

5 Secrets...



To Jumpstart  
Your  
Journey Home!

By  
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Welcome...



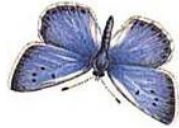
*"5 Secrets"* is created for each of the caring,  
hard-working women of two-income households  
who want the freedom to return home from the workplace.

Enjoy!

P.S.

Please feel free to share this gift with friends or family members  
who might also enjoy it.

# 5 Secrets...



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Secret #1: Why Working Harder Can Actually Delay Your Journey Back Home

Secret #2: Why You Can't Stay Excited About Working for Others (and what you can do about it!)

Secret #3: Why You May Spend More Than You Mean To (and why it's not your fault!)

Secret #4: Three Visitors That Can Keep You From the Freedom You Desire (and cost you even more)

Secret #5: The One Missing Ingredient That Can Stop You Dead In Your Tracks

## Secret #1

### Why Working \*Harder\* Can Actually Delay Your Journey Back Home

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Like me, you may have bought more 'financial' books than you could ever read. And, maybe you've created one or more budgets along the way, but have a hard time sticking to them because they've become pure drudgery.

Perhaps you've scrimped and made yourself go without some of the small pleasures in life, in an attempt to get ahead.

And yet, despite all your attempts, you may feel you haven't moved one tiny step forward. Coming home may not even seem like an option for you at this point.

You know in your heart that you're ready to come back home. You want more time with your children. You may be ready to start your own small business from your home. You have your dream, but are not willing to create a financial crisis in the process. (A wise choice!)

You're ready to make changes, but you don't want your family to feel deprived. You've got bills to pay, and maybe even debt to repay. You're prepared to become a one-income family, but you have no sure, clear idea of how you could get started.

Here's what you need to know: Your heart is already at home. Now, it's simply a matter of bringing your body home, too. If you value being home, you'll never be satisfied to be away from home, day after day, year after year.

If you really want to come back home, there's only one sure way to get there: by using the money you \*already\* have -- to free yourself from the workplace.

It means working smarter -- not harder.

If you think about it, you've probably already been working as hard as you possibly can, both at home and at work. And most likely, you've been doing it for quite some time.

You may have already discovered that working so hard for such a long time simply wears you out.

The question is... Has it brought you closer to home?

When you're exhausted, you lose some of your creativity. With less creativity, things can become routine and feel like drudgery. Excitement for life wanes, and it becomes harder to accomplish your goals.

Yes, even the every-day responsibilities. In working harder, not only do we lose our energy and creativity. We lose our joy -- our zest for life.

It's time to stop working so hard. It's time to work smarter, and make things easier for you.

Let's look at the second secret...

## Secret #2

### Why You Can't Stay Excited About Working for Others (and what you can do about it!)



Do you remember your very first job? And, do you remember that \*all-grown-up\* feeling you had? It meant you had your own money to buy new things. It meant independence. Freedom!

But, a funny thing happened along the way...

What you once thought was freedom may now feel more like chains.

You've probably been getting up and shooting off to work each day. Maybe for quite some time, too. You may now \*need\* that paycheck which was once your ticket to freedom.

So, where did your Freedom go? How did you lose it without even noticing it?

Most likely, you were busy moving on with life. You were raising your children, investing in a home, keeping your vehicles up and running. You were busy paying for clothing, for food, for school.

And, along the way, your paychecks were quietly absorbed, almost as if they never existed.

Your raises are probably all gone. And possibly the bonuses you were so excited to receive, too.

What happened? You got busy living your life the best you could.

Year after year, you've gone out there to earn those paychecks and pay off the unending stack of bills.

But, somewhere along the way, you may feel you've lost a tiny piece of yourself. You're no longer excited to jump up at the break of dawn, get breakfast ready, get the kids clothed, fed and dropped off at daycare or school -- so you can rush off to work again. The whirlwind is on -- morning, noon and night.

Chances are, your evenings are jam packed, too, with even more things to take care of. Responsibilities don't end just because you're off the clock for the day. No, most times your day is just beginning.

You do it because you love your family.

So, is it any wonder that your paychecks no longer represent freedom? That, earning those paychecks has become just another chore on your To-Do List?

And, what happens if you had hoped to return home soon? If you're no longer excited to spring out of bed and head off to work?

Unfortunately, many women have given up on being able to come back home. They're grown used to having two incomes -- and even then, it's tough. To add to the challenge, you may be surrounded by women who've given up the dream.

