



# Improve Your Financial Life

# 2

WORKBOOK

ACCESS Education Systems was developed as a tool to train and educate individuals and families concerning important money management skills. With Bankruptcy Reform, a message was sent from our regulators to all Americans regarding the importance of putting our financial houses in order.

ACCESS Education Systems provides individualized education to help American families achieve their dreams of financial independence. The principles in this Family Financial Training Course contain many of the initial steps to achieving long-term financial prosperity. It is a part of the ACCESS Education Systems Series providing new and effective means by which millions of the nation's families can learn the skills of personal financial management and establish a happier and successful future.

In addition to ACCESS Education Systems albums, ACCESS Educational Systems has an interactive website containing hundreds of articles and resources including newsletters, bulletins, and online courses to resolve any financial issue facing you today. ACCESS Education Systems offers renewed hope to those struggling with debt and financial pressures and provides sensitive, personal assistance and assurance to all families. ACCESS Education Systems leads the way with empowering financial information that will enable you and your family to have fun while developing the skills and knowledge that will allow you to achieve an improved standard of living today and achieve a brighter financial future.



ACCESS EDUCATION SYSTEMS

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ACCESS EDUCATION SYSTEMS  
FINANCIAL FITNESS  
TRAINING SERIES

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*Improve Your Financial Life*

ENHANCE YOUR PRODUCTIVITY  
AND INCOME

HOW STRESS AFFECTS YOU  
AND YOUR FINANCES

CHILDREN AND MONEY



# ENHANCE YOUR PRODUCTIVITY AND INCOME

*Enjoy More Success*

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Basic Concepts



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Homework



Your Commitments

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# A YOU CAN BE MORE PRODUCTIVE & SUCCESSFUL!

Success and productivity depend on each other. Productivity without a sense of accomplishment isn't very motivating or fulfilling. At the same time, success is never fully realized unless you've worked hard to achieve it. Some people are born rich, but most are not. Being wealthy doesn't particularly mean you're productive or successful. True success comes from honest, hard work, and a sense of accomplishment.



## What's Productivity?

Productivity and hard work are synonymous. The Oxford Dictionary states, "Productivity is the effectiveness of productive effort." Successful productivity will require effective effort. And your productivity is influenced by, and is a result of, your values and goals.



Which direction are you headed? When you're being productive you're proactive, not reactive. When proactive you're making plans, developing goals, being creative, and actively working. Being reactive or simply "coasting" along—waiting for things to improve—doesn't lift you up. In fact, coasting usually only carries you farther downhill. Reaching your goals brings more than just financial rewards; it brings personal fulfillment and satisfaction from hard work and successful effort.



## Writing and Reflection

To help you better understand your potential for success, throughout this Workbook you'll be asked to write about your thoughts and experiences. There's no substitute for the power of writing to clarify your feelings and ideas. Taking the time to reflect and record your thoughts can be an invaluable tool in understanding your motivation, strengths and weaknesses. It's instrumental to making lasting changes.

*"The dictionary is the only place where success comes before work."*

*~ Anonymous*



#1

Take a few moments to think about the following questions. Writing about your past experiences may help you understand what motivates you to success and how to draw on that motivation.

### 1. Your Productivity

Write about a time when you felt you were very productive:

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*“For me, writing is foremost a mode of thinking and, when it works well, an act of discovery.”*

*~ Joseph Epstein*

### 2. Your Planning

Describe an experience when you successfully planned an activity:

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### What is Success?

Do you measure success only by how much money is in someone’s bank account? Or do you think successful people are those who live a balanced, happy, and fulfilled lives? In this modern era, raising a happy, healthy family can be very challenging. It’s even more difficult to keep your priorities in order if you’re struggling financially. Success is much easier when you can balance your assets with your values and goals. Financial freedom gives you a strong, stable foundation upon which to build your dreams.



Who’s responsible for your life? Is it you, your boss, or your creditors? American men and women who desire to manage their own financial affairs are faced with two important choices: Will I allow others to direct what happens to me and my finances? Or, will I learn to be responsible for my own life and financial affairs? One of the keys to financial success is deciding who has responsibility for each choice. It’s a matter of whose choices are directing your life.



## Your Choices

Most people experience some happiness when they make responsible choices in their life and finances. Things are going along fairly smoothly. Then at other times, they feel pressured by outside forces they have little or no control over. Maybe they feel someone else, or something else, is to blame for their situation or lack of success.



#2

### 1. When Were You Successful?

Describe when you've felt truly successful and were making things happen for yourself:

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### 2. Have You Ever Felt Unsuccessful?

Write about a time when you felt unsuccessful or not in control of a situation or your destiny:

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*"Know yourself,  
Don't accept your  
dog's admiration as  
conclusive evidence that  
you are wonderful."*

*~ Ann Landers*

### What's the Difference?

Most likely the difference between the times you felt successful and the times you didn't is whether or not you made good choices. When you're making good choices, often no challenge is too great or too difficult to overcome. But it's easy to become discouraged when you feel like other people or events are controlling your life.





## Dangers of Discouragement

When you're discouraged, you can lose interest in your activities and even your energy seems drained. You often lose your drive and may feel worthless, afraid of the future, lost, or hopeless. Breaking free of discouragement can be very difficult. You may even forget or lose sight of your goals and potential.

When discouraged, you must remind yourself that success often begins with an act of will. In fact, even the word "discouragement," has "courage" right in the center. If you can tap into your courage and press forward one step at a time, you can overcome most of the obstacles life throws

your way. Taking responsibility for your life is a conscious choice of will. Remind yourself of past successes and get up, brush yourself off, and keep moving toward your goals. Everyone has setbacks; what you do with them is the difference between failure and success.



Publisher and successful businessman Walter Annenberg once wrote in a letter to his son...

*"I want to remind you that **success in life** includes hard slogging. There will be periods when discouragement is great and upsetting, and the antidote for this calmness is a modest yet firm belief in your competence. Be sure that your priorities are in order so you can proceed in a logical manner, and be ever mindful that nothing will take the place of persistence."*



*"Nothing worthwhile is achieved without patience, labor, and disappointment."*

~ Samuel Johnson



#3

## Overcoming Discouragement

Consider a time when you felt discouraged. Describe the situation and what you did, or what happened to help you overcome your discouragement:

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*"Courage is resistance to fear, mastery of fear— not absence of fear."*

~Mark Twain

You may also gain motivation to overcome obstacles by realizing that you personally are ultimately your most important product. Now learn how to make choices to enhance your productivity and guide you down the path to financial freedom and further success.

# **B** YOUR MOST IMPORTANT PRODUCT IS YOU!

Everyone has unique and varied roles to fill and individual goals for his/her future. It's important to keep them in mind whenever you decide to make changes or begin a new plan in your life. Your quality of life and the person you become is really your most important product.



## **Judy and Robert's Story**

Judy lived in a lovely, spacious home in the suburbs of Massachusetts. She adored her husband, Robert, and their three children, but felt like she spent too much time cleaning up after everyone and keeping her home tidy. Robert was a hospital administrator, the children were in school most of the day, and in various lessons and sports in the afternoons. Judy wanted to have more time to spend with the kids when they were home, so she decided to try different ways to make her house cleaning more efficient and less time consuming.

It wasn't long before she became very efficient at organizing and cleaning and even began to enjoy the work. She loved all the activity and her friends often commented on her organizational talents. As her reputation for incredible efficiency grew, even

Judy became quite proud of her abilities. She was happy she could get all her work done in about half the time as before. Her home always looked great, and everything in their household ran like clockwork.

When Judy and Robert decided the family needed some extra money for a new car, Judy took a part-time job working as a bookkeeper in an office. Unfortunately, her salary wasn't too great, and her boss was bad-tempered. To top it off, the work was boring and she hated sitting at a desk. In no time at all Judy's life became more and more of a grind. She began to hate her job, and even though Robert tried to help more, the house was always a mess. Their lives were becoming quite disorganized. Somehow, taking the part-time job didn't seem like such a great idea anymore, and the money just wasn't worth it.



Take a few moments to discuss what went wrong with Judy's plan to earn extra money? Was being a bookkeeper in a small office the best job for her? Remember: Always go with your strengths, and you are your most important product. Trying to build success and productivity using your weaknesses or things that don't interest you is often doomed to failure. In time you may improve your skills and expand your interests but don't ignore your best asset: Your real strength rests in making good choices.



*"The best career advice to give is... 'Find out what you like doing best and get someone to pay you for doing it.'"*

*~ Katherine Whiteman*

## The Story Continues...

Robert could see Judy was unhappy with her job and the negative result it had on her family. He suggested she find a job she enjoyed more. Judy realized Robert was right, and she asked herself two very important questions: What kind of work do I enjoy? What kind of work have I been good at? Judy was surprised to realize the answer was there all the time—she enjoyed cleaning and organizing their home and was great at it!

After discussing it with Robert, she began to ask her friends and neighbors if they would like some occasional "expert" house cleaning or help with organization. Several said they'd be thrilled to have her help and knew she would be great. She also asked if they knew of any other people who might like her services; of course they did! Judy's circle of clients and prospective customers soon grew, and she quit her office job. She loved the bustle and energy of her new business and the satisfaction of a job well done.

It wasn't long before Judy formed a licensed, bonded home cleaning and personal organization company called, "Fast & Fabulous Cleaning Service." Soon she had so much work she hired and trained more people to help her. Eventually Robert even quit his job and helped her manage the business. Together they now oversee their three dozen employees and make sure everything is running smoothly. Because she went with her strengths, Judy now has hundreds of happy customers, a good deal of wealth, and she's home more with her kids in a house cleaned by experts. She also works for the best boss in the country—herself!



## Your Checklist for Success

Success depends on many different aspects in your life. You'll need to draw on various talents, abilities, and skills to do your best. Also, your productivity and success depend on each other. You must clearly identify and use the special strengths that help to make you who you are.

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## Always Go with Your Strengths...

As you learned in Judy and Robert's story, you are your most important product. Judy hadn't considered her interests or abilities before she took the office job. She failed to follow one of the most important rules for success: Always go with your strengths. You need to consider the special talents, strengths, abilities, and skills that enhance your productivity and success. Take this personal inventory to get an overall picture of your assets. Feel free to add any other thoughts to your Notes at the back of this Workbook.



#4

## Your Personal Inventory

List some of your talents, skills, and abilities below. It may help to consider all the jobs you've held, community service, and your daily responsibilities:



1. What type of work am I best at?

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2. What kind of work do I like best?

\_\_\_\_\_

3. What's my most obvious talent?

\_\_\_\_\_

4. What other skills, abilities, and talents do I have?

\_\_\_\_\_

5. What can I do to expand on these qualities?

\_\_\_\_\_

6. What income-producing jobs could utilize these qualities?

\_\_\_\_\_

7. Who could advise me on enhancing my income by using my strengths?

\_\_\_\_\_

*"When work is a pleasure, life is a joy. When work is a duty, life is slavery."*

*~ Maxim Gorky*

These thoughts give you a good start on expanding your income ideas. It's within your power to develop your own plan for productivity and success—in a fulfilling job you enjoy.



#5

## What Makes You Unique?

Everyone has unique strengths and abilities. In order to best use your individual assets, first you need to gain a clear understanding of them. Ask yourself or have a friend ask you the following questions. They're designed to help you think about your unique talents and abilities:



1. Computer programming has a different focus than providing customer service. Is your natural focus on people, data, or things? What is your secondary focus?  
\_\_\_\_\_
2. Are you more comfortable working indoors or outdoors?  
\_\_\_\_\_
3. Are you more comfortable seated or standing?  
\_\_\_\_\_
4. How do you balance the need to seek greater opportunity with the need for job security?  
\_\_\_\_\_
5. Would you rather design a plan or help carry it out?  
\_\_\_\_\_
6. Is your work tempo slow or fast?  
\_\_\_\_\_
7. Are you concerned about the details or workmanship of a job?  
\_\_\_\_\_
8. Do you enjoy competition in your work?  
\_\_\_\_\_
9. Would you rather work on commission or a salary?  
\_\_\_\_\_
10. Do you like a lot of direction or are you a self-starter?  
\_\_\_\_\_
11. Do you enjoy traveling in your work?  
\_\_\_\_\_
12. Do you prefer physical or mental labor or a mixture?  
\_\_\_\_\_

Once you have a handle on your nature and assets, you're ready to develop a plan for your success. When you review your experience, interests, and abilities, you'll realize your real strength is YOU!

# C DEVELOP YOUR ROADMAP FOR SUCCESS



Proper planning is the key to success. In the earlier workbook, you've mapped out your financial philosophy, spending plan, debt reduction, children and money, and are firmly on the path to reach your long term goal of financial freedom. Now you're ready to establish some landmarks on your roadmap so you can be sure to stay on course. These landmarks are short-term goals you'll set for yourself.



## Making a Game Plan

Everyone plays in the "Game of Life." The players who are in control of their finances are people who have a plan. They plan ahead for needed cash. They put money aside for unplanned events and emergencies. Just like businesses plan their financial strategy, successful individuals have a financial plan.

Sadly, most people whose finances are out of control don't plan. They may have a general idea or vague dream of where they're headed, but they're traveling without a roadmap. They easily stray off course and may become completely lost and financially overwhelmed.



#6

## What, Why, How, When, Where, and Who?

Every good plan must answer the questions: what, why, how, when, where, and who. The answers will help give you a basis for your strategies for success and the boundaries of your playing field.

1. **What** is the most important thing you want that will be easier to achieve by enhancing your productivity and increasing your income? Put it in writing and remember this is your top priority!

