

Do Not Budget

I teach individuals and families that **budgets do not work!**

A lot of times, I run into people who have challenges controlling money. They find themselves...

- ✘ Living month to month, paycheck-to-paycheck
- ✘ Struggling with Debt - Credit Cards, Car Payments, Mortgage, Student Loans, etc...
- ✘ With no savings, no emergency fund, no investments, no college funds, no plan for retirement, renting a home, etc...
- ✘ With no written goals... and their dreams are long gone - sad!
- ✘ Coping with stress, worry, frustration, fear, etc...
- ✘ Not having taught kids about money, or they have taught by poor example. My experience is that kids don't listen, but they watch us to learn!
- ✘ Having "Money Fights"

They may have tried to budget, but have found that "budgets", like "diets", have not helped. Budgets don't work because they restrict & eliminate choices and control - another fail.

A written "Spending Plan" is the answer. It provides the structure and control needed to manage and direct money - to become successful with money. With the right education, tools, resources, and support, I see clients move forward financially. There is help... there is hope. I'm here to serve SM's who are serving our Country - and the Household & serving as well.



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