

Blog #3 — What's in the Book?

Joan's book - *Budgeting Made Simple!* covers these topics to help break down problems and stereo-types that may prevent one from financial breakthrough.



Personal Finances: Helps you to personalize every aspect of your financial world.

Financial Literacy: Relates how your knowledge and understanding of finances applies in everyday situations.

What Is Budgeting?: A budget is a written plan to help distribute money. We are the boss of our money, and it does what we tell it to do, not the other way around. *The moment money comes into your possession; it is up to you to direct where it needs to go. A budget is telling your money where to go instead of wondering where it went!*

Changing Your Mindset: Developing a different outlook toward finances by seeing goals and desires are successfully met.

Emotions and Money: Not managing money to meet our needs can be very emotional. Not having enough money because of low income or mismanaging money can certainly create different moods. Learn ways to face, respond and learn from the past and find ways to breakthrough generational and stereotype misconceptions.

Dreams and Goals: Doing the work to see dreams and goals become a reality.

Money Management: We manage work on our jobs; managing money takes the same commitment to make ends meet and complete the job at hand.

The Basic Flow of Money: Shows how your money works in a household and how it is needed to create a strong economy in our country.

My Story Continues: A continuation of the books introduction of how I came to my financial senses and responded by creating a budget, shutting down weekly and monthly monetary waste to begin saving.

Money Management System: Create a simple money managing process that you can work with to disburse your money. The system should be set up to both save and reduce debt.

Budgeting Made Simple!: Putting your budget in writing can help you better understand how much money is coming in and going out of your household. My Budgeting Made Simple! Workbook has worksheets to help keep you on track to meet your budgeting needs.

September and October: In the month of September, start the process for the next year's budget. Look over the past eight months, see what worked, and what didn't work-if anything. Adjust for extra money because of paid off debt or salary increase. Use the information learned to tweak the budget for the next year.

In October, tie up loose ends and finalize what you can. Gather new worksheets or planners. In November and December *inhale* the process you created so you can hit the ground running in January!

Read each chapter to gain insight, tips and tricks to help you in your financial journey!