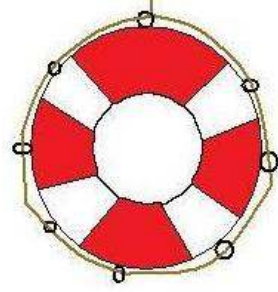


**Practical
Solutions**



7 Key Resources to Start and Grow a Business Without Spending a Dime

Practical Solutions Guidebook Vol. 2

By Ellen Brockway

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Introduction

People have been starting businesses for centuries. Think about it. The entire world economic structure was founded (or funded, if you prefer) by every day people starting every day businesses. Century after century people just like you and I have built businesses to make a living. They started their businesses just as we start ours. They started with an idea based on their individual interests, natural abilities, and strengths. They formed a plan and took action. They believed they could do it and they did it. They were called farmers and shop owners and tradesmen. They were independent business owners. Now they would be called entrepreneurs.

The advantage we have over our ancestors is the wealth of great resources and tools that are available to us right now. Starting and growing a successful business has never been easier. Somewhere along the line in the past several decades, we have lost sight of our own unique value, expertise, and motivation to take active steps in providing for our own welfare. We always have been and always will be responsible for our own lives and what we make of them.

You can start and grow a business right here and right now. You can do what you want to do and provide for your family. You can start today, without spending a dime.



Free Resources

Free resources are abundant. It never ceases to amaze me how much, how varied, and how available anything we want to know about is available for free. The library, the internet, and most importantly, YOU contain all that you need to make your life what you want it to be.

Free resources do not make things happen magically. You need to take advantage of using them to their fullest to further your work and your life. There is no excuse not to.

**One of the greater joys in life is finding
what we really need or want and finding it for FREE!**

There is a saying that you get what you pay for. If you believe that if something cost you nothing, then it is worth nothing, then you need to think again. As with anything, value is determined not by how much it cost in dollars but how much we use it in our lives. The worth of anything is what you get out of it. You get out of it, what you put into it. There are costs attached to any free resource. Those costs are called time and effort. When you take the time and effort to put free resources to work for you, the rewards are limitless.

There are seven key resources that are available to everyone. You will have to invest time and effort to use them. For everything that we do in life, we make the choice of what that is. We choose how we spend our time. We choose the things that we want to work on. What we receive from using these seven key resources is 100% dependent on how we choose to use them.



This guidebook is not a specific list of website free resources. Each of us is an individual with unique wants and needs. It is beyond the scope of this guide to provide a complete list of resources that would fit the needs of everyone.

It is the internal resources that we all possess that drive who we are and where we arrive in life. These things are free and available to us every moment of every day. You have to want something better than where you are right now to make lasting changes in your life. You have to take the steps toward what you want in life. If you are at a point in your life where everything is a struggle to survive, use every part of whom you are and who you can be to get yourself back on the track in life that you want to be on.

Believe in You! Life teaches you something every day. What are you learning? Use your natural skills and abilities to resolve the problems and situations in your life that keep you from where you want to be. Have faith and reconnect with that faith continuously. Start taking steps toward what you want. Read everything you can. Listen to yourself to see what you are really saying. You can have the life that you want. You can have the life that you define. You can do it! Believe you can do it!

For additional free resources check out [Totally Free Resources](#) available at www.personalbusinesssystems.com.



7 Key Resources That Will Change Your Life!

Your life has purpose. Your life has meaning. You are part of a family, a community, a country, a world. We all have a place in this world. The family, community, country, and the world would not exist and function as it does without every single individual that is here.

There is a place for everyone doing what they feel drawn to do in life. Occupations in life range from providing the basic survival needs of shelter, food, and clothing to fulfilling needs of greater well-being through health care, increasing knowledge and learning, and entertainment.

This is the perfect time in the world's history to make a life better than it has ever been before. Advances in housing, food production, transportation, communication, and technology offer us opportunities to living a richer, better, easier life. Imagine what you could have done to make a living 200 years ago (in 1810), or 100 years ago (in 1910) compared to what you can accomplish today. Our ancestors lay the foundation by living their purpose to build the future that we experience today. History tells a message of growth and adaptation of generations to new levels of what is considered a good living. We are laying the foundation for many generations to come.

