

# Self Development

## Masterkey

*Financial Management  
and Techniques*

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# FOREWORD

**We** are all blessed with different talents, talents that if each one of us discover, we all will be living an ideal lifestyle, a lifestyle of a chosen path that will lead to achieving your destined desires. Growing up as young children under the protection and care of our parents, we don't really care much about the bread and butter issues, let alone discovering and exploring our potential in life. It is only during those primary and higher learning stages that we are made to go through lessons in preparation of our future, a future that we soon realize that we have to prepare for it. At that time if someone asked you what you want to be when you grow up, you will proudly say what will have captured your heart. For some at that stage, it is just a saying but for some it will be words spoken and being pursued.

**Those** lucky enough to have parents who notice the talent of their children's when still young quickly groom them to be ready for a smooth take-off when the opportunity opens up. Such is an early successful life for those people living a dream life that can also expose them to some dangerous threats that were never taught or learned to effectively deal with for a total successful and prosperous life. Such short-comings are also found in those who would have identified and explored their talents without proper support and grooming. They also live a successful life with dangerous cracks capable of destroying a perfect life and future prosperity.

I have lived in some of those situations and also I have witnessed and learnt of many such situations happening to this humankind to have lived before and currently living in this beautiful world. **How** can you explain a life of a wealthy person so happy with everything and suddenly gone mad?, **How** can you explain a rich business person gone broke and destitute in a few months?, **How** can you explain of a respected holy man jailed for a disgusting crime?, **How** can you explain of a learned professional living a poor life?, **How** can you explain of a happy marriage of over twenty five years going through a divorce?, **How** can you explain of people destroying others just because of their natural God given wealth?, **How** can you explain of a good manager facing retrenchment?, **How** can you explain of two best friends becoming enemies overnight?, **How** can you explain of millions of people dying because of a laboratory created disease?, **How** can you explain of young promising lives destroyed by drugs and many more other negative happenings taking place in my, in your, in our lives?

**Many** of the negative thoughts, intentions, actions, effects, disasters, fears etc..that humanity is facing are a result of ignorance, greediness, selfishness, pride and punishment by the Almighty. The time is not too late to start a positive journey and correction of our past wrongs, many great minds have before written of the need to be human, the need to positively survive for the betterment of our nature and humankind. I will also contribute to my best ability, for if I don't do so, I will have betrayed the trust and will of our creator to do so.

I am a blessed person, talented person. prosperous person, for this I know because in my current thirty something years, I have seen, read, learned, heard and lived a life that has exposed me to various environments with dangerous, painful, happy, sad, benefits, loses and many other moments that have made me what I am today.

**Many** thanks go to the Almighty, my God for he loves and blesses my life, all is possible because of him and with him we prosper. Also to those loving and non-loving people who have contributed positively and negatively in my life, for each of that purpose, I treasured the results, for it is said that "everything that happens in life, there is a reason and purpose". In life, seek to understand matters before rushing to make decisions and judgements that can blow up a good intention that was meant to benefit you in the end as some opportunities come in disguise.

*Thomas Mabugu.*

Timbug Consultancy

# INTRODUCTION

**Life** can only be described as a blank book in two sections, one that you fill your future plans and the other your history or the past lived days. You live your life not in the past or tomorrow mode but in a current today mode. This current mode you are living today between yesterday and tomorrow is the Reality Living Mode (**RLM**), the mode that is in motion as planned and not, the one that creates your actual history versus your desired plans. Sometimes you really don't understand how and why some plans happen to bring negative results as to your preferred outcome, just like how and why some plans happen to bring out more positive outcomes than what you expected, and in another outcome you can really achieve exactly what you wanted.

**This** is one big puzzle of life that you need to understand and figure out were to put the right pieces for a complete picture to be reflected. This understanding needs you to make some changes and such changes that you are going to make will require time, effort, concentration and energy on your part. You can have the key to unlock your prosperity but first of all you must set your mind to develop the end, you have to be aware of whom you are and what you can do. You need to find out your purpose in this life you are living, and this only one life you are going to live.

**Each** day that you wake up, you are growing and growing old also. If you don't make a bold decision to take a certain path today, don't be surprised to find yourself living the next ten years with no gain, no improvement, no job, no happiness, no wife or husband and children, no assets and properties, no financial freedom, no confidence and self esteem, no anything that you thought some time back when you were young that you would have by that time.

