## 6½ Jedi Codes

for Time & Financial Freedom

Principles of Success in Building Financial Independence

#### **Clive & Teresa Evans**

with help from Winston Churchill, George Lucas, Zig Ziglar, Will Rogers, Carl Jung, Ayn Rand, Napoleon Hill, Benjamin Franklin, David Cottrell, Thomas Edison, James Richardson, Qui-Gon Jinn, Han Solo & Yoda



"I am not what happened to

"The goal isn't more money. The goal is living life on your own terms."

-Will Rogers

"I took over control of the merchandising not because I thought it was going to make me rich, but because I wanted to control it."

-George Lucas

## Dependency vsIndependency

It's vital to understand the difference between dependency and independence.

Your ability to earn money is usually a result of high dependence.

High Salary = High Lifestyle = Dependence.

You are selling your time for the money.

Independence is living life on your own terms. Using your time for yourself. Using your money to create time for you.

Anything created by other people can be taken way.

Anything you create can't be.

Be one of the clever ones who realise that the real advantage of lifestyle dependency is not lifestyle and security, but the opportunity to use this to establish your own independent life.

Consider the crucial balance between:

a) how long it will take to complete your plan

and

b) your personal sell-by date. (Be realistic on this).

The time to start is now...

#### **Thoughts**

How long is your timeline really?

You don't know how long you have or how long you have working in your current career.

But counting from today will certainly give you the longest timeline.

Ask yourself, "When should I start?"

"Difficult to see.
Always in motion is the future."

-Yoda

# What Is Financial Independence for Me?

You need to define it.

You can't create a clear path if you don't have a clear destination.

And only you can decide what a meaningful destination is.

#### **Thoughts**

What sort of destinations do you want for you?

Home?

Lifestyle?

Second calling?

Your Dream Life?

Anything else?

Really think these through. You may never have another chance!

"If you can dream it, then you can achieve it."

— Zig Ziglar

"You have to find something that you love enough to jump over hurdles and break through the brick walls."

-George Lucas

## **3.** The Money

Don't get confused about the money.

Money empowers, but doesn't create. It's just a unit of measurement, not the goal.

The amount of money is the way of keeping score. Just like the measure of a journey is mileage.

But money doesn't create independence on its own. It's a measure. You need clear goals/ real destinations, not mileage.

#### Thoughts

What monetary value is required for each one of your goals?

In today's money?

In tomorrow's money?

How far in the future are your goals?

Go back to your desired destinations on page on page 5 and insert what each of these destinations will cost today.

What will they cost tomorrow?

What will they cost at the end of your plan?

"Money is only a tool. It will take you wherever you wish, but it will not replace you as the driver."

## Realistic Timelines & Sticking with the Plan

#### Major causes of failure are:

- 1. Not creating a plan with clear realistic timelines.
- Once you have created a plan you must stick with it. (Key issue.)

Your timeline has to allow life to happen, but it should be as short as possible to achieve your escape from dependency and into real independency.

Be aware that you can easily lose focus.

#### **Thoughts**

What's your timeline?

How does that affect the real cash required for each of your goals?

What could make you lose focus?

"A goal is a dream with a timeline."

— Napoleon Hill



"Master Yoda says I should be mindful of the future but not at the expense of the present."

-Qui-Gon Jinn

## **5.**

#### **Financial Instruments**

It's vital to put enough money in the tank.

Financial instruments can enhance, but they can't create.

Saving from your income is the raw material you depend on.

Most people can't save enough over the crucial 10- to 15-year period.

Those working for the super rich have the ability to save high amounts throughout their plan.

#### No quick fix.

You might expect one, but there isn't.

You might expect the financial elements to do the work, when you need to be saving.

Silver bullets and "The Next Best Thing" aren't the answer.

Long-term saving doesn't sound exciting, but it will ensure you achieve your goals.

All financial instruments are broadly the same and will work properly over a sensible time frame.

Your savings from your salary will account for the majority of the capital you accumulate.

#### **Thoughts**

Add up the total cost of your goals from page 5.

Check your timeline.

How much money do you actually need to save?

It will depend on your timeline.

The more you save the faster you will move from dependency to an independent life.

The shorter your timeline the more you need to save.

"Money makes money, and the money that makes money makes more money."