You may hear, on a regular basis, the following: "You can't live on one income anymore. It's impossible!"

I'm happy to see you haven't given up on returning home. I'm glad you haven't bought into that. It will only serve to keep you feeling trapped. No woman enjoys feeling trapped. Or, *\*being\** trapped.

If your heart is at home, it IS hard to be excited about working for someone else. There's no doubt about it -- and we need to acknowledge that.

Now, I want you to think back to your very first job. Remember the excitement you felt when you first showed up for your new job? Perhaps you wore your favorite outfit, everything in its place. Maybe your favorite perfume, too. A bit nervous, not knowing what to expect.

But mainly -- you were excited to learn something new. To be challenged! And you knew you could handle most anything the new job might throw at you. In your excitement, did you have trouble sleeping the night before?

Can you feel that wonderful excitement, all over again?

Now, I want you to grab hold of this: You can get your joy back. You can capture that excitement again.

You can enjoy bringing in your paychecks once again -- for now.

I say *\*for now\** because... it's that same paycheck that will help bring you back home. You'll need it for just a short while longer.

Today, take your energy and that excitement you've known in the past -- and begin to picture how those same paychecks can actually help you return home.

Now, isn't *\*that\** something to get your blood moving?

Keep in mind, too, that you're already a few steps ahead of where you were before you discovered this report!

## Secret #3

### Why You May Spend More Than You Mean To (and why it's not your fault!)



Do you know what happens when you stop believing you can have those things you want in life?

If you're like many women, you give up. You *\*settle.\** You settle for less if you believe you can't have what you *\*really\** want.

For example, you may want more time to enjoy your children. Maybe you're ready to call your own shots. To decide for yourself how your days will be spent. To do those things you've always reserved for evenings and weekends -- because you couldn't get them all done in the daytime while you work.

Maybe you're tired of asking the boss for permission to leave when the kids are sick and need to be picked up.

But, you may not have believed that you *\*could\** afford to come back home. So you *\*settled.\**

You're still out there earning your paychecks, but somehow you haven't been able to set aside any money for yourself. It's possible you're still not able to grow an Emergency Account to cover emergencies once you've made it back home. And how about money for your Dream Account, so there will be money for your home business?

You faithfully pay the bills. Sometimes there's no money left. Other times, you have a little bit left over. But, it stays in the checkbook. And before you know it, that little bit of money is gone, too.

And, still, you have no extra money to put toward your dream -- that which motivates you and breathes new life into each day for you.

Tax time rolls around again. But the money's already been tagged. This year, it'll be used to pay down credit cards. Just like last year.

And, still, you're not able to set aside money for your dream.

It's hard to picture living on one salary, when you're still living on two. It's hard to even know where to start, to make a dent in the bills. To set aside money for your dream, your future.

But, let me ask you a question. If you could come back home without giving up those things you love -- *\*would\** you?

If you could *\*exchange\** some spending for the Freedom to return home, which items would you exchange?

Here's an example of what I'm saying. I used to spend a lot of money on books. Every time I got paid, I bought books. Those books were my reward for working so hard. I needed rewards because I couldn't have what I *\*really\** wanted (to go part time and be at home more.) You see, we owed so much money it seemed impossible to have what I wanted. And we had no money set aside.

If I share another with you, will you still respect me in the morning? (smile)

I love coffee. In particular, I love Steak 'n Shake coffee (when it's fresh.)

I confess, I used to buy two or three cups per day at the drive-thru. Yes, that gets expensive. It definitely put the hurt to my wallet. Can you relate?

Sure, I could have made the coffee at home and saved a ton of money.

But you see, I wasn't *\*there\** yet. I was still needing rewards for working so hard (since I couldn't afford to go part time.) I didn't have the *\*mindset\** yet.

I was coming from a perspective of deprivation. "It's bad enough I can't afford to go part time! Why should I deprive myself of the little things in life as well?"

So, indeed, I couldn't afford to go part time.

But, do you know what happened when I began to question my thinking? When I asked myself, "Why in the world COULDN'T I go part time?" "What if I exchange just one small reward for the chance to have what I \*really\* want?"

I achieved my goal of part time much more quickly than I ever believed possible.

Now it's your turn. Go ahead, ask yourself the following:

"Why in the world COULDN'T I afford to leave the workplace and return home?"