**Self** Development Masterkey is for you and none other but you, the principles and strategies within are for you to learn and apply in your life if you are to live a more successful life guaranteed of total prosperity in future. Attaining wealth, prosperity, happiness and a great life does not happen overnight, it is a process that you lay the foundation for and then start to build stage by stage each day of your life until you can look back and say "God you are wonderful". All possible solutions to achieve the kind of life you want are described in the Self Development Masterkey, results will appear as soon as you begin applying these positive fundamental principles of life in your life.

**Do** not rush yourself to implement what you have learned but take the necessary time to understand with all your focused concentration and then assess your situation to come up with the appropriate formula, all the tools are available and you just have to find the correct tool to do the job. Shape your life and live your desired dream, living by chance or luck will not guarantee you anything.

**A** more positive outlook in order to change our circumstances or the outcome of a situation begins with our brain, how it thinks and decides on the action plan. There are no special powers needed and today, now you have the power to succeed in life anyhow you want to achieve and nothing can stop you from living that dream, none but yourself.

## Special Thanks & Acknowledgements

**I** would have wanted to list everything that influenced me to write this book, but due to the huge contributions, I will instead acknowledge in a short version format as below.

**Firstly**, the Almighty Lord, my God and Farther who created me, I want to thank you for everything and this life I'm living under your protection, guidance, love, anointing and blessings.

**Secondly**, my parents, family, brothers, sisters, friends, colleagues, and everyone whom I have known and still know to have contributed in many ways of my life that I forever treasure.

**Thirdly**, my teachers, leaders, coaches, partners, authors, speakers, inventors, Net/entrepreneurs, artists, actors, visual & audio productions and all great individuals, organizations and groups that have and still inspire me each and every day of my life.

**Lastly**, all those not mentioned who have motivated, supported, taught and shown me the many different angles of life.

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# Financial management and techniques

\* INVESTING

\* BANKING

\* BUDGETING

**Finance** is the whole body of various aspects of trading, investments, payments, management, earnings, money and costing etc... As individuals, corporates and other organizations, the lack of proper financial intelligence, can lead to a lot of negative implications as observed in primarily cheats, thieves, relationship breakups as for individuals to various criminal activities, fraud, shut-downs, high inflation, recession periods and more to name as for businesses and the economy.

These negative and positive effects are also of great concern to our politicians, individuals and the business community as the impact can have a bearing on the economic performance, jobs and elections. However as an individual, you need to learn the in and outs of finance, so as to equip your mind with current and future trends when it comes to money, banking, and financial markets. The lack of such knowledge will definitely lead to mismanagement of your financial status and sooner than later people will wonder how you have managed to lose all that cash in your bank, asserts and a positive credit rating. In other modules within this programme, you will also learn on how you can avoid such pitfalls that can stop you from living a happy and prosperous life.

## Financial Markets and Funds

Financial markets (bond, money and stock markets) are financial investment platforms used by individuals, governments, corporates and many other investment bodies to generate more income from their initial invested funds. With excess funds some foreigners and their governments, local enterprises, individuals and insurance companies can lend the monies to others using these financial markets. Banks, insurance companies, pension funds act as the financial intermediaries with the basic function of getting those surplus funds to those who have a shortage of funds. As you understand, money moves around and at one time you can have extra money that you can lend to your friend and vice-versa depending with the need at that time. This also happens to companies, government and other lenders or borrowers and these financial intermediaries are crucial to overall economic health as they use the financial markets to perform the essential economic function of moving investment funds from one point to the other.

## INVESTING

As explained above in financial markets, funds are transferred from those who have an excess of available funds to those with a shortage thereby performing a crucial role of promoting greater economic efficiency by channelling funds to a more productive use in need at the time. This investment platform encourages high economic growth in high performing financial markets. It is therefore necessary for those involved in the activities of our economies to perform their roles responsibly as any negative decisions can have direct effects on personal wealth, businesses and the performance of the economy.

## **Stock/Share Market**

When you invest directly or indirectly in any company, project or investment, you will receive a stock (a share of ownership). This security is a claim on the earnings and assets of the invested business operations. If you want to buy shares for companies trading on the stock market, you go to a stock market agent/broker who will pick the stocks for you or you can pick on your own. It is very necessary for you to buy shares in a company with a good performance as share prices on the market respond to current and future performance data. It is not surprising to have your invested money increasing by 25% in a week or drop in price as such. You should be watchful of your chosen stocks and act wisely the moment you think it is time up. With speculation and attention that the market receives, it can take no time for one to be rich or poor. The economy and political activities also play a great deal of how this market performs and you should also be on the look-out of any good or bad news that can affect your share price.