These 7 key resources have made my life better and easier. It is not easy all the time. Life is full of challenges. How we face those challenges defines the quality of our lives. I have faced loss of income, financial hardships, no electricity, no heat, and not enough food on the table. Those periods of time in my life were never part of my plan of how I wanted to live my life. They do not define my whole life. They do not define who I am as a person. They are circumstances that have been a part of my life. Learning better ways to face challenges in my life and getting past them always brings me to a better place in my life.



Resource #1 is YOU!

You are the biggest, best, and strongest resource that you have. You have a wealth of strength, natural talent, and knowledge that is ready for you to use at the exact moment you choose to use it. Look at your strengths. Look at what you do well. Look at your successes and build from those. You have nothing to lose and everything to gain by seeing the good things in you and your life. You have everything you need right now to start doing what you want to do.

Even when there are days that you may feel that this is not the case, **you use your knowledge, your natural talents, and your strengths every day.** You use them at the exact moment that you need them. They are always with you because they are you. They cannot be taken away from you.

When faced with challenges in life, it is easy to forget all the good points about our life and what we **can** do to live our life in a better way. It seems so easy to think the worst about a situation and seems so hard to think the best about a situation. Making a shift in how you look at any situation starts with you and your own thoughts. You are the key to making your life what it is. You choose what you want to think about. What you think about a lot, you will get.

We work very hard every day for ourselves and our families. Even when we are working for someone else, we are working for ourselves and to meet the needs that support our own life. We find a niche in life to work and to live that fits our needs at that time in our life. Where we are in our life is based on what we have learned in the past. We always apply what we have learned in the past to the next situation in life.



Resource #1 Action Plan - What You Can Do

Getting yourself on track with what you want in life is the single most important thing you can do to make your life better and easier. There is a solution for every problem or situation you find yourself in. The number one thing we tend to forget is that we **always** handle things that come up in life one way or another. Use this series of questions to get yourself back on track in my life. Make these a daily reminder.

How do you view yourself? This is how you feel about yourself right now. List three *GOOD* things you can see in yourself.

What do you say about yourself? Is this what you really think about yourself or are you repeating what others have said about you in the past. If you are beating yourself up about things, you need to get off that track right now. Give yourself a pep talk and list three things that are *GREAT* about you!

How do others view you? This is what other people tell you about who they think you are. Pick three *POSITIVE* things other people have said to you.



What are you good at? These are your skill strengths. These are things that you have learned to do over the years. I am good at.....

What do you find easy to do? These are your natural abilities. These are the things that you never had to work really hard at to be really good at. You just do them because that is who you are. These include action items like talking, listening, skiing, swimming, problem solving, I'm a natural born...

What do you love to do? That is your passion. That is the thing that makes your eyes light up when you get to talk about it. Take out a piece of paper and write everything you love about it, feel about it, and would like to pursue with it.

You are never faced with anything that you can't handle. What you are faced with may not always be easy but if you are faced with it, you will handle it. **Believe in yourself!** That is the greatest gift you can give to yourself in life. Take an honest look at the good things in your life and in yourself. Don't get hung up on the mistakes made in life. Using your strengths and natural abilities to get past them makes life easier. You are the best resource that you have in your life.



Resource #2 is Life Experience

We all experience life. Life can be described best with action words. Life is all about action. You are growing, standing still, or dying. Your life is happy, sad, or boring. Life is full of lessons large and small, good and bad, and easy and hard. Take a lesson from learning from the hard lessons and look at the things that have come easy in life. Those lessons are the ones that need to be repeated. Lessons learned through life experiences are worth more than any other part of our education in life.

I always see life as one lesson after another and am always wondering if I am done yet. I am never done learning. For 47 years I looked at my life trying to fix whatever was wrong with me to make my life better. I struggled. I fought with myself. I always asked myself "What was I doing wrong?"