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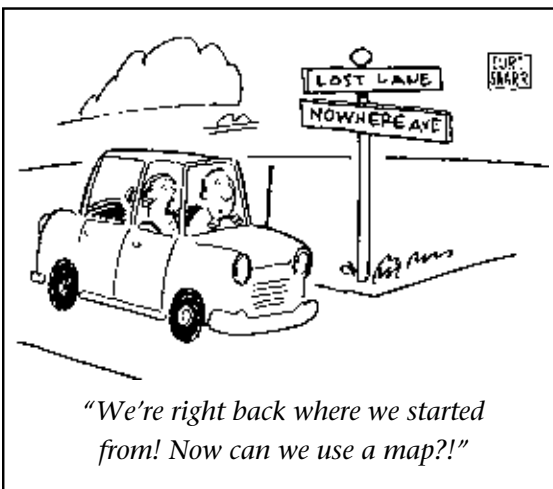
2. **Why** do you want to achieve this goal? Write it in one sentence like a mission statement. The statement needs to describe the reason why it's your top priority.

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*"Plans must be simple and flexible... they should be made by the people who are going to execute them."*

*~ George S. Patton, Jr.*

3. **How** will you achieve your goal? List each step you'll need to take in order to achieve your goal. Like planning a cross-country trip, make a roadmap to your goal—one step at a time.

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4. **When** will you achieve your goal? Set time tables for each step along the way and include deadlines.

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*"The difference between a successful person and others is not a lack of strength, not a lack of knowledge, but rather a lack of will."*

*~ Vince Lombardi*

5. **Where** will you work toward your goal? Many steps in a journey actually require you to physically move toward your goal. You may need to go to a new place of employment, potential buyer, school or training seminar, materials supplier, etc. Write where your steps will take you.

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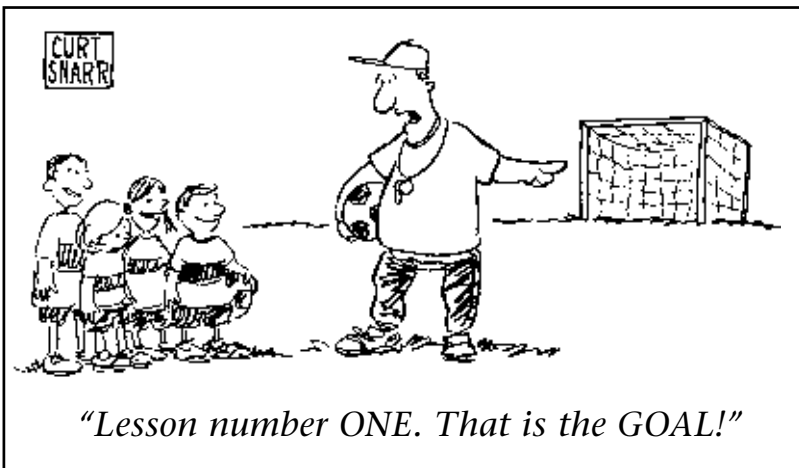
6. **Who** do you need to help you along the way? Other people may be vital to the success for your plan. Maybe you need family members, advisors, counselors, mentors, co-workers, teachers, customers, etc. Consider how to enlist their help in reaching your goals. It's not always what you know—but who you know—and two heads really are better than one!

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Once you know the answers to these questions, you'll be ready to complete even more of the specifics of your successful plan. First you need to remind yourself what's most important to you. Then you'll develop a plan you can follow—and want to follow.



## More to Life than Money

Your financial freedom will largely depend on how well you control your own finances. However, if your monetary goals are in conflict with other things in your life, you'll never be completely free. You'll recall how important it was to keep your values, goals, and needs in mind when you first developed your financial philosophy.

Remember your financial philosophy is the rule that affects how you think about and use money. You must also remain true to those guidelines when making plans to increase your productivity and income. Then you'll not only be more successful, but also happy and fulfilled when achieving your goals.

Decide what level of independence in your work is important to you. If you have too little freedom you may feel manipulated and controlled. Too much freedom may leave you feeling lost and out of control.

Be prepared to correct your course if you swerve off the planned path. Since your most important product is you—be willing to learn from your mistakes and your efforts. You need to be open and flexible enough to make changes when necessary; it's vital for any self-improvement.

*"Money is that dear thing which if you're not careful, you can squander your whole life thinking of."*

*~ Mary Jo Slater*



## Your Super Highway

Be ready and willing to raise your expectations, and deal with the challenges and opportunities that come with success. Increased productivity brings new benefits, skills, friends, and opportunities into your life—sometimes new problems too. The challenges of maintaining a super highway are quite different from those of keeping up a bumpy country road.

With increased productivity, you'll improve your own road to financial freedom and be able to travel faster and farther than ever before. Be watchful for speed traps and detours that can catch you off guard. Follow your roadmap wisely; only make changes to your route after careful thought and planning. Then as you progress toward your goal, just think of the new sights and experiences that will open up through your hard work!





## Secrets to Making Goals

Without clearly defined goals, your roadmap to financial freedom will not be clear enough to follow. Specific goals guide you from landmark to landmark so you'll know where your efforts are leading you. Then you'll have successes to celebrate all along the way—sustaining your motivation and encouraging you toward greater financial fitness. It's just like plans for winning the matches are needed to claim victory over the entire tournament!

### Basics of Goal Setting:

**When setting your goals, keep these basic principles in mind:**

1. Goals must be in writing. Goals not written down are merely dreams or wishes, and easily forgotten. Put your goals in writing and update them if they change and grow. Writing down a goal makes it real.
2. Goals have to be your own. If you're only persuaded to make a goal—and you don't fully adopt it yourself—it will lack the power of true commitment. Like the commitments you've made to yourself at the end of each workbook section, if you don't embrace and own them, you'll likely find yourself sidetracked or stalled on your path to financial freedom. Make goals you honestly believe in, and you'll find yourself more motivated and less frustrated as you work to achieve them.
3. Goals must benefit you. Goals must have a real benefit for you or your family. If goals are only for fleeting enjoyment or acclaim—you're likely to lose interest if the going gets tough. Goals must have real value or mark a positive step or improvement. Then the journey feels worthwhile and continues to motivate you.
4. Goals need to allow for change. Goals need to be flexible, allowing you to fine-tune them or reach even further. Just like in the story of Judy and Robert, your priorities may change or become clearer as you progress farther down your path. As this happens, be ready to make course adjustments and recommit yourself in writing to your newly fine-tuned goal.
5. Goals need deadlines. Without a deadline, you really don't have a goal. If your journey has no planned "time of arrival," what are you aiming for? If you do need to adjust your deadline as difficulties arise, be sure to commit yourself to a new one. Without a deadline, you may wander off track or lack the momentum to ever accomplish what you've set out to do. It brings a great sense of accomplishment to achieve your goal on time or even early!

*"It's not enough to take steps which may some day lead to a goal; each step must be itself a goal and a step likewise."*

*~ Johann von Goethe*

# Making Your Goals



In order to enhance your personal productivity and income, you'll need to make both short and long-term goals. Consider your answers to: "what, why, how, when, where, and who" on page 10, and make short and long-term goals to lead you toward your ultimate goal. Use the top-priority of the most important thing you want to achieve as your guide.



#7

## Your Long-Term Goals:

List your four most important long-term goals, and the projected date you want to accomplish them by. They're like the big tournaments you want to win. Be sure to note these in your calendar.

	Completion Date
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____

## Your Short-Term Goals:

Write your four most important short-term goals which will lead you to achieve your long-term goals. These are like the matches necessary to win to bring you victory in the overall tournament. If you need more space, use the Notes section at the end of the workbook. Record your projected completion dates in your calendar.

	Completion Date
1. _____	_____
2. _____	_____
3. _____	_____
4. _____	_____

*"Each step upward makes me feel stronger and fit for the next step."*

*~ Mohandas K. Gandhi*

**Congratulations!** Now that you've planned the goals or landmarks to guide your path toward being more productive and successful—you're ready to implement your game plan. This final section will help teach you how to play the game to win.



# D PLAY THE GAME TO WIN

So far you've learned to think of your plan to enhance your productivity and increase your income as a roadmap for the road to financial freedom or as a winning game plan. You've considered your specific talents, abilities, and hobbies, and defined your short and long-term goals.

Your roadmap is a lot like the rules you need to play the game to win. There are some successful strategies that make it even easier to follow your map and win the game. These strategies help you put your goals into action.



## Three Basic Strategies

The "Shotgun," "Target," and "Creative" strategies are three basic approaches to playing the game to win. Each strategy has advantages and disadvantages. Consider the goals you've set for yourself and how you may benefit from any or all of these approaches.

### 1. Shotgun Strategy

You use the shotgun strategy to cover as much ground as possible, as quickly as possible. An example would be to send out more than a hundred broad resumes, hoping at least a few would result in an interview or opportunity. A better idea may be to send out two dozen specialized resumes to specific companies you're best suited for, and which interest you the most.

Another example would be advertising your product or service using a mass-mailing, knowing you're only likely to receive a small percentage of responses. The advantage of this strategy is you get a broad sampling of ideas, opinions, and information, and can cover a lot of territory. The disadvantage is you may waste a lot of resources and energy for little results.

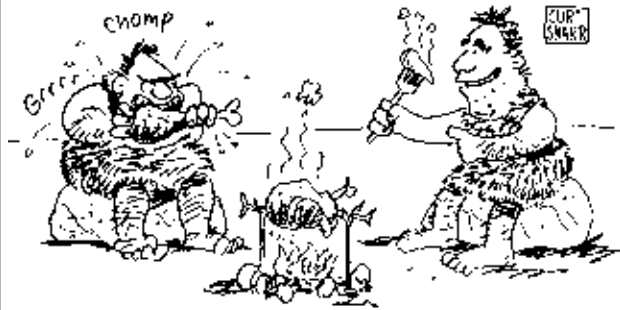
*"Progress has little to do with speed, but much to do with direction."*

*~ Anonymous*

### 2. Target Strategy

The target strategy focuses on a very select target for your idea, product, or services. An example would be to select a particular business, research and learn all you can about it, and then make your proposal. The advantage of the target approach is it allows you to concentrate your efforts and put your best energy into a definite goal. The disadvantage is you're putting all your eggs in one basket. The trick is not to get tunnel-vision and be sure to keep some of your options open.

## THE CREATIVE PROCESS



*"Look! This pokey thing really works!"*

### 3. Creative Strategy

When you create a product, new opportunity, or job, you're using the creative strategy. For example you may develop a new way to satisfy a need for a firm that's not currently being met. Or you could invent a new device or establish a new business or service. An advantage of the creative approach is you're free to use your own talents, abilities, skills, and imagination. You're also less dependent on existing procedures or limited by other's opinions.

The primary disadvantage is you're always covering new ground, which often means taking a risk. You may head up dead ends that slow your progress and use up your resources before you find a path that works.

In many cases, successfully playing the game will include using a combination of all these strategies. When planning your strategy you need to consider the advantages and disadvantages of each. As we discussed earlier, it always enhances your ability when you go with your strength.



### Rules of the Game

Every game has rules—the game of productivity and success is no exception. It's always easier to win when you learn the rules and know how the game is played. You'll learn more about the rules in detail, but first the most important rules are the:

1. **Me Rule:** I was born to fulfill my life purpose. I can do most anything I set my mind to!
2. **You Rule:** The more I know about the other team, the better my chances.
3. **24-Hour Rule:** Everybody in the game has only 24 hours a day to play.
4. **Focus Rule:** Every game is played one play at a time.
5. **Right-Tool Rule:** Use the right tool or ability for each Job.

Playing by the Rules will help you play to win. In the game of life, some people have so little confidence they expect to lose—and they usually do. Maybe they lack focus or don't bother to do their homework on the competition. You need to plan and practice so you can play to win. Always give it your best shot; you may not win every play, but you'll greatly improve your chances of overall success.



You might think others are successful because they have certain advantages and seem to have more resources or hours in the day. It's just not true. If you're focused and organized, you can develop a positive attitude, and you can play like a winner.



### 1. With the Me Rule You're Up to the Challenge!

You were born to fulfill your life purpose. You can do most anything you set your mind to. Where productivity is concerned, you are your most important product. Accept yourself for who you are—and use your experience, talents, skills, and abilities to your best advantage. You are unique.

**First Improve You**—Everyone has room for improvement. Start with your most important goal; utilize any self-improvement options that could help you achieve this particular goal. Read self-help books, study other people who are successful in this area, even seek out a mentor. Review each of your goals and decide how you could improve and prepare yourself to do your best in that area. There are also big advantages in getting enough exercise, good nutrition, and sleep. It's a great asset to be as mentally and physically fit as you can.

**Improve your Self-image**—If you have a poor self-image, it makes your challenges more difficult. Remember, you are your most important product. Everyone has his own inherent and unique qualities and challenges. Self-acceptance is a big part of your self-image and what you project to others. You need to accept that you have something good to offer before you can really get to work on your goals. Some ways to improve your self image are:

- a. Associate with positive people who build you up, motivate, and inspire you. Avoid negative people, thoughts, places, activities, conversations, and negative self-talk.
- b. Ignore negative messages like you're too old, too young, too inexperienced or unskilled. Productivity and success come from within; no one else can keep you from succeeding. It is possible to get too overconfident at times, so always consider any positive criticism and make changes when necessary.
- c. Evaluate and record your strengths and weaknesses. Keeping a journal can give you a great source of insight into yourself. Make plans to magnify your strengths and overcome your weaknesses. Review and reflect on how you're doing as time goes on.
- d. Be actively involved in self-improvement. Books and training seminars can be great assets for improving your strengths and minimizing your weaknesses.

*"Tackling a job that seems worth doing, and doing it in a competent manner, is the best way for a person to gain self-esteem."*

~ John Holt



## 2. The You Rule Opens Doors

The more you know about the other team or your prospective client—the better your chance of winning. Success in business is all about relationships. It's important to build strong relationships with your co-workers, boss, clients, suppliers, and even your competitors. It takes communication and sincere effort, but the results can be amazing. Two or more people can create “synergy,” where the results are greater than the sum of each individual’s capabilities. One and one can equal much more than two! It becomes a win/win situation for everyone involved.