## **Foreign exchange market**

This market is mostly determined by trading economies of different countries. When companies and individuals like you send or bring money to and from another country, there is need of a price/value of the two monies (currencies) involved and this will be determined by the performance of each countries economy. The country with a strong economy will have it's money (currency) buying more according to the current exchange rate between the trading partners. The foreign exchange market is where this conversion takes place, thereby becoming instrumental in moving funds between countries.

The foreign exchange rate, price of one country's currency is determined in this market so that funds can be converted from this currency to that currency before any transaction. Foreign currency trading is used by investors who are seeking to reap profits from this market as foreign exchange rates shift on a daily basis internationally and if you invest in this market, it is advisable to do so with a knowledgeable insight of how the economy and other factors are contributing to the performance of this market.

# **BANKING**

The central bank is responsible for the conduct of a nation's monetary policy, the management of money, interest rates. The whole banking sector is where we have banks and these are financial institutions that accept deposits in the form of local and foreign currencies, provide loans and process payments among other services they provide. With a bank any individual in need of an account can go and open the account as a savings, loan, transaction, investment and more depending with your requirements. Banks are different in their operations as they are categorized as commercial, merchant, building, loan associations, credit unions mutual savings banks, investment and other type of banks depending with the economy and country. Banks cater for average individuals to local organizations and governments as per their service provision.

## **Interest rate**

When you borrow from a bank or other financial institution, you are required to repay your loan with an extra charge known as an interest rate, this also applies when you put your money in a savings or investment account, you will earn an interest as per terms of the account, therefore an interest rate is simply the cost of borrowing or the price paid for the rental of funds. With high interest rate charged for a loan, many people are discouraged from buying because the high cost of financing.

However the same high interest rates could encourage you to save your money as you can earn more interest from your savings. The same happens with businesses as many positive and negative decisions to borrow are made due to high/low interest rates, obviously with low rates, the economy will perform well as more businesses and individuals can borrow to expand operations resulting in low levels of unemployment and also boosting spending habits by the consumers as it becomes more affordable to buy on credit/loans.

## **Payments**

Payments systems evolve with time and centuries ago clothing, precious metals such as gold, copper, animals such as cows were used as the principal means of payment and were the main form of money. At the same time there was a payment system as barter trading, this was because in those days there was no paper money/currencies to use. As we progressed, some special notes and papers viewed as money began to be used in the payments system. Today we have different currencies and other payment options as below;

## **Commodity Payments**

There are universally acceptable commodities in the markets today and many are willing to take these as payment for goods and services. Such valuable commodities that serve as money for payment are precious metals such as gold, silver, platinum and diamonds. Commodity money is the name given to such money that has now become a universal acceptable medium of exchange.

## **Electronic Payments**

Electronic payments are made electronically using computers, mobile phones and other gadgets that can connect to the Internet/Intranet and perform the transaction. Banks, merchants, government and other operators in the economy provide a web site in which you log on and make your payment electronically. If you also have other accounts that you want to add money into, you simply make an account payment transfer. Electronic payment systems provide you with an efficient, fast and cost effective mode of making payments in the comfort of your home or office, no more trips to the local power station office to make bill payments. Recurring bills can be automatically deducted from your bank account to the service/product provider with only one instruction or setting in your account. With this payment system your cash is converted to electronic money (or e-money) and this is money that exists only in electronic form.

## **Money Transfer**

There are various payment and transfer systems in the financial sector to process funds from one point to another. These transfer systems are used at different levels by individuals, banks and other organizations. Some of the money transfer agencies are (Money gram, Western Union, Mukuru etc.) and they process transfers between two parties or individuals in two different cities or countries. The party sending funds is known as the sender and the other party receiving the funds is known as the receiver. There are also Internet payment processors who process payments and transfers online, such processors are (PayPal, iBill, Stormpay, AlertPay etc.). Payments are transferred through national or international networks such as the RTGS, SWIFT, EFT and many others using satellite, cable and other links..

## **Bank Credit and Debit Cards**

Credit cards are provided by merchants and banks to customers as that will allow them to make purchases at without cash. The cards are given to selected persons and businesses that can afford to make repayments with interest and other charges included. Credit cards issuers earn their income from loans provided to credit card holders when they spend their card limits in a specified period of time.

**Debit cards** , enable their holders to purchase goods/ services, withdraw cash from ATM machines & retailers, transfer funds and many other uses by electronically transferring funds directly from the debit card bank account to a merchant's account etc...