A friend of mine once asked me "Did it ever occur to you that there is nothing wrong with you that you need to fix?" She was right. She asked me that in 2004. It took me five years to acknowledge and accept that "There is nothing I need to fix in who I am." I finally stopped trying to fix Ellen. Now I am free to live my life. For the rest of my life I will only focus on the good points of who I am. The main focus in my life is now "What am I doing right?"

Life is the greatest mentor that we all have. Everything that we do, everything that we see, and everyone that we meet are a part of who we are and how we see things. We often miss the resources in life that are right in front of us. Take advantage of what life has taught you.



Resource #2 Action Plan - Use What Life Teaches You

Do the best that you can each and every day. Every day is the opportunity to live that day in a better way. Take what you have learned in life and start each new day living it to the best that you can, regardless of the circumstances. Look at your life story and the progress you have made in life. Start a new chapter in that story and make it a good one!

What have been the most significant experiences in your life?

What GOOD experiences appear as a pattern in your life?

What experiences do you focus on, talk about, or keep running into?

What has improved in your life and Why compared to 10 years ago? 5 years ago?



What is your work history? What have you done that you liked?
Disliked?

What skills have you developed through your work?

What do you most enjoy spending your time doing?

What do you want that will make your life story better? What can you
do today that makes that story better?

Tell the better story once a day as if it has already happened. Focus on
the good stories in your life. What you focus on always gets bigger.



Resource #3 is Taking Action

Nothing will happen when you do nothing. Something will happen when you do something. Acting on the good lessons in life makes taking action easier. The important thing is to take action. You know what you need to do. You know what you want to do. Taking the action steps to get there starts with the first step. Even when life seems to look like you have taken all the wrong steps along the way, you really haven't. What you learn along the way builds your life experience. You gain life experience by taking action.

What are you waiting for? If you found resources that will help you get where you want to go, **USE THEM!** Do not set them aside to start at a later date. Taking action is the only way to get anything done.

Whether you are looking for a job or building a business there are several ways you can start taking action immediately. Get clear about what you want and how you want to do it. Match up your experiences with what you have done for work. You may be surprised at the wealth of skills you have learned over the years. Set large and small goals that lead to your ultimate goal. Make a plan and start working it. The plan does not have to be perfect. The plan does not have to be complete down to every detail. You do need to start doing it. Any plans and goals you make right now are not written in stone. They grow and change as we grow and change and work toward what we want. The details become clearer when the plan is placed into action.

You can take action today and every day with the resources and knowledge that you have right now. The things you do today are the foundation for what you will be doing tomorrow. Taking action includes



thinking about what you want and changing your thoughts to support what you want. It means making a plan and starting to work on it. The more steps you take toward a goal the quicker it will be realized. You don't have to know how to do everything that you plan on doing the second you decide to do it. The opportunities to learn will be there for you when you are ready to start doing them. Taking action toward getting there is the most important step.

When you do the same thing in the same way you will get the same result. How many times have we all heard that statement? It does not just apply to things that don't work. It applies to everything. This is true for all the good things you have done in your life. Do the things you know you have done right and got a good result. You will get good results again.

Strategies and techniques change over time to respond to market and business environment changes. The basics have not changed for over 100 years. Today's marketing masters are using exactly the same techniques used by successful people 100 years ago. Making a decision, taking action, talking to people, these are the things that are an essential part of the way we do things with successful results.



Resource #3 Action Plan - Start Your Plan

Write down what you REALLY want your life to be?

Write down what you believe your life can be?

Write down three things you can do today to work toward that life and DO THEM?

Who did you talk to today that takes you a step closer to that life?

What self-defeating thoughts did you think today? Replace them with self-supporting thoughts.



Resource #4 is Faith

Faith is very personal. Faith is the intangible resource through which we find strength and hope. Faith is supported by our belief structure and found in different areas of our lives. You find faith in your life based on your beliefs. There isn't a whole lot more I can say about faith other than it is critical to hang on to and access when life presents you with overwhelming challenges.