Businesses are made up of people. And the players are always changing. The personalities of the people involved can make or break a deal. Be as informed as possible, and research a company before meeting with them. Study your competition before starting a business of your own. The economy, technology, products, laws, customer base, etc. are always evolving. When someone’s promoted, retires, or the market changes, it creates new opportunities and opens doors. You need to be aware so you don’t miss out! Some tips for staying on top of your workplace are:

- a. **Networking** with the people you already know is your best resource. Ask your friends, family, current and former co-workers to tell you of any opportunities they hear about. They know your skills and strengths and can help open doors that may otherwise be closed to you.
- b. **Surf the Internet.** There are websites on nearly every topic imaginable. The internet can help keep you up to date; or to find opportunities you never thought of before. You can become familiar with business groups or associations in your area of interest. It’s a great way to look for an opening in a particular field, or simply surf for new possibilities.
- c. **Read the newspaper.** Learn what’s going on in your community and the world around you. Keep up to date and read the business opportunities and help wanted sections. Even if you already have a job, you may find an opportunity you didn’t expect.
- d. **Join civic and professional organizations** that provide you benefits as you work toward your goals. The Chamber of Commerce, public service clubs, labor unions, hobby and craft groups, and professional societies can provide you with a wealth of contacts.

*“It is not a question of how much a man knows, but what use he can make of what he knows.*

*~ Josiah Gilbert Holland*



*"No person will have occasion to complain of the want of time who never loses any. It is wonderful how much can be done if we are always doing."*

*~ Thomas Jefferson*



- e. **Become politically active.** It's been said you can learn more about people in the political arena than any other place. You'll gain insight and understanding from your involvement in your community and country's political system.
- f. **Keeping accurate records** of all your contacts is vital to maintaining business relationships. You can use a PDA (Personal Digital Assistant,) appointment book, journal, business cards, etc.—but keep good records.
- g. **Always acknowledge help.** Write thank you notes or letters to those who have helped you in any way. Always return phone calls and emails. Not recognizing a favor or courtesy can be very damaging.

### What You Should Know...

To be at your best if you're interested in, working with, or interviewing with a company, you need to research the following information about them. You can use the internet, library, published business reports, the newspaper, etc.

- a. Exactly what business does this company conduct?
- b. What are their main products, services, and any important features?
- c. How long has the company been in business? What is its growth record?
- d. Who runs the company? What kind of people work there?
- e. Are special credentials or training required to work for this company?
- f. What is their hiring procedure?
- g. What are the specifics of the job you're applying for, such as duties and responsibilities? Are there opportunities for advancement and self-improvement? What may be the downside of the job?



### 3. Time Wise with the 24-Hour Rule

Everyone in the game has only 24 hours a day. Successful people have no more time than anyone else. Winners and losers share the same amount of time each day. However, how each person uses his time greatly determines his level of productivity and success.

*"Time is not an enemy to cut us down at just the moment when victory is at hand. Neither is it a friend to occasionally stop the clock, bringing extra minutes of breathing space to our cramped and hurried lives. Time is merely a road we travel at a steady pace with destinations on the way. Some travelers visit only high spots, while others stop to treasure each nook..."*

*~ B.V. Cheyenne*



#8

## Time Robbers

You'll always only have 24-hours a day; there's just no way around it. Unfortunately many things seem to steal our productive time from us.



Read the following list of **"Time Robbers,"** and check off the ones that apply to you.

- 1. I procrastinate a lot.
- 2. I have trouble making up my mind about things.
- 3. I end up redoing tasks because of mistakes or poor workmanship.
- 4. I become frustrated because I try to do everything myself.
- 5. I am often late for appointments.
- 6. I usually don't have a plan before I start things.
- 7. I find myself bored much of the time.
- 8. I often have trouble finishing projects I start.
- 9. I am usually juggling too many things all at once.
- 10. I allow myself too many interruptions.

Asking the right questions helps you find the right answers to problems in your life. Are you managing your time, or is it managing you? Work to improve on the time robbers you checked off above. Some may be more of a problem for you than others. As you get better at time management, you'll find yourself more productive and enhanced success will follow.

### 4. The Focus Rule Cuts Confusion

All games are played one play at a time; likewise you can only reach one landmark on your roadmap at a time. You can't keep your sights on too many different goals at once. Then you'll risk confusion, maybe even getting lost, and you definitely won't be able to do your best. It's important to focus on one step at a time.



#### The Choice to Focus...

Jennifer was a star athlete in high school. She played almost every sport, but loved basketball and volleyball most. She had to make a decision soon, because training for both sports overlapped. The State Basketball Championships were coming, and she longed to compete. Even though it was difficult, she decided to play solely on the basketball team—and played volleyball only on the side for fun. It was a difficult decision, but she knew she had to be focused to do her best. Her choice paid off—Jennifer was awarded the "Most Valuable Player" when her team won State!





## 5. The Right-Tool Rule Go with Your Strengths!

The Right-Tool Rule is to use the right tool for the right job. You can't use a screwdriver to drive nails into a post. Likewise, you shouldn't use a resume listing construction work when you're trying to get a customer service position. Be conscious of what tool would work best.



With every new activity or task you pursue, there are new things to be taught. Learning builds new skills, and new skills build new strengths. A vital tool is knowing how to learn.

### Learning How to Learn

Efficient learning is a great addition to your game plan. These learning tips will help you maximize your efforts:

- a. Two times through—whether you're dealing with written material, video, or audio tape, two times through works best. The first time through the material, concentrate on getting an overview of the subject. The second time, take more detailed notes or create an outline. You'll remember much more of the material.
- b. Teaching the material you've learned within 48 hours of studying it will help you remember even more. Talk to a friend or co-worker about what you've learned and describe the high points.
- c. Develop a goal sheet of those tasks you want to accomplish based on what you've learned.
- d. Test yourself on the things you've learned.
- e. Review the material or your notes and outline. Periodic review of the material you learned will complete the learning cycle and raise your retention level.

*"They know enough who know how to learn."*

*~ Henry Adams*

As you read, listen, watch, and learn—your skills and abilities will grow. With practice they become true strengths which will help you overcome obstacles on the road to financial freedom.



## Let's Talk About You

Experts say almost ninety percent of job failures stem from personality differences rather than lack of skill or ability. Good people skills are essential to succeed in business—sadly, sometimes they don't come naturally. Often before people want to help you, they need to like, trust, or respect you. These attributes are earned through your behavior. However, people are complex, and we vary in our abilities and desire to communicate and get to know other people.

*"The reason people pass one door  
To patronize another store  
Is not because the second place  
Has fine silks or gloves or lace  
Or cheaper prices, but it lies  
In friendly words and smiling eyes.  
The great big difference we believe  
Is in the treatment folks receive."  
~ Edgar A. Guest*



The art of being friendly is the single most important skill you'll ever develop in business. It opens doors and brings you opportunities often impossible in any other way. It helps smooth disagreements and brings together diverse groups. Getting along with others and having a friendly, trustworthy personality is an important part of your Game Plan.



## The Inside Out of Your Posture

Posture isn't only about how straight you stand. It deals with all the aspects of your personality—both inside and out—your attitudes, how you carry yourself, and the impression you give other people. Review these questions and reflect on your personality and behavior.

- a. **Are you courteous to others?** Do you try to compromise? Are you genuinely concerned about their welfare as well as your own? How often do you compliment others on a job well done?
- b. **Do you have good habits?** Are you consistent, dependable, honest, and a good neighbor or co-worker?
- c. **How organized are you?** Do you know the importance of being on-time, planning ahead to avoid problems, and realizing the most from life's opportunities?
- d. **Are you mentally and physically healthy?**
- e. **Do you have a positive outlook and attitude?** If not, there are some things you can do to improve your attitude:
  - 1) Surround yourself with positive people and share your dreams with them.
  - 2) Study uplifting, positive concepts, books, and videos.
  - 3) Change your focus from yourself to helping others. Service is very uplifting and creates positive energy in your life and the lives of others.



## How Do Others See You?

Research shows you have exactly thirty seconds to make a first impression—only thirty seconds to demonstrate your positive attitude, to make others feel comfortable in your presence, and to create an atmosphere for success. What’s more, you’ll never get a second chance to make a good first impression. Sometimes it’s difficult to see how we come across to other people. The following questions may give you an idea of the first impression you give others:



- a. **Are you healthy?** Do you appear to be in good health and physical condition? Are you well groomed and physically clean? Do you control your weight, or does it control you?
- b. **How are your communication skills?** Do you use good grammar and express yourself clearly? Do you make eye contact and listen carefully before responding?
- c. **Is your phone manner polite and professional?** Does your phone voice accurately communicate who you are and what’s important to you to those on the other end of the line?
- d. **Do you often say, “thank you,” “excuse me,” and “please”?** Are you thoughtful and appreciative to others you have helped you? Do you remember names, birthdays, holidays, and anniversaries?
- e. **Do you have good posture?** Do you physically display an attitude of confidence, interest in others, and purpose?
- g. **Do you dress appropriately for your profession?** We are often judged by our appearance. Here are some tips to help you Dress for Success:

- 1) **Focus on quality rather than quantity.** One or two quality outfits are a better than a closet full of cheaply made clothes. Also consider how much something costs versus how many times you will wear it.
- 2) **Know the difference between fashion and fad.** True fashion seldom goes out of style. With classic and basic items you can easily update your wardrobe. Fad clothing is rarely worn for more than one or two seasons.
- 3) **Being well dressed includes being clean, neat, and well pressed.** It can make a big difference in how you look and feel about yourself.

*“Good clothes open all doors.”*  
~Thomas Fuller

## Play the Game to Win

In summary, you’ve learned how important it is to sharpen your tools and use your strengths. Remember where enhancing your productivity and income are concerned—YOU are your best product!

*"Success is ten percent opportunity and ninety percent intelligent hustle."*

*~ Elbert Hubbard*



## YOUR COMMITMENT

*—Enhance Your Productivity and Income*

**R**emember, the most valuable thing you can give yourself and others is your word. This commitment is a crucial step toward improving your productivity and income. Planning and commitment are essential to achieving your goal of financial freedom. You need to complete all the Exercises within 3 months, or you're not likely to finish them. Write your expected completion date in your calendar to remind you.

Please read it, fill in the completion date, sign, and date it. Recognize and accept this commitment as your conscious choice.

**I promise to work hard on enhancing my productivity and income in order to enjoy more success.**

**Congratulations on learning how to become more productive and enhance your income.**

You're sure to enjoy your increased success and move even closer to your goal of financial freedom.

\_\_\_\_\_  
Date I'll complete  
this Commitment by

\_\_\_\_\_  
Your Signature

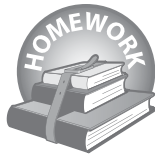
\_\_\_\_\_  
date signed

\_\_\_\_\_  
Date I'll complete  
this Commitment by

\_\_\_\_\_  
Signature\*

\_\_\_\_\_  
date signed

*\* Others participating in this commitment are also welcome to sign.*



## HOMEWORK

The following suggestions will help you to master the principles you've learned about enhancing productivity and income. Feel free to use the Notes section on the next page and refer to them often.

1. For the next seven days, write down your plans to increase your productivity each day. Make sure they are in harmony with your values and what's most important to you. Then they can move you closer to your ultimate goal.
2. Complete and review each assignment from this workbook, particularly setting your long and short-term goals. They are essential to your game plan and roadmap.
3. When you complete a goal, be sure to take the time to appreciate and enjoy your achievement. Even write how you feel about it in your journal. This will help encourage you to meet your other goals.
4. Write down ways you can utilize the Rules of the Game that begin on page 16 to help you improve your strengths and opportunities for work and growth.



# HOW STRESS AFFECTS YOU AND YOUR FINANCES

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# A STRESS AND YOUR LIFE



## What is Stress?

Noted researchers Richard Lazarus and Hans Selye stated, "Stress is the inability to cope with a perceived (real or imagined) threat to one's mental, physical, emotional or spiritual well-being, resulting in a series of physical responses and changes." Stress is your body's response to any demand you need to adjust to, whether that demand brings pleasure or pain. Money and finances can produce a great deal of stress.



### Perception is Everything:

Kristen and her husband Dale were enjoying her Company Christmas Party. There was a lovely dinner and dancing, ending with a prize raffle. To her great surprise, Kristen's name was drawn for the grand prize! It was an all expense paid, one-week trip for two to a fabulous Hawaiian Resort. Kristen was overjoyed and immediately began to plan what to bring. However, Dale was horrified. He hated to fly and couldn't swim, how could he enjoy any of it? Each of them perceived the same situation entirely differently.

*"I'm an old man and I have known a great many troubles, but most of them never happened."*

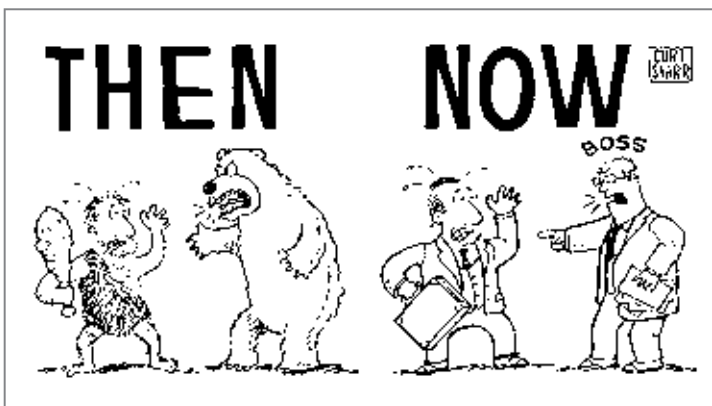
*~ Mark Twain*

## Good or Bad Stress?

Even when a situation is perceived as good (a job promotion) or bad (losing a job), the physical response is very similar. The body enters a state of physical readiness when you're about to get the results of your loan application, or walk in late to an important meeting. Just as it does if you sense someone is following you in a dark parking lot late at night. This same stress response kicks in whether the threat is real or imaginary.