## **Smart card**

This advanced card stores your cash and when all the money in it is finished you simply load more by transferring from any account, ATM machine, personal computer with a smart card reader, or specially equipped phones. The card can also store vital personal information, enabling the card to be used as an ID, license and more.

## **e-cash**

e-cash is a payment method used online on the Internet for any payments, this is also refers to virtual currencies and transactions are processed by going to the payment web portal, web store etc.. on the Internet. After selecting the items to purchase or bills to pay, a customer clicks the payment button on that will automatically process the payment by transferring e-cash to the merchant's account.

## **Cheque/Check**

Some bank accounts have options for account holders to receive a cheque/check book that will be used to make payments to merchants outlets and individuals, also cheques can be written for own withdrawals. A cheque is issued against the money available in the account or any allowed overdraft. All cheques not cashed over the counter but deposited in an account are cleared in 2 to 21 days depending with the payment process.

## **Loans**

Banks, investors and individuals can provide loans and make a profit from the interest earned. Loans are risky if there is no security given by the borrower because if the borrower fails to repay the amount due, the lender will in most cases fail to recover the loaned money. Before getting a loan it is necessary to assess the level of your capability to repay the full amount as failure to do so can create a poor credit rating and any assets secured as security for the loan will be sold to recover the money. As a borrower it is necessary to always get a security or anything valuable that you can keep until the loan is fully repaid so as to minimize your losses.

# **BUDGETING**

When you earn money, you also plan to spend that money at some point. It is a requirement that you plan your financial life accordingly so as to avoid losses. Budgets are necessary as they will guide you on how you are going to sort your financial life. A budget is prepared by individuals, families, businesses and others to have a planned manner of spending within their earning capacity. A bank account suffering from non-budgeted expenses is always in the red or overdrawn sometimes leading to the bank closing the account.

Money spent without a budget is just like filling your V8 sport car with 10 litres of fuel and expecting to travel a distance of a thousand kilometres, that is no proper planning and budgeting, and with such decisions you will reach nowhere. When you budget, always make a list of your basic requirements first and luxuries later, there is no need of buying something you are going to use in three months now and skipping your weekly items. Even with a huge balance in your bank account, it is wise to always use your money in a proper manner that is planned and controlled. If you spend your properly budgeted money accordingly, you will not have any headaches wondering where all that money went.

## **FINANCIAL REMEDIAL STEPS**

In the event that you find yourself in a financial mess, here are some tips that you can use to solve your financial problems:

### **Defensive Strategies**

Cut down what you are already spending on. Your Cash Flow is more important than revenue. And you need to have lots of cash flow coming in your pockets if you are going to succeed.

Here are some things you can cut down on

- Smoking – if you can't quit, just cut down on a few sticks
- Alcohol – booze can drain your finances faster than a running tap
- Night outs – spend some nights at home thinking about making more money
- Gambling – if you plan to gamble, it is better to gamble in a business
- Vacation and Country Clubs – you won't die without a few memberships
- Food – eat healthily and you can even think clearer
- Laziness – The biggest thing that will hold you back!

Most important of all, don't buy anything that constitutes a liability. A liability is anything that takes money out of your pocket no matter what they are worth in the future. Think in terms of cash flow. What can I invest in today that will give me funds tomorrow?

Now let's move on to offensive strategies:

## **Offensive Strategies**

One of the best, low-cost ways to invest in your skills is to join a Network Marketing company. There are many other options such as starting a traditional business or maybe even an Online Business.

But if you want to guarantee yourself something concrete where skills are of concern, my take is on Network Marketing. In a network marketing company you can learn a lot and not because of how much money you can make (although it would be fantastic if you can make a living out of it). You see, network marketing companies are the one place where people will share their trade secrets **FREELY**. It is logical because in order for your up-line to succeed, they will want you to succeed as well! Therefore, they will not hold back in teaching you the skills of a business person.

Furthermore, the relatively low cost of investing in a network marketing company will amaze you for what you can learn for the price you are paying (a few bottles of vitamins and a business kit for the experience of a lifetime!) They will patiently train you in the attitudes and business skills you need to succeed in this industry.

Basically, you can't succeed in network marketing with an employee's mindset. A network marketing company will train you in sales, communication, teamwork, leadership, positive thinking, self-improvement, time and money investment as well as the support of your up-line as a personal coach and mentor. I dare say that even if you didn't make a cent, but diligently went through their program, the skills you develop will last a lifetime.

