

## Title:

Making Financial Choices

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## Summary:

It can be hard to make choices in regards to your finances. But you have to get used to it. It is part of managing your money wisely and being an adult. Choices have to be made.

## Keywords:

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## Article Body:

It can be hard to make choices in regards to your finances. But you have to get used to it. It is part of managing your money wisely and being an adult. Choices have to be made.

So what can you do?

First, don't spend time worrying about the decision. Worry does nothing. No one has ever had a bill paid by worry. No one has gotten out of debt by worrying or made a million dollars by worrying. Worrying gets you nowhere.

Actually, too much worry can get you into trouble. People make rash decisions when they are desperate. And worrying can make you desperate for the first solution that comes along.

Instead, you need to set a certain amount of time aside during the day to think about your decision. When that time is up, you walk away and leave your thoughts there. I know this is hard to do, but if you are truly working towards making a decision during your time, you should be able to leave it there for a while.

The choices you have to make shouldn't consume your entire life. That is no way to live.

Start by writing things down. This can be an effective tool for organizing your thoughts, comparing choices and getting a sense of the true situation. For some reason, when you see things on paper, they often look much differently. You are often able to leave things alone for a while and clear your mind if your

thoughts are safely on paper.

For example, if you are deciding whether or not to sell your home, you could make a few lists. Start with your selling of the home page. List what you gave for the home, including closing costs and an major improvements. Then write down how much you owe. How much do you expect to get for your home? Write down a few realistic numbers. Now you can see what your profits might be.

Then look at your options for after you sell your home. Are you looking at moving up? Calculate what your mortgage payment would be if you moved into a larger home. Then look at moving down. I know that idea may not make sense to you, but consider what having even less of a mortgage might mean to your finances. If you are in a financial pickle right now, a smaller mortgage might be helpful.

Put things down on paper. When you are in debt, this is one of the best ways to start looking at how you will deal with your debt.

Most importantly, decisions must be made. We make small ones every day. Large ones seem so much more important and take more time. But you can't second guess your every decision. Once you make your choice, it is made. And you will deal with the consequences. Take your time, review the facts and use your calculator. Don't just rush into things based on emotion. Remember, plans don't always work out and you have to reassess the situation. But if you plan wisely and take your time, things will work out in the long run.