

Money Smart Moves is a to-the-point, no nonsense approach to building a brighter future for you and your family. Never fear creditors, or worry about the future again.

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MONEY SMART MOVES
FOR THE AVERAGE FAMILY
(OR SINGLE)

By
Roger Haley

The way to move yourself from the dumps to the heights of money management. Never be afraid to answer the phone again! Change your family forever!

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ISBN 978-1-60910-091-9

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Printed in the United States of America.

BookLocker.com, Inc.

2010

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SETTING PRIORITIES

Get yourself a notebook or a loose-leaf binder and either copy our forms, or write out your own. I started with a notebook and just wrote each item down in order. At the top, enter your “best guess” at your monthly income. There are 4.3 weeks in a month, so do the math. If you make \$500 per week, then it’s \$500 times 4.3 or: \$2,150 per month.

If you have a job, i.e. trucking, sales, odd hours, where your income varies, do a true estimate. Find your worst week, and your best, and then get an average. If you have several weeks of pay stubs, then average them to get a weekly amount, and then multiply that by 4.3 to get your monthly average. This is *take home pay*, not gross!

Next, we fill out the payment, or ‘bills’ part of the budget. Word of warning, don’t think of this as restricting you. Make it work *for* you. It’s yours, you own it, but make it real, and adjust as necessary. Once you have it down, then *live it*, with hope, not pain.

Top of the list: mortgage or rent. This is a *must!* Without a place to live, the rest won’t matter.

We’ve all seen or read the stories of families losing their homes. Many of these were due to stupidity. You heard me! Stupidity in getting a mortgage they couldn’t afford, or a variable rate that could climb out of sight. Any decision as big as a home purchase requires due diligence. Read the dang contract! Take it to a lawyer if you don’t understand it! Can’t afford \$100 for a lawyer to look it over? Then you can’t afford the house!!!! And, don’t be pushed into signing a last minute contract without fully understanding it.

Many more were due to NOT putting the house at the TOP of the list. I saw one poor (?) lady surrounded by expensive interior decorations, wearing nice clothes, and with a new car in the driveway. I hated to see her tears but, really, she probably could have made it with some self-discipline. At least she has a nice big car to live in. Am I heartless? Not really, but it’s hard for me to feel their pain when I see them surrounded with ‘dumb’. The bad part is, she seemed like a nice, intelligent lady, she just made some dumb decisions. I’m going to help you avoid that.

I’d sell the car, sell the furniture, put the ‘stuff’ on ebay, buy air mattresses, and pay the stupid mortgage until things got better. You’ll only stay down if you let yourself wallow in self-pity and give up the fight. I’ve been down twice in my life, and it won’t happen again. Unless you lose all your income, you shouldn’t lose your home.

Okay, we have that down, you now hate me, and we’re going to go on. Hang in there; you’ll love me when it’s over.

Next on our magic paper, we put food. Yep, gotta’ eat. BUT, we don’t have to eat steak and lobster. One of the lowest moments in my life was when cleaning up a van a friend had borrowed, and trashed, I found a receipt for crab legs and filet mignon from a grocery store. I wasn’t snooping, just making sure it wasn’t important. The problem is, these items were bought with *food stamps*. We had already done as much as we could to help, but I had serious problems thinking of helping them after that incident.

When we went through tough times, we ate lots (and lots) of Instant Noodles and bologna sandwiches. My grown children still remember that time very well. Actually, so do I, but I still like both on occasion. Go figure?

Kool aid or tea was our drink, not sodas, and every couple of weeks we'd buy round steak (if it was on sale) and really dine. That's the cheapest cut, and it shows. Better have good teeth!

There are many inexpensive 'helper' type dishes, too. They aren't the greatest but, hey, we're building a better future, right? You may remember the lean times, but they won't kill you. It's actually become a topic of pride in my family. We all sacrificed, and we won!

I wonder how many of those foreclosures might have been prevented with a change in lifestyle? I've heard, "Oh, but I just *must* have my morning French vanilla latte grande."

Oh, really? Well here's a news flash, buy a cheap brand of coffee, a large container of French vanilla creamer, and *make your own*. Not the same, you say? Well, too bad! This is the kind of garbage that gives me headaches. Quit whining, you'll get used to the difference. Unless, of course, your coffee is more important than your future. Hey, 5 bucks a day equals 150 bucks a month, or **\$1,800.00** a year!! Bet that would pay some rent, huh? If there are two of you who just must have it, how about **\$3,600.00** a year?

Think in terms of monthly or yearly costs. It'll wake you up faster than that coffee!

Got it? Now we have food. Cheap food, but nutritious food. And, we (gasp!) *cook*. At home! Take your lunch to work; it won't kill you to skip the deli, and it will save mucho bucks in a years' time. No more take out unless it's from the dollar menu, and you don't need twenty of the dollar items.

No kiddie meals -you pay for that cheap toy- and no high priced flavored water (soda). That reminds me, NO bottled water. If you must, buy a filter, or one of the pitchers with a filter in it. That's what we still use for drinking water and coffee. If traveling, we take some with us and take cups of ice to pour it into. Always carry your own cup or mug; refills may be 35 cents, while using their cup may be \$1.25. Use common sense, those small amounts add up big when you take them all together.

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