

# Rags to Riches

Contributed by  
Saturday, 31 March 2007

By David Drews

If you are stuck in the rat race and getting kicked around by life, I may be able to help you! There just may be hope.

The first thing is you have to set goals. Set goals that are worthwhile, realistic, but something you must really stretch yourself for. Set short term and long term goals. Set health goals, debt reduction and savings goals. Set any goal you need to set and write the goals down. Take a hard look at what you have to do to improve yourself enough to reach your goal. Be honest with yourself.

The second thing to do is to turn your drive time into learning time and turn idle time into learning or working time. Search for ideas you can apply to your situation. Take notes on your reading. Read about successful people and start to do some of what they do. Having good role models is important.

The third thing to do is to start a long term savings plan. Complement this plan by selling unwanted items and collectibles and then build an emergency fund, and/or invest. Make a detailed budget and figure out what you can save each payday. Don't put 100% of your spare funds into your IRA. Have an emergency fund. Your IRA cannot be your emergency fund. If your job does not pay a livable wage, start search for a new or second job or start a small business on the side.

One of the most obvious things to do is to try to get a raise. Resolve to always be punctual. Try to improve your appearance. Don't turn into a neurotic or pathological nut trying to catapult herself to CEO of the business. Just do a good job. Get a little bit better every day.

After saving up some money, having some goals under your belt and having a better reference from your employer, start learning new skills. Learn skills that will help you find your new job. You may want to learn computer programs, sales, Spanish, accounting, get the nuts and bolts of a skill and add the skills to your resume. Focus on something lucrative and focus on a field that is growing.

Be persistent. Don't let one setback or a series of setbacks stop you! Keep plugging away. Don't get frustrated or bent out of shape. Good luck!

David K Drews runs <http://www.independentwealth.us> a web site that will help you get out of the rat race. <http://www.independentwealth.us> offers a fairly large online community where you can make contacts and find motivation.

Article Source: [http://EzineArticles.com/?expert=David\\_Drews](http://EzineArticles.com/?expert=David_Drews)  
<http://EzineArticles.com/?Rags-to-Riches&id=497592>