

Over my thirty years in financial services I've learned a thing or two. Here are the seven things that have made more money, made more sense than anything else.

1. Acceptance of where you are now, your financial situation, your cash, your skills, your liabilities.
2. Habits, your money habits today will decide your future. One habit you should give up is the one where you spend your money on stuff.
3. Flexibility, you don't know what's coming, so plan for that and you'll be surprised about how quickly it comes.
4. Income, all investments must be income producing, if not immediately, then in the very short term.
5. Understand, that everything changes sometimes with notice but often without.
6. Never, be fully invested. Always keep a rainy day and a slush fund, always be ready to invest some more when the bottom falls out.
7. Skills, what new ones do you need to make yourself more saleable, more able to earn money in your marketplace, go invest in some.