

Your Retirement Fix: Stop Listening to Your Own Excuses

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Retirement Rehab

I've written extensively on this blog and elsewhere about how you can fix your retirement, no matter your age, debt, or living situation. I've led by example, pulling myself away from the brink of bankruptcy using my own strategy.

But I know there are some readers with tools in hand, who will never use them. They'll never take even the first step to achieve retirement success, because they're crippled by fear or placated by their own excuses.

This post is for you.

I'm going to try to convince you to stop listening to yourself and instead take action. But first, let me introduce a man who inspires me:

Jon Morrow — The Guy Who Can't Move Anything But His Face



Photo courtesy of Jon Morrow/Unstoppable.me

Jon Morrow is an inspiring man with an amazing life. He's almost completely paralyzed, but that hasn't stopped him from doing much of anything. In fact, it might even be the reason for his success.

Jon was unemployed, relying permanently on Medicaid just to survive. But then he put together a game plan and

changed that. Now, he's built several online businesses and written articles read by millions people. He's moved all over (San Diego, Miami, Austin, Mazatlan), and now he's a millionaire. He pays all of his (extensive) medical expenses out of pocket.

And somehow, after all his hard work, he's a free man, freer than the rest of us still chained down by debt, the promise of a paycheck, and our own fears that we can't succeed. Oh and did I mention that he can't move anything but his face?

Does Jon's story make your excuses seem a little off? Good, that was the point.

Jon Morrow is an inspiring guy, and I highly recommend you [read more of his story here](#).

Now, let's get back to your excuses.

The Lies Your Mind Tells You

Your mind fears change. And what does fear induce? Fight or flight.

But your mind doesn't punch someone when faced with change, or run away. No, instead it tells lies. It makes excuses that convince you change isn't necessary.

Let's take a look at the most common of them:

I can't

I know there are those of you who read Jon's story and thought to yourself, *That's great for him. He has what it takes to succeed. I don't.*

Says who? Did you have some kind of psychological evaluation that proved definitively that you're unfit to be an entrepreneur, reduce your expenses and find a solution to fix your retirement. **Of course not.**

The only person who says you can't is you, and you don't have any evidence to back up your argument, because you never tried.

I can't live without...

People get used to their creature comforts. And each of us has at least one thing (or many) that we simply can't give up. A closet full of Armani suits. A fantasy football hobby that costs you thousands a month. Whatever.

Downsizing can be hard, but it's important to remember: You will not die. You can live without these things, you just don't want to.

I can do it later.

Procrastination. A skill that somehow refines with age. But I think you know deep down that success will only be more difficult the longer you wait. You might think of reasons why this isn't the best time, but it's all just another excuse to avoid your retirement fix.

I don't know how.

That's not an even an excuse — it's a fact that you simply need to change. You can learn. The internet can teach you just about any skill. And I'm already showing you a path to your retirement fix.

There must be a better way.

Oh, for sure, there always is. But do you have any idea what it is? Probably not. Neither do I. And is the possibility of a “better way” a good enough reason not to act? No.

Those are a few of the common lies your mind tells yourself. But I won't forget another common excuse a hear — I'm too old.

I promise, you're not. 50 is the new 40, and it's easier than ever to become an entrepreneur and revamp your finances. Other people your age start the journey every day. What will you do?

Never, Never, Never Give Up

Yes, it is possible to take a leap, make a change, and fail miserably. But that doesn't have to be the end of the story. You can even learn from it.

When I was in high school I watched my father nearly go broke investing in an over-sized real estate deal with a slick developer. He was the oldest of 5 brothers and the apple of his father's eye, and he ate a lot of crow from his brothers for this. We downsized to a much smaller house in a less elegant part of town and he totally changed his life to provide for his family. He was relentless.

Later in life he told me he'd be the “last man standing,” but never let his family down.

My father followed a great philosophy, and so does Jon Morrow. No matter what happens to you, Jon says “**Never, never, never give up.**” Maybe you can't win the game, but you can change the rules. **Above all else — do something!**



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