## Why all the Stress?

If you watch an old TV show, or read an old newspaper from the 1960's, you'd be hard-pressed to find any references to stress. The whole stress phenomenon is fairly new to our culture. However, the actual physical stimulation brought on by stress can be traced back to the Stone Age as a survival mechanism of the "fight or flight" response. This response developed primarily against threats of a physical nature. When we experience stress, our bodies instinctively prepare for immediate action by getting ready to attack in defense or run and escape the threat.



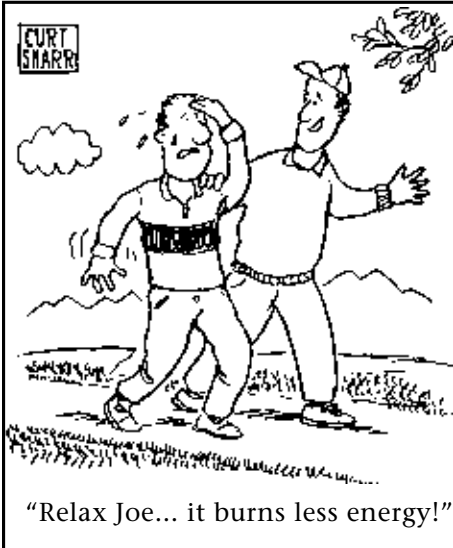




## 1

## Your Body's Stress Response

Your response to stress can affect nearly every physical system in your body, so it will be ready to produce energy to move—the fight or flight response. Here are just a few of the body's reactions to stress:



1. Increased heart rate to pump more blood to the working muscles
2. Increased blood pressure to deliver more blood to working muscles
3. Breathing increases to supply muscles with oxygenated blood for energy
4. Widening of blood vessels of the arteries, particularly arms and legs
5. Increased blood sugar level for higher metabolism
6. Makes fat stores available as an energy source for prolonged activity
7. Increased muscular strength
8. Decreased blood flow from digestion to allow more blood for working muscles
9. Eye pupils enlarge to take in more light
10. Increased perspiration to cool you down when exerting energy



Unfortunately, all these physical responses to stress are quite ineffective when dealing with events that threaten your ego, finances, or emotional well-being. As a result, what was designed as a means of survival is now linked with the development of disease and illness claiming the lives of millions of people.

### Stress Linked to Health

The National Center for Health Statistics in 2000, released a report showing human stress is indeed a critical health factor.

Research showed between 70 and 80 percent of all disease and illness is stress-related, such as coronary heart disease, cancer, kidney and liver disease, migraine headaches, infertility, ulcers, insomnia, and hypertension. All of these can be linked to “lifestyle diseases,” or illnesses developing over a period of many years.

Before 1955, the leading cause of death was infectious diseases, (polio, rubella, tuberculosis, typhoid, etc.) Most of these have been eliminated or brought under control by vaccines. However, the era of higher technology and greater consumer products—designed to add more leisure time—instead has brought increased competition, and resulted in a shift from physical to more mental labor. Advances have made it possible to contact anyone, anywhere, anytime—meaning you can literally work 24 hours a day.

All this progress has resulted in an overload of unhealthy lifestyles. Coronary Heart disease is the most deadly lifestyle disease and the leading cause of death in the United States.

*“The only thing more certain than death and taxes is stress.”*

*~ Groucho Marx*

## Now What?

Happily, lifestyle diseases for the most part are preventable or correctable by altering the habits and behavior that contribute to their development. Although stress may not be a direct cause of these illnesses, stress weakens the body's systems, which rapidly advances the disease process. And since it's virtually impossible to go through life without any stress—it's important to develop healthy coping strategies to deal with it.



### Your Mailbox...

You walk to your mailbox. You can see it's over-flowing with several envelopes that look like bills. You literally begin to feel ill. There's a notice for a registered letter awaiting you at the Post Office, your bank statement and several overdue notices. As you walk back to your house you can feel your stress level rising, your palms are sweating, your heart beats quicker and your breathing faster. When you open your bank statement, you're stunned! The charges for overdrawn checks total over a hundred dollars. The little bit of extra money you were counting on has been eaten up by fees and penalties. Suddenly the walk back to your house seems like an uphill journey of a hundred miles.

*"I cannot and should not be cured of my stress, but merely taught to enjoy it."*

*~ Hans Seyle*

## Good News!

There is a better journey for you to take. This Workbook helps you discover your personal financial stress management issues, and gives you insight and ideas to improve your attitude toward difficulties and how you handle stress. This process raises questions about money, your job, your circle of contacts, etc. You'll gain a clearer understanding of how you relate to money, use time, make decisions, and deal with several areas of your life. You'll also learn useful strategies to handle your stress and guide you further down the road to financial freedom.



## 2 Managing Stress in Your Life

Stress in your life can either be negative or positive, destructive or beneficial, and your enemy or your ally. Research shows some degree of stress is important to staying healthy. Stress can serve as a positive motivator, inspiring you to new heights of accomplishment, and may be essential to optimal performance, like the thrill and inspiration of falling in love, starting a new company, or building a house. Many of these changes can bring both positive and negative stress.



## Two Types of Negative Stress

The first type of negative distress is acute stress, which rapidly surfaces and is quite intense, but disappears quickly. For example, you're cruising down the highway feeling happy and singing with the radio—suddenly a police car pulls behind you and signals you to pull over. Unsure of what's wrong, your heart begins to race, your palms sweat, you try to get out your wallet and roll down the window simultaneously. When the officer says you were driving 6 miles over the limit, you're surprised and struggle to speak clearly. However, after running a check on your license, he only issues you a warning. Shortly you're back on the road, feeling relieved and even happy it was nothing more serious—soon you're singing again. This is short-lived or acute stress.

Chronic stress may not appear to be as intense, but it can last unbearably long. For example if you have a great deal of credit card debt that only seems to grow despite your monthly payments. It can be a constant worry and undermines your feeling of safety and security. Chronic stress begins to affect your performance and decreases your efficiency. It's the type of stress most associated with disease since the body is continually aroused for danger. Without effective management, it can greatly risk your health and happiness.



## Keys to Managing Stress

You need to establish a balance between too little and too much stress. These steps can help guide you to manage your stress effectively.

- 1) Identify the stressors in your life—the situations and things that cause you to get off-balance.
- 2) Learn to recognize and understand your body's reaction to perceived stress. Then you'll be ready to determine what course of action to take.
- 3) Learn and practice various stress management strategies so you can successfully work toward resolving your stress, or using it to your advantage.
- 4) Keep up regular practice of physical exercise and relaxation techniques to maintain the balance of your physical body, mind, and spirit.
- 5) Periodically evaluate your stress levels and the effectiveness of your coping skills and relaxation techniques. Review what you've learned and continue to expand your skills to fit your changing lifestyle.

Now you're ready to discover more about the stressors in your life, particularly the ones arising from money and finances.

*"What lies behind us  
and what lies before  
us are tiny matters,  
compared to what lies  
within us."*

*~ Ralph Waldo  
Emerson*

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# **B** YOUR FINANCIAL STRESS MANAGEMENT PROFILE



Your financial and Stress Profile questionnaires help you identify personal and financial stressors, and teach you specific actions to manage the stressors in your life. You'll identify your natural tendencies in several personal and financial areas of your life. It points out specific types of stress and suggests various techniques to help you achieve balance.

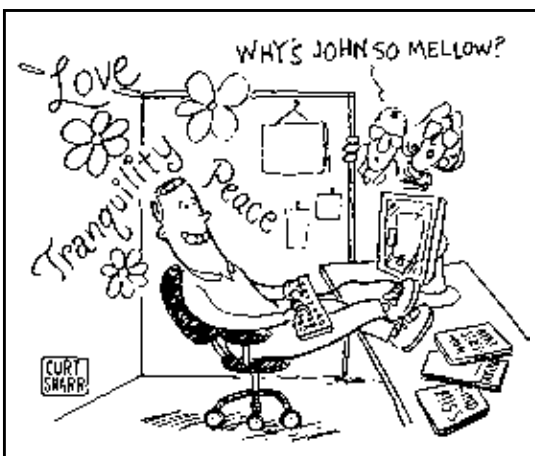
These questionnaires use a reductionist approach to dealing with stress management—it's a method of breaking down an overall issue into separate, smaller parts. By analyzing stressors individually, you'll get a better overall view of your situation and how to deal with stressors separately or together.

The profile is made up of 14 thought-provoking stressors dealing with your attitudes toward money and handling your finances.

As you complete Your Financial Stress Profile, think about each question and select the answer that best describes your response to each situation. Treat each question as if it applied to you. Honest, thoughtful responses will provide you the most accurate profile of your financial stressors.



You may duplicate the questionnaire for your partner, but you need to take it separately. You and your partner may want to jointly discuss your profiles after you've scored them. This may help you better understand how stress and friction can result from conflicting attitudes about your financial matters.



Record your answers by circling the appropriate number across from each statement for the amount of pressure you would feel if you were in the situation: "None," "Mild," "Moderate," and "Severe." Then add up your subtotals and record the sum in the Total box; also check the appropriate box for your overall score for each stressor. To complete your profile, allow yourself at least 30 minutes of undisturbed time with as few distractions as possible.

**There's no perfect score.** Don't worry if some of your responses seem similar; while others seem in conflict. Once you've completed the entire profile, you'll be ready to evaluate your responses.



Rate each statement listed below in terms of the amount of pressure you feel and circle your answer. How strongly would each affect you if you were in that situation?



### Stressor No. 1 **Financial Forms**

<b>FEELING PRESSURE FROM FORMS AND APPLICATIONS</b>	<b>NONE</b>	<b>MILD</b>	<b>MODERATE</b>	<b>SEVERE</b>
You're asked to fill out a loan application	0	1	2	3
You've received a form in the mail as part of an important government survey, but find the language is confusing	0	1	2	3
You fear you may not answer correctly when filling out a form or application for a specialty license in your business	0	1	2	3
You discover you might not have access to the information a form or application is requesting	0	1	2	3
You put off filling out an important form telling yourself you'll feel more confident and willing to fill it out later	0	1	2	3
You decide not to join a book review service because they ask too many personal questions in their membership application	0	1	2	3
You contemplate balancing your checkbook	0	1	2	3
You can't find anybody to help you fill out your taxes	0	1	2	3
You're asked to fill out a multi-page employment application	0	1	2	3
Your boss asks you to evaluate a client's financial statements	0	1	2	3
<b>This rates the pressure you feel from filling out forms. SUBTOTALS:</b>		+	+	

Total = 5-12 **MILD** 13-21 **MODERATE** 22+ **SEVERE** **TOTAL**



Rate each statement listed below in terms of the amount of pressure you feel and circle your answer. How strongly would each affect you if you were in that situation?



### Stressor No. 2 **Financial Self-confidence**

<b>YOUR SELF-ASSURANCE IN FINANCIAL MATTERS</b>	<b>NONE</b>	<b>MILD</b>	<b>MODERATE</b>	<b>SEVERE</b>
You overhear your boss telling a prospective client you have a high level of self-confidence in handling financial matters	0	1	2	3
Your club president asks you to take an assignment which involves handling money	0	1	2	3
You find yourself in a situation requiring you to negotiate a big business deal	0	1	2	3
You're considering applying for a job that requires you handle large sums of money	0	1	2	3
You open your mail and find you've a handful of bills needing to be paid	0	1	2	3
You're called a 'penny pincher' by someone you admire	0	1	2	3
You've been asked to seriously consider taking over the responsibilities of a small business's bookkeeper	0	1	2	3
You're told by a friend your investment consultant has been known to play fast and loose with his client's money	0	1	2	3
You discover your checkbook is out of balance	0	1	2	3
Your son or daughter asks your help with his or her finances	0	1	2	3
<b>This rates the confidence you feel in financial matters.      SUBTOTALS:</b>			<b>+</b>	<b>+</b>

Total = 5-12 **MILD** 13-21 **MODERATE** 22+ **SEVERE** **TOTAL**

*"With your self-confidence fulfilled, you'll find that folks have confidence in you."  
~ Johann von Goethe*



Rate each statement listed below in terms of the amount of pressure you feel and circle your answer. How strongly would each affect you if you were in that situation?



### Stressor No. 3 *Peace and Harmony*

<b>PRESSURE FROM A LACK OF PEACE AND HARMONY</b>	<b>NONE</b>	<b>MILD</b>	<b>MODERATE</b>	<b>SEVERE</b>
Your spouse informs you that he/she is applying for a new position of responsibility at work	0	1	2	3
You receive a letter from the Internal Revenue Service informing you to prepare for a tax audit	0	1	2	3
Your desk at work, home, or school is overflowing with paperwork	0	1	2	3
Your fellow volunteers for the founder's day picnic nag you to get things more organized	0	1	2	3
Your family is so busy it's hard to find the time to sit down together at meals	0	1	2	3
You're asked to teach basic organizational skills to a youth group	0	1	2	3
You've been unfairly accused of talking unfavorably behind another person's back	0	1	2	3
You've been putting off calling back a bill collector	0	1	2	3
You've been avoiding calling your neighbors who haven't returned the lawn mower you lent them	0	1	2	3
You feel a meeting you're attending is getting way off track from its intended purpose	0	1	2	3
<b>This rates the pressure you feel from being at unrest.      SUBTOTALS:</b>			<b>+</b>	<b>+</b>

Total = 5-12 **MILD** 13-21 **MODERATE** 22+ **SEVERE** **TOTAL**

*"Nothing can bring you peace but yourself... and the triumph of principles."  
~ Ralph Waldo Emerson*



Rate each statement listed below in terms of the amount of pressure you feel and circle your answer. How strongly would each affect you if you were in that situation?