Have faith in yourself and that your life has purpose. You are important. Your life is important. What you are interested in life is the gift that you bring into this world. That is important.

Resource #4 Action Plan - Use Faith

Did you renew your faith today?

Focus on how faith has helped you succeed in the past?

How have you honored the gift of your interests in life today?



Resource #5 is Reading

Reading opens up a whole new world of resources and experiences. We read to relax. We read to escape. We read to gain knowledge. There is a wealth of information, knowledge, and entertainment that we access through reading. Reading materials are not limited to just what is in print. Many in print items have been transferred to books on tape, teleseminars, audio CDs and MP3 files that allow us to "read" when we are doing something else.

Reading provides us with multiple benefits that add value to our lives. The more value we add to our lives leads us toward a healthier life. I'm not sure if there are any scientific studies comparing the health of readers and the health of non-readers. If there were I'm sure it would show that readers are healthier! I do know that the quality of my life would be less than it is now if I was not able to read or have access to what reading has brought into my life.

Improving Life through Reading

Reading can be fun. It can be challenging. Reading can be a bore when we have to read what we don't want to read. Reading information that is controversial or a different view point than our own improves our understanding of others. Reading can change our perspective in life by showing up new ways of looking at things. It can help us to do things or not do things. Here are three ways to improve your life and health through reading.

Reading for relaxation or escape to another world where life is not our own but someone else's and it all turns ok in the end is a great way to spend the afternoon or evening. The last time I was in the Laundromat, the attendant asked me if I ever did anything to relax or was I always working on something. Well... I admit that I'm almost



always working on something. We both agreed that sitting and reading was a great way to relax. I love mysteries, animal stories, and children's books, among other things. I will never outgrow Dr. Seuss!

Reading for information and learning will increase your knowledge level in any area of interest. Newspapers and magazines, on-line or off, keep us in touch with what is going on in the world. In addition to business and technical materials, there is a wealth of self-help and how-to books available for the industrious reader. My how-to favorites involve horses, self-improvement, gardening projects, and how to fix up "this old house" of mine. Any subject you want to learn about, there is a book about it.

Reading can change your perspective. Reading different viewpoints on the same subject opens your mind to different ways of thinking about things. Books on training horses are an excellent example of the variety of ways one can train a horse to achieve the same result. There is a range of methods to train the horse or rider depending on the style of riding and philosophy of the trainer.

Read something every day. Read about what you're interested in. Read something that you've always wanted to learn about. Read something that stretches your mind and makes you think. Read to improve your life.

Reading opens up the world to you. Reading gives you access to knowledge, inspiration, and motivation. It allows you to change your perspective and see life in a different way. It opens your mind and supports your beliefs. A word to the wise: Everything you read is not 100% true. Whatever you read can be true for you or not. Take what you read and apply what applies to you and your situation.



Resource #5 Action Plan - Reading Every Day

Make reading time productive and fun. Setting aside time to read adds to the value of your life. Make time to do research on a regular basis to keep you up-to-date with current growth in your industry and in the world. Reading about things that interest you will further your knowledge, expertise, and your life.

What did you read that stretched your thoughts today?

What did you research today?

What did you read that was fun today?

What did you learn from what you read today?



Resource #6 is Listening

Every day we have the opportunity to listen to what is going on in our life. Listening gives us excellent feedback on where we are and how we are doing. There are many different ways we can listen to what our life is telling us.

Listening to our bodies lets us know if what we are doing makes us feel good. Not everything has to be easy, but if your job is making you sick, you need to make a change. When you are progressively getting healthier that is a sure sign that you are on the right track in life.

Listening to our emotions does the same thing in a little different way. Life is totally experienced through our emotions. Everything about it is tied to one emotion or another. How do you feel about life? How do you react to life situations? Changing how you feel about life is as easy as focusing on the things in life that bring you the greatest amount of peace and joy.