You can also develop skills by attaching yourself to an insurance agency. The job may be challenging, but those companies will also teach you the same skills above and maybe even gain a few tips on financial planning as well.

How about an Internet business? If you have the aptitude for computers, Internet businesses offer a low cost, high-profit margin business that can earn a lot of money and tap into a worldwide market.

Other places you can learn about business skills can be found at financial planning courses, real estate investment courses, time management courses and lots more.

All these I have suggested will be the safest way you can start a new business. You are only spending a few hundred to a thousand dollars in start-up and education. A traditional business might be too risky for someone without any business experience.

You invest tens of thousands of dollars and you might struggle trying to break even. But once you have developed the skills above, you will have a higher chance of succeeding.

The most important thing of all besides a good learning attitude are the people you mix around with. It has been said before; you are the sum of the five people you spend the most time with!

This is very hard to swallow but imagine if you start talking to your five beer drinking, poker buddies that you want to go out on your own and make a fortune, what would they tell you? They would laugh their socks off before tearing your ego into a million pieces!

At the heart of man lies jealousy. They don't want to see the people around them succeed. If you succeed, it makes them look bad. They know in their hearts that they are going nowhere yet they embrace that lifestyle and pull you down with them. They will steal your dream, and rob you of your financial freedom if you are not careful!

Combine these strategies with others described in other modules within this programme and you will certainly have a positive bank balance soon and also some cash in your pocket.

# Defictionery

**Words** enable us to communicate, learn, understand and describe situations, names, circumstances, objects and periods of then, now, when, as, how, if and many other outcomes. A word can be used in many different descriptions as to create a meaning and understanding of an event or other objective. Words can mean more than one description depending with the language and use. This Defictionery is a composition of words, their meaning, use and description, more-so focusing most importantly in the developmental issues, circumstances and understanding.

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## **Ability, Proficiency, Competence, Skill, Power, Facility, Capacity, Talent**

**Ability** to, the talent do something; deliver results as expected; having faith to do; the power within; quality of performing; permit the potential to; facilitate achievement; accomplishment of; something done; able; skills; power and qualifications to do; physical or mental capacity; confirmation of the wanted outcome.

## **Achievement, Attainment, Feat, Succeed, Accomplishment, Fulfillment**

**Achievement** of, succeeding; to accomplish; a deed bringing success; being bold to; a feat; ability to demonstrate the skill to; attaining the target outcome; to earn results from pursued efforts; bringing fulfilment of.

## **Action, Doing, Work, Activity, Operation**

**Action** to, do or doing of something; deal with something; happened because of; results shown after; engagement to; proceedings leading to; act; execute; carry out a task or work; result of a decision, effort, plan and contribution of.

## **Attitude, Manner, Position, Bearing, Posture, Stance**

**Attitude** towards, a certain way of how you think or do something; feel and act about; behaving because of; sudden change in; a problem; negative or positive striking style of thinking or feelings; mental state of; position; degree of like or dislike for an item; views of certain circumstances.

Bad - \_ - >

## **Bad, Wrong, Nasty, Evil, Negative, Poor, Wicked**

**Bad in**, an outcome not expected; unpleasant; worse than; undesirable level with negative results; unlikely to be of benefit; lower standard; poor quality; unfortunate happening; discomfort; below the required target; unsound; immorality; a deep in performance; wrong answer or result; terrible situation; action or behaviour of evil intent.

## **Behaviour, Behavior, Action, Bearing, Conduct, Manner**

**Behaviour** of, a typical way you behave; a manner of or no intimidation; distress; threats; embarrassing actions; unwelcome interference. An action or reaction under certain situations and circumstances; Control or lack of it for yourself; attributes; responses and movements in a positive or negative conduct.

## **Challenges, Test, Hardship, Obstacle**

**Challenges** of, difficult task to overcome; a situation that requires your abilities to be put on test; stumbling block to a solution; demand for proof or qualification; eligibility requirement; the need to show suitability of.

## **Character, Personage, Nature, Personality, Temper, Figure**

**Character** of, consists of good or bad qualities; kind of; courage and determination within; ability to; effectively do something; unpleasant; interesting or admired way of; unusual actions; notice of something unusual; good reputation; positive recognition; imaginary representation of; nature of something; attributes determining; moral and ethical reactions; portrayal of; repute; a trait of; distinct variant of; a combination of qualities bringing something to be of liking or disliked.