### Stressor No. 4 **Handling Discord**

FEELING PRESSURE FROM DISCORD	NONE	MILD	MODERATE	SEVERE
You're putting off resolving a disagreement with an important client	0	1	2	3
Your spouse is avoiding dealing with some problems you've been having at home	0	1	2	3
You're criticized by a golfing partner for pointing out obvious mistakes he's making in his game	0	1	2	3
You find your real estate agent has not been totally truthful with you about the intentions of your home's prospective buyer	0	1	2	3
You're tempted to tell your next door neighbor their ideas for improving the neighborhood are too impractical and expensive	0	1	2	3
You discover your partner has over-drafted your joint checking account	0	1	2	3
Your credit card company has made a mistake on your bill	0	1	2	3
You're asked to volunteer to be the secretary/treasurer for your club	0	1	2	3
You're told by a co-worker you've been passing the buck at work when problems arise	0	1	2	3
Your spouse says you're getting behind in your house or yard work	0	1	2	3
<b>This rates the pressure you feel from discord. SUBTOTALS:</b>			+	+

Total = 5-12 **MILD** 13-21 **MODERATE** 22+ **SEVERE** **TOTAL**

*"Everybody claims they're being logical, especially when they're in complete disagreement."*  
~ Unknown





Rate each statement listed below in terms of the amount of pressure you feel and circle your answer. How strongly would each affect you if you were in that situation?



### Stressor No. 5 **Financial Discipline**

<b>PRESSURE FROM VARIOUS LEVELS OF DISCIPLINE</b>	<b>NONE</b>	<b>MILD</b>	<b>MODERATE</b>	<b>SEVERE</b>
You realize you'll have to give up watching your favorite TV shows in order to work overtime and pay your bills	0	1	2	3
You want to buy a new boat so you can enjoy going to the lake in style; but you'll have to go in debt to buy it	0	1	2	3
They're downsizing at work and you're going to have to take a cut in pay in order to keep your job, which makes your budget very tight	0	1	2	3
Your boss has asked you to get some extra schooling so you can stay current with technological developments affecting your job	0	1	2	3
Your best friend asks you to sign a contract before he will lend you money	0	1	2	3
You're having trouble staying on the diet you outlined for yourself when you discovered you were growing out of your clothes	0	1	2	3
You're accused of being grouchy with the family at home, stemming largely from problems you're having at work	0	1	2	3
You're confronted with a need to prepare your taxes as the deadline draws near instead of playing this weekend	0	1	2	3
You're asked for an emergency loan from a friend who's continually getting into financial hot water because of bad money management	0	1	2	3
Your spouse criticizes you for doing what appears to be a sloppy job managing your joint checking account	0	1	2	3
<b>This rates the pressure you feel from financial discipline. SUBTOTALS:</b>			+	+

Total = 5-12 **MILD** 13-21 **MODERATE** 22+ **SEVERE** **TOTAL**

*"Discipline is something that can be learned during the first year of school—or the first year of married life!"*  
 ~ Anonymous



Rate each statement listed below in terms of the amount of pressure you feel and circle your answer. How strongly would each affect you if you were in that situation?



### Stressor No. 6 **Maintaining Financial Records**

<b>PRESSURE FROM FINANCIAL RECORD-KEEPING</b>	<b>NONE</b>	<b>MILD</b>	<b>MODERATE</b>	<b>SEVERE</b>
Your successful acquaintance tells you that if you want to be as successful as he is, you'll need to become a master of good record keeping	0	1	2	3
Your boss says you need to spend more time looking at the big picture because, "You can't see the forest for the trees"	0	1	2	3
You are asked to evaluate a co-worker's sloppy work	0	1	2	3
You have an unresolved error in your checking account bank statement	0	1	2	3
Your club appoints you to act as treasurer and bookkeeper	0	1	2	3
You purchased a day-planner but are becoming convinced that using it is becoming more trouble than it's worth	0	1	2	3
Your company instigates a policy of logging every phone call, both incoming and outgoing	0	1	2	3
You want to keep a diary, but are often too tired to make daily entries	0	1	2	3
Your spouse keeps important notes and receipts scattered all over the house, and often misplaces them	0	1	2	3
You're advised by a financial counselor to build a budget or continue to face more of the financial shortages worrying you	0	1	2	3
<b>This rates the pressure you feel from record keeping. SUBTOTALS:</b>			+	+

Total = 5-12

**MILD**



13-21

**MODERATE**



22+

**SEVERE**



**TOTAL**



Rate each statement listed below in terms of the amount of pressure you feel and circle your answer. How strongly would each affect you if you were in that situation?

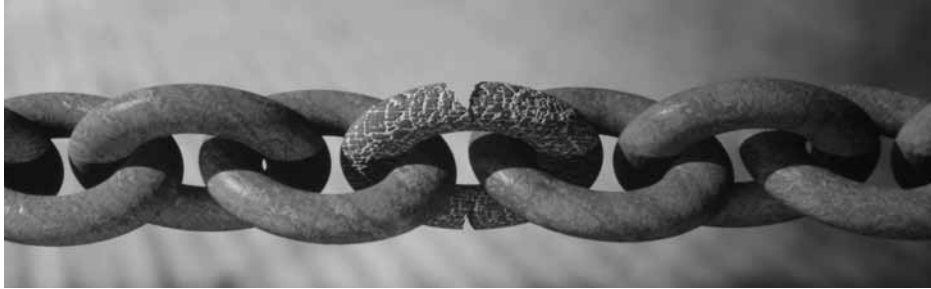


### Stressor No. 7 **Pushing or Procrastinating**

FEELING TIME-ORIENTED PRESSURES	NONE	MILD	MODERATE	SEVERE
You find yourself waiting in the doctor's waiting room for a considerable delay beyond the time for your scheduled appointment	0	1	2	3
Your boss asks you to table a project you're working on and direct your attention and efforts to one of his "pet" projects	0	1	2	3
Your spouse criticizes you for leaving everything to the last minute	0	1	2	3
You discover you've waited past the deadline to file the necessary papers to qualify for a great job opportunity	0	1	2	3
Your club asked you to serve on a committee with a group of people you know are always very late to meetings	0	1	2	3
You're hiking with some new friends and are forced to slow down your pace to their slower, but deliberate pace	0	1	2	3
You've procrastinated filing your income tax returns beyond the deadline	0	1	2	3
Your son or daughter desperately asks you to help him/her prepare an important term paper at the last minute	0	1	2	3
Your co-worker makes fun of the framed slogan you have hanging on your office: "If it has to be, it is up to me!"	0	1	2	3
You forgot to do something important, because you procrastinated doing it for so long	0	1	2	3
<b>This rates the pressure you feel from the pace of your life. SUBTOTALS:</b>			+	+

Total = 5-12 **MILD** 13-21 **MODERATE** 22+ **SEVERE** **TOTAL**

*"Tomorrow, every Fault is to be amended; but that Tomorrow never comes."  
~ Benjamin Franklin*



Rate each statement listed below in terms of the amount of pressure you feel and circle your answer. How strongly would each affect you if you were in that situation?

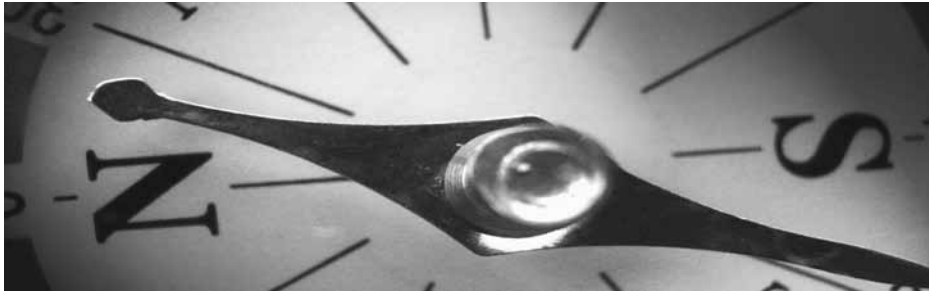


### Stressor No. 8 **Feeling Secure**

<b>PRESSURE FROM FEELING INSECURE</b>	<b>NONE</b>	<b>MILD</b>	<b>MODERATE</b>	<b>SEVERE</b>
You're paid totally on commission in your job	0	1	2	3
You just listened to a very convincing lecture on the expected and imminent failure of the Social Security System	0	1	2	3
You discover a good friend is having great success playing the stock market, and he is buying all kinds of new toys	0	1	2	3
You're told several of the co-workers in your department have just been laid off in a move by your company to cut costs	0	1	2	3
Your boss insists that you'll have to upgrade your job skills in order to keep pace with the competition	0	1	2	3
You just started a new business with funds you borrowed from close relatives	0	1	2	3
You're offered a promising job by a start-up company which offers no benefits	0	1	2	3
Your spouse wants you to get a second job to help pay bills, regardless of your already busy schedule	0	1	2	3
You were just fired from your job	0	1	2	3
You continue to put off setting up a retirement program	0	1	2	3
<b>This rates the pressure you feel from insecurity. SUBTOTALS:</b>			<b>+</b>	<b>+</b>

Total = 5-12 **MILD** 13-21 **MODERATE** 22+ **SEVERE** **TOTAL**

*"Even in the common affairs of life, in love, friendship, and marriage, how little security have we when we trust our happiness in the hands of others!"*  
 ~ William Hazlitt



Rate each statement listed below in terms of the amount of pressure you feel and circle your answer. How strongly would each affect you if you were in that situation?



### Stressor No. 9 **Ambitions**

<b>PRESSURES FROM CONFLICTING DESIRES</b>	<b>NONE</b>	<b>MILD</b>	<b>MODERATE</b>	<b>SEVERE</b>
Your spouse wants you to take the weekend off to relax, but you planned to finish a long overdue work assignment	0	1	2	3
You're bored and restless at your present job, but it pays you well	0	1	2	3
Your business partner wants to stretch your company resources to the breaking point to invest in an important new piece of equipment	0	1	2	3
You're faced with the choice of keeping an important business appointment or going to your child's Little League game	0	1	2	3
You've been working extremely hard to earn this job promotion, but now that you've got it, you're having second thoughts about whether or not you like it	0	1	2	3
Your good friend criticizes you for being too cautious about making a move to a more expensive home in a new neighborhood	0	1	2	3
Your lifelong dreams seem to be eluding you	0	1	2	3
Your company will be forced to close its doors if you don't clinch this next big deal, and you'll have to go back to work for your old boss	0	1	2	3
You accidentally overhear members of your club questioning the course your life is taking	0	1	2	3
Now that you're on the vacation you've saved for, you're disappointed and having second thoughts about where you should've spent your money	0	1	2	3
<b>This rates the pressure you feel from conflicting desires. SUBTOTALS:</b>			+	+

Total = 5-12 **MILD** 13-21 **MODERATE** 22+ **SEVERE** **TOTAL**

*"The same ambition can destroy or save, and make a patriot or make a knave."  
~ Alexander Pope*



Rate each statement listed below in terms of the amount of pressure you feel and circle your answer. How strongly would each affect you if you were in that situation?



### Stressor No. 10 **Making Purchases**

<b>PRESSURE RESULTING FROM BUYING THINGS</b>	<b>NONE</b>	<b>MILD</b>	<b>MODERATE</b>	<b>SEVERE</b>
You suddenly realize you've just blown your budget buying stuff at a big "sale"	0	1	2	3
Your teenage son or daughter has just spent the money you gave him/her for a good pair of shoes on some trendy cheaply made shoes	0	1	2	3
Your neighbor questions your willingness to drive 30 miles to save a few dollars on garden supplies	0	1	2	3
You've built a one-year supply of food and necessities in storage, but had to sacrifice opportunities for family fun to do it	0	1	2	3
You grocery shop on a daily basis, preferring not to have too much food in your pantry or refrigerator	0	1	2	3
You refuse to purchase a new car until you've saved enough money to pay cash, preferring not to go into debt	0	1	2	3
You and your spouse have a serious disagreement over your habit of trying to "keep up with the Jones"	0	1	2	3
You're so worried about the money you spent on the new car, you won't let your teenage son or daughter drive it	0	1	2	3
You have a few quality things in your sparsely furnished home, rather than a lot of cheap furniture	0	1	2	3
You never shop from a list	0	1	2	3
<b>This rates the pressure you feel from buying things. SUBTOTALS:</b>			+	+

Total = 5-12

**MILD**



13-21

**MODERATE**



22+

**SEVERE**



**TOTAL**

*"America is rapidly becoming the land of the spree and the home of the crave!"*

~ Anonymous



Rate each statement listed below in terms of the amount of pressure you feel and circle your answer. How strongly would each affect you if you were in that situation?



### Stressor No. 11 **Accumulating Possessions**

<b>PRESSURE FROM ACCUMULATING PROPERTY</b>	<b>NONE</b>	<b>MILD</b>	<b>MODERATE</b>	<b>SEVERE</b>
Your spouse seems to be starting to become a 'pack rat'	0	1	2	3
During your recent illness, your house has become somewhat cluttered	0	1	2	3
You can't get your children to put their toys or possessions away	0	1	2	3
You have a lot of shelves of belongings stored in your basement and garage, many of them you only use only once or twice a year	0	1	2	3
At work you have several bookcases full of books which mostly just collect dust	0	1	2	3
You give away an appliance that's stopped working and buy a new one, rather than repair the old one	0	1	2	3
You always make alterations and repairs to clothes before you discard them, stretching as much life as possible out of them before you buy new ones	0	1	2	3
Your neighbors just brought over some of their cast-offs for you to sort through before they take them to the rummage sale	0	1	2	3
You're struggling to keep a promise you made to yourself to have all your important belongings inventoried and photo-identified	0	1	2	3
You're asked whether or not you agree with a bumper sticker you see on a fancy sports car that reads, "He who dies with the most toys wins"	0	1	2	3
<b>This rates the pressure you feel from accumulating possessions. SUBTOTALS:</b>			<b>+</b>	<b>+</b>

Total = 5-12 **MILD** 13-21 **MODERATE** 22+ **SEVERE** **TOTAL**

*"It's especially hard to work for money you've already spent for something you didn't need."  
~ Unknown*



Rate each statement listed below in terms of the amount of pressure you feel and circle your answer. How strongly would each affect you if you were in that situation?



