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How To Stick To Your Budget

By Terry J. Rigg Sr.

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I've had a lot of people tell me that setting up their budget was simple but when it came to living by it payday after payday they admitted losing interest in a very short time.

Let's face it. The day to day drudgery of trying to figure out how to best spend your money isn't the most interesting aspect of our lives.

Let me see if I can make the budget process a little more appealing to you. I don't have any magic or secret process to tell you about but I do have a method that will show you why a budget doesn't have to be boring.

I can do this with one word. GOALS

When we think of goals most of us look far into the future to our retirement. That's the problem. It's hard to imagine when your 20 what you will need when you are 65.

Accomplishing your goals doesn't have to take a lifetime. Even when they do you can set milestones along the way to break it up and get a sense of accomplishment much earlier.

If you have problems staying on a budget try setting some short term goals. We can start with an easy one. Try to save \$100 without missing it.

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Unless you have no income at all this is easy. Don't spend any coins for any reason. If you buy something for 25 cents break a dollar. Then all you have to do is put the change out of your pocket or purse in a jar every day.

This sounds simple enough and you've probably heard about saving change before. If you are a skeptic like I was you probably think that this isn't going to lead to any real savings at all.

Let's get back to that \$100 I was talking about. How long do you think it would take you to save enough change to equal \$100. 6 months? 1 year?

The fact is that the average person can save \$100 in less than three months. In some cases even sooner. That's not very long to accomplish a goal.

Now let's look at setting milestones using the same method. Roll your change once a month to see how close you are to your goal. Write down how much you saved that month on a piece of paper and put that and your rolled change back in the jar. Keep doing this until you've reached your \$100 goal.

Now, what do you do with that \$100? You could put it in a savings account and earn a little interest but it still wouldn't be worth much more than \$100 even after a year.

My suggestion would be to pay it on one of your credit cards. That way you could turn that \$100 into much more with the interest you would save.

It may sound like I strayed from the topic of this article by talking about saving your change. Actually a budget is just a system of reaching goals. You do this by working backwards. You decide what it is you want to do and then make all of your money decisions based on that end.

Setting up and maintaining a budget is going to take organization and discipline. This task will be much easier if you are working toward something you really want.

To learn more about Budgets you can visit [The Complete Budget and Bill Organizer](#)

<http://www.homemoneyhelp.com/BBOonline.html>
to find Budget Stretcher's free budget system complete
with all of the forms and worksheets.

Terry Rigg is the author of *Living Within Your Means – The Easy Way*
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Are You Afraid Of A Budget

By Terry Rigg

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There's that horrifying word. The one that makes so many people
cringe at it's very utterance. It seems like they could make a
very good spooky movie with the title "You Have To BUDGET!".

Yeah, that's a little dramatic but I have been helping people
with their personal finances for almost 30 years and it's not
too far off base. The word scares the daylights out of some
people.

You should see their faces when I tell them they are already
budgeting no matter whether they have anything written down
or not. It's a fact.

Whether you run your budget out of your wallet or on a printed
budget form you are still budgeting your money. The main
difference is that running your budget out of your wallet
doesn't have a plan or anyway to control your spending.

Maybe we should refer to managing our finances as a road
map instead of a budget. It doesn't sound quite as bad and
it identifies what you are doing more clearly.

Budgeting is exactly like taking a trip in your car. You
know where you are and where you want to go but you need a
road map to find out how to get there. You are simply
developing a plan or route if you prefer.

No one would even consider starting out on a trip to unfamiliar
places without a road map. Why would you consider managing

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your money without a budget?

The reason most people give for not budgeting their money is that it will deprive them of the things that they want. They are right to a certain extent.

If they want something that they can't afford then, if they are living by their budget, they won't be able to get it right now. However, if they plan their budget correctly they will eventually be able to get what they want and know that they can afford it.

Almost all of the people that I have counseled over the years either don't have a budget in place or wouldn't have any idea of how to start one. This is one of the main reasons that so many people are having serious financial problems.

Then you have the people that start a budget and within a few days or weeks it's just sitting in a drawer somewhere. Chances are that the budget they had was too difficult and takes entirely too much time to manage. That's a big mistake.

A budget should be as simple as possible and take only a few minutes on payday to manage. Sure, it does take some time and effort to setup your budget properly but after that you just sit down on payday, write out your bills, make a few notations on your budget forms and do some filing. This is what it takes to stick to a budget.

The best part about having a budget is that you will always be able to answer the question we ask ourselves many times in our lifetime, "Can I Afford That". You will have the answer at your fingertips. Yep, sometimes the answer will be NO!

Terry Rigg is the author of *Living Within Your Means – The Easy Way* <http://www.homemoneyhelp.com/ebookadpage.html> and editor of The FREE Budget Stretcher Newsletter and Budget Stretcher web site <http://www.homemoneyhelp.com>. He has 25 years of experience counseling individuals and families concerning their personal finances.



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