



# *Can Your Finances Withstand Any Storm?*

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According to the National Foundation for Credit Counseling, over half of the people in America graded themselves on their understanding of finances with a C or lower. So that's a C, D or F, if you recall from school.

If you have a C or lower knowledge of financial wisdom, that makes your financial foundation pretty weak! Any change in job market, economy or life circumstance could topple over the whole thing. If that's you, don't fret! I was once in your shoes. In fact, I was so bad at finances I wound up homeless when I was 21.

I spent everything I made. In fact, sometimes I spent MORE than I made. It took reaching the very bottom to realize I had to stop living the way I was living. Are you going to have to hit rock bottom before you realize the same thing?

## **Playing The Guessing Game With Money?**

For all the hours you spent in school, I bet you never took a class on how to balance your checkbook or invest money. Like most people, you turned 18 and had to guess on most of your financial decisions. Mistakes happen, but you don't have to keep making them. What are you going to do differently this year? What is your plan to raise your personal "grade" in financial knowledge? Because you don't have to stay at the bottom of the class! Living paycheck-to-paycheck or working simply because you're in fear of being unable to pay the bills, is not something you HAVE to go through in this life – and is certainly no way to enjoy life!

There are a few simple financial principles that could change how you think about money. And I've been teaching them to people for decades.

First, think about how much money you've made over the last 5 years. Write that number



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down. So if you make \$25K a year you made \$125K in a 5-year period.

Then answer this simple question. How much is left? I spent some time speaking to a woman on our radio show, Sandra from Sioux Falls just last week. And I asked her a very similar question that will help you see how this is affecting your short-term outlook.

Every day, think of how much money you are you going to make today at work. Of that amount, how much are you going to keep? Sandra shared she was going to make 80 dollars and save 20 of it. When you look at it on that daily level... spending 60 out of 80 dollars is a lot of money.

If your goal is to spend a vast majority of the money you make today, that is a weak financial goal! That is a huge portion of your daily income you're actually planning to make disappear!

One of the things I want you to realize is that it isn't just about how much you make. It's about how much you keep! Do you see why having a plan for your money could make a huge change in your life over the next couple of years? Over the rest of your lifetime?

Maybe you haven't really thought about planning out your finances yet. But man, I hope this is your wake-up call. You never know what circumstances will change in your life, but your entire financial situation can turn on a dime. In my life alone I've experienced it many times over. I've been embezzled from, abandoned by my first husband. On the other side, I also managed to generate my first million in just two years. It's crazy how quickly things can change.

Your finances are 100% YOUR responsibility. So the bottom line is, you NEED to have a plan for your money. If you don't, I guarantee it will get sucked into other things and lost forever.

What is your plan to revolutionize the way you spend money?



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