PERSONAL FINANCE THAT DOESN'T SUCK

MINDY CRARY
MONEY EXPERT

COMPLIMENTARY EXCERPT

Personal Finance That Doesn’t Suck

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Advance Praise

"Among the crowded field of dry, eye-glazing personal finance books, Mindy Crary's Personal Finance That Doesn't Suck is refreshing and humorous. It cuts right to the core: your money behaviors and mindset. Read this book and learn how to approach your money mindset, behaviors and beliefs to make money work for you."

— Amanda Steinberg, CEO and founder of DailyWorth.com

"Personal Finance That Doesn't Suck is so not your parents' money management book. Author Mindy Crary bases all of her advice on one revolutionary idea: personal finance needs to serve human beings, in all their flawed glory.

Crary recognizes that the old model of finger-wagging, coulda-shoulda-woulda advice only inspires feelings of guilt and shame, and entrenches poor money habits. She offers her financial and behavioral insights with humor, compassion, and an invitation for the reader to make personal finance truly personal.

With helpful examples from her own life and from her experience as financial planner, Crary makes finance accessible and insightful for everyone. Whether you are a newbie to personal finance or a well-established expert at money management, Personal Finance That Doesn't Suck can give you a deeper understanding of your values, your financial behavior, and your own personal road to building wealth."

— Emily Guy Birken, author of 5 Years Before Your Retire and Choose Your Retirement

"Mindy Crary is a calm, reassuring voice at a much needed time in the world of money. Today, it is hard to turn on the TV or open a personal finance magazine and not be reprimanded or reminded of what you're doing wrong with your money. With Personal Finance That Doesn't Suck, Mindy reminds us all that guilt, blame, and shame never produces sustainable and meaningful results. Instead, she offers up an alternative approach to experience financial success and wealth and to manage your money - one that is compassionate, vision-focused, mindset-driven, action-oriented and emphasizes the "personal" in personal finance."

- Jacquette M. Timmons, financial behaviorist and author of Financial Intimacy: How to Create a Healthy Relationship with Your Money and Your Mate

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Introduction

I know what you're thinking right now. You bought this book because you don't know where to turn.

I get it; you've probably been burned, overwhelmed, or just underengaged. Last time someone talked about personal finance to you, maybe it was the rep from your 401k plan giving a talk... and you went, mostly for the free lunch, partly because you know you "should" care. Then when s/he started talking about economic indicators and the CPI and historical returns and benchmarking performance, you went UGH. Your brain melted, and you felt all kinds of not so fun feelings, and you went back to avoiding it all.

Some people fake the phone call to get out of the meeting once that lunch is done. Others just think about pulling the fire alarm. Or maybe you have the "privilege" of sharing the session with that one guy who actually gets what the rep is saying, asks super insightful questions while simultaneously making you feel like a slacker idiot. (Why don't I care about my 401k like Gerald? I suck. Why is this so hard?)

I promise you, this isn't what I am here to do. And, alas, there's no lunch that comes with this book. Not even a Groupon, although my editor did have that thought when she read this section.

I've been a financial planner and business owner for almost 16 years and, in that time I've worked with literally thousands of people on their personal financial lives, from the multi-millionaire to the not-nearly-so. The most impressive woman I ever met was the one who made $28,000 and saved $14,000.

I'm not in the traditional financial services realm because, while that is great for some people, I think traditional services miss out on serving younger generations and miss out on serving people who need financial support, strategy, or education, and wish to get those things without product sales or asset management.

There's no space in traditional services for the person who needs a little clarity and context, but doesn't want to spend his or her life becoming an expert.

There is no space for people smart enough to manage their own finances, but who just need a filter for the competing cultural noise about money, and a simple philosophy to adopt.

There is no space for people who might find it difficult to change their behaviors, and need more than knowledge or guidelines to do that.

