

Published based on [Personal Finance Plan](#)

Personal Finance Plan

Wherever we see we find people suffering finance problems. The actual economic situation is not the only factor affecting those persons. The finance habits are a bigger factor. Most of the people have ideas related to money that takes them to live in that situation. And a personal finance plan usually does not integrate these ideas to be attacked.

We have learned that having money does not make you a better person. This is a popular idea that has been spread around the world. The idea of getting money through hard work and long time is also very well known through the world. When you make a plan to follow those beliefs then you think that you will get what you deserve.

The necessity of money is part of our beliefs. We never get money beyond our necessities. We always need more and more. You must agree that you never get enough. If you do agree that means that it is part of your inner beliefs. Do you understand how deep in our mind those beliefs have been carved? I have not seen a personal finance plan that addresses how to attack and change these beliefs.

When we grow, we hear different ideas. We meet people who tell us that we can make a lot of money with much less effort and we like what we hear but we do not know how to change those carved ideas in our mind from our childhood. We fail because we think that we only need to want a change to make it. We do not change by magic. We do not change by wishing.

We can not expect different results if we do not perform different actions coming from new beliefs. Our beliefs shape our way of thinking and the actions we execute. For example if we believe that earth is squared then we will not sail to the edge of it because we think that we will fall down. If we sail we will do it with fear and at the first opportunity we will find a reason to comeback.

If we do not change our beliefs we will start a new project but the results will not be as expected. We may end up in a worst situation after that. If we invest some money with the hope of getting more money and we do not get it, we will feel frustrated. We will lose our self esteem. And we will continue thinking that we may not deserve to make more money than the one we have.

But we are not conscious of this process which takes place inside our brain without letting us understand it. We need to understand that before we decide to get more money, we need to modify our inner beliefs about the money. We need to think that we deserve it. We need to think that the money we have is not proportional to the effort we make. It is proportional to our beliefs. When we make our personal finance plan we need to include this factor.

Dave Martin has a place where He teaches people to [get money](#) in several ways. He says this is how [I get money](#) and can show you the way. This article, [Personal Finance Plan](#) has free reprint rights.

You can also find this article published on [Personal Finance Plan](#), and on the tag pages [E Books](#), [finance](#), [Finance Plan](#), [personal development](#), [personal finance](#), [Personal Finance Plan](#).