## **Commitment, Undertaking, Pledge, Obligation, Bind**

**Commitment** of, dedication to; application of the will to do something; engagement to be part of; a sincere steadfast fixity of a purpose; trust to; promise; something specified to be accomplished by; acknowledgement and dedication to honour a pledge.

**Courage** - \_ - >

## **Courage, Bravery, Gallantry, Fortitude, Nerve, Daring, Will, Boldness, Mettle, Intrepidity, Prowess, Audacity, Guts**

**Courage** of, overcoming; the quality spirit of your convictions; confidence to conquer; self affirmation of being; a character to do conquer; ability to face challenges and dealing with them; getting rid of fear or anxiety; being brave and having the guts to succeed.

## **Desire, Want, Like, Wish, Longing, Request, Lust, Appetite, Aspiration, Will, Crave, Yearn**

**Desire** to, wanting do or have; strong feeling of; need to; an outcome that reflects the genuine goal pursued; commitment to succeed and achieve; hope; great expectations; inclination to have something; a sense of longing; dream of acquiring an item or object; benefits or rewards from your heart or mind wishes.

## **Destroy, Ravage, Exterminate, Waste, Devastate, Spoil, Ruin**

**Destroy of**, damage beyond recovery; something existing before but not existing any more now; undoing; destruction; demolish completely; total eradication; contain a situation or problem to a point were its existence is limited.

## **Destruction, Havoc, Demolition, Desolation, Devastation, Wrecked**

**Destruction** of, partial or complete act of destroying something; deliberate harm; terminating something; irreparable damage to anything; disposal; an action that is devastating and causing negative losses, and damage.

## **Effective, Active, Operative, Real, Efficient, Actual**

**Effective** of, desired outcome; works and produces intended results; functions correctly; organised to achieve; results from practice; control of; officially; valid and capable of; accomplish a purpose; force or influence; capacity to; efficient manner; effect to; meets objectives as wanted; correct and appropriate solutions.

**Evil** - \_ - >

## **Evil, Bad, Nasty, Mischief, Wrong, Wicked, Sinister, Malicious**

**Evil** of, immorality behaviour and actions; a harmful or undesirable situation caused by; objectionable intentions; a motive causing destruction; misfortune; inflicted pain or harm from a wicked plan; negative decision or plot.

## **Faith, Creed, Trust, Credence, Fidelity, Reliance, Loyalty, Belief, Persuasion, Confidence**

**Faith** of, belief in; having trust in someone or something; believe in; truth of what is right; honest or legal; belief in a supernatural power; to rely on; being confident of; convincing or persuasion of your mind; loyalty or allegiance to a cause in anticipation of an outcome because of trust. hope or a strong belief.

## **Focus, Target, Center, Concentrate, Point, Aim**

**Focus** of, particular attention; think of or about something carefully; deal with; assessment of; developments in; concerned with; monitor well; see clearly; putting more energies and effort in something; distinct manner to achieve a purpose; a central point of; specific targets; a certain way to reach the end.

## **Fundamental, Underlying, Essential, Principle, Basis, Primary, Foundation, Principal, Main, Substantial, Basic, Ultimate**

**Fundamental** of, an important element that creates the needed environment for proper functioning of anything; a critical requirement, absolutely necessary item; object or input; an important aspect; very essential component; correct facts; the ultimate level of.

## **Goal, Aim, Purpose, Objective, Desire, Result**

**Goal** of, hope to achieve; getting something from a method; state of focusing; an outcome from a plan; results from an attempted planned action; an objective achieved when a certain course of direction and mindset is set or focused to deliver the pursued thought or desire.

Good - \_ - >

## **Good, Nice, Positive, Kind, Okay, Well, Fine, Right, Advantage**

**Good** of, pleasant; enjoyable; best quality or standard; a level of benefit; something sensible, desirable and acceptable; satisfactory results; beneficial outcome; pleasing deed; of excellence; anything favourable. an effective suitable and expected degree of performance.

## **Habit, Characteristics, Process**

**Habit** of, doing of something regularly; perform repeatedly with or without awareness; established custom; pattern of automatic, or non of a frequent repetition of any process; sequence of doing the same bad or good actions.

## **Happiness, Joy, Blessedness, Bliss, Felicity, Glad**

**Happiness** of, feelings of pleasure; satisfied with; smile or laugh, being confident, pleasant experience; good atmosphere; positive expressions state of well-being; relaxed mind; feeling comfortable; deriving expected outcomes and benefits thereby contributing to an appreciative condition.

