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Your *First Key* to a worry free life (excerpt).

Master the Five F's to positive Mindset

To live a worry free life, you must master and apply the five Fs to happiness and proper mindset. The 5-Fs refer to the five critical areas of your life that you must balance in order to be successful. It all starts with your mind. You need to have the right mindset.

To be happy, you need to be clear of what success means to you. Is it about owning 20 apartments in lower Manhattan or being able to afford the basic needs and wants easily while making a positive impact in your community?

How exactly do you define success?

To test your success IQ and assess your level of success, answer the following questions:

<i>Success measure</i>	<i>Explanation</i>	<i>Your response</i>
Financial independence	<p>Do you have enough money to meet all your needs? What are they? How do you support your community?</p> <p>How much money of your total earnings do you save monthly? Please write down your monthly savings. How many of your assets earn you net revenue/ savings monthly?</p>	
Physical fitness	<p>Regardless of your age, are you physically fit? Can you run two kilometers non-stop without any problem? When did you last do it?</p>	
Friendships	<p>How many friends you have whom you can call on in the middle of the night and respond to your call without further questions? How many of your friends can borrow you money without collateral, at no interest? Please write their names and contacts.</p> <p>I mean do you have great friends? Are you a member of a group with exceptional people? Which groups are you in, and how many people have visited your home and you've</p>	

visited theirs at least twice a year?

Are you socially respected? In your pursuit for personal success, are you doing things or interventions that have a positive impact on the society or your community? Have you done something good for the community? True success is shared.

Fluency

How knowledgeable are you about the economy, sports, history, politics, science and places? Which top five topics can you speak about with confidence before an audience of over 50 people even without having prepared?

Faith, family
and fun

When did you last go to Church or mosque or any place of your worship? How often do you go there in a month? Do you have faith? I mean do you fear God?

Is your family founded on a strong moral ground? Is your family happy? Also important, do you get fun moments with your friends and family?

If you don't play or enjoy your life while still able, you will be a loser.

Table 1: personal success reality check

As indicated above, you will be successful once you are able to balance the five Fs. Are you **financially** independent, physically **fit** and **healthy**, with great **friends** and **social respect**? Are you **fluent** and knowledgeable and have **faith**? These are areas that life is all about.

If you have not struggled to answer the above questions in the positive, then you are already on a strong foundation to success. This book will help strengthen that foundation. However, if you don't have ready answers, don't worry. Just read on.

As you read, you will discover how to balance the Fs to success and start living a worry free life. Do you know that most people live their entire life worried about targets, debts, loans, regrets and indecision? It does not matter how many things are taking your attention. What matters is balancing the five Fs for your success. Let us dive deep into the first F and

explore how you can take control of it before it takes control over you.

This first key to worry free life is the biggest chapter in this book due to its importance to your success. Attaining financial success is a pre-requisite to all other areas of your life. You need money to have a wonderful family, have fun, keep fit and praise God. So much that great friendships are expensive these days.

Bear with me as I explore the subject of financial independence in a more detail, and a step by step process by which you can turn your fortunes around.

The First F

Financial independence

A big part of financial freedom is having your heart and mind free from worry about the what-ifs of life. -- Suze Orman

Are you **financially** independent? Do you have enough money to cover your basic needs and have some to save for the old age?

You need money to buy your needs and wants. You cannot be happy and achieve peak performance unless you afford to buy your basic needs. How do you ensure you are financially stable to have peace of mind?

Why would you live in a US \$1,000 monthly rent apartment, when your monthly salary is just \$2,000? You must adjust your lifestyles to ensure you live within your salary. You must error on saving and investing.

Write this down:

Your total fixed monthly costs on needs (rent (shelter), fees, utilities, food and travel (from home to your place of work)) should not exceed 40% of your guaranteed monthly income.

Always set aside at least 5% of your salary for emergencies and save 25% of your monthly net salary (in stocks, land, personal improvement and small business).

If you don't have health insurance, set aside another 5% for your medical bills.

You can then try to spend on wants (special eats, clothes, parties, entertainment, social etc) the remaining 25%.

“Success is your ability to be well-off tomorrow than you are today.”

If you don't save and invest wisely, you are unlikely to make your tomorrow better.

The Second F

Fitness

More weight will pull you down. Keep fit and healthy.