"What if I exchange just \*one\* small reward for the chance to have what I \*really\* want?"

What small reward would you be willing to exchange, beginning today?

Each time you set aside that money instead of spending it, tuck the amount saved into a jar or envelope. Label your jar or envelope to say, "Coming Home." And keep feeding it!

I know you're going to come up with something wonderfully creative! If you'd like to share your small 'exchange' with me, email me here:

<mailto:Dar@AffordToStayHome.com>

I can't wait to hear about your first, small step toward Freedom!

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### **How Soon Could YOU Be Home?**

In less than 60 days, you can have the Jumpstart you've been looking for to find your way back home. Discover how easily you can get started TODAY at [www.AffordToStayHome.com](http://www.AffordToStayHome.com)

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## Secret #4

### Three Visitors That Can Keep You From the Freedom You Desire (and cost you even more)



Do you jump from job to job, thinking this new job is THE job that will give you back your energy? That will light your spark again?

Or, are you on the opposite side of the fence? Have you stayed with a job for way too long now? (I confess, I've done this.)

And, then... there's the moment of considering going back to school. Yes, even at the cost of running up more debt, possibly to the tune of thousands of dollars. (I've done this, too.)

Somehow, we think that if we just work harder and make more money, we'll be able to position ourselves to finally make our way back home.

Unfortunately, any of the above can cause even further delay in accomplishing our dream of returning home.

And, in the meantime, there are three uninvited guests that can drag us down and delay our return home, too. You didn't invite them -- and they're not welcome.

These unwelcome visitors are...

- #1: Burnout
- #2: Exhaustion
- #3: Depression

If you've had the misfortune to experience any of the above, you may feel as if you're just spinning your wheels.

If this sounds like you, it may be a good time to put on the skids...

No more forcing yourself to make a major move if you're not ready for it.

No more forcing yourself to "love" your job if that affection isn't coming naturally for you.

Allow yourself to step back for just a moment. Go ahead.

Okay, take a deep breath.

Now, let me ask you a simple question: Are you living the life you had planned to live?

If so, you're well on your way already.

If not -- and you know you're not as happy as you'd like to be -- could it be because you're not doing the very thing you *\*want\** to be doing?

Only you can know what's in your heart. But, I will share something with you. I've been fortunate to know and work with many women over the years.

As you know, we women bond. We tend to get honest with each other. We share things. Yes, sometimes even things we're not willing to share with family. Perhaps it's because we can relate to life's struggles, woman to woman.

I can't count the number of women I've met who suffer from burnout. Exhaustion. Even depression. When they're tired of being tired, they visit the doctor. And the doctor usually does a great job of helping them feel better. Some of them even joke about sharing their 'Happy Pills' with the rest of us (smile).

I'm glad for them. They get feeling better, and for the most part, they're able to get back on track with their routines.

Now, I have a habit of smiling and greeting my friends. And I always ask, "How *\*are\** you." (I truly want to know, when I ask. The good and the bad.)

But, I began to notice a pattern...

Months into their Happy Pill bliss, some of the ladies tended to hesitate for a brief second before replying, "Fine." Then they add, "Okay." (So, we've gone from "fine" to "okay.")

Are you seeing what's going on here?

Yes, they feel better. But they're still bogged down by the original problem: They're not doing what they really \*want\* to be doing! Which, in many cases, is the reason they're burned out, frustrated or even depressed.

So, what's the solution? Well, you always want to follow the doctor's orders, of course. But, there's something else you can do, too.

Let's use coming home as an example. If you want to return home but find your path blocked, it may be a good time to put it all on the table (so to speak.)

If you're burned out, exhausted, or simply fed up, go ahead and face it. Pile it on the table, and stare it down.

Now, take your power back from the burnout and exhaustion. You need that power and energy you'll gain back to help you move forward.

Begin to chip away at the things that keep you from your dream. Acknowledge them. Face them down. Take your power back. See if you don't get feeling -- quickly.

Now, what one thing will you do today to take your power back?

If you'd like to share it with me, email me at:

<mailto:Dar@AffordToStayHome.com>

I'd love to hear about how you'll begin to energize yourself again!

## Secret #5

### The One Missing Ingredient That Can Stop You Dead In Your Tracks



If you've ever baked goodies, you know how important it is to have each and every ingredient in your mixing bowl. You know what happens when an important ingredient is left out. Right?

Things don't go so well. Oops!