You start to feel like you don't have a right to expect more from your money—that is, unless you're willing to spend hours a week on finances (or pay someone thousands of dollars to manage them)—or you don't have a right to successful financial life. I'm here to tell you, that's absolute crap. Instead of working for your money, you can start making your money work for you. Today. I'm here to give you permission **to expect more from your money**—and that doesn't mean you need to start spending hours figuring this stuff out. It does mean that you get to change the way you think about this. In fact, it's probable that none of the things you've been taught or told are important to successful financial life.

What is important? In this book, I'm going to share with you the three things you absolutely must do to expect and get more from your money. If you do nothing else today, the one thing for you to consider and contemplate is the idea that by changing what you expect from your money, by letting go of your traditional (or acquired) expectations, you change everything.

Step One: Ground Yourself in Possibility, Not Fear.

For many people, everything having to do with money starts from a place of fear and survival. Unfortunately, most of the "everything" includes developed habits and behaviors that don't actually serve you. They keep you in fear and survival. So, if we are going to expect more from our money, then we need to flip that dynamic and make it about possibility instead of fear.

Do you feel anxious about money? Then start by regarding finances more as a challenge you need to grow comfortable with and less like a lesson you need to learn—sort of like exposure therapy. Exposure therapy helps you approach a fear-triggering situation again and again to gain confidence in order to overcome the original fear. It's usually done in a series of steps, starting with a relatively low level of engagement and increasing the level with each step. For example, exposure therapy for a snake phobia might start with looking at a very small snake from many feet away, eventually working up to actually holding a larger snake. These therapy encounters are usually broken down to small steps and customized to the individual, depending on where he or she can begin and how quickly he or she progresses through the steps without overt distress.

So, let's say that you hate-hate-hate thinking about how you spend money. The idea of someone else knowing how you spend your money makes you cringe. Guess what you need to start doing?

A first step to take might be thinking about thinking about implementing a tracking system—precontemplation.

Most people hop immediately to starting a tracking program, but you don't have to do that. You could actually take a poll with friends or at the office: "Hey, are you using a program to track expenses? Which ones do you like? What's the website?" That's actually thinking about the tracking system, so I guess that's step two.

I'm biased in terms of systems. I like Mint.com because I think it's the most visually engaging (oh, pretty!) and doesn't make you want to kill yourself with the data management. It's simple, and once you give it permission, it maintains itself. You might have different criteria for choosing a system.

Your next step might be to check out some websites or look for online reviews about them or post a Facebook question and get more feedback. What do other people find most useful about the systems they use? Are there any limitations they want to share about the systems they used to use?

Once you feel comfortable enough to decide to try out a system, you might sign up for one of them but only link up your checking account and credit card.

I always tell people that when you're setting system stuff up or making new habits, it's easy to get overwhelmed. So just set the timer for 15 minutes and then STOP. Notice how you feel. Thank yourself for getting started. Go in again and set the timer for five minutes, and then stop.

I'd love it if someone who was adverse to creating this habit of setting up a financial tracking system didn't do any more than look at it for a few minutes every day, with no goal other than to access and review, connect with the data, every day. Because, you know what? The goal at this point is anxiety reduction, nothing else.

I want people to get in there and be all, "Huh, I am looking at how I spend my money, and while it's probably not ideal, I am not freaking out."

I felt exactly the same way when I watched some episodes of Shark Week.

A huge piece of expecting more from your money is simply developing your own philosophical framework to filter the data. The symptoms of fear—judgment, guilt, grudge—have no place in that framework, because we're trying to focus in on possibility. So, right now, commit to yourself to have no judgment.

No judgment. Have you ever heard of someone getting more done and being more successful when someone was judging them or they were judging themselves? Quit judging yourself for where you are right now with your money, even if it isn't where you want to be (it's never going to be exactly where you want). Where you are is fine. If you're alive, breathing, and you're (relatively) young, mobile, and free, then you have all the possibilities in the world ahead of you.

