



Contract for Change

Date _____

You NEVER Get Different Outcomes from the Same Behavior

Commitment is the first step toward change. A "Contract for Change" is a commitment I make to myself to consciously and consistently work to change areas of my life creating conflict, problems or discomfort for me. Identifying the areas I want to change and improve in writing begins to create clarity and to expand my ability to develop solutions and plans for change.

In the coming week I will make the following changes (in any area of your life since money is integrated into all areas of life.) *The more clearly I define the change I want to make, the more successful I will be.*

1. _____

2. _____

3. _____

Contract for change evaluation:

Date _____

Rate your efforts in each area above that you contracted with yourself to change. Use the scale of 1 to 5 (1 being the least successful and 5 being the most successful). If you think there is more you could do to improve in any of the areas then, make another contract with yourself.

1. 1 2 3 4 5 Ways to improve: _____

2. 1 2 3 4 5 Ways to improve: _____

3. 1 2 3 4 5 Ways to improve: _____

Change is everywhere. It is up to me to choose to make the changes in my life work for or against Me. The more proactively I prepare for change the less reactive I will be.

All proactive change begins with commitment.



Between Us
by Judith Viorst

SOME FACTS OF GROWN-UP LIFE

First, the bad news

1. Life isn't fair.
2. The question isn't "Why me?" It's "Why not me?"
3. No matter how nice and charming and bright and lovable you are, not everyone you meet is going to approve of you, or love you, or even like you.
4. From time to time it will rain on your parade.
5. Every now and then, no matter how careful you try to be, you are bound to do something unbelievably stupid.

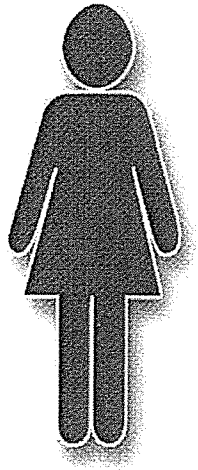
Next, the good news

1. Unless you're hanging around with some really mean people, no one but you will remember the dumb things you've done.
2. You do not have to have an opinion on everything.
3. Virtually all of the bad stuff in life is survivable. A lot of it is even--eventually--useful.
4. Although you're not nearly as wonderful as you hoped, you're also not nearly as terrible as you feared.
5. I've never met a grown-up who, given the choice, would choose to go back to being a kid.

IT'S TIME TO...

Wake Up * Learn Something New * Live Life Fully * Stop and Smell The Roses * Reflect *
Examine Who You Are * Read A Good Book * Make Something Positive Happen * Stop Living
In The Past * Listen To An Inspirational Tape * Read A Powerful Speech * Make A Difference
* Pay Attention * Recognize Your Purpose * Believe In Something * Enjoy Life * Face Your
Fears * Stop Making Excuses * Focus On Success * Keep Moving Forward * Believe In
Yourself * Develop Your Mind * Change Your Thinking * See People Through, Not Through
People * Stop Worrying * Eliminate Negative Thinking * Apply What You Know * Live
Intentionally * Change Your Attitude * Listen * Seek The Truth * Be Authentic * Be On Time *
Get Paid * Extend A Hand To Someone * Show Appreciation * Look To A Higher Power * Be
Encouraged * Take Action * Move In The Direction Of Your Dreams * Meet Someone New *
Live In The Present * Give Thanks * Smile * Be Enthusiastic * Live With Passion * Be Flexible
* Take A Risk * Show Up * Shut Up * Get Over Something * Show Me Something
* Make your vision a reality!

Nigel Alston (c)2001



- You will be different inside and out.
- What you will wear.
- What you will do.
- What you will have.
- How you will feel.
- What you will have.

What does a successful saver know that you need to know?

Successful savers know: To pay themselves first.

The best way to save is to *always* **PAY YOURSELF FIRST!**

“PAY YOURSELF FIRST” means:

- No matter what bills or expenses you have you always pay yourself (your savings account) before you pay anyone else.
- You consider your savings account an expense item on your **Personal Spending & Saving Plan**, and you pay it regularly.
- Because if you don't, you will find that you will not pay yourself at all!
- Demonstrates how much you value your life and honor your future.