I used to pride myself on my yeast breads and rolls. I made them from scratch. Years ago, I had taken a class in bread making, and I fell in love with the whole process. Mixing the ingredients together. Watching them rise. Baking them. Smelling that aroma!

And then at last, sharing and enjoying them.

Ah, sweet bliss!

But, one day I'd mixed up a batch, and things weren't looking too good. They hadn't risen as they should. I checked and double-checked that I had all the ingredients in the mixing bowl. But I went ahead and placed the rolls in the oven, thinking they may yet rise a bit.

When they hadn't moved even a peep, I checked my oven. Maybe it wasn't heating properly. Maybe it was too hot, preventing them from being able to rise. Or maybe it wasn't hot enough to make the yeast work.

Finally, I accepted defeat and pulled them from the oven. I cut one open, sniffed it gently -- and immediately knew what had happened. I had left out one of the most important ingredients for yeast rolls: the yeast!

I was absolutely mortified the first time I pulled that trick. By the tenth time, I had learned to laugh at myself. Sigh. I'm simply not perfect. Do you know what I mean?

The ingredients all work together. Each is important. Without the yeast, it doesn't matter what other ingredients I throw into the bowl. The rolls can't rise. If I remember the yeast -- but forget the sugar, guess what? The dough still won't rise well! You see, it's the sugar that helps the yeast work!

See how each ingredient works hand in hand with the other?

Similarly, I want to ask you to think about all the ways you've tried to lasso your money into shape. Perhaps you've bought book after book, but for some reason they just weren't *\*doing\** it for you. Reading facts and figures weren't enough to motivate you and keep you going.

Maybe you've buckled down and finally got your budget on paper. You made yourself stick with it, too. At least for a few months. And, maybe after a while you couldn't see yourself making any progress, so you very quietly set it aside.

Perhaps you've been forced to live paycheck to paycheck, believing you could never get ahead.

When these things happen, there's a reason for it. Yes, there's a reason for the struggle.

There's an ingredient missing from your mix!

Have you discovered yet what that ONE missing ingredient is? I hope so!

It's **permission**...

You see, you can read all the books you can get your hands on. You can start all the budgets you'd like. You can pinch pennies -- or deprive yourself of the small things in life in an effort to get ahead.

But, if you haven't given yourself permission to pursue your dream of returning home, it can't happen.

Let's see what happens when you truly give yourself permission to come back home.

- 1) You acknowledge that coming home is important to you. Coming home is something you value highly.
- 2) Once you acknowledge what you truly want, you breathe \*life\* into it. It's now a real and legitimate goal for you to pursue.
- 3) Your focus changes. You now have a \*reason\* with a name to it. Saving and spending just becomes a whole new ballgame! No more running the bases sporadically. There's a path now that takes you from base to base -- and back to home plate.
- 4) Your efforts all work together to bring you to the most important place in the world for you: **Home**.

See how all the ingredients fall into place, once you've given yourself permission to make coming home a reality in your life?

Without the permission, nothing can fall into place as it should. There's no motivation to keep going. No reason for anything to actually change -- and continue to change -- for the better.

Have you given yourself permission to come back home? If you're tired of waiting until the time is right, or waiting until you can find that \*extra\* money that doesn't exist, I urge you to go ahead and take that one step forward.

Coming home is made up of several steps, just like that yeast bread requires a few steps. But, if you want to enjoy the many benefits of being home again, you've got to get started. The only alternative is to stay where you are, doing what you've been doing.

You deserve better than that.

It's time to get going. Time moves on, whether you're freeing yourself to return home -- or whether you're still driving to work 5 days a week.

Where will you be 60 days from now? Stuck in traffic... or with your feet planted firmly on the path, moving ever closer to home?

## In Closing...



I've enjoyed visiting with you through, "**5 Secrets to Jumpstart Your Journey Home from the Workplace.**"

I hope by now you've discovered that...

- **You don't need all the answers** in order to move closer to home.
- **You don't have to wait for the *\*perfect\** time** (there *\*is\** no perfect time.)
- **You don't need to be a pro with your money.**

**Coming Home is simply a matter of getting started down the path that will take you there.** *The path that takes you straight through the heart of your dream -- and leads you directly home.*

Begin **YOUR** journey **TODAY**:

<http://www.AffordToStayHome.com>

Happy Homecoming,

Dar

Dar Arechederra

**Coming Home TeleLeader**

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