I'll use the example of hopping on the scale. If it's after the holiday season or, for me, even after Labor Day weekend, because that's usually my birthday weekend, then it sucks to get on the scale and see what's happened. Here's the thing, though... if you get on the scale after avoiding it for one, two, or three weeks (or one, two, or three months), the news isn't usually good. And then you get mad at yourself for everything you did wrong and you tell yourself a story about what was bad about how you behaved. Judge, judging, Judgety McJudgerson.

But that's useless, because what the scale is telling you is only a data point, a number, and a single number at that. It's actually better if you weigh yourself every day, because then you have a better sense of cause and effect. You review the data in a context and you start to lose the emotion around what the number says, in part because you start to understand the relationship between your behavior, your goals, and the end result. And that is more empowering.

Your income last month, your spending last month, your 401k balance... each of those is pnly a number. A number doesn't have feelings and it isn't the whole picture and it can't make you feel anything by itself. It's actually the story you're telling yourself about that number, the self-judgment, that is making you feel bad about it. Even if you aren't fully aware that you've told yourself a story.

Once you've started having more than a passing acquaintance with your financial numbers (for example, by logging into Mint for five minutes daily, or whatever), you need to forgive yourself for the past. **You really can't move forward with a successful money life until you make peace with your money past.** No one can. You might have made mistakes, gone into debt, not charged enough for your services, or given away all of your money… and that's okay. It got you to where you are today, which means you're also resolved to restart in a way that suits you better. You could say that the way you used to manage money was working for you at the time, either because you didn't know better or because it created a situation where you realized you needed to partner with money in a more intentional way. There's no empowerment in the past. The empowerment comes from what you decide right now, the choice you're making in this moment.

Another way we tend to judge ourselves is through comparison. We have a thousand ways to compare ourselves to everyone else in the world (Do we look like everyone else? Do we own similar clothes? Do we eat the same? Like the same things on Facebook?) and money can become another way to keep score with ourselves and the world. Here's the thing: You're going to be happier and get more done around money work if you ignore what everyone else is doing, because everybody has a different path to walk, my friend. If you try to compare yourself with everyone else and keep up with the Joneses, you'll own a house you don't like, spend too much on the wrong things, and have really trendy shoes that pinch your feet. And probably a whole load of resentment, which will keep you grounded in resentful negative thinking.

I always tell people about my Lexus when it comes to comparison. In my old, traditional financial world, one of the ways we indicated that we were making good money was by driving a cool (ahem, expensive) car. And indicating success was important for impressing or at least being equal to our peers (and winning clients, at least according to the more senior finance people I was learning from). So, when I was closing in on my first six-figure take-home-pay year, I bought a Lexus IS 300. That's a big-deal car in Portland, Oregon. The thing was, I was a dorky girl trying to make it into the old man's club. I was never going to fit in, and not because of what I drove. Yes, I liked driving my car, but when I realized I'd only bought it to fit in with the other successful advisors, I felt like an idiot. Because I didn't really care that much about being like everyone else. In an act of semi-rebellion, I drove that Lexus for 13 years and it became a badge of frugality. I chose to drive this crappy, old beat up car as a statement that I don't care what anyone else thinks.

When you start to expect more from your money, you start to spend it in ways that only you understand. I am going to get a new car in the next few months that will probably cost around $25,000. That's about 50 percent of what the Lexus cost—maybe less in today's dollars. But I am clearer today than I was back then about what I expect my money to do for me, and it has nothing to do with increasing my political stature in an old man's club or impressing people who can be impressed by surface appearances alone.

Step Two: Create a Vision.

You can't get excited about money in and of itself (or, at least, most people can't; doing so would be a bit weird—although I did once have a client who seemed to get off on bank balances alone). For most of us, we need something to use that money for—then we can get excited. For so many people, attending to personal finance means having to create more structure or discipline, as in saving into a 401k or paying down debts… and that's sort of boring.

