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Money and You

*Every woman, man and family needs a
Purse/wallet of their own!*

Welcome to the instant money society—just about anything you want is available and at your fingertips. If you want it, you can get it. It's only a phone call, the Internet, a short car ride and a charge card away. It's so easy . . . and that's the problem. Too quick, too indulgent, too easy!

Money. Can you live without it? For that matter, can you live with it? Money is one of the many tools that you will use to get what you want and need. If you are like most, you really don't have a full picture of how your money is spent or where it goes. All you know is that money seems to run out before the end of the month does.

The good news is—you are not alone. The bad news is—you have plenty of company.

Money Smarts is your new partner. It will change the way you think, prioritize and act about money. It will not promise you an

instant fix; an instant fix is part of the problem. Rebuilding and redirecting ingrained attitudes and habits about money takes more than one 30-day span.

But, I will promise you this: As you work through the next 30 days, you will see how to eliminate many of the toughest obstacles. It doesn't matter if you are a family of one or one of multi-generations under the same roof. There are basic steps. Some, so simple that you will tell yourself, "I know this stuff." Others, a little more complicated, but definitely doable.

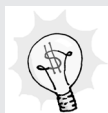
I won't tell you to do weird things with your money or suggest strategies that only someone with a very fat checkbook could accomplish. The tips and tools you will read each day are designed for anyone who is willing to do my recommended "To Do" items. Some days, just a phone call to an organization with a short letter follow-up will be that day's activity. On others, more time is needed.

How to Use This Book

Money \$marts: Personal Financial Success in 30 Days! is designed to be read on a daily basis: one reading per day for the next 30 days. Each daily reading will provide you with a brief introduction to a specific topic (***To Think About***) and work space

for you to respond either in writing or action (**To Do**). At the end, you will receive one final (**Money Smarts Tip**).

Watch for these Money Smarts Keys:



To Think About



To Do



Money Smarts Tip

The Money Smarts thing to do is to clear your calendar for the next 30 days.

This chapter and the next are intended to be read as “warm-ups” and not counted in the 30-day total. We’ll be looking for attitudes and fears about money.

Acquiring **Money Smarts** takes commitment and time. Some days will have a few hours of work; others, a quick read. Some days include strategies for working with kids. If you have none or yours have grown and gone, then you pick up a few days “off.”

No matter what, it's an intense month ahead. You will spend over 10,000 days making money. Surely, 30 days in figuring out what to do and how to do it is a drop in the bucket of life—and a critical drop it is.

Your 30-Day project is divided into the following areas:

- Face Your Money Fears (Read before you start the month—this will be a primer to cross over the money resistant barriers.)
- Assessing Your Situation-Getting Started (Days 1-7)
- Developing Your Plan (Days 8-11)
- Setting Up Your Safety Net (Days 12-17)
- Family Talks (Days 18-20)
- Kids, Money and College (Days 21-23)
- Investing Savvy (Days 24-27)
- Building Your Resources (Days 28-30)
- Month 2-Review

As you work through the daily readings and activities, realize that the day-by-day strategies, suggestions and actions are presented in a general format. Some of them may not be relevant to you and your family, others you may want, and need, more in-depth. *Building Your Resources* (Days 28-30) is designed for just that purpose. Since some of the days will take more time than

others, it may be better to schedule them when you have a day off or a weekend.

In the end, some will be fun and some a quasi-pain-in-the-neck—usually because you are forced to look in the mirror and acknowledge that your money habits have gotten a tad out of hand. **Money \$marts** will become your guidebook through the money maze, a maze that is full of detours, potholes and barriers.

Many of the activities will take time to complete. *The use, and misuse, of money will impact you and your family for the rest of your lives.* What's a few hours, even days, when you are implementing **Money \$marts** for the rest of your life?



Money \$marts Tip: The bottom line? Simply this: get started. Today. Stay focused. Learn from whatever mistakes you make. Reevaluate what you are doing on an annual basis. Don't let anyone (including yourself) get you derailed. Finally, celebrate your new commitment to financial independence.

With the redirection of your moneys, present and future, any "Will I have to eat cat food?" fears are not forecast for you. Are all the *Money \$mart Moves* I shared with you doable? You bet. Just do it!

