

Title:

Becoming Debt Free Requires Desire

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Summary:

You want to escape from your debts, right? But before you make a start, let me remind you that it won't be easy. In fact, it could be one of the hardest things that you'll ever do in your life.

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Article Body:

You want to escape from your debts, right? But before you make a start, let me remind you that it won't be easy. In fact, it could be one of the hardest things that you'll ever do in your life.

Don't be under any illusions about this. Enormous self-discipline is required from you. The more you owe, the harder this will be, and the longer it will take.

You must genuinely desire to become completely and utterly debt free. Achieving such a difficult task is only possible if you're 100% committed to it. Clearing your debts is an all or nothing decision. Ninety-nine percent is no good!

If you're at the stage where you'd 'like' to pay off all your debts, I can tell you now that you won't get very far. That's nothing more than a vague pipedream that ranks up there with 'I'd like to go to the moon'.

Make a promise to yourself to repay your debts as soon as possible. Get the bit between your teeth and keep plugging away at it until you're completely and utterly DEBT FREE! Then vow never to borrow ever again!

Feed your desire to become debt free

Remind yourself how hacked off you are that you could have allowed yourself to get into such a mess. If you aren't annoyed by the very existence of your debts, then I suggest you do whatever it takes to become that way, because:

1) If you still passively accept the fact that you're in debt, you won't have

the motivation to get the job started and see it through to completion.

2) If you think that your debts 'aren't too bad' you won't have the willpower to keep chipping away at them when times get tough, and

3) If you still believe that debts are inevitable, then you'll never be debt free. That, I can virtually guarantee!

You must be ready to do whatever it takes for as long as it takes. And once you've started, you must be prepared to keep going until you owe nothing. It could take months or even years. But that shouldn't matter, because your sole focus should be on the day when you become free of debt.

There's little point in trying hard for three weeks and then blowing all the extra money that you've saved to reduce your debts, on some 'treat' that you 'deserve'.

Everything that you put towards reducing the size of your debt makes a difference. It should be enough of a treat to know that your total debt is becoming smaller with every day that passes and that you're moving nearer to freedom from debt.

So, are you ready to beat your debts to death with every bit of money that comes into your possession over the weeks, months and even years that follow?

Desire and grim determination. Nothing less will do!

by Stuart Laing

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