

Saturday Nights at the Café

I love numbers, so you would think that I loved spending time working on my personal finances. But I didn't. My financial situation had become so overwhelming that I dreaded the simple stuff, paying bills and reconciling my checkbook, but when it came to facing my unpaid debts, the feelings often went from dread to terror. I kept trying to work on it, but every time I got done with another session of working on my finances, I felt like I hadn't made any forward movement. What was the point anyway?

One of my key turning points was when I made a commitment to start spending a couple of nights every month approaching my numbers from a different perspective, and away from my home office where I did all my bill paying. I put stake in the ground and picked Saturday nights. I was ready to make my finances one of the most important things in my life, so I dedicated not just any night, but Saturday nights.

Twice a month I went to my favorite coffee shop and rebuilt my financial life. I spent hours looking at my past truth and how I got into the situation I was in and hours more revising my spending plans. As soon as each month ended, I'd eagerly take a look at how I did, and midmonth I'd take a look as well.

I started spending so much time recording all of the big and little details of my finances, I finally got to the point where by the end of the evening, there wasn't anything urgent left to do. I had a nifty binder, everything was organized, everything was filled out and completed. I had completed everything I needed to. And as I started experiencing more "hey, I'm done!" moments, and less "I'll never finish this" moments, the whole thing started to become fun. I saw much numbers shifting in the right direction, but more importantly, I saw my attitude shifting in the right direction.

Stacey

