

“Happy Money Happy Life”

Welcome to the introduction and overview of the Happy Money Happy Life Program.

Taking Control of your Financial Destiny – A Case Study

Pete was in his late twenties had a building trade and had spent the last eighteen months commuting to a very well-paid job in a remote mining camp. Pete was also extremely frustrated and confused. In the last two years he had earned enough to buy a small house in a regional area, but instead of owning that house and being on the way to financial independence, he was in debt to credit card companies to the tune of \$ 15 000. Pete’s frustration and confusion was starting to turn into anger. He was angry with the tax system, angry with the boredom and isolation of his mine job and eventually, angry with himself.

Pete had fallen into a not uncommon trap. With money in his pocket and no responsibility, he had a great life. Fishing trips with the mates, plenty of long, long sessions at his favorite bars and clubs. Then there was Pete’s fascination with anything with a motor. At last count he had bought and sold (usually at a loss) 5 cars, three motor bikes, a ski boat and of all things a bobcat, because it was too cheap not to buy.

Pete started to miss shifts at the mine and then missed a full rotation. He knew he had to return to the city to work but couldn’t work out how he could survive on a “normal” wage. When I first spoke with Pete, I explained the secret formula of wealth creation – spend less than you earn. He thought that was a pretty stupid idea, after all, he was young and had plenty of time to settle down and earn money for what he called boring stuff. I finally convinced Pete to take stock and understand how much he owed, how much he needed to earn each month to have a sustainable lifestyle and what his options were.

Pete made some sensible decisions, he did return to the city, moved back in with his parents for a bit to pay down his debt as quickly as he could and is now working on a deposit for a house. Pete’s parents were so impressed with his commitment to financial control that they have set him a savings target and have agreed to help him buy his first property.

Pete’s story could have been very different. Had he not made some sensible decisions he could have found himself in the same unpleasant circumstances in ten, twenty or even thirty years. Could Pete’s story be a lesson for you?

The full **Happy Money Happy Life** E-Book and online course will be available on my website soon.

I offer all potential clients a one hour no cost, no obligation discussion to talk through my approach and how I may be able to add value and explore options of how we might form a positive working relationship. To arrange a conversation please email support@colinparoz.com.



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