What's the difference between these two statements:

- “I am saving for retirement."

- “Right now, I am putting away as much money as possible so that I can quit my day job and go run an online business from a hammock in Bali.”

As your read that you probably started to modify the picture I painted. Hammock? Bali? No, I’d open a handmade store on Etsy and stay right here in Seattle. We all have our escape strategies. The point is, something gets you excited and, in order to ever become real, that something most likely needs you to arrange your money to support it, right? How do you know if you’re getting what you need from your money unless you can see your money directly paving the way for your specific, awesome future vision for yourself? Sometimes people use their "money strategy" as a reason to deny themselves the only things they want. As you might imagine, those people don't tend to accumulate either money or awesome experiences.

People struggle to articulate a money vision when they are afraid to say what they want. Maybe they’re afraid to be wrong. Perhaps the things they think they want won't make them happy, so they don't allocate money toward them, don't take the risk. Or, if they’re thinking about a vision but have no idea how it connects to their current life, maybe that freaks them out. Heck, it used to freak me out. When I was a traditional planner and I had visions of "never doing paperwork again" or "working fewer than 50 hours per week," I had no idea how I was going to get there, so I just shut those ideas down and buckled under, like I was led to believe "adults just do," and had huge health issues.

Some people get afraid to name their vision, because they’re afraid that then they’d have to face up to the idea that they don’t have enough money to get what they really want. But you know what I’ve discovered? If you have the vision, you have the means to get there. You do. The hardest part is admitting what your vision is. Once you do that, solutions start to present themselves. You’ve arranged your life to afford exactly what you hope for or you’re in the process of arranging your life toward your new goals. We can’t help ourselves from having vision. The good news is that our subconscious actually wants to help us.

During this visioning process, consciousness is key. We can have everything we want in life, but the key is to be completely conscious about what those things are. I find that when my clients detach from what they’re supposed to want, and really home in on the unique and individual dreams they have, it’s all doable, somehow, and is not so remote as a possibility. Applying consciousness to your money is absolutely key in achieving success in your vision.

Years ago, I had a client who felt like a complete mismatch for me, because we wanted very different things from our relationship. He wanted to show me his awesome investment portfolio, his massive savings, and get me to simply sign off on them, tell him he was doing a great job and be super impressed by it all. At the time, I didn't realize that was what was what he wanted. I was the dorky financial planner who kept asking him, “What are you trying to accomplish with all of this? Yes, yes, retirement, fine, cash savings, great, beautiful investment portfolio, love it—but what is all of this getting you? What’s the vision?”

He totally didn’t get me or appreciate my questioning, because he had never questioned for himself why he was accumulating and investing. He just wanted credit for having done a good job with his finances. No wonder many of us feel money management is meaningless unless we start with a vision for what we want life to look like. There is a very specific (and, to me, obvious) connection between your money and what you want out of life. That guy wasn't expecting anything from his money; it wasn't fueling a vision at all. His money was just getting put away for some shapeless someday.

A lot of people have this disconnection between their goals and their money, because there is this belief in our culture that "good personal finance" is mostly about saving and accumulating money—not about spending it on anything today. Frugality, austerity, and maximizing returns on long-term investments—that's what a lot of personal finance articles and even books focus on—the things most of us feel we can obviously select or control. Consequently, we struggle to articulate flimsy goals like, "I want to save ten percent of my income for retirement," or "I am going to live on 50 percent of my income."

I'd say, in general, that it's a good thing to save money (duh, right?), and I applaud people for being on top of it. However, a lot of people have trouble shifting from a savings mentality to funding their goals and life changes... and isn't that the whole reason we save money? To (eventually) spend it on something? To live the way we want to live?

Good personal finance involves identifying what you want in your life—both now and in the future—and creating a plan to fund all of those things. So, what are you trying to do?

