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If Money Weren't An Obstacle, Could You Still Afford Your Life?

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**THE AFFORDABILITY FACTOR:
The 4Cs of Change**
By Nathaniel J. Williams, Ed.D, MHS, MPA, MBA

While we typically use the word 'afford' in a financial context, Dr. Nathaniel J. Williams employs it in the sense of evaluating the costs of acquiring everything we desire, what we might gain by the acquisition, and whether we are prepared to fully own our decisions and all of the consequences associated with that decision. Using this system, one can determine whether he can afford his own life, or not.

THE AFFORDABILITY FACTOR: The 4Cs of Change (September 1, 2009; \$29.95) by Nathaniel J. Williams provides a liberating framework for self-discovery and meaningful change for anyone seeking to achieve their full potential. When we recognize that we control our own decisions, we learn that we have the power to control our lives. By assessing one's life using The Affordability Factor, one will gain an understanding of the psychological underpinnings of 'affordability' and discover how to remove the hurdles and increase your own 'affordability factor'.

Dr. Williams explains that we all experience "challenging life events" be it the loss of a parent, financial struggles, trauma or hardship. Too often, we see our own life's challenges as rationale or justification to make poor decisions. We might convince ourselves that we are owed something to make up for the abandonment, loss and difficulties of our lives. We may convince ourselves that 'wrong' isn't really wrong when life has been so hard. This is why reframing the events that shape our lives is key to changing our lives for the better. Dr. Williams writes:

Our personal philosophy and working concepts either block or launch our pursuit of goals and aspirations. Our processing of, or inability to process, a challenging life event reflects itself in all of the domains of our lives, including education, health, finances, personal development, recreation, spirituality, family and friends, environment, personal philosophy, and our ability to implement the 4Cs of Change.

Dr. Williams' 4Cs of Change are centered on the premise that we could do so much more if we only realized the concepts, communications, collaborations, and consequences that chain us to a less-than-desirable existence, unplanned outcomes, and low Affordability. The 4Cs include:

1. Concepts-- attach meaning to specific ideas, and understanding to events.
2. Communications--enable us to understand what others need and allow us to justify our decisions to reflect these needs
3. Collaboration—requires us to suppress our individuality and work as part of a team
4. Consequences--becoming aware of situations and recognizing that we control our own actions and our outcomes.

THE AFFORDABILITY FACTOR, Dr. Williams provides all of the insights and tools needed to assess our own affordability, and urges us prior to engaging in any decision making to stop and ask ourselves if we can afford the decision, and if we can afford the consequences as well.

About the Book:

THE AFFORDABILITY FACTOR: The 4Cs of Change

By Nathaniel J. Williams, Ed.D, MHS, MPA, MBA

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More Information Online at www.nj-williams.com

About the Author:

Nathaniel J. Williams, Ed.D., MHS, MPA, MBA knows about tragedy, adversity and overcoming the odds. He and his 11 siblings were orphaned when he was just five years old; then lived under the NYC foster care system until age 18. The challenges of his early life fueled his educational, personal and professional achievements. He is a Doctor of Education, direct care worker, foster parent, entrepreneur, nonprofit and for-profit organization founder, Chief Executive Officer, adjunct professor, scholar-in-residence, talk show host and motivational speaker. He proudly earned two of his four graduate degrees from the nation's two oldest historically African American universities: a Master of Human Services from Lincoln University of Pennsylvania and a Master of Public

Administration from Cheyney University of Pennsylvania. He subsequently attained a Master of Business Administration at Strayer University, and a Doctorate in Education at Fielding Graduate University. In May 2007, Dr. Williams was awarded the first Frederick Douglass Institute Scholar in Residence position at Kutztown University of Pennsylvania, and in 2009, he received Strayer University's Distinguished Alumni Award.

Dr. Williams has been the President and CEO of HumanWorks Affiliates, Inc., a cluster of nine corporations focused on human services: providing group homes, foster care/life sharing, support for individuals living independently, leisure and recreation excursions, training and professional development opportunities, and gift arrangements. HumanWorks employs over 200 people and has an operating budget of over \$10 million. Dr. Williams is a member of the National Speakers Association and hosts a weekly talk show, "Navigating Your Life" which takes on empowerment, enlightenment, and encouragement to help its listeners to reach their full potential. Dr. Williams and his wife Tade have seven children, and reside in Lehigh County, PA.

More at www.nj-williams.com

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