

JOEY FEHRMAN

*A Novel*

PIRATES  
OF FINANCIAL  
FREEDOM



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# SPECIAL EXCERPT: GOAL SETTING GUIDE

Congratulations! You have taken an important step toward achieving your dreams.

You are about to read an excerpt from *Pirates of Financial Freedom*, the first ever personal finance adventure novel for young adults and adults. The goal of the book is to help people master their finances while being entertained. You can learn all the exciting details at [www.POFFbook.com/goals](http://www.POFFbook.com/goals).

This excerpt is a bonus chapter at the end of the book and is not part of the adventure story. The novel contains sword fights, jokes, character conflict, treasure hunts, and a blossoming romance. All this takes place right alongside stock market lessons, millionaire mindsets, budgeting techniques, retirement saving strategies, debt elimination tricks, and much more. If you are committed to achieving financial freedom, it is a great solution for teaching you the must-know fundamental personal finance skills in an easy-to-understand way.

This guide focuses on financial goals, but you can use the system to achieve anything you want. Whatever your goals, don't just read the information passively. Put it to use! Dreams and financial freedom aren't achieved by learning new things, they are achieved by taking action.

May your treasure chest overflow with all the riches your desire...

# PIRATES OF FINANCIAL FREEDOM

*A Novel*

JOEY FEHRMAN

LUDUS  MEDIA

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Published by Ludus Media

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Cover designed by R'tor John Maghuyop

Pirates of Financial Freedom Compass Logo designed by Darren Rutledge

Typesetting by Christopher Derrick

Ludus Media logo design by Moch. Yusuf Kurniawan

Headshot photographed by Victoria Janashvili

Editors of various drafts: Winslow Eliot, Tracy Seybold, and Jennifer Eolin

ISBN: 978-0-9915474-0-1

Library of Congress Control Number: 2014902797

Printed in the United States of America

10 9 8 7 6 5 4 3 2 1

First edition

# BONUS: GOAL-SETTING GUIDE

Congratulations on finishing this book! You have taken an important step in building the financial life of your dreams.

I hope you learned a lot about personal finance. But, I didn't write this book so you could learn about financial freedom. I wrote this book so you could actually achieve financial freedom.

The only way to do that is to take action. Far too many people already know the concepts in this book and have done nothing about it. Don't be one of those people.

If I did my job, this book should have inspired you to want to be financially free. You feel confident that you can achieve it. You see a path to make it happen. You are motivated to do whatever it takes to get there, not letting anything stand in your way. That is fantastic.

But I have bad news. Those feelings won't last. Other things in your life will come up to distract you from these desires. Your commitment will probably fade over time.

That is why we need to harness the power of your emotions today while you are still feeling inspired and unstoppable. The best way to do that, in my opinion, is to set goals.

What is the best way to set and achieve goals? I'm so glad you asked. I have spent significant time studying goal setting and have used many concepts myself. Entire books could be written on the topic, so I don't intend to cover all the aspects and nuances of the

art of setting goals. But I will present you with what I feel is an effective way to accomplish what you want.

The first step is to figure out what you want. Have you ever thought about what your financial goals are? What does financial freedom look like for you? Now is the time to figure it out.

Next you should set a SMART goal. SMART is an acronym that has been around for many years. Goals should be Specific, Measurable, Ambitious, Realistic, and Time-bound. For example, “feeling less stressed about money,” is not a SMART goal. However, “paying off \$3,000 of credit card debt before my next birthday,” is a SMART goal. Limit the number of goals you set since having too many will become overwhelming.

Great, so you have a goal. What are your chances of success? A lot of research has been done on goal setting. Not surprisingly, many people set goals around New Years. According to the University of Scranton’s Journal of Clinical Psychology, only eight percent of people achieve their New Year Resolutions, and twenty-five percent give up on their goal within the first week. How can you improve your odds of success?