### Stressor No. 12 ***Maintaining Your Possessions***

<b>PRESSURE FROM WEAR, TEAR, AND REPAIRS</b>	<b>NONE</b>	<b>MILD</b>	<b>MODERATE</b>	<b>SEVERE</b>
You're asked to give an 'expert's' advice on care of yard maintenance equipment to a community youth group	0	1	2	3
Your laid-back neighbor asks to borrow your recently overhauled boat motor for a fishing trip with his family	0	1	2	3
Your son gets upset over the conditions you placed on his car privileges for the senior prom	0	1	2	3
Your boss is critical of the way you keep up the demonstration equipment you use for prospective customers	0	1	2	3
You're torn between spending money for repairs on your home and taking the family on a summer vacation	0	1	2	3
Your spouse is in the habit of leaving your car a mess after using it	0	1	2	3
You catch one of the women at work speaking critically about the way you maintain your clothes	0	1	2	3
Your house is in need of paint	0	1	2	3
You never make your bed in the morning, except when you expect visitors later in the day	0	1	2	3
You have a habit of neglecting needful repairs around the house	0	1	2	3
<b>This rates the pressure you feel from maintaining your things. SUBTOTALS:</b>			<b>+</b>	<b>+</b>

Total = 5-12 **MILD** 13-21 **MODERATE** 22+ **SEVERE** **TOTAL**





Rate each statement listed below in terms of the amount of pressure you feel and circle your answer. How strongly would each affect you if you were in that situation?



### Stressor No. 13 *Making Decisions*

FEELING PRESSURE FROM DECISION MAKING	NONE	MILD	MODERATE	SEVERE
You're asked by a colleague to reconsider a question on which you've already stated your opinion for the record	0	1	2	3
You've just become aware of new scientific evidence that challenges one of your long-standing beliefs	0	1	2	3
You discover a trusted employee has been selling your company secrets to the competition	0	1	2	3
You sit in the audience while the appointed president of your social club openly violates one of your club rules to benefit his wife	0	1	2	3
You question a friend's policy to always rely on written contracts in situations where money is involved	0	1	2	3
Your spouse complains that you don't listen when others are stating their point of view	0	1	2	3
You must always study a situation out thoroughly before you're ready to move ahead with a decision	0	1	2	3
You're helping your community service group by acting as a disagreement arbitrator	0	1	2	3
You read in the newspaper about an arbitrary change in a ruling by your local city council that could affect your neighborhood	0	1	2	3
Your new work assignment requires you to make split-second decisions	0	1	2	3
<b>This rates the pressure you feel from making decisions. SUBTOTALS:</b>			+	+

Total = 5-12 **MILD** 13-21 **MODERATE** 22+ **SEVERE**

**TOTAL**

*"I have accustomed myself to receive with respect the opinions of others but always take the responsibility of deciding for myself."*  
 ~ Andrew Jackson



Rate each statement listed below in terms of the amount of pressure you feel and circle your answer. How strongly would each affect you if you were in that situation?



### Stressor No. 14 *Status*

<b>PRESSURE FROM WHAT OTHERS THINK OF YOU</b>	<b>NONE</b>	<b>MILD</b>	<b>MODERATE</b>	<b>SEVERE</b>
You find yourself feeling somewhat jealous because one member of your golfing foursome always seems to be the center of attention	0	1	2	3
You passively follow the wishes of others on the neighborhood beautification committee; even though you're convinced their ideas need some improvement	0	1	2	3
You're embarrassed to run into some of your important, well dressed business associates in public because you're wearing your grubby clothes	0	1	2	3
Your boss fails to heed your hiring recommendations for a position that's subordinate to you at work	0	1	2	3
Your spouse is critical of your table manners in public	0	1	2	3
You're unconcerned when you occasionally bounce a few checks at the bank	0	1	2	3
You realize everyone is reverting to the old 'pecking order' at your high school reunion—including yourself	0	1	2	3
You're at an important social function, and an influential public official singles you out for considerable, but largely unearned, praise	0	1	2	3
A candidate you've nominated for membership in your service club makes several noticeable grammatical errors during his acceptance speech	0	1	2	3
Without your knowledge or consent, you've been drafted to serve as the fund raising chairman for your church	0	1	2	3
<b>This rates the pressure you feel from what others think of you. SUBTOTALS:</b>			<b>+</b>	<b>+</b>

Total = 5-12 **MILD** 13-21 **MODERATE** 22+ **SEVERE** **TOTAL**

*"It is not titles that honor men, but men honor the titles."  
~ Unknown*

Now you're ready to evaluate what your answers mean about you and your finances.

# USING YOUR FINANCIAL STRESS PROFILE

*“How many psychiatrists does it take to change a light bulb? One, but the light bulb has really got to want to change”*

~ Anonymous

First before you fill it out, make several photo copies of Your Financial Stress Profile Summary below. Then you’ll have some blank copies for future use. The Profile Summary has columns that correspond with the three levels of stress in your questionnaires: “Mild,” “Moderate,” and “Severe.” Using your Profile questionnaires, put a check in one of the three columns that correspond to your overall score from each of the 14 Stressors. Then you’ll have a Summary of your overall level of stress concerning your finances and related issues.

<b>Stressor</b>	<b>MILD</b>	<b>MODERATE</b>	<b>SEVERE</b>
No. 1— <b>Financial Forms</b>			
No. 2— <b>Financial Self-Confidence</b>			
No. 3— <b>Peace and Harmony</b>			
No. 4— <b>Handling Discord</b>			
No. 5— <b>Financial Discipline</b>			
No. 6— <b>Maintaining Financial Records</b>			
No. 7— <b>Pushing or Procrastinating</b>			
No. 8— <b>Feeling Secure</b>			
No. 9— <b>Ambitions</b>			
No. 10— <b>Making Purchases</b>			
No. 11— <b>Accumulating Possessions</b>			
No. 12— <b>Maintaining Your Possessions</b>			
No. 13— <b>Making Decisions</b>			
No. 14— <b>Status</b>			

**Remember:** You need to **re-take the Profile** every few months to see if you’re improving how well you manage stress and your finances.



## Your Financial Stress Profile—*Evaluations*

Now you're ready to consider specific recommendations for each of the Stressors in your Profile. The 14 Stressors are evaluated individually and you can refer to the score in your Profile Summary to see which level best describes the amount of pressure you're currently experiencing in each area.

### Analysis and Recommendations

The analysis and recommendations correspond to each of the possible overall scores for that Stressor: "Mild," "Moderate," and "Severe."

Read the column that relates to your level of stress to review the recommendations for your score. Feel free to also review the other level's recommendations. You may wish to make notes in the back of the workbook of things you want to particularly focus on.

Each evaluation includes a paragraph describing that area's stressor and why it's worth your consideration. Then several observations, recommendations or actions follow that apply to your level of stress. Consider the specific exercises you can use to begin to help you better manage the stress in your life.

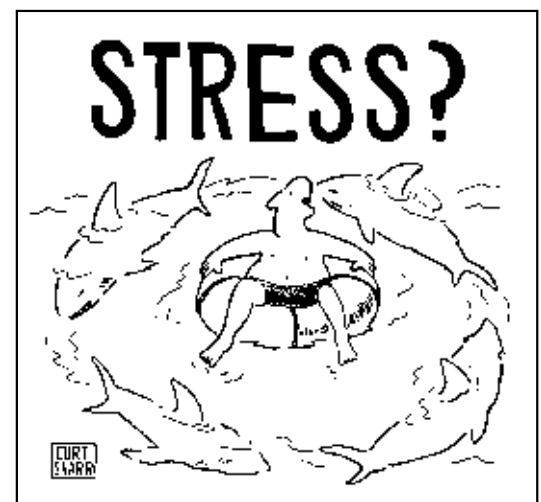
### Follow-Up

Don't forget to periodically re-take your Stress Profile. Hopefully each time you'll be moving toward a lower level of overall stress. Taking the action to apply these recommendations in your daily life will help you successfully move toward your goal of personal and financial fitness.



*"The test of real and vigorous thinking, the thinking which ascertains truths instead of dreaming dreams, is successful application to practice."*

*~ John Stuart Mill*



**Stressor No. 1 Financial Forms**

from page 33

Form-a-phobia! At sometime nearly everyone faces the need to fill out forms, like financial statements, loan and job applications, tax returns, and more. Even with the explosion of electronic communication, we're still constantly bombarded with questions to answer—whether it's on paper or online. You're faced with questions about your finances and the condition of your personal affairs. Some of these inquiries may bring stress into your life. Even these profile questionnaires may have caused you some stress. Consider these recommendations based on the results of Your Financial Stress Profile questionnaire.

**MILD**

You're currently feeling relatively mild stress from financial forms.

Since you're comfortable with forms and applications, you need to be careful to not take them too lightly. Often the care you show filling out forms determines the success or failure of your objective.

Remember sometimes things may look simpler than they actually are. Read the fine print. Be sure you've given the correct information.

Understand all conditions before signing any document. Even if a form appears easy to complete, don't regard the required information too lightly. Remember "garbage in, garbage out!"

Loan applications may be an easy task for you, but making loan payments can be a future stressor. Consider the consequences before signing and incurring any debt. Loan fees and payments you agree to in the application are a deduction from your future earnings.

**MODERATE**

You're currently feeling only moderate stress from financial forms.

At times you may feel more confident and willing to fill out forms than other times. Remember the longer you put them off, the more stressful the process becomes.

It may be a question of how familiar you feel with the information at the time. Ask for help with any areas you're uncertain about. There are NO stupid questions.

Take the time necessary to familiarize yourself with the form; you may want to read everything first.

Keep your information current and accessible. If you have a functional filing system for vital information, be sure it's up-to-date. Outdated information can create stress for you when you're asked to provide current data.

Take care of forms promptly; procrastination will only increase your level of stress.

**SEVERE**

You're currently feeling considerable stress from financial forms.

Often the fear of filling out forms comes from the uncertainty you feel about the commitment you're making.

Be clear about what you're being asked to do before being pressured to go ahead; but once you know the purpose of the form, dismiss the fear, and move ahead.

It may be helpful to visualize the possible results of failing to fill out a form. Penalties, late fees, higher interest, lower credit rating, and loss of opportunities are all examples of what may happen if you don't fill out certain forms.

Resist the temptation to give up just because it seems too difficult. Find someone to help who's more comfortable with forms or has experience with this or similar forms.

Set up a useable filing system for ready information to help you in filling out forms.

**Stressor No. 2 Financial Self-confidence**

from page 34

People have varying degrees of self-confidence in financial affairs. Self-confidence allows you to move ahead, accept new assignments, challenges, and responsibilities. A lack of confidence may make you feel timid and unsure, unable to move forward while others seem to be flying down the highway. However, overconfidence can be like an accident waiting to happen. Consider these recommendations based on the results of Your Financial Stress Profile questionnaire.

**MILD**

You currently feel self-confident in your financial affairs.

Avoid your possible tendency to be overconfident in your financial affairs. When you feel confident in approaching business deals, you may not always take the time to thoroughly study matters before you move ahead.

Overconfidence can be a financial disaster waiting to happen. Bluffing your way through a deal may over-extend your resources and abilities.

Visualize the best and worst case scenarios. Might financial surprises wait to ambush you down the road? Consider the risks along with the possible rewards. Can you afford the results of a “big deal gone bad?” Could your ego stand the shock?

Avoid temptations to interfere in other people’s affairs. Allow them to manage their own affairs. Otherwise, you may discover their problems have become your liabilities.

**MODERATE**

You currently feel moderately self-confident in your financial affairs.

Your self-confidence mostly extends to familiar things. If you’re working in unfamiliar territory, be prepared for challenges and pressures that may bring you stress.

Attend classes or seminars to learn effective ways to manage your financial affairs. Read self-help books on personal financial growth. Consult with mentors or financial experts. Realizing you’re less confident with unfamiliar things can lead you toward greater knowledge.

Don’t delegate your financial responsibilities even if someone pressures you to. Your bank statement is YOUR bank statement. Your tax returns are YOUR tax returns. You may hire a bookkeeper, but it won’t relieve you of the responsibility for making your own financial decisions.

Learn and practice confidence-building techniques.

**SEVERE**

You currently feel fairly insecure in your financial affairs.

Make a conscious decision not to run away from financial matters that may trouble you. Ask yourself, “What about this financial matter is troubling me?” This allows you to focus on the specific area causing you to feel pressured. Often it’s something you’ve been avoiding that you can resolve simply by moving ahead now.

Often changing even one thing about a situation can change the direction your emotions are taking, and stop you from stressing into a state of emergency. Maybe it’s a poorly organized filing system or information center. It could be a cluttered work area, or the noise level of your environment.

Sometimes getting rid of the disorder, clutter, or noise allows you to see your situation more clearly.

Don’t feel guilty asking others for help in your financial affairs.

**Stressor No. 3 *Peace and Harmony***

from page 35

People work comfortably in environments of varying degrees of disorder and contention. Finding yourself in over your head, or bored beyond words, may cause you considerable discomfort or stress. You may become irritated or fearful. It might affect your ability to lead or follow within a group. It can have a definite affect on how you handle your financial affairs. Consider these recommendations based on the results of Your Financial Stress Profile questionnaire.

**MILD**

You currently feel only mild stress from any lack of peace and harmony in your life.

You handle a disorderly environment very well.

Emotionally-charged environments create little pressure for you.

However, realize that others in your life may find the ease with which you face disorder difficult or even threatening. You may not even see any disorder or discord that may be hurting others working alongside you.

Avoid getting irritated with people more sensitive to disorder and discord. Try not to become impatient with people who have a greater need for a sense of order.

Help take charge of confusing situations. Use your strengths to benefit others and groups to function more resourcefully. Be a good influence on others less able to deal with a lack of peace and harmony. Become an emotional resource.

**MODERATE**

You currently feel moderate distress from a lack of peace and harmony in your life.

