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**100% Effective Natural Hormone Treatment**  
**Menopause, Andropause And Other Hormone Imbalances**  
**Impair Healthy Healing In People Over The Age Of 30!**

**Money Worries?**

**By Terry J. Rigg**

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If you are worrying about your money problems it's time to STOP IT NOW! Easier said than done, huh.

In my 25 to 30 years working with personal money management problems I have never seen worry help solve the problem. In fact it has just the opposite effect.

Worry clouds your judgment. You have certain actions that you need to take to get your problems solved and you will need a clear head to make the necessary decisions.

In some cases the worry leads to desperation and is used as an excuse not to face the problem.

Let me say this in explicit terms "No one dies of starvation or goes to jail because they can't pay their bills in this country". I understand that there have been people starve to death in the US but that was more than likely an extreme situation. Also, if there is anyone that goes to jail because of their debts you can bet there was fraud involved.

Even if you don't have any income at all there are places to turn. Worrying is not going to make things happen.

The best thing you can do to get started solving your money problems, after you stop worrying about it, is to access your situation. You have to look at it as if you are an outsider looking in.

## Money Worries?

Find out exactly what the problem is. This is easier than you think. Here are a few of the most common problems that are causing your worries:

- Credit Card Debt
- Medical Bills
- Impulse Spending
- Mortgage Payment or Rent too high
- Absence of a Budget
- Unorganized Bills and Files
- Late Payments & Fees
- Overdraft Fees

### Not Prioritizing Spending

If you have your spending set up by category it won't take long to see where the problem is. Here is an example:

Recommended Percentage of your take-home pay for Housing, Other Bills and Household Expenses should be around 30% each with the remaining 10% going toward your long and short term savings. To find out more about these percentages and how to setup an easy to use budget visit:  
<http://www.homemoneyhelp.com/BBOonline.html>

If one category exceeds the 30% by very much that is part of the problem. This is the area where you need to concentrate your efforts.

You can approach this in two different ways. The first method is to cut your spending in the category that you have determined to be the problem. The second is to cut spending or expenses in other categories to make up the difference.

I recommend that you be careful about cutting your Household Expenses too much. While you can cut your grocery bill and some other areas, you will need a certain amount of money to run your household.

No matter what your current money situation you can find help on the internet free. Be careful not to fall into the many scams that are currently all over the web. To get you started you can visit the Budget Stretcher Partner Sites below:

[TheFrugalShopper.com](http://TheFrugalShopper.com)

## Money Worries?

<http://www.thefrugalshopper.com>

BetterBudgeting.com

<http://www.betterbudgeting.com>

The Stay-at-Home Parents Page

<http://www.geocities.com/sahmlomano/index2.html>

Debt Smart

<http://www.DebtSmart.com>

Greedy Fools.com

<http://www.greedyfools.com>

Brighter Futures

<http://www.brighterfutures.com>

Freebie Haven

<http://www.121fun.com>

FreelanceByU

<http://www.Freelancebyu.com>

MoneyMakingMommy.com

<http://www.moneymakingmommy.com>

Tidbits from the Pantry

<http://www.humansrv.net>

Usave2day.com

<http://www.usave2day.com>

As with any other type of problem you are not going to solve your money problems by worrying about them. It takes action. The sooner you get started the better.

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.

### **How to overcome fear?**

**By ajaypats**

#### **How to overcome fear? by ajaypats**

Fear is the main source of superstition, and one of the main sources of cruelty. Fear is that little darkroom where negatives are developed. To conquer fear is the beginning of wisdom. Remember that fear always lurks behind perfectionism. Confronting your fears and allowing yourself the right to be human can, paradoxically, make you a far happier and more productive person. No passion so effectually robs the mind of all its powers of acting and reasoning as fear. You can discover what your enemy fears most by observing the means he uses to frighten you. Acknowledge your fears,

## Money Worries?

acknowledge your worries, acknowledge your most troubling concerns. Then let them go, and free yourself to move positively forward.

For many of your fears, worries and concerns, there are certainly valid reasons. And that's why it is best to get beyond being paralyzed by fear and worry, so you can effectively address those underlying reasons.

Every moment you spend worrying is a moment you spend giving yourself even more reason to worry. When you allow fear to stop you completely, you give that fear even more power.

By quickly acknowledging the fears, the worries, the concerns, and listening to what they have to say, you can then simply let them go. And once you do that, you're free of their draining influence.

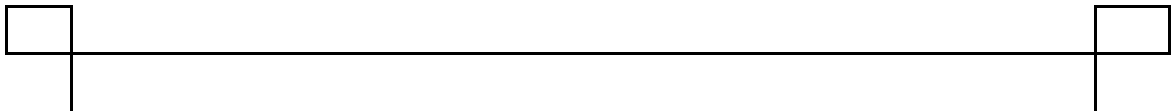
Once you do that, you're free to develop workable strategies and to take positive, effective action. By letting go of the fears and worries, you are free to positively change the underlying conditions from which those fears and worries arise.

Feel the fears, acknowledge the worries, understand the concerns, then move on away from them. Set yourself free to achieve.

Ajay Pats is professional manager working as sales manager. He runs inspirational ezine "Rediscover true colors of life" available at <http://www.topica.com/lists/venturemall> and community for home based business entrepreneurs available at <http://groups.msn.com/venturecon>.



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