It is hard for me to believe that we were meant to live life in constant upset. When something in our life is upsetting then we need to make a change. Every change does not have to be drastic. For example: If your shoes hurt your feet, wear a pair that makes your feet feel good. Every little thing that you can do to make your life better is worth it.

Listen to your thoughts. What are you thinking? How many times in your life have what you have been thinking actually come into being? Was it all bad? What about the good stuff? Were you thinking about getting the good things as much as you were thinking about the worst happening? What do you tell yourself? Are your thoughts supportive or destructive? What do you always say?



Listen to what you say and how you say it. We sometimes say the wisest things that are the key to exactly what we are looking to change. Is your focus on how good things can be or how bad things can be? Are you always being hard on yourself or do you give yourself some credit for what you do well?

Listen to what others say to us, how they say it, and how we respond. This is a tough area. Sometimes what others tell us is exactly what we need to be doing, even when we don't want to hear what they are saying. Other times, we need to stick to what we are doing despite what others are telling us to do. Ultimately, whether you listen and hear and change what you are doing based on what someone else has said, then that was right for you at that moment.

Listening is a skill that we develop over time and with experience. Listen to your life. Listen to your body. Listen to your emotions. Listen to your thoughts. Listen to what you say and how you say it. Listen to what others say to you and how you react to it.



Resource #6 Action Plan - Learning to listen

Did you listen to yourself today?

What wise things did you say today?

Did you listen to others today?

What wise things did others say to you today?

What were the things you heard that made you really feel something?



Resource #7 is Don't Give Up.

Stubbornness is a virtue. I like to think that I am not stubborn to the point of hard-headedness. I like to think I am open minded to new ideas and new ways of doing things. That does not make me less stubborn in working toward what I want to achieve in life.

Giving up leads to things that are not fun. I don't follow the belief that encourages you to surrender to what life has to offer you. Yes, be grateful for what you have. Yes, place your faith in your belief system. Yes, accept those things in life that you need to accept. But do not ever give up!

100% of all small businesses that fail did fail because the owner gave up. There may have been very good reasons for them giving up, but they still gave up. Changing the way you do something is not giving up.

Letting go of a specific outcome is not giving up. "Don't give up" means to keep trying to find the way that makes keeping going work for you and takes you where you want to go. When one way of doing something is not working it is essential to try something else.



Resource #7 Action Plan - Keep Going

Think of a time that you did not give up? What did you achieve?

What were your doubts and fears today?

What did you do to set your doubts and fears aside?

Did you try something new to resolve an old issue or problem?

What key resources did you use today?



Free Resources to Stay Away From

There are three types of "free" resources to stay away from. They are the free resources that:

- Sound too good to be true
- Get rich quick schemes
- Not helping you get where you want to go

I am just like anyone else, trying to make my life easier. The easier I can make it and the quicker I can make it easier, the better. What I have found is that when I focus on working on what I am good at and what I like, my life gets better quicker than trying to work some program that does not fit my skills and interests.

A no fail guideline to follow when looking at any program or proposed money making venture is to use your common sense. Act on purpose, not out of desperation. Would you do this program if you were not desperate for money?

Stay away from resources that sound like they are too good to be true. If anyone could really make \$1,000 a week with no skills doing next to nothing, then we would all be doing that. These are scams and are focused on the home business market. The offers range from stuffing envelopes to making crafts to sell to businesses. They have great sales pitches and promise riches for next to nothing. I have found nothing of value in these types of programs other than they write really great sales copy.



Get rich quick schemes are designed so that the person who thought it up gets rich quick. Again, if there were one get rich quick program that made us all rich quick, we would all be doing it. Unlike the "too good to be true" programs, there are parts of these programs that do have some good information in them that you can use. They won't get you rich quick. They still require an investment of time, often money and energy that is better spent elsewhere. I have bought and tried many different programs over the years. What I have found with these is that if the program is not what you actually like to do, you will not have much success with it.