- *Mustapha B Mugisa.*

I don't know about you. What I know is that you have life. You eat. Drink. Laugh. And most of all, you fall sick. How do you feel when you are sick? Like me, you cannot work or enjoy life in a poor health condition.

How do you ensure you are not drowning slowly under your own weight?

On 6th March 1999, during my senior six holidays, I went to British American Tobacco offices in Hoima for a bailing clerk job interview.

At the time, BAT was offering part-time jobs to graduates in the dry leaf processing at its several buying points in the district. The interviews were being conducted in groups, owing to the many applicants.

To proceed to the next round of the interviews, you had to do the most pushups above 20. In our group, we were 10 and six failed to make the cut.

I don't know what I would have become had I lost this job. For over a period of seven months during my senior six vacations, I was able to save about US \$800. This money helped me a lot as tuition early in my ACCA training.

I would have lost this opportunity if I were unfit.

Are you leaving opportunities on the table? Are you mindful of your health to ensure you are and look physically fit?

Don't neglect to exercise.

In the following pages, find a step by step process on how to get fit. You can start small. All you need is clear mindset by making exercising part and partial of your normal activities just like bathing.

Are your life style practices exposing you to unnecessary health risks? Do you engage in recreation and exercise routines to ensure your blood flow and heart beat are super.

Are your bad eating habits killing you silently?

It is difficult to perform to your peak (and to succeed) unless you fix your fitness issues.

Many employers and business partners want to deal with people who are energetic.

It is difficult to be perceived brilliant if you are looking unhealthy.

How are you integrating leisure and exercise activities within your work schedules?

You don't need to have time for work and then time for your life.

Your work should be an integral part of your life. Plan your activities such that you have time to exercise.

Fact: Your body size and general fitness are critical to your getting a job and enjoying life. Some employees are hesitant recruiting or keeping an employee whose appearance does not show physical fitness.

It does not matter how great you are. If you are not working out, looking after yourself especially via a consistent physical exercise regime, you are losing out on opportunities slowly.

Jog, run, walk – always keep moving.

And that happens to be secret number two to success and happiness.

On 3 December 2012, a few weeks after our fourth born, Zachary, I took my wife to the Doctor for a routine medical checkup. I

mean it is recommended that you do a regular health check.

After a short examination, the doctor prescribed some pain killers while emphasizing to undertake a consistent exercise regime effective the next day.

He said, “Don’t overdo it. Start slowly and improve gradually. Keep doing it.”

I have discovered that you could prevent several illnesses if you maintain a health and consistent exercise regime. Why not start doing it now?

You don’t need to wait for your doctor to tell you to do exercises. Your body needs to be exercised. Do it.

Keeping fit is the new normal for folks ready to succeed. And you don’t need a gym in your home to keep physically fit. My personal experience is that regular jogging is one of the easiest exercises you can do.

The Third F

Friends

“It's the friends you can call up at 4 a.m. that matter.”

– Marlene Dietrich

You need folks that can come in to your rescue without any conditions. Who are your friends? How many people can you call on for assistance and they offer it without many questions asked?

You need to identify genuine friends and stick to them.

No one is an island.

You need people who can be with you during both great and bad times. To achieve this, you need to have a community of sorts – participate in your church or mosque, form a savings scheme group, have a jogging group –look for people you share

common ground and form win-win partnerships. My experience is that such informal social groups are more helpful than formal corporate ones – like Golf Club or Lion Clubs – when it comes to finding a personal and close friend.

The more networks you have, the better. However, if you don't fit in, don't waste your time hanging in there. Move on and find your own level. It is too expensive to try to fit in a given forum or club.

The thumb of rule is your total benefits (direct or indirect) should equal or exceed your total costs of trying to maintain your membership in that group. Are you getting great leads and opportunities to justify your stay? Do not force things. Have you found members you connect with?

You can find more Fs and practical step-by-step process on how to balance the Fs in Your Three Keys to A Worry Free Life Book.

Don't forget to visit www.mustaphamugisa.com for more tips and updates. To buy the complete Your 3

Keys to A Worry Free Life, call 0782610333 or email mugisa@mustaphamugisa.com. The book costs Ugx. 20,000 per copy. See complete table of contents below.

The book is ideal for the youth. If you have a son or daughter, why not give them the opportunity to change their mindset. Mustapha's personal life experiences and background is very interesting and motivating too.

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