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Throw Away Money Assessment

Do you find at the end of the month you have no idea where your money goes? But it definitely goes somewhere! Are you tired of floundering and barely being able to make ends meet? Sir Henry Taylor stated, "The art of living easily as to money is to pitch your scale of living one degree below your means."

I know exactly how it feels, you get paid on Friday. You feel good. The money is in the bank...then it comes time to pay the bills. Frustration sets in, you are feeling like you will never get ahead. One of the best things you can do is to sit down and really take a magnifying glass to your finances. If you have already done the eCourse on spending plans, start to review where the money really goes. You may start to notice several items you can start to cut back on.

While going through your budget, make a list of the things you could do without or reduce. They can be little things like:

- Taking the dog to the groomer every other month instead of every month
- Cut back on your coffee/soda/tea habit
- Eat out less
- Go to the grocery store with a list and stick to it
- Review your phone bill, maybe you can look into a different plan that costs less
- Do you really need cable or dish?

When you really take a look at these things, you will find there really are areas you can cut back and it does not hurt as bad as you think it will. Not only will you start to feel better about the decisions you have made, you will feel empowered and realize you can handle your finances with confidence.

"The gratification of wealth is not found in mere possession or in lavish expenditure, but in its wise application." -Miguel de Cervantes

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