You would like things harmonious and peaceful, but it's not necessary for you to function effectively.

As workloads and schedules vary, or during times of change or crisis, you're able to function with only moderate personal stress—enough pressure to keep you sharp. Take advantage of this strength and work to restore order in your environment whenever there's a breakdown.

Learn and practice good negotiation skills. Keep your work environment orderly so you're not undermined by nagging concerns that can interfere with a balanced performance.

Don't overlook possible troublesome situations simply because you're comfortable. Others around you may be uncomfortable in the same situation. Be sensitive to the pressures that may affect others and lead out when you can.

**SEVERE**

You currently feel a good deal of stress from a lack of peace and harmony in your life.

Be aware you may tend to experience more stress than others around you when there's a state of confusion.

Awareness is one of the keys to overcoming this kind of pressure. Ask yourself, "What's upsetting me the most?" Then work to create order in that particular area.

You're likely to be very sensitive to contention. Work to avoid playing favorites as you try to lessen how the contention is impacting you.

Invite outside mediators to assist in resolving conflicts that are too stressful for you. Watch and learn from people who are more confident in the face of disharmony.

Stressful situations place unusual demands on your energy. Find a way to lessen the impact of a disorderly or disharmonious situation. You must try to relax, or you'll see more serious symptoms of stress.

**Stressor No. 4 Handling Discord**

from page 36

We accept that confrontations are an every-day fact of life. But handling them and settling disputes are not always easy. It often seems easier to hide from these kinds of pressures, hoping they'll just work themselves out. However, ignoring or postponing dealing with discord can create even more pressures and stress. Consider these recommendations based on the results of Your Financial Stress Profile questionnaire.

**MILD**

You're currently inclined to face confrontations and disputes head on.

You naturally want to get things settled and are inclined toward action. However, you might seem threatening to those around you who aren't as ready to embrace a solution. Make a point of only addressing the situation that needs correction.

Treat others with respect and courtesy. Avoid blame or personal criticism.

Don't assume others feel as comfortable about dealing with the problem as you do.

Focus on solutions. Often it's easier to verbalize feelings than to visualize solutions. Communicate solutions that encourage the involvement and cooperation of others.

Make sure there's a level playing field. Often discord comes from people having flawed or incomplete information.

Listen to others before you make judgments and be careful about jumping to conclusions.

**MODERATE**

You currently feel moderate stress from the prospects of dealing with discord.

Avoid any tendency to run away or escape from confrontations or discord. You can't really get away from the reality of confrontations.

Life is messy. Financial obligations don't disappear, and interest never sleeps. Delays merely make things worse.

Trying to avoid any responsibility or consequences is like trying to run a race against the sun. You may get ahead of it for an hour or two, but in the morning you can be sure the sun will shine again and light up the shadows where you've been hiding.

Take care of things NOW! When you're tempted to procrastinate: do it now. Deal with creditors now; meet opponents in person now; inform people about your intentions now; find solutions now; visualize yourself taking necessary first steps now. Get into action!

**SEVERE**

You currently feel a lot of pressure from the prospect of dealing with discord in your life.

Be aware you may be less ready to deal with confrontation than others.

Awareness is an important key. Avoid hiding your head in the sand when confronted with situations that threaten or frighten you.

If necessary turn to others to mediate or solve difficult situations, but watch and learn from them. But don't push your responsibility onto others. Ignorance is not a good excuse. Avoidance is like a stress-generating machine; it multiplies your discomfort and distress.

Simply saying positive words can create positive energy. Reminding yourself you can handle it may help when you're faced with difficulties. Practice making and keeping commitments.

Keeping up is easier than catching up. Handle discord in your life NOW! Work to be responsible for your own load—and even help others.



**Stressor No. 5 Financial Discipline**

from page 37

In today's world it is often easier to avoid responsibilities and commitments. You can go out of town or not answer your telephone. Simply hiding from your creditors in the hustle and bustle of modern life, will sooner or later catch up to you. Avoidance greatly adds to your stress and won't resolve anything. Having discipline in your financial affairs is more cost effective and creates less stressful detours on the road to financial freedom. Consider these recommendations based on the results of Your Financial Stress Profile questionnaire.

**MILD**

You're currently quite disciplined in handling your financial affairs.

You feel you can count on yourself. That's great, as long as you don't expect others to be as disciplined as you.

Always use written contracts and daily planners. Confirm appointments and agreements with phone calls. A paper trail will protect you from people less disciplined and more prone to impulsive whims in their financial dealings.

Avoid the tendency to become stern or regimented in your life. Your discipline will allow you to travel more freely through life without fear of many of the problems that plague unsteady people. Use your self-control to benefit others. Help them to rid bad habits from their financial attitudes and dealings.

Avoid the pitfall of becoming over disciplined. A few hills and valleys along the road keep life interesting.

**MODERATE**

You're currently moderately disciplined in dealing with your financial affairs.

You may occasionally resist doing what must be done. But realizing this can help you to avoid the stress created when you occasionally let yourself down.

You may sometimes find your spending exceeds your income. Use your discipline to temporarily scale-back your life style.

Seek ways to increase your income and find ways to better manage what you're presently earning. It's a matter of choice. Choose to control or eliminate the wasted time in your life. It will greatly enhance your financial discipline and success.

Encourage those you're responsible for to also learn financial discipline. Be an example by action, rather than only words. Their successes will encourage your own.

Seek help with unfamiliar things but don't surrender responsibility. Your financial affairs are your own.

**SEVERE**

You're relatively undisciplined in dealing with your financial affairs.

Addiction is the opposite of discipline. Compulsive behavior doesn't add to your safety or security.

You often allow money to control you, rather than controlling your money. Spending money to soothe other stresses and problems will always only create more problems and stress.

As with any habits, breaking bad money habits may take a long time. Don't expect to realize success overnight. First identify one of your least stressful money habits and work on it until you feel it's under control. Then move on to the next and so on. Starting with your biggest problems may be too difficult and discouraging. Take it a step at a time.

Share your successes, no matter how small, with a trusted friend. Talk about what's going on in your life. Your confidence will grow, as will your discipline.

**Stressor No. 6 *Maintaining Financial Records***

from page 38

This is a day of record-keeping. Government agencies, political and social organizations, email and paper trails—everybody is keeping records. Often the complex record-keeping maze society has created can be very difficult for the naïve, unprepared, or intolerant. Consider these recommendations based on the results of Your Financial Stress Profile questionnaire.

**MILD**

You currently feel little stress from maintaining good financial records.

You recognize the need to keep complete and accurate financial records. Make sure you keep things in perspective. If you allow yourself to focus too finely on details, you may obscure the bigger picture.

Don't allow yourself to become critical of others who aren't as careful record-keeper as you. Don't fall into the trap of not trusting others and doing the work so it will be done correctly. Practice separating the person or event, from the record of the event.

Don't allow your penchant for good records to take over your life. Take time to live and make sure you allocate "fun money" along with savings and investing in your budgeting and projections.

Don't confuse record-keeping with the strict practice of making yourself or others justify every expense or allocation. This only increases tension and stress and alienates your associates.

**MODERATE**

You currently feel moderate stress from maintaining good financial records.

You're moderately strict in keeping complete and accurate records. Realize that "moderate" is in-between and your records may suffer from some deficiencies and errors, causing some stress.

Consciously choose to do things a bit sooner and a little more carefully. This will help you prevent the stress created through missing deadlines and making mistakes. Remember it's difficult to get ahead if you're barely keeping up.

Schedule blocks of time in your planner to take care of record keeping so it will be easier to maintain. Remember being on time is not too early or too late.

Only use a moderately strict standard when judging the records of others.

Remember all events in life don't require a paper trail. As you improve your record-keeping skills, avoid any tendency to over-record.

**SEVERE**

You currently feel considerable stress in keeping good financial records.

Your answers indicate you're not strict with yourself in keeping complete and accurate records. Be aware this makes you appear to be more relaxed and easy-going, but it's not necessarily so.

You tend to ignore important record-keeping until it becomes urgent, then stress sets in as you try to make up for lost ground.

You may even forget which tasks have been completed since you're inconsistent in keeping records of your progress.

Ask yourself why record-keeping seems unimportant. Then begin to form simple record-keeping habits step-by-step. Take a note book and a pencil with you wherever you go; write down prices, dates, appointments and important conversations. Attach memos and receipts to your notebook, regard it as an article of clothing you'd be embarrassed to be without. It will help you learn organization and build a daily map of your life.

**Stressor No. 7 Pushing or Procrastinating**

from page 39

At home, in the workplace, or at play—there are pushers and procrastinators. Some people feel more likely to follow the advice, “Don’t put off until tomorrow what you can do today.” Others have made a habit of avoiding responsibility an art form. Daily life is constantly changing. And changes require you to respond by acting or reacting. Stresses are created whether you are pushing or pulling. Consider these recommendations based on the results of Your Financial Stress Profile questionnaire.

**MILD**

You currently tend to not procrastinate when a job needs to be done.

When things need to be done, you try to begin immediately. Feel good about yourself; self-starters are in a minority. But be aware you may feel stressed when you’re required to wait for things to happen or for others to get going.

Also, realize you may feel stress when situations arise which prevent your moving ahead. You may lack the necessary funds or strength to do what needs to be done.

When you start a cooperative project, make sure everyone is informed and agrees to when, where, how, and why. Communicate your plans ahead of time. Allow others to work at a reasonable pace. Measure results in terms of others’ expectations as well as your own. Watch for ways to allow the project to unfold naturally.

Be aware you may keep stress at a minimum by working on some kinds of projects alone.

**MODERATE**

You currently tend to procrastinate more than occasionally when a job needs to be done.

Your answers suggest your natural tendency is to delay doing a task when you feel pressured, although eventually you’ll get it done.

Be aware, when you put a project on hold, whether temporarily or not, you’re allowing stress to build in your life. Also, when you do get started on a task, you’ll feel a positive surge of energy.

Realize from the moment you determine something needs to be done—until you finally begin the task—you’re building negative energy that takes the form of stress.

Develop the habit of asking yourself, “If not me, who? If not now, when?” These empowering phrases will raise your energy and determination to begin.

Be aware when you delay you can negatively influence others. Don’t sew seeds of embarrassment.

**SEVERE**

You currently tend to avoid moving ahead when a job needs to be done.

Your answers suggest your natural tendency may be to either avoid doing tasks or justify not doing them at all.

Be aware each time you fail to move ahead, your resolve to do things in the future is weakened. This is a bad habit. You may get away with it, but where does it get you? Every action produces results, but inaction often produces the opposite results, rather than no results at all.

Break this bad habit with small actions. Find some of the least important or stressful aspects of a task you’ve been putting off, and move ahead on it. Create small successes that will encourage larger achievements.

Put up a sign in a prominent place that reads, “If it has to be, it’s up to me!” Repeat this out loud when you’re confronted with a new task.

It will help create positive energy to move forward.

**Stressor No. 8 Feeling Secure**

from page 40

Security is the freedom from danger, risk, care, poverty, or destructive stress. You may look to many sources for security, but the ultimate source of security in your life is YOU. Your attitudes toward money, risk, and financial security largely determine the steps you take to care for yourself and those you love. You can school and mold your attitudes to better suit your environment through study and practice. Consider these recommendations based on the results of Your Financial Stress Profile questionnaire.

**MILD**

You're currently relatively unconcerned with security in your life and financial affairs.

Your answers make it clear you feel relatively secure within yourself and aren't compelled to depend on outside sources for your strength. Be aware, this may cause you to be less prepared for financial security later in your life. You're more willing to take risks than other people who are around you. Realize you may be more susceptible to ups and downs in your life.

Consider the feelings of your spouse or those around you who may depend on you for their welfare and security. Your lack of priorities in this area may prove stressful to them. Understand they may not think as you do. Concern yourself with others when you make your plans.

Seek opportunities where little or no risk is involved, but where work is required. Look for circumstances that allow you to find stability and balance in your affairs.

**MODERATE**

You're currently moderately concerned with security in your life and financial affairs.

Your answers suggest you're occasionally willing to take risks to accomplish your goals. Realize these risks can bring increased stress into your life. Become well informed on financial subjects to minimize the risks you take: debt liquidation, mortgage acceleration, family trusts, regular investing, accumulating investment and venture capital.

Save a portion of your income regularly and faithfully. This helps you build hedges against the lean days when you're running on the lower half of the tank.

Pay yourself first. Don't forget you're working to build for the future. If you fail to allow something for yourself, you may become discouraged or depressed and increase your stress level.

This is the reward you give to yourself for the work you do and the chances you take. Never invest more than you can afford to lose.

**SEVERE**

You're currently very concerned with security in your life and financial affairs.

Because of your concerns, you may find yourself making adjustments in your lifestyle to accommodate your need for security.

Trying to deal with these changes may create stress in your life. You may find yourself going to extraordinary means to provide for and protect your financial and job security.

Upgrade your work skills regularly and you'll insure your usefulness to your employer and the longevity of your job.

Consider pursuing other means to supplement your income after you've secured your basic needs.

Look at different options such as a home-based business. Set up a secure retirement plan. It's becoming more difficult to live on social security at retirement. Find something you love doing that can help you now to provide for your future.

**Stressor No. 9 Ambitions**

from page 41

Today's world is filled with pressures moving people toward change, growth, improvement, and progress. Widespread interest in self-improvement marks this age from every other age in the history of humankind. But these interests and pressures also bring stress and urgency to "get with the program." And even stress from trying to "go your own way." Consider these recommendations based on the results of Your Financial Stress Profile questionnaire.

**MILD**

You currently are fairly unconcerned with ambitions in your life.

Your answers strongly suggest you're more interested in enjoying the status quo in your life and finding contentment, instead of climbing the ladder of ambition. Take some time to consider if your attitudes are the result of stress-causing fear instead of true decisions of choice.

Reconcile yourself to the world around you. This is a day fraught with ambition. Many people around you will be out of step or critical of your way of life. They won't understand the path you've chosen to walk.