— Benjamin Franklin

"It's the ship that made the Kessel Run in less than 12 parsecs."

-Han Solo

## **6.**

#### **Value Your Plan**

#### Your plan is sacrosanct.

If you do not make it so, you will fail. We know this. We have seen it time and again.

#### Repeat: YOU WILL FAIL IF YOU DON'T MAKE YOUR PLAN SACROSANCT.

The money should be regarded as untouchable until you reach your goals.

Everyone involved in your plan has to be committed to it and your goals.

You need to communicate this to all involved very clearly.

#### **Thoughts**

Who else needs to buy into your plan?

Just how committed are you?

How much help will you need to stay on track?

How often will you need to review your plan – not the money, the plan?

"Frequently, the difference between success and failure is the resolve to stick to your plan long enough to win."

— David Cottrell

"Many of life's failures are people who did not realise how close they were to success when they gave up."

— Thomas Edison

"If you want to be successful in a particular field, perseverance is one of the key qualities."

— George Lucas

"You simply have to put one foot in front of the other and keep going. Put blinders on and plough right ahead."

— George Lucas

## What do you need to do now?

Review the six principles and see how well you are doing.

Now stop and think about how well you *could* be doing.

Do you have what it takes to achieve your dream life?

Maybe you need some help?

Take a look at our LinkedIn profiles to see if we fit with you.





For over two decades, we've dedicated our lives to helping superyacht crew achieve financial freedom so they can live their dream life after yachting. And now we're using that experience to help other key personnel who work for the super rich achieve the life of their dreams too.

We work with the 10 percent of people who realise they work in a golden bubble that could burst at any moment. We coach and support them so they can break free and create an independent life based on their values and ambitions.

This means we help you identify what is really important to you. Together, we put a plan in place and ensure you stick to it so you actually achieve your goals.

We're here to help you. Why not book a free 30-minute Zoom call with one of us to explore your life and financial goals?

You can schedule right here: Free Call

### Clive Evans



Connect with me on LinkedIn

#### Founder & Mentor

By the time I was 38, I had built one of the most successful sales teams ever at one of the world's biggest life assurance companies. I had two company cars and was on big money. Really BIG money. I thought it would never end. But it did. Not slowly, but in the blink of an eye, after a corporate takeover.

The rewards and the lifestyle were gone. Money, cars, house—pop! I was left with a former holiday home in the south of France.

That's where Yachting Financial Solutions (YFSOL) was born. I saw crew on board superyachts earning big money and enjoying a lifestyle most people couldn't even imagine. And I saw time and again how it was taken away from them in an instant. They were in a golden bubble they thought would last forever. But the bubble always pops. So I dedicated my life to helping superyacht crew use their time in the bubble to achieve financial freedom and live a life of independent happiness.

### Teresa Evans



Connect with me on LinkedIn

#### Founder & Mentor

Imagine having to choose between working for a big rockstar or building a business and an independent life for yourself. That's the choice I had to make.

Cheffing for a rockstar has its appeal. But, instead, I chose me. I chose to build an independent life on my terms. A life based on what was important to me.

I joined Yachting Financial Solutions (YFSOL) because I knew it would allow me to help others do the same—specifically superyacht crew. I knew the sacrifices they were making. I also understood the incredible opportunity they had to use their time in yachting to build lasting wealth and independence for themselves. And a happy and fulfilling life.

### **Our Manifesto**

### At the YFSOL partnership we wholeheartedly believe:

- All those enabling dream lives for the global elite have the ability to create their own infinite dream life on their own terms.
- We are on your side and are committed to helping you move from dependency to empowerment, using learning, personal growth, goal setting and partnership.
- We are committed to enlightening all those we come into contact with about the double-edged sword of high disposable income/dependency versus independence.

- A perceived, luxurious lifestyle is rigged against those working in it. We are their secret sauce to enable them to create a life on their own terms, not someone else's.
- A group of truly committed and enlightened individuals can truly change the status quo.
- In always telling the truth and rewarding determination and courage.
- Those at the top of the tree are actually the most vulnerable and we are determined to help them make an exit on their own terms to their infinite, dream life.

# "The time to start is now!"

-Clive & Teresa Evans

# "Do or do not. There is no try."

— Yoda

# "Never, never, never give up."

-Winston Churchill



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