



Don't worry about 'how'.

# Dream Big!

“When I think about my New Year's Resolutions,” Ellen Schafer says. “I think about my personal wish list. The things I want to occur in my life. Then I decide on the steps I will take towards making them happen in the coming year.”

Some people won't allow their mind to reach out for what they really want out of life because they are afraid they will be disappointed. If you think your dreams are beyond you that is because you are looking at where you are right now and trying to imagine how you could possibly accomplish them with the means currently at your disposal,” says Ellen.

The tools we have right now to make our dreams become a reality are just the start and not necessarily



Ellen Schafer

the same tools we will be working with in the future. Its important to have enough faith in ourselves and life to move in the direction of our dreams no matter how impossible they may seem.

Ellen, who has been in her own financial services business for 22 years says that the successful people she knows all have one thing in common - they are inveterate dreamers who are prepared to put their energy, intellect and especially their imagination behind

their dreams in order to bring them into reality. She says some of the really wealthy people in our community have been doing it for so long it is second nature and they are no longer consciously aware that they are doing it.

“You have to start planning your finances the same way you would plan the holiday of a lifetime,” Ellen says. “When you plan a great holiday you have to start by knowing what destination you have in mind and what date you intend to arrive. You will need to know what mode of travel to use and plan any stopovers along the way. When you arrive at the final destination you will want to have your accommodation booked in advance. Will you be able to afford to choose five star accommodation, will you have to make do with three stars or maybe end up camping out?”

Most people who have been on a wonderful holiday will tell you that half the fun is in the planning and the choices they make before they even leave home. “That's what good financial planning is like,” says Ellen. “You not only figure out the final destination (retirement) you enjoy the whole trip including all the stopovers (fulfilling dreams along the way). You decide the mode of transport (superannuation or gearing or a combination of both). You become actively engaged in the planning process (go to a few seminars and do some reading). Most importantly you have to first be a dreamer who employs action to make things happen in life.”

On Wednesday 17 January at 6pm, Ellen Schafer & Associates will be giving a free workshop in Buderim for people who want to create a Living Financial Plan. The workshop is expected to go for about three hours with a half time break when a light supper will be served. Seating is limited so it's important to book on 5445 6044 or [www.esafinance.com.au](http://www.esafinance.com.au).

A Living Financial Plan encompasses all the stopovers and explains the various modes of transport as well. Ellen says that whilst the seminar is free it is important that if you have a partner they also attend. “It's always nice to have a travelling companion when you are going on a big trip” says Ellen with a smile.

Ellen Schafer & Assoc. Pty Ltd ABN 67 072 661 548 is an authorised representative of GWM Advisor Services Limited, ABN 96 002 071 749, an Australian financial services licensee with its registered office at 105-153 Miller Street, North Sydney, NSW, 2060.