

# Creative Wealth International's key financial principles

In “Financial freedom is your choice” we explored the first important steps anyone needs to take in order to achieve financial freedom. If you haven't already read that, we suggest you do so now. It's the best place to begin. To briefly recap, this first article introduced you to the idea of **making a choice**. It explained that to make anything meaningful happen in your life, you have to know what you want, actively choose it for yourself and then take that powerful step of making a commitment.

In this article, we're going to build on that idea of making a choice by introducing you to a set of core financial principles. Think of them as a set of overlapping ideas which can equip you with the mindset, skills and passion you're going to need to achieve financial freedom.

The principles Creative Wealth International has developed aren't just slogans or vague ideas. Each principle is a lesson in and of itself which, in time, we hope you'll absorb into your own approach to life. We're going to add links so that you can follow these principles across to a more detailed lesson.

These principles fall into three broad categories:

1. Nurturing the right mindset.
2. Building your understanding.
1. Doing what you love.

Let's look at each of these in turn and drill down into the detailed principles which inform them.

## 1. Nurture the right mindset

# Build a positive frame of mind

Knowledge without the right attitude is like lyrics without a good melody. You can know everything there is to know about money but without the right set of attitudes, beliefs and habits the knowledge will be of no use. For this reason, Creative Wealth International has developed a set of principles to building a positive frame of mind. This is a big step toward financial freedom but they're also just solid, workable principles for being happy and living a good life. From creative visualization to building up a powerful arsenal of wealth-creating habits, these principles will help you get your mindset right where it needs to be.

## Key principles:

- [See it, say it, write it down](#)
- [Your thoughts, beliefs and attitudes determine your wealth potential](#)
- [Being broke is a temporary financial condition, being poor is a state of mind](#)
- [Creating financial freedom is a matter of developing the right habits](#)
- [Your money habits always add up in the end](#)

# Plan to succeed

There are two ways of approaching life: as an architect or a firefighter. The firefighter is just there to deal with stopping the building from burning down. The architect is designing the building from the ground up and accepting responsibility for its construction. Can you guess which of these people is more likely to succeed at becoming financially successful? These principles are all about learning to build strong, durable blueprints for bringing more wealth into your life. They show you how to approach planning, how to build it into your daily life and how to accept responsibility. They also teach you that ultimately, you're going to need to move forward when things don't go according to your plan.

## Key principles:

- [You are the CEO of your own life; financial freedom is your responsibility](#)
- [Most people don't plan to fail, they fail to plan](#)
- [If you don't know where you're going any road will get you there](#)

# Empower yourself and others

We humans aren't built to work alone! We're naturally team oriented and we are at our best when we're able to work with others to achieve a goal. Financial freedom is no exception. This principle is all about being a team player and working with others to become successful together. In your pursuit of your dreams, focusing on

empowering others with information, skills, motivation and purpose will surround you with people who want to help you achieve your dreams.

**Key principles:**

- [Financial freedom is your choice](#)
- [Helping others is helping ourselves](#)

## 2. Build your understanding

The human brain is the most complex organic structure in the known universe. That amazing brain resting between your ears is the product of millions of years of evolution, all of it geared toward helping you understand patterns and predict what will happen next. It's our responsibility to make the best possible use of such a sophisticated piece of human hardware! The principles in this category are all about building up your knowledge about wealth and how to achieve it. You'll find a robust set of lessons concerning the nature of money, but we also emphasize the importance of a much more instinctual knowledge: good old-fashioned common-sense.

### Learn how money works

You can't catch a fish unless you know how a fish behaves. Likewise, you can't bring wealth into your life if you don't understand how money behaves. Learning the key dynamics of money is a crucial first step to bringing wealth into your life. To do this, you're going to need to learn the language of money. You'll need to learn about how to approach risk and investment. These principles are going to get you started in that learning process.

**Key principles:**

- [To be financially successful, learn the language of money](#)
- [To create financial freedom, invest the energy of money wisely](#)
- [Financial success comes from managing risk, not avoiding it](#)
- [Assets feed you, liabilities eat you](#)

### Make money serve you, not the other way round

At first this idea may seem a little counter-intuitive, but chasing after money will *not* bring financial freedom. The key is to understand how to leverage money to work for you, building on itself to contribute to your wealth. Creative Wealth International's focus here is to build up your understanding of how to make money

grow by putting it to work for you.

**Key principles:**

- [Pay yourself first](#)
- [Make money grow by putting it to work for you](#)
- [Leverage turns an ounce of effort into a ton of results](#)
- [Interest is only interesting when you're receiving it](#)
- [It is better to tell your money where to go than to ask where it went](#)
- [Earning money creates an income; making money creates a life](#)

## Gain the knack of being sensible with money

Yes, achieving financial freedom depends on a deep understanding of the dynamics which control it, but it also draws from good old-fashioned common-sense! There are tried and true ways of approaching wealth (and life for that matter) which are, to use a clunky old word, sensible. These are the principles for a sensible approach to money which should become a part of your daily life.

**Key principles:**

- [Invest with your head not with your heart](#)
- [Don't put all your financial eggs into one basket](#)
- [Only borrow money when it's going to make you money](#)
- [If you can't afford it in cash, you can't afford it at all](#)
- [It's not how much money you make that's important, it's how much you keep](#)
- [Make more money than you spend and less money than you make](#)
- [Save early, save often](#)

## 3. Do what you love

Last but by no means least, we have some guidance for you in how to build your passion and adventures into the pursuit of financial freedom. This life is precious and the pursuit of financial freedom only makes sense when its part of a bigger dream of doing what you love. If you adore animals, build your wealth-pursuits around that! If your passion is food, then it should be right there at the center of your pursuit of wealth. For these principles, Creative Wealth International's goal is to teach you to always keep your eye on the prize and to think of money purely as a tool to reach your dreams.

**Key principles:**

- [Life is an adventure; let passion be your guide](#)
- [Money buys you stuff, not happiness](#)
- [Money is a tool to reach your dreams](#)

# Financial freedom is your choice. Make it happen!

Remember, you're in the driving seat. You can have financial freedom if you choose it, commit to that path and take small steps toward achieving it every single day. Ultimately, financial freedom isn't just about having more money. It's about something far more important and exciting. It's about taking control of your future and saying, "I know what I want in my life and you know what? I'm gonna make that happen!"

Creative Wealth International wants to help you on your way. We believe our Creative Wealth Financial Principles are the building blocks to achieving your financial freedom. Our goal is to help you learn those principles and build them into your life.

Find your dream and make it happen!