

Treasure Hunting

Find new uses for the financial tools you have lying around the house! Life insurance, investments, and even your credit cards are all waiting for you to find a new purpose for them – one that will increase your wealth and get you on the road to financial independence.

I'm a financial educator by calling and by profession. But when you get to know me and my family, you will discover fairly quickly that we are collectors of old, fun or unusual things. Some people might call it junk, and in fact that's exactly where my husband finds many of our treasures – in the junk other people throw out. We've all heard the saying, "One man's trash is another man's treasure." Well, in my family, we find so many treasures that we have turned it into a side business for my husband. He is very handy so it's pretty simple for him to take an old rusted, broken such-and-such and give it a quick sanding, glue and some paint and 'voila' - it's better than new.

Now it's not junk that I want to write about. Well, it sort of is. You see, treasures are all in the eye of the beholder, right? In other words, how you perceive something will give it either value, or not. The trick is to see value from multiple perspectives.

Let's look at junk for a minute more, then apply the concepts to other financial items. I'm looking around my office for an item I can use as an example of some junk that has been re-purposed and realize there are too many items to choose from. I have a rusted watering can holding silk roses on my desk, a post office sorter holding up my desk and organizing my papers, a carpenter's nail box holding my paperclips and sticky notes, an old lamp stand holding my pen, a solid maple wooden kitchen counter as my desk top surface, faded drapes, remade into blinds, a very high-tech keyboard tray rescued from a dumpster, and one of my all-time favorite junk makeovers is my office chair covered with an old leather coat.

While I'm not suggesting you all become junk collectors, I'd like to share with you some of the questions my family asks when we see something discarded at the side of the road or offered inexpensively at a garage sale: What could this be used for? Who could use this? How could we re-make, or re-do this? Where could it be used? Why would someone want this? What would need to be done to re-purpose it? How much time and/or money would that take to accomplish?

Now let's look at financial things: credit cards, mutual funds, life insurance, real estate, your job or profession. Start asking some of the questions above, and rather than the usual answers, keep asking and soon you'll start to come up with answers like this:

- You can use credit cards to increase your wealth and help you reach your goals;
- Mutual funds are a fabulous way to expand your financial knowledge and learn investment savvy;
- Life insurance has wonderful applications for you while you're alive;
- You can purchase real estate for purposes other than providing the home you live in or an investment property you rent or flip;
- Your job or profession has multiple ways you can earn income from while still meeting the requirements of your employer and without you having to work overtime or pick up another job or contract.

The key is to keep asking yourself and others and to **never ever let yourself answer the question with a 'can't' or a 'but' or an 'I tried that', or something similar that says, 'that will never work'**. How do you know? How important is your reaching your goals? I realize it is easier to look at your current situation and think it's all junk, that you've "wasted your money, your time, and coulda, shoulda, woulda done things differently if only..."

However, **step number one is to start where you are**. The past is gone and the future hasn't arrived yet. Where you are is where you're supposed to be. The search for your treasure starts here and will take you on an amazing journey uncovering hidden gems along the way. You'll climb some mountains – maybe even climb them sideways or backwards, and find new and interesting uses for the transactions you make

every day. **You are treasure hunting for your goals and dreams so you need to learn to see the 'junk' in your life as beautiful jewels that all add up to your overall life's wealth.** Money expert Tracy Piercy is a Certified Financial Planner, author, and founder of the personal MoneyMinding Makeover System. To learn more about this step by step system and to get the **Free 12 Simple Steps** program visit www.moneyminding.com.

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