## **Health, Well-being, Strong, Fit, Soundness**

**Health** of, pure; the condition of; free from; a state in; feeling of; working well; medicine; disease; illness; sick of; natural state of; general physical, spiritual, mental and social well-being; safe; secure; clean; being strong and fit; a state of positive or negative condition; a combination of different elements contributing to; processes; characteristics; features; a coordinated structure capable to produce; the fitness or ability within; of goodness.

## **Idea, Thought, Notion, Plan, View, Concept, Mind**

**Idea** of, a course of action guided by a vision; image, sound or written knowledge of achieving the outcome desired; an opinion or belief of anything; information; details; action or activity with the aim of reaching a certain conclusion, a purpose; intend to do something of benefit; understanding of; representation of; an abstract which exists in the mind, a formula, solution or answer to solve or develop an item, object or any other result.

## **Influence, Affect, Authority, Operate, Effect, Hold, Impact, Action, Sway, Power**

**Influence** to, power of; make; do as; control; exert; attractive power; direct impact; determine; charm; induce; manipulate; ability to have wanted results delivered by exercising or applying necessary pressure and command.

## **Inspiration, Look Upon, Inhalation, Motivation**

**Inspiration** of, feeling of; enthusiasm from; creative focus; want to do as something or someone; arousal of; special effect; act as; motivated by; appreciate to the point of doing as; respect of; encouraged by; having hope because of.

## **Instinct, Replete, Impregnate**

**Instinct** to, a fixed way or pattern to do; doing something in the same identical manner; a particular inborn skill of acting, thinking and behavior; natural skill toward achieving a certain conclusion or objective; inherited way of.

## **Integrity, Entirety, Completeness, Wholeness, Honesty**

**Integrity** of, consistency of; positive actions, values and principles; good expectations; ethics; quality of; intuitive sense of; truthfulness in; accepted moral character; excellence; common soundness; scrupulous professionalism; consistency of correct values or methods; steadfast adherence to uprightness in making decisions and living.

## **Intention, Idea, Mind, Plan, Aim Thought, View, Meaning, Goal, Objective, Notion, Purpose**

**Intention** of, doing something planned; emphasizing on; convinced to do or accomplish; will to; purpose pursued; anticipated guide; specific act of; course of direction of; affirmation; the focus of; element of hope to achieve; belief or believe in a particular outcome from a thought or goal; idea or plan to; motivation to seek; aim to find a result from a view or a goal.

Lifestyle - \_ - >

## **Lifestyle, Mode**

**Lifestyle** of, a chosen living condition; a certain behaviour; habits and character of; manner of; reflection of values; attitudes and patterns of; expressed way of activities; specific interests and opinions; a mode of survival or functioning; actions or showing of acquired good or bad qualities and style of possessions, health, achievements, understanding and abilities.

## **Mindset, Reasoning, Mental-Frame, State-Of-Mind or Thinking**

**Mindset** of, a general attitude towards something or someone; typically way of doing something following a certain guide; mental thoughts about something, anything or an idea; a state of views and plans; notations held by a way of thinking; beliefs of; point of view that leads to a particular outcome.

## **Muster, Gather, Collect, Review**

**Muster** of, to gather something; assemble; to summon up; collection and bringing together of things or people to do something that will enable the success of; acquiring the strength and courage to progress.

## **Negative, Minus, Deny, Negate, Reject, Disallow, Refuse**

**Negative** of, a bad attitude, behaviour or situation; a lower than expected level; not optimistic of; dangerous or harmful; something of unwelcome nature; lack of; unpleasant quality, result or characteristic; an aspect of any situation that is of an opposite outcome; resistance to; a damaging effect; discredit without reason; non positive or helpful suggestions; withdrawn benefits; reduced level of an expectation.

## **Objective, Purpose, Goal, Aim, Plan, Target, Intention, Impartial**

**Objective** of, an outcome to be achieved; correct facts; a certain result intended to be attained; a specific defined and desired end of a plan; mission or project with or without a deadline.

**Outcome** - \_ - >

## **Outcome, Effect, Product, Result, Conclusion, End**

**Outcome** as, a process of events, plans, actions or a phenomenon bringing to a certain conclusion; strategy; plan; incident resulting in something; results of efforts or similar causes; the end of a pursued objective or goal..

## **Painful, Uncomfortable, Laborious, Aching, Grievous**

**Painful** of, a hurtful condition or situation; wrong; difficult and unpleasant; hard; physical or emotional misery; stressful, bad, displeasing, discomfort and an unpleasant environment; circumstance; feeling and uneasiness toil; annoying and bothersome action; anguish experience causing unhappiness.