Write down your goal. Dr. Gail Matthews of Dominican University of California showed that people who wrote down their goals were about forty percent more likely to accomplish them.

Share your goals with others. According to the New York Times, sharing your resolution with another person makes you thirty percent more likely to achieve your goal. Forbes.com recommends posting your goals on the social media websites you use. This not only provides peer-pressure for following through on your goals, but when others read about your goals, they can cheer you on, offer their help, or even join you on your mission. Let them know what triggered this change in your behavior so it doesn’t seem like it is coming out of nowhere.

Keep others updated on your progress. According to the Matthews study, participants who sent progress reports to their friends were 76.7% more likely to accomplish their goals.

Get an accountability partner. Or you can have several accountability partners and form a Master Mind group which was

described by Napoleon Hill in his classic book *Think and Grow Rich*. Several studies have shown that people are twice as likely to achieve their goals if they have someone else involved in their journey. They can encourage you, help you brainstorm, correct you when you've gotten off track, provide accountability, and make it more fun. Just be sure to pick the right person; picking the wrong person can be more of a hindrance than a help.

Break up your goal into smaller pieces. The thought of accomplishing a big goal can be overwhelming. Instead, break it into many small parts that are easy to accomplish.

Evaluate your progress and revise direction if necessary. As you pursue your goals, surprises will come up, and things won't go as planned. That is okay. Be adaptable, and feel free to get help from others if you're not sure what to do next.

Fight through failures and don't give up. Obstacles and disappointments are part of the journey to success; every successful person has had failures at some point along the way. If you want to succeed quickly, fail faster. You and you alone are in control your success or failure. The only way you can truly fail is to quit.

Staying motivated through tough times can be challenging. Listening to upbeat music has been a huge help for me. Bouncing to the music while on my computer, even occasionally getting up to dance around, has allowed me to work for hours at a time and have fun while doing it. Listening to Tony Robbins has also helped me stay motivated.

Okay, so you have the principles for setting and achieving goals. Let's put it all together into an easy-to-follow process.

**Step One:** Set one or two SMART goals which take between a few months and a year to accomplish. Set them right now. If you need more time to think of a worthy goal, then set the goal of coming up with your goals within two days.

**Step Two:** Write down your goal and post it as a status update on your social media sites. If you understandably don't want to disclose sensitive financial information on those sites, you can make the posts vaguer than your actual goals.

Examples include:

- I just finished a personal finance novel. Now I'm committed to having \$1000 in my emergency fund within three months. Feel free to encourage me along the way!
- If the Pirates of Financial Freedom can do it, so can I. I intend to be debt-free by the end of the year! If you're serious about it too, join my accountability group.
- Today is the start of my new financial destiny! In honor of the pieces of eight, I'm setting the goal of making \$8,888 of extra income by Labor Day. Have any advice on how I can do it?

*Step Three:* Get an accountability partner or form a Master Mind group. Set a specific day, such as Sunday, and meet with them weekly. Each week set bite-sized SMART goals that will lead you to your big goal. Then the following week, discuss if you accomplished your goals, and set goals for the next week.

That's it. Do this now. Right now. And enjoy a life of financial success.



# READER'S NOTES

*An entertaining way to master  
life-changing personal finance skills,  
great for those in their teens  
and twenties*

With his back against the wall, Captain Dailey is forced to make a deal that's against every pirate bone in his body. In return, his son must save the crew from their financial problems before it is too late.

In between gun fights, kidnappings, a blossoming romance, humorous pirateisms, mythical beasts, and a long-lost treasure so extraordinary that it threatens to tear the crew apart, they must master:

- Paying down debt quickly
  - Budgeting effectively
  - Effortlessly saving for retirement
  - Prudent spending habits
  - Securing a higher credit score
  - Buying a first home
  - Investing in the stock market
  - Achieving powerful money mindsets
- And much, much more

*Apply these powerful lessons in your life  
right now and take control of your  
financial destiny!*



ISBN 978-0-9915474-0-1



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