- Are you trying to shift over to a job you love?
- Are you trying to take a sabbatical?
- Are you trying to travel the world?
- Are you trying to build a family?
- Are you trying to follow the Seahawks to every away game?

Those things are more important to decide right now and to be confident about than where your money happens to be at any given moment. I'm not saying it's meaningless to "just" accumulate money if you can do so. But figure out what your savings is creating for you or for you and your family. Accumulating money without a vision for how you're going to use it is meaningless. People who blindly save tend to have a hard time parting with money. On the other side, people lose or bleed money and never seem to keep any of it. Both scenarios happen when people have no criteria for what is important enough to use money for or keep it for. That's where the imbalance lies. It's not just in the spreadsheet.

Will Smith once said, "Money doesn't change who you are, it amplifies who you are already."

If you're confused about what you want your money to be doing for you, try starting with the end in mind. What do you want to be amplified? How is you right now amplified into your perfect vision of the future? How do you want yourself to be amplified into your future?

Hey, listen up. This is a permission point. This is explicit permission to have a bigger vision for yourself, even if you feel like you have no money right now. I'm suggesting it, and I'm teaching you and pushing you to give that permission to yourself. Permission that, regardless of how much you have right now, you can expect more fulfillment from your finances and have money coming in and working harder for you all the time.

People often think they'll get serious about their money when they have more of it. That isn't quite how it works. Rich people have the exact same problems poor people have, just on a different scale. People with big incomes or inheritances who are unconscious about money simply have the same ineffective money habits, but with bigger sums involved. You have to start expecting more from your money before you have more of it, or it'll just keep slipping away.

Step Three: Take Action.

Taking action is more important than knowledge or inspiration. The problem with personal finance is that when we're learning to have intentions around money, it's hard to get inspired by money rules, habits, or advice. In many personal finance books, there's an implicit assumption that the topic is absolutely fascinating, and perhaps it is for some money nerds— just not for the rest of us mere mortals. Or then there's the self help finance section in the bookstore, filled with books purporting that you can't possibly fix your money situation until you fix you. And, honestly? That might be true for you, at least some of it. There might be tons of mental, emotional, and behavioral reasons why you do the things you do with money.

In my experience, you don't need to fix yourself before you expect more from your money. It might be one of the steps (it was for me), but I don't start with the assumption that you are flawed. It makes sense to see if you can get started on proper financial systems before assuming there's something fundamentally "wrong" with you. I mean, look around. There are plenty of people who are pretty screwed up but who do just fine with their money.

What motivates each of us is so individual that selecting financial advice that fits our motivation style can feel a little like Goldilocks trying out beds and porridge. I imagine it's hard to feel inspired or to expect more from your money when you have Suze Orman yelling at you. That woman scares the crap out of me. I think she does a huge disservice to a lot of people because if you don't fit her guidelines for what is the "right" way to organize your money, you seem to have to opt out of the conversation entirely. Who cares if you have accumulated six whole months of expenses for emergency funds? Start with one month, if only because one month is more than 50 percent of what most Americans have. Feel good about that for a minute or more, and then keep going. Managing your finances doesn't have to be an all or nothing experience. Let's face it, most of us carry enough shame, and shame isn't a very motivating emotion for creating a great financial life.

For some reason, lots of frustrated people believe that if they figure out how to get that big financial "win," the rest of their financial lives will fall into place easily, and that other people are staring from a better position than they are. What people need to understand is that personal finance is sort of like a video game: You need to win enough points at the lower level (without being killed by your mistakes) to be rewarded with opportunities to play at the next level. You experiment, you work out a game plan based on your successes and mistakes, and you make those early wins happen, however small. You focus on the next step while keeping the big picture in mind. You keep taking actions based on what comes at you.

