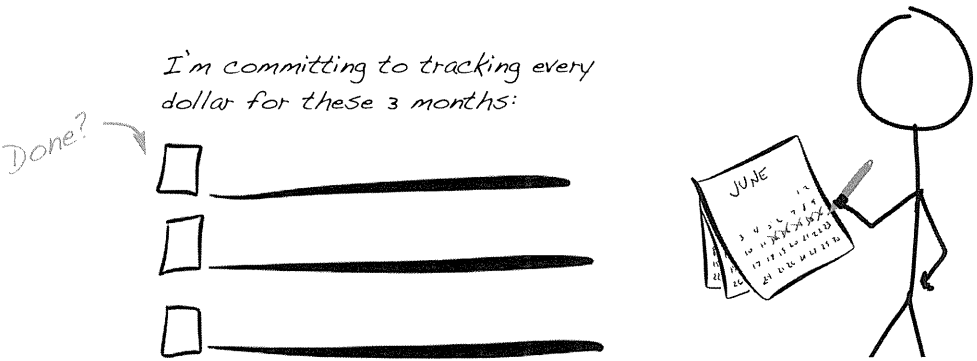


Know Your Expense Details

Financial health is made up of hundreds of better financial decisions, day by day, and those decisions can often be found in the details. For the majority of us, we have to spend some time looking at the details. Who doesn't have to look at the details?

If you have a situation where you earn more than you spend and spend less than you earn, have no debt and have adequate savings for everything from car repairs to retirement, you might be able to skip the details. Do you feel in integrity with the way you spend your money? If you fit all that criteria, then you probably have little need to track your details. Your Big Picture makes it clear that you are financially healthy.

But the rest of us, we have to spend time in the details. It's the only way we can see and understand our opportunities for change. **There's no better way to learn about money than to track every dollar you earn and spend.** Not for the rest of your life, not even for the rest of the year. But for three months, no matter how much or how little you spend, track and total every dollar.



You'll not only be learning about yourself and your money, you'll have some information that will bring you objectivity and let you step away from the emotions.

By tracking and totaling your numbers, you'll learn about yourself and your money. You'll also be able to look at your circumstances from an objective point of view rather than from a purely emotional place.

For instance:

.....	
EMOTIONAL	OBJECTIVE
"I don't earn enough"	"I earn \$1,000 less each month than I need,"
"I'm never going to get my debt paid off"	"If I continue paying down my debt at this rate, it won't be paid off for 23 years,"
"I have no idea how I can ever contribute to my retirement"	"I need to earn 10% more (or spend 10% less) to begin contributing to my retirement."
.....	