Try to acknowledge and understand these contrasting opinions and ambitions of others. Don't feel you have to accept their ideas. Be willing to live and let live. Develop a true appreciation of your own choices and way of life.

Express your gratitude often for the things you have.

**MODERATE**

You're currently only moderately concerned with ambitions in your life.

Your answers indicate you're trying to find a balance between seeking your ambitions and finding contentment in your life. Realize the key word here is "seeking." You're making these decisions as a matter of conscious choice.

Find opportunities to learn self-help disciplines to assist you in your choices. Be aware it's possible to overlook opportunities simply because they involve changes you're somewhat uneasy with.

Don't dismiss good ideas simply because they require you to look at things or do things differently.

Be sensitive to the feelings of others, such as your spouse or family, co-workers or friends. They may have different attitudes about ambition or feel different about seeking contentment.

Understanding their point of view will give you a fuller appreciation of your own attitudes.

**SEVERE**

You're currently very concerned with pursuing your ambitions.

Your answers indicate you're very ambitious and may exhibit a mental restlessness, searching, or yearning to become more than you presently are, or to earn more than you're now earning.

Certainly these feelings are in the growth tradition of the modern age, but there are many stresses that accompany this kind of ambition. Be aware stress may come from discouragements you feel over not progressing as swiftly as you'd like.

You may feel discouraged about your present circumstances or stressed when others don't understand your driving ambition or the risks you're willing to take to advance.

Build the habit of looking before you leap in order to avoid unforeseen pitfalls. Caution yourself to stay with assignments long enough to get full benefit from them. Live by the rule of investing only what you can afford to lose.

**Stressor No. 10 Making Purchases**

from page 42

“Born to shop!” Some people love to shop and consider it a form of recreational therapy. Others hate shopping or avoid it when possible. But everyone shops. The different ways people deal with shopping can make a big difference in the levels of stress they feel. Also, there is a big difference between “shopping” and “buying” that has to do with planning how to spend money and spending it. Consider these recommendations based on the results of Your Financial Stress Profile questionnaire.

**MILD**

You currently feel fairly little stress from spending money and making purchases.

Your answers suggest you’re not very concerned about how you spend your money for things.

Be aware you may spend money you don’t have. Your attitudes may also leave you open to buying things you don’t need, or items of lesser quality when more careful shopping would allow you to make wiser purchases.

Guard against impulse buying. The stress you may feel later, if you realize you truly wasted your money, can be avoided.

Study investment strategies to improve your life and the lives of those around you.

Care in handling your money, shopping and buying, truly is its own reward. Seek to find areas for better discipline in handling and accounting for your money. Inventory your possessions to determine your true satisfaction with them. Ask yourself, “Do I really need all these things?”

**MODERATE**

You currently feel moderate stress from spending money and making purchases.

You tend to be a somewhat selective shopper, but you’re not above making an impulse purchase if the mood strikes. Be aware bargains can sometimes be costly.

Avoid the stress of making bad shopping and buying decisions by making better plans before you shop. Shop during slow hours and give yourself extra time to shop. Enlist the best advice from clerks and cashiers regarding your purchases.

Shop for more than just current needs by always planning ahead rather than giving into impulse buying. Planning your shopping saves time and money.

Shopping is searching for, pricing, considering, trying on, etc. Buying is parting with hard-earned money; learn to separate the two. Understand the difference each makes in your life, and the stress they can create.

**SEVERE**

You currently feel a lot of stress from spending money and making purchases.

Your answers suggest shopping and buying are stressful activities for you. You may be worried about overspending and about the quality of the things you buy. You may be fearful of what others may think of the purchases you have made.

Also you may feel you’re an easy ‘mark’ for clever salesman. But, whatever your feelings, you need to take an organized look at how you spend your money and the stress it creates within you.

Spend from a budget, and promise yourself you’ll stick within it. Save ahead so you’ll have sufficient funds to make your purchases. Plan your shopping and buying. Do “imaginary” shopping on paper. Perform trial shopping runs, leaving your money at home, before you actually buy anything.

Remember to spend a little money just on yourself now and then.

**Stressor No. 11 Accumulating Possessions**

from page 43

In this “throw away” society people often purchase things on impulse and find they’ve little use or need for them. They overbuy and own to excess, filling shelves and storage with possessions that make little or no contribution to their lives. Often their things become a source of clutter. Your attitudes toward accumulating and maintaining your possessions may be a source of stress in your life. Consider these recommendations based on the results of Your Financial Stress Profile questionnaire.

**MILD**

You currently feel little stress in your life from accumulating possessions.

Your answer suggests you may tend to be a selective saver. This attitude causes little stress in your life. Be aware your primary source of stress could come from a beloved spouse, partner, or child who is an indiscriminate saver or places little value on belongings, even those things with intrinsic value.

Help your loved one see the benefits of caring for possessions. Hold garage sales where belongings of limited value can be purchased by people who may have greater interest and need.

Expose your loved ones to people who place a different emphasis on possessions by meeting first hand with the needy and recipients of donations.

Involve your loved ones in your efforts to repair and maintain possessions. Demonstrate the fun of fixing something broken.

**MODERATE**

You’re currently feeling moderate stress in your life from your accumulated possessions.

Your answer suggests you place only moderate value on the possessions in your life. Clutter may seem to be of moderate concern to you, but may be a hidden stressor. Also, you may lose things from time to time which may be another source of stress when you can’t find what you need.

Notice how much throw-away packaging you’re paying for each day, which may help you to be more selective in what you buy.

When making purchases, consider the alternatives of buying disposable things versus things that provide repeat usage. Make a conscious choice.

If clutter is building up in your life, stop to consider which of your possessions could be put to good use by someone else. Donating under-used belongings to the needy or less fortunate can bring considerable stress relief.

**SEVERE**

You’re currently feeling considerable stress in your life from your accumulated possessions.

You may have trouble parting with things or you may have trouble keeping things around. Whatever your source of stress, your attitude toward your possessions needs review and attention. Associate with people of differing opinions about the value of things. Ask some of your friends what their attitudes are about the statement, “He who dies with the most toys, wins!”

Participate in volunteer workshops where things are refurbished and recycled for use by the less fortunate.

Inventory your possessions with an eye to determining what you really need and don’t need, use and don’t use. Donate or sell the things cluttering up your life or that need too much upkeep for their amount of use.

Involve your spouse, partner, or child in making the decisions that affect jointly-owned possessions.

**Stressor No. 12 *Maintaining Your Possessions***

from page 44

Everyone's lives are filled with things, and often your identity is tied to the things you own. Their condition or state of repair is directly related to the state of our mind, spirit, body, emotions, and finances and our level of stress. Your esteem may even be directly proportional to your value and conditions of your belongings. Consider these recommendations based on the results of Your Financial Stress Profile questionnaire.

**MILD**

You currently feel little stress from the way you maintain your possessions.

You know the value of taking good care of your possessions. However, you may feel stress when others fail to behave like you. When tools, toys, or other belongings are left unattended, abused, or exposed to the elements, you may feel stress.

Show others by your good example the value of maintaining possessions. Consider whether or not you should loan your things to people who may not show them the care you do. Give careful instructions about your expectations for your belongings before releasing them to the use of others.

Be aware, good repair and maintenance are not an end in themselves, but only a means to an end. Your life belongs to you, not to your possessions. Don't allow them to own you by going to excess in your attitudes about their maintenance and repair.

Take good care of your body. It's your most valuable possession.

**MODERATE**

You currently feel moderate stress from the way you maintain your possessions.

Taking care of possessions only after problems arise can be a source of stress to you. Your stress level rises in a crisis situation if a belonging you have come to rely on fails to give you the service you've expected.

Take prompt action to correct problems. Remember, "An ounce of prevention is worth a pound of cure."

Lower repair bills through awareness and resolve to take better care of your hard-earned possessions. Plan regular service dates for your car. Keep your gas tank filled and a record of it's maintenance.

Establish family rules for maintaining tools, equipment, toys, etc. Assign care of joint possessions to specific people in your family or business.

Routinely inventory the condition of your possessions. Awareness will help you in moving you to take action.

**SEVERE**

You currently feel considerable stress from the way you maintain your possessions.

Your answers suggest you may feel you don't take enough care of your possessions. It is a big source of stress, because it may reflect on how you feel about yourself, take care of yourself, and your self-worth.

Practice keeping a clean car. Clean it out each time you return home. Wash it regularly. Keep a notebook of maintenance repairs, expenses, and mileage.

Beginning with a single possession, such as your car, will help you think about the care and maintenance of your other belongings.

Put your possessions away after you use them; it's easier to hang up your clothes now than later. Uncared for things become misplaced, damaged, or forgotten about.

Create an inventory of your possessions. What items are well enough maintained to leave you with a good feeling about them and yourself?



**Stressor No. 13 Making Decisions**

from page 45

Everything that happens in your life is preceded by a decision. It may have been your decision, or a decision made by someone or something else. Sometimes your only choice is to cautiously act on a current situation. Other times you're free to act on your own desires. But the key to success and managing stress in your life is making wise decisions. Consider these recommendations based on the results of Your Financial Stress Profile questionnaire.

**MILD**

You currently feel relatively little stress from making decisions in your life.

Your answers confirm once you've made up your mind, you're comfortable with your decision and firmly stick to it. However, you may feel stress from people who are less firm in their resolve. When people say they'll do certain things, you assume they will, but it doesn't always happen.

Only expect the level of loyalty from others that they give. Don't be misled by promises, or verbal contracts. Use a paper trail to help assure other's reliability.

Once you've made up your mind, it may be difficult for you to change it. Listen to others; it's alright to disagree, but listening provides you with insight and a better basis for decision-making in the future.

Be willing to compromise if it's the right thing to do. Change your mind when there's definite evidence you should. Don't confuse decisiveness and stubbornness.

**MODERATE**

You currently feel moderate stress from making decisions in your life.

Sometimes you change your mind, especially when you're convinced things will be easier if you do. You may feel stress when such mind-changes cause you hassles. When old, comfortable habits creep back into your life, you may also be more stressed.

When making decisions, be sure your mind is convinced, not just your emotions. If it's a big decision, or it affects you financially, take time to consider it carefully and project the long-term effects. Take at least 24 hours to make vital decisions that can seriously affect your life.

Listen carefully before you change your mind. Often the facts of a persuasive argument are cloaked in many words. If you're being asked to change your mind about a former life-committing decision, make sure of your facts. Don't let someone persuasive lead you "down the garden path."

**SEVERE**

You're currently feeling considerable stress from your need to make decisions.

Your answer suggests you're easily persuaded to change your mind. Decision-making may be a source of stress in your life because you secretly know allowing yourself to be persuaded won't excuse you from responsibility. Be aware allowing others to set your direction can be a great source of stress to you.

Practice making decisions about little things. When you've successfully decided little things, it will help you make decisions in bigger things.

Remember: you may have a tendency to make wrong kinds of decisions, there are three types: 1) To delay, 2) Let someone else decide for you, or 3) Ignore the situation entirely. These all have the potential to increase your level of stress. Only the decision to take action will relieve your stress. Knowing you must make some decision helps you move ahead.

**Stressor No. 14 Status**

from page 46

Status is your relative position or rank. Wherever there are groups of people, there will be status—whether you like it or not, or you recognize it or not. Sometimes status can be a function of appearances. But true status is a function of fact. It's also a function of choice, conscious decision-making to be what we will be, or an unconscious decision, or decision by default. Consider these recommendations based on the results of Your Financial Stress Profile questionnaire.

**MILD**

You currently feel only mild stress from a need for status in your life.

Your answers suggest status is fairly unimportant to you and it's not a source of stress. However, be aware you may not fully understand the influence status can have in your life. Self-esteem is status within yourself. Reputation and influence help define status within the community or group.

Don't let yourself be controlled by conditions or circumstances within groups you associate with. Make conscious decisions about how you'll let others influence you.

Remember the value of a good first impression. Honestly portraying yourself, the way you are, is the best way to secure true status. Putting on pretenses backfires and becomes a source for stress.

Financial freedom creates a status level all its own. Often it's not the size of the bank account that matters, but how well it's managed.

**MODERATE**

You currently feel moderate stress from a need for status in your life.

Your answer indicates status is of only moderate importance to you. Be aware this can be a source of stress if you perceive you're not receiving your due respect from your peers.

Avoid the temptation to appear to be something you're not. "To thine own self be true," and you'll avoid being untrue to anyone else. Know status is truth not illusion. Illusions, like ghosts can come back to haunt you when you least expect them.

Choose to be what you'll be. A status can't be forced on you without your permission. Your own conscious decisions or decisions made by others determine your place in life.

Elevate your status through accomplishments. Develop your talents; gain knowledge; emphasize your uniqueness. Remind yourself, "It's up to me what I will be!"

**SEVERE**

You're currently feeling considerable stress from a need for status in your life.

Your answers make it clear it's important what others think of you, and it effects how you feel about yourself. Be aware this can be a real source of stress in your life if you perceive others aren't thinking well of you.

Learn to conduct yourself with dignity, good posture, and intelligence. Study self-help materials on being a good listener, public speaking, letter writing, grammar, spelling, and good table manners. Develop a sense of humor. Become charitable, kind, thoughtful, patient, humble, trustworthy, and friendly.

Develop into a person of real substance as you strive to be a person of status. Otherwise your status will be false and hollow and a source of considerable stress in your life. Become the best you can be.

Creating a stress management program is very individual. There's no specific formula, only suggestions. The secret is to cultivate and utilize your own inner resources. Become more aware of your stressors, try new strategies to combat them, and use positive ways to cope with life's challenges. Stress can be a valuable tool when you learn to manage it—the key is balance.



*"Human beings are like tea bags. You don't know your strength until you're put in hot water."*  
 ~ Bruce Laingen

## YOUR COMMITMENT

### – Practice Healthy Financial Stress Management

