

Sample Excerpt From The Stress Free Money Management Add-On Report

In most cases, the money you possess doesn't cause much stress. The problem usually is the money you don't have. Unfortunately, you don't have any control over that money. And therein lies the root of our financial stress.

People often measure their success by how much money they make. If you've made a lot of it, you're a better person. If you haven't, you're worthless. Notice the wording: You're worth less.

Money Attitudes

This is not just psychobabble. It speaks directly to our nation's obsession with money. We feel an obligation to provide for our loved ones. And we all like nice things, cash in the pocket, and the ability to splurge now and again.

But where do you draw the line? Who is telling you that you must own a big house or a new minivan every four years? Or that you must get a bigger raise than your co-workers, or that a fat wallet equates happiness or sexual prowess? Well, Hollywood and Madison Ave say that. But is that who should be setting your values?

Here's a secret: Most rich people didn't get rich because they lusted after money. They got rich because they lusted after a personal dream – building the perfect computer, developing the essential medical tool, constructing beautiful buildings.

Money does not equate happiness. And yet money and stress remain intricately linked. Because of America's association of money with power, self-esteem, independence and other deep-seated feelings, money issues are often the hardest to turn around.

There are two essential truths about money that you need to realize. First, attitude is half the battle. Get a good mental handle on the role money plays in your life, and financial stress greatly decreases. Second, managing your money is far easier and less time-consuming than you think. Read a few books, take a few hours to pencil things out clearly, make a few phone calls, write a few letters, and your financial matters are well on their way to becoming manageable. And the stress relief will be palpable.

Of the two, attitude is definitely the tougher to attain. Here's a few tips for getting a mental edge over your finances:

- **Get your priorities in order.**

Realize that money will not buy you happiness. If you see money as simply a form of trade, and not a measure of your worth, you'll be better off.

- **Forget the Joneses.**

If you're working overtime to keep up with the Joneses – or whoever – you're likely the donkey following the carrot dangling in front at the end of a pole. You'll never catch up. And when you do, there will always be someone who will make more. So you'll never reach your goal, and you'll always be under stress, because you're always striving for that next elusive carrot.

Set your own realistic goals based on your own needs and wants, not other peoples.

- **Think logically.**

Ever catch yourself saying something like, "How am I going to make a \$1000 mortgage on \$800 a week?" We psyche ourselves into being poor all the time. The real question is, "I make \$3,200 a month – what do I do with the \$2,200 left after the mortgage?"

Think like a business person. How much money is coming in each month, and how much has to go out?

The No-Brainer Budget

If you should ever find yourself wondering where your money went, the following monthly budget worksheet should help you. Just fill in the blanks. Then take a long hard look at where you could cut back a little each month so that you increase the quantity of your savings without decreasing your quality of life. Subtract your total monthly expenditure from your total monthly net income

to get your discretionary income amount (also known as beer money, pocket money, or play dough).

~End Sample Excerpt~