fifth grade math would do. Having said all these... How Much Is The Investment? You can get a copy of The Financial IQ Guide for only \$5.00!! And by this, you do not necessarily have to go back to school to take accounting classes just to improve and manage your personal finance. In fact, most so-called professionals in the high ranks do dispense horrible financial advice (sounds hard to believe? I discuss more on this in my guide, too, by the way), and this guide shows you how you can set your financial record straight on the right track - crap advice free. For only \$5.00, you get to discover all of the above-mentioned, and most importantly, get your finances back into good shape - so you never have to worry about where your money disappears to, ever! Why Give In Thousands Of Dollars To Stupid Mistakes And The Financial Drain When You Can Invest Only A Couple of Meals Into Straightening Out Your Finances? Yep, that's right. And here is an incentive for you to order your copy now: BONUS! Cash Flow Excel Work Sheet Pro This work sheet is available to you in Microsoft Excel format. With this work sheet, you can easily keep record of your daily and monthly income and expenses and most importantly, keep track of your financial status and the direction of your money. Since the work sheet is fully automated and auto-calculated, you only have to key in your daily figures on your income and expenditures! Having said that... Order Your Copy Now! What time shows on your clock matters nothing, because the delivery process is automated - you can get a copy of my guide together with its bonus as soon as you make your purchase of \$5.00 via the Order Button at the Right. So, order now - the sooner you get your hands on my Financial IQ Guide, the sooner you can take control of your finances and live a happier money-worry-free life! Warm Regards, TRACY YATES P.S. Finally, you can now get your hands on a chokeful of Financial IQ tips, insights, and methods on improving your financial situation in the shortest time possible. P.P.S. The guide is arranged in three parts - from creating an

awareness within you on your financial situation and surroundings until you set your goals and take action. P.P.P.S. It was never fun worrying about money, so why not invest \$5.00 and quickly turn this horrible situation around? OR would you RATHER spend more money on discovering new mistakes?

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