## **Positive, Sure, Good, Certain, Absolute, Affirmative**

**Positive** of, hopeful; confident of; good; exciting; pleasant aspects of an outcome; acceptance of; convinced in a manner that is reflective of the true facts; beneficial result; greater than; absolutely sure about something; confirmation of a better outlook or expectation.

## **Posses, Acquired, Capable**

**Posses** in, something derived from; abilities; being able to do; learning to achieve the capability to do something; acquired knowledge and skills; recognized to have; powers to do; position or authority with influential decisions.

## **Power, Operate, Strength, Authority, Energy, Vigour, Capacity, Ability, Potency**

**Power** to, partial or total control; position of great influence; able to; dominate; ability to do with or without approval; take charge of a situation in a positive manner; strong; determination to; qualities required to succeed; strength or force used to achieve an outcome.

## **Principles, Values, Laws**

**Principles** of, belief in; mutual respect; truth of a certain way of doing anything; practices of best standards; a basis for; conduct of what is right; basic correct paths; fundamental straightforward solutions; moral rule in the manner that guides someone or something.

## **Progress, Improvement, Develop, Headway, Advance, Growth, Proceed**

**Progress** to, a gradual improvement; reaching near to the target; accomplish; achieve or complete anything pursued; move over to the next step; continuation advancement toward the end; positive build up; accrue some benefits at each step; accumulation of..

## **Prosperity, Wealth, Welfare, Affluence, Success**

**Prosperity** of, growth in; increase; profits; state of flourishing; fortune and success; wealthy state; happiness; good health; comfort; high standards of well off; affluent; favorable varying degrees of success; abundance of valuable possessions; a boom in achievements and accumulation of a positive good lifestyle or riches.

## **Pursue, Chase, Follow, Track**

**Pursue** of, follow something passionately; carry out a certain task wholeheartedly; participate in; involved in; pursuit of a goal; hunt for; quest for; search to find answers of an issue; further progression of a higher level; advance ahead to gain better results; doing a required action to bring about a favourable outcome.

## **Recognize, Accept, Admit, Identify, Acknowledge**

**Recognize** as, to know something; approve; show an appreciation and recognition for; aware of; being cognizant of; see, look or focus with interest; detect; remember something.

## **Respect, Esteem, Honour, Homage, Regard, Consideration, Revere**

**Respect** of, a deep admiration of; show of due regard; feelings, rights and traditions exercised by others; abide by; pride and confidence within; feeling of honour and dignity given; being honoured; a courteous way of expression; obedience to: actions, behavior or doing of something with the intention to please and receive recognition or praise; something of high regard and given the deserved attention.

Responsibility - \_ - >

## **Responsibility, Onus, Duty, Accountability, Liability, Obligation**

**Responsibility** for, agree to; a right to; binding force; trustworthiness given to; being answerable to; responsible behaviour, actions and way of; rational acceptable conduct of; high values of integrity; a degree of control; unbiased way of doing something; showing the humility trait within; being accountable for anything despite the outcome..

## **Successful, Accomplish, Prosperous, Achieved, Fortunate**

**Successful** in, achieve intended results; popular; favorable outcome; desired effect; being prosperous; fortunate to have; happy about; attainment of; state of reaching a certain level of prosperity or fame; condition of acquired positive benefits; being able to succeed in a mission or goals, achieving ones desires..

## **Thought, Opinion, Idea, Thinking, Mind**

**Thought** of, analysing something deeply; careful thinking; intention of; hope of; a reason to do something; act guided by; belief of ; consider something after going through it carefully; focus all attention on something; a state of mind working out a solution; a plan from; outcome achieved by; an intend of.

## **Truthful, Honest, Faithful, True**

**Truthful** of, telling of what is real and correct; expression of goodness; being righteousness's; a fact or reality of no evil and lies; real; original; appropriate standards and quality; accurate; of a moral behaviour or character; attributes of integrity, straightforwardness and trustworthy; the absence of lying, cheating sinful intentions or actions; being sincere forgiving and caring.

## **Wealth, Prosperity, Affluence, Fortune, Riches, Plenty, Abundance**

**Wealth** of, valuable possessions; money of large sums; a guaranteed extra or plentiful supplies of any stocks; great deal of affluent; high monetary value; well-being; luxury; accumulated expensive asserts; huge net gain; a high level of human desires satisfaction.