People become overwhelmed when there seems to be a gap or a gulf between where they are now and where that big vision ends up. Moreover, they hardly even know all 27 steps they will need to take to get there. All of that's okay. Expecting more from your money isn't about having an elaborately detailed plan from now into the next five, ten, or 20 years, It's not about flawlessly anticipating each step and having an immediate solution for every contingency. This skill has far more to do with situational awareness and course navigation. You can map a route to your goal or your dreams, but you're always going to need to adjust and adapt when the terrain or the tide changes.

When I talk about taking action, I'm not strictly talking about signing up with someone in a money management firm or getting set up with mutual funds or annuities or making any kind of investment purchase. Expecting more from your money is a process, not a product. With the way the current financial services industry is set up, it might be easy to conclude that there is a product to solve any financial problem you have, but there's plenty to do—to plan and to execute—before you buy any kind of product from any kind of professional.

First, it's good to adopt a decision-making process and to have awareness around your financial issues. When you know what action you want to take, only then can you evaluate and decide what tools you may wish to employ to help you get there. Most money issues are resolved by changing thoughts and behavior, not by buying the right products or subscribing to the right timely advice.

A client who came to see me was convinced that she needed a self-employed retirement plan. That's the reason she believed she needed a financial planner. And I was all... meh. I didn't see that as her big solution to moving her objectives forward at that time. You know what I saw as the big win for her? Saving more in cash and having a bigger emergency fund. But she was petrified that if she had access to her savings, she'd simply spend it—and that's why she wanted to lock it up in a retirement plan. My thought was, if she thought she had a problem with self-control or beliefs around money, as manifested in spending or having fears about spending her available money, why not work on that problem? You can send money away in a fit of self-mistrust, but that will only perpetuate the problem. Yes, saving for retirement is awesome, but not for the reason she wanted to do it.

Even though sometimes I catch mistakes like that and have critical feedback on someone's priorities, I want you to realize that **you are the only expert on your money.** The pure tonnage of financial information out there is overwhelming. It's understandably tempting to think one person could have all the answers, but that's not possible. It's easy to think the solution to that overwhelm and feeling of incompetence is to delegate all of your decisions to one person who has more training, knowledge, or experience that you, but it isn't. Only you know what feels right and is right for your financial situation. Only you can create that big picture and move toward it in a way that's right for you.

Anytime I've asked a client, "Why the heck do you even have this crazy-confusing-stressful investment?!" the answer has been some variation of, "So-and-so talked me into it. I knew I shouldn't have done it, but I went ahead and did it anyway, because I decided to trust his judgment." Notice that their wording is not "trusted" but "decided to trust." As in, she didn't trust before she heard a professional present this amazing opportunity that she didn't understand—and, because the sales figures were convincing, the client was afraid of missing out. Perhaps there was nothing wrong with so-and-so's judgment or explanation at all, but the client didn't need to complicate her financial life that much or the investment didn't truly fit her needs. The client knew that at the time, but went ahead anyway.

But even with having invested in a weird product or having a disjointed strategy in your background, everything is still okay, because **mistakes don't mean you're bad at money.** When people get into trouble with money, they take it as an indictment on their intelligence or their competence. Sometimes they punish themselves harshly and for a very, very long time afterward. Sometimes mistakes are a result of bad judgment, but a lot of the time mistakes happen because of a confluence of events or a lack of awareness of results or implications. I don't believe there are financial "victims" necessarily (except for situations involving well executed fraud, perhaps), but mistakes in your past (or present) don't mean you're always going to be bad with money.

There's something else that's helpful (I totally stole this from the famous blogger and author of Get Rich Slowly, Mr. J.D. Roth. Well, he's famous with geeky people who love to read about finance. He might not have said this exactly, but I got the main idea from him): **Good is good enough.**

What does that mean as a practical matter? It means you don't need to be the best budgeter or the best investor or the best anything to get fantastic results from money. Instead of going all OCD on any one of the areas that we're going to talk about, to try and get all this solved finally once and for all so you never have to think about it again (which isn't how all of this works anyway), drop the idea that perfect is necessary. Shoot for sixes or sevens (out of ten)—passing grades that give you more momentum on the positive side than the negative side—and then improve and refine over time as you gain experience.

