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**The Secret to Keeping your Budget on Track**

**By Darlene Arechederra**

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"Don't find fault; find a remedy." — Henry Ford

B-u-d-g-e-t. The very word can cause us to tremble in our new boots! But a hard-working soul need not fear — there's a simple way to win the battle of the budget. It's great fun, and what better time to get started! So what's the secret?

\*\*\* Build Some Rewards and Fun Into Your Budget! \*\*\*

Think this tip is too simple to be effective? Consider the last time you blew your budget. You were probably zipping along just fine. Life was great. A month later, you slipped up just a bit. Two months later — boom! Your budget's blown, big time. How long did it take you to get back on track after that?

Think back on your most recent project. Was there a reward waiting for you after completion? If not, did you feel as if the project took forever, with no light at the end of the tunnel? Your rewards will serve as a mini-light at the end of your tunnel.

**How to Set Up Your Goodies List**

Here's where the fun starts. Your Goodies List will be your own personal list of rewards, fun, or items you'd like to buy or do. Jot down some things that excite you, things you can look forward to. Why? Because there's no budget on the earth that will work if you have no motivation to keep going.

**How to Use Your Goodies List to Motivate You**

For every month (or week) you're able to stay on track with your budget, reward yourself with one item from your Goodies List. Keep your reward in a range you can easily afford (just make sure it's enough to motivate you.) Try \$40 or less for a monthly reward. For weekly, try \$10. Even \$5 can energize

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you.

In the past, you might have felt as if you were 'giving up' things to stay on track. You'll find that you're not giving up anything at all. You're simply targeting the things you really want or need, and rewarding yourself for not making those budget-blowing purchases. It's easy to burn out or feel deprived if there's nothing to show for your hard work.

### Affordable Suggestions for Your Goodies List

\*\* Longing to change the colors in your bathroom? Try: A towel to match your new color scheme. A can of paint A new shower curtain A new rug

\*\* Dreaming of taking up writing? How about: A course on writing A book on writing a best seller

Paper, pens, resources, software for writers A new writing area in your home

\*\* Yearning for fancy new tires for your hot rod? Try: For each month/week you stay on track, write yourself a check for your reward amount and tuck it into an envelope. When you've saved up enough to purchase one tire, go shopping! Write one check for the tires, then destroy the other checks. Update your checkbook, making up any small difference. Buy your tires one at a time as you 'earn' them. If there's a huge discount for buying more than one at a time, simply keep saving your checks until you can buy more than one (only do this if you can stay motivated.)

\*\* Simply want to feel more secure? If money itself will motivate you, consider this: Write yourself a check as your reward instead. Use it to open a savings account. Name your account, writing the name on the cover of a pocket notebook. Carry it in your pocket or purse, tracking every deposit you make in this notebook. Keep your balance up to date. Make it a big deal (it is, you know).

So, how motivating is that? Keep in mind, your rewards are not just for keeping your budget on track. Use your Goodies List to help you ward off procrastination and keep you energized to complete your projects (even those dreaded chores).

Now, tweak your plan until you've got it working for you. Go ahead — get started today!

Darlene Arechederra offers simple, unique strategies to help others move from spending to saving. She believes the trick is to discover which ideas work best for each person – because their money isn't one-size-fits-all. Darlene encourages others to discover their \*own\* unique strategies for saving money! Sign up today for free newsletter:

## Secrets We Keep From Those We Love

**By Timothy Cole**

Everyone keeps a few secrets from a husband or wife, boyfriend and girlfriend. And people keep their

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secrets for a lot of reasons. Often people are embarrassed or they are fearful of a partner's hostility or possible rejection.

And research shows that it is in one's best interest to keep some things private, especially when partners or spouses are likely to respond poorly to the truth. Being rejected, scorned, or stigmatized does not help any one work through a serious issue.

But, keeping secrets can also be harmful.

Keeping secrets often prevents people from dealing with the problem at hand. Keeping secrets leads to increased stress, anxiety, and it often makes people think about the issue (event or topic) more frequently.

For instance, people who have a secret crush on someone often dwell on their feelings more than people who are able to talk about their feelings out in the open. More often than not, keeping something secret makes it seem more important than it really is.

Likewise, revealing secrets is very helpful when it is done right; that is, in a safe, non-judgmental environment. Revealing secrets can reduce stress, it helps people let go of an issue and think about it more clearly.

If a secret is bothering you, it really does help to get it out – as long people don't respond negatively or use the information against you.

In fact, research shows that the simple task of writing down a secret, even if no one ever reads it, makes people feel better. Writing a secret down reduces stress – it is cathartic.

With this in mind, we have created a place where people can anonymously reveal the secrets they keep. Maybe you will find that letting go of one of your own secrets is helpful and not so embarrassing after all.

Article by Timothy Cole, PhD. Take a look at the secrets people keep from their romantic partners at

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