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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!

Your Finances

By Terry J. Rigg Sr.

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Which category do you fall in?

I have determined that financially, people fall into one of three categories.

1. Family 1 has all the money they need for necessities and more and manage it very well.
2. Family 2 has all the money they need for necessities and more but live payday to payday with ever increasing debt.
3. Family 3 don't have enough money for necessities.

The funny thing about the three families above is that they could have exactly the same income and family size. This is not to say that special circumstances has nothing to do with it, but on the average most people live above their means.

Family 1 has established a workable budget. They don't pay more than they can afford for housing, transportation, utilities, etc. They also have money set aside for long and short term savings. This short term savings provides two things. First, it makes money available when the car breaks down, you need a new washer or any number of unexpected expenses that crop up. Second, it prevents the need to use credit cards for these items. The savings here could be

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hundreds of dollars. Family 1 planned.

Family 2 is still struggling to establish a budget. In many cases their house payments or rent is much more than they can afford. They don't take the time to evaluate the money that could be saved with little effort. Usually there is no short term savings, let alone short term. They use credit cards as if they were cash and pay hundreds of dollars in unnecessary finance charges and penalties. These people find themselves with financial problems that often leads to bankruptcy. Family 2 either didn't plan or may not know how to handle their finances.

Family 3 has given up on a budget. No matter what they do there isn't enough money to pay for housing and other necessities. They struggle to put food on the table. Most don't qualify for credit cards, which is a good thing. In some cases this situation is self-inflicted and some are due to circumstances.

What is the answer to these problems?

Family 1 – Leave these people alone unless you plan to ask their advice.

Family 2 – These are the people that need to seek help and stand a chance of becoming a family 1 family. The possible solutions include a debt management company like Consumer Credit Counseling Service. They need to establish a budget and stick to it. If their housing and other expenses are too high, then they need to cut back, even if they have to move. They also need to cut up the credit cards and think about consolidating. Depending on how far they are in debt, this could take years.

Family 3 – While their struggle seems useless, there are things that can be done. First, they need to see to it that everything is being done to keep expenses down. The electric bill is a good example. There is federally subsidized housing that only charges a small fee based on your income. Make sure that they are receiving all federal and state benefits that they are entitled to. If they are able, they should seek job training or some other means to make their life a little better.

Which family are you? No matter whether you are family 1, 2 or 3, there is hope. The primary thing that must be done is to educate everyone that learning to manage their finances is

absolutely for their peace of mind. With the vast amount of information on the internet providing help, this is possible.

If you are a family 2 or 3 family, "The Complete Budget and Bill Organizer" <http://www.homemoneyhelp.com/BBOonline.html> can help.

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. Use this email link to get a list of all of Terry's articles by autoresponder at: articlelist@budgetstretcherpremium.com

Protect Your Finances With A Life Insurance Policy

By Elizabeth Newberry

If you're married and/or have a few kids running around the house, you're probably a little concerned about your finances, if not outright worried. And who wouldn't be? With the cost of gas constantly rising, the high prices of child care and education, and the monthly bills that seem to overflow your mailbox each month, it's only natural to worry about your finances. It's a tough enough struggle to make sure ends are met while you're alive. What happens to your family in the untimely event of your death?

By purchasing a life insurance policy now, you can make sure your family's finances will be taken care of after you're gone. Many people don't like to think about purchasing a life insurance policy, because life insurance policies make us think about death, and death can be an unpleasant topic; however, life insurance policies themselves shouldn't be unpleasant topics, since they're responsible purchases to help cover your family's finances once you pass on.

There are two main kinds of life insurance policies - term life insurance policies, which cover you for a specific number of years, and whole life insurance policies, which cover you for the duration of your life. Despite the differences between these two different kinds of life insurance policies, one thing remains the same - both term life insurance policies and whole life insurance policies will pay your beneficiaries, usually your family members, a certain amount of money in the event of your death. The money from your life insurance policy can be used to pay off debts, cover your children's day care or education expenses, or simply act as a supplemental income since your spouse will have lost yours.

When purchasing a life insurance policy, you should think about both your current finances and possible future finances, such as funeral costs and the children's educations. Purchase enough life insurance to help your family avoid financial burdens in the future.



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