Nothing needs to be perfect. You don't need to be perfect. You're going to screw up, maybe dozens of times, even when you know better (or think you do). I screw up all the time, and I'm a professional at this for gosh sakes! Why would I need to buy salted caramel mochas three times per week? No possible reason. But beating myself up for the expense the calories isn't going to be what changes my habit.

To expect more from your money, you need to:

Turn off that inner mean voice. Are you judging yourself before you even have an insight? Are you afraid that connecting with and regularly looking at your money is going to be so boring or so time consuming that you won't be able to stay on top of it? Or are you afraid to confront the data, like you're afraid to step on the scales come January tenth? Know what your personal emotional obstacles are going in. Make a deal with yourself. If the whole personal finance journey is feeling a little overwhelming, negotiate down your plans around action, commitment, and implementation. Lower your expectations and pace. Plot out little steps to take week by week and build up some success experiences, or let the shock simply lessen before moving forward.

Build your vision. This is the fun part, right? Approach it from the standpoint that what you want from your money doesn't need to bear any resemblance to what you have right now or need to take a logical path. You can make sense of it all later. Honestly, Pinterest helps me get out of my head and into a more creative zone when I'm clarifying a vision. Use your creativity to generate your vision. You can have a vision first, without having a plan yet. In fact, many of us get much better results this way. The plan may be the head, but the vision is the heart. And, yes, you totally get credit for saving or for making strides toward having more money to work with! You just need to start refining how the money you get and keep actually connects to your purpose.

Take action consistently. Accept that you'll need to return to this over and over. Most people want to get the "learning" under their belts and be done with it, to be "trained," if you will, so that they never have to think about this stuff again. They want to set up their framework (or adopt someone else's methodology) and then focus on "maintaining" until their needs change a lot or until they discover a single, magic, universal strategy which—once they find it among all the advice out there—will align stars, make the angels sing, and increase their money flow astronomically. That's not how this works. Accept that you'll probably need to go back over this step of taking consistent again and again. The good news is that each time you'll be working at a higher level. You're never done, but it gets easier and easier once you master the basic skills and build some experience with navigation.

What's to Come in This Book

To continue with the "gamification" theory of financial planning, you not only need to understand how to work on a solid foundation and work your way up to higher levels, you also need understand how to think about and work through things that inevitably (but unpredictably) arise along the way. Yes, I'll be giving you some basic strategies on how to make the best use of every dollar that comes into your household but this book is about five things that are more fundamental than that:

1. **Preparation.** Creating new habits, being willing to suck, at first, and/or make sacrifices in favor of creating habits that really matter to your success.

2. **Acceptance.** Before starting in with any strategy, you need to make peace with where you are now and understand (and spot) the issues that are preventing you from moving forward.

3. **Clarity.** You can't keep more of your money or enjoy spending the money you have without being absolutely clear on your financial foundation and how your spending patterns and financial structures you create reflect your values and priorities.

4. **Regrouping.** Getting off track is part of any process, and managing personal finances is no different. You need to be aware of what your own off-track tendencies are and have a plan in place to address them when they show up (because they will).

5. **Cultivating a wealth mindset.** People who expect to become wealthy generally achieve that goal. What could potentially throw you off track from achieving your next "gaming" level? What could keep you topped out at a level rather than beyond it?

You'll also get to read about how I figured all of this out for myself. No, financial planners don't magically have an aptitude or skill set that makes them any better at saving, investing, or earning money than most people. I had to learn, too, through trial and error, including way too many knee-jerk Amazon purchases (that particular story is for another day)

If you do nothing else in starting this journey, embrace this: By changing what you expect from your money, by letting go of your traditional and acquired expectations, you change everything.

Now, go buy the whole book (click here) :o)