Stacey's Path to Clarity

Starting my own business before I had stabilized my life after a divorce wasn't the brightest idea I'd ever had. But it's what I did. I was still juggling, trying to put the pieces back together, and I invited in a more complicated financial life with the inconsistent income of self-employment. And because I knew so much about numbers, I just thought that as long as I was accounting for everything, my financial life would get better.

But it didn't. Month after month, I couldn't really tell if things were getting better. I'd have some great months, and then I'd have an emergency, and have to try to fix it, and I'd jump in and look at my numbers. I'd get a little bit of clarity, and things would get better, and I wouldn't focus on it again until there was another emergency. And then I'd get a little bit of clarity. And so it went. Month in and month out.

What was I missing? I was missing the fact that the only way I was ever going to improve my financial life was to really get a grip on what was happening. And to get a grip, I had to spend time totaling my numbers, looking at my numbers, even talking about them with someone else. And not just when there was an emergency and not even just every month. My financial life was both complicated and messed up. I needed to spend time doing my numbers **every week**. That was the only way I was going to be able to understand enough about my financial situation to change the frustrating and awful financial nightmare I was living in.

I know both recordkeeping and constantly looking at your financial situation can be hard. It was for me. It took a lot of time and it took fortitude to constantly look at what I perceived to be my financial failings. But it was critical, and the results for me were a sense of peace around my money and a consistently improving financial life.

