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**Make a Budget to Help Your Dreams Come True**

**By Monica Resinger**

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A budget is a very important tool when you are trying to meet financial goals. It helps you to see where your money is going and therefore helps you determine where you can cut back. It also gives you something to go by when you get paid rather than piddling your money away. If you are serious about managing your money, a budget is an absolute necessity.

When my husband and I first got married over 14 years ago, we had no idea of how to manage our money. Well, my husband had a little idea, but not me. I worked but I was very frivolous and piddled my money away. We always had a hard time paying our bills because of this. I had nothing to show for my money except make-up, restaurant reviews and other un-necessaries. Then my son came along and changed all of that. I wanted to be a stay-at-home mom.

We also wanted to have more money to travel, save for retirement and college funds, and purchase our own home. This was our motivation for preparing a budget. We knew we had to start managing our money better to be able to do these things and it seemed impossible to have any of it at the time but we had to start somewhere. You should do some thinking as to why you'd like to have more money. Everyone wants to have more money for some reason or another. When you think of reasons, write them down at the top of a piece of paper. This will help you stay on track and give you motivation to stick to your budget.

So anyway, we made a budget and we stuck to it because we had our goals in the back of our mind -- first and foremost, to be able to stay home and raise our son. The way we made our budget was to list out everything we HAD to pay to live. We listed rent, power, garbage, phone, gas and food and the amounts we paid on them in a month. Then we listed our credit card bills and the monthly minimum payment amounts. We listed miscellaneous for items like clothing or birthdays that come up. You can list your budget list on the paper that you listed your reasons for wanting to save/manage money. You'll have to put some thought into some of these items such as food and gasoline. Be sure to be accurate and honest about how much you spend on these items. Look back into your checkbook and add it all

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up. If you write down less than what you actually spend, it will be harder to cut back.

Once we had made our list of everything we had to pay, we looked at it to see if there was anywhere we could cut back. We saw that we could probably cut back the money we spent on food by using coupons, shopping sales and discount stores, so we lowered the amount we originally budgeted. We saw that we could probably cut back the amount of money we spent on gasoline by making fewer trips to the store, only driving when absolutely necessary, etc. So we lowered that amount also. We vowed to cut back on our power usage -- turn off lights when leaving a room, dry clothes on the line, wear sweaters so we can set the thermostat lower, etc. We stuck to these amounts and made it.

At first we didn't have any money left after paying our necessities but that was okay because we had a roof over our head and I was able to stay home and raise our child. As my husband got raises then eventually started his own yard service, we began to have a little extra money left after our budget was paid. This enabled us to go out once in a while and add a new amount onto our budget called

'savings'. Our savings account is where we strive to save for vacations, home improvement, retirement funds, etc. We currently put 20% of our income in there.

Within a few years, we were able to purchase our own house, remodel it a little at a time, make our credit card bills smaller (we eventually hope to be rid of them), buy a nice car and truck and visit Disneyland and Knott's Berry Farm. The reason I tell you this is to show what can happen if you do make a budget and stick to it.

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Monica is a married, stay-at-home mom who is a freelance writer and publisher of three home and garden ezines. To read more of Monica's articles, go [here](#):

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### **What Are Dream Really Made Of?**

**By Krista OConnor**

Have you ever considered what the heck dreams are really made of?

Many people believe dreams are simply a bunch of garbled thoughts strung together that don't mean anything in particular. If you taking the time to read this article, then chances are you probably believe that dreams are much more important than that...and they certainly are!

Your dreams are a true reflection of yourself at that particular point in your life. They encompass all of

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your thoughts, your emotions, your beliefs, and all of your desires. Think of your dreams as snapshots of what you are in the process of attracting or creating in your life at that time.

That last sentence is what dreams are really all about. They are signposts literally telling you the nature of things to come.

This isn't about prophetic dreams here, but the general direction your thoughts and emotions are taking you in. So in that light, giving your dreams some attention is to your great advantage!

Here's how it works -

Suppose that most of your waking thoughts are of worry, fear, frustration or beating yourself up over something you said or did, and so on. This is negative emotion that will naturally be reflected in your dreams.

However, your subconscious (or your higher self, or whatever you want to call it) is a lot smarter than your conscious self and will offer you nuggets of wisdom to make you more aware of the bigger picture. Awareness breeds the changes necessary to turn those negative thoughts and emotions around.

If you choose to do nothing about your negative state, then guess what...you'll get more of the same. If you choose to be more aware of your emotion and move toward the positive, then you will create more positive results in your life. That's the Law of Attraction at work and believe me, your dreams can really help you with this!

The message here is to become more interactive with your subconscious through your dreams and make use of them. You can start by asking yourself a question before you fall asleep at night and expect an answer.

Sweet Dreams!

Krista O'Connor is an online entrepreneur and long time dream-worker. To learn more effective tips and ideas for quick and easy dream interpretation or to subscribe to Dream Log (monthly ezine), visit her site at

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