

Cassie's Financial Art

Cassie was frustrated with using credit cards to make ends meet each month, she tried common recordkeeping systems before, but they frustrated her, so she chose butcher paper. She put up big sheets of paper on the wall, got a bunch of big markers out, and every time she had income, she graphed it on the butcher paper.

As she spent money, she graphed that as well. She noted her major categories, so she could see where the bulk of her money was being spent. She focused on tracking the dollars she suspected were causing her problems: eating out and money spent on her kids.

Cassie is a creative soul, and Quicken would've just frustrated her. She didn't use the "I can't track my money, I wouldn't even know where to start" excuse that I've heard from creatives who are fearful and reluctant to tie themselves down to recordkeeping. She found her own creative solution to her recordkeeping needs.

What did her butcher paper system tell her? She saw, literally, "gosh I'm dipping below zero every single month, and fast. I get money and then it's gone, I get more money and then it's gone." She was able to visually see her cycle. She was also able to see the first month in which she didn't dip below zero. And then she was able to see the first time she strung together a few months that she didn't dip below zero. She changed her financial life by recordkeeping, but recordkeeping on her own terms.