Stay away from programs that do not help you get where you want to go. Take a close look at what a program is and isn't. When the sales pitch is great and offers us the reward of what we would like in life, it is very easy to get sucked into wanting to do something that we really have no interest in doing. If something looks interesting and is very compelling but does not offer you anything of real value in what you want to do in **your** life, then pass it by. Just because it is free does not mean that it will be useful to you. Cluttering up your life with stuff you don't use and will never use does not leave room for the things you do want in life. Your time is better spent focusing on what you are trying to accomplish for you, your family and your business.



Conclusion

Have faith in yourself and your life experiences. Read. Listen. Take action and keep moving. You won't give up when you see success in your life building one success on top of the next.

Use the free resources that are available to you and you will start seeing the results you want in your life. You have to take action to get there. A positive attitude is one of the quickest ways to a better life but is not ultimately essential. Wanting something better and taking steps to get it is. You can complain and make excuses and do nothing. Or you can complain and make excuses and do it anyway. Do what works for you. This is your life not anyone else's. You get to chose how you live that life.

I believe that we make changes in our life when life, at that moment, becomes too uncomfortable to live like that anymore. I believe that we seek to make our life more comfortable and easier. Do you know of anyone who says "When I grow up, I want to have a difficult life filled with hardship and unending challenges."? Personally, I do not like to live with constant challenges and stress. We all want a better life.

This guidebook is not for people who are comfortable and happy with life exactly where they are. When you love your life and are doing what you want to in life then there is no reason why you need to make any changes. If and when there comes a time when you feel the need or the desire to make changes in your life, you will make them. Never feel that you have to make changes in your life because someone else says you have to. It is OK to like your life just the way it is.



Bonus Resources

Your local library and the internet are wonderful resources with multiple benefits that can be used to further develop any area of your life. They can be used in conjunction with the key resources addressed in this guidebook.

The Library

I love the library. I grew up with the library being an integral part of my life. It is an excellent place to study or work in quiet with instant access to a wealth of information. In addition to books, newspapers, magazines and computer resources, libraries offer a wealth of other resources, programs, and services. Library staff members are excellent sources of information and help if you need assistance. If you are not using your local library, you are wasting a valuable resource.

The Internet

Online Information is abundant. Access to information on any subject is available 24 hours a day. Individuals and businesses provide free information to get you started learning about anything you want to learn about. The variety and quantity of information available through the internet is staggering. It also requires you to use common sense and discretion in what information you are accessing. As with any information you come across in any area of your life, it needs to make sense to you. The internet is a tool that you can use to research any subject, find products and services, and provide a platform for selling the products and services for your own business.



A Note from the Author

Hi, my name is Ellen Brockway. I am a Business Systems Consultant, Author, Speaker and Motivational Coach with 25+ years of business, accounting, and systems experience. My life purpose is to share what I have learned over the years to help make starting a business easier and more successful for people. My mission is to help people who are struggling to find an easier road that takes them where they want to go in life. My goal is to help 100,000 people start over and live a better, easier life. My ***Pet Project*** is to help people who are struggling to keep their animals make extra cash so that they **can!**

I have a B.B.A. in Accounting from the University of Dubuque in Dubuque, IA. I've always wanted to pursue a Master's Degree but my life has taken another path that has led me to what I am doing now. I don't regret one step of where my life has led to.

I am a fervent, die-hard student of Ellen's Life School of Hard Knocks. There is no degree to be gained from this particular school. Some of the lessons have been fun and some have been no fun at all. Stories about those lessons will be available once I finish my current lessons on Mastering the Art of Procrastination.

I've been working since I was 13 and have had many different jobs along the way. I love to learn new things. I love to work! Working for a living as an accountant has taken me from a car dealership in Arizona where I was an Accounts Receivable Clerk to a collection agency in Minnesota where I was an Accounts Receivable Supervisor to a position as a Business Systems Consultant with Ernst & Young, LLP in Connecticut to owning my own successful Business Systems Consulting and Accounting Services business. My experience through work and my personal life is credited to the people who I have learned from along the way. I am deeply grateful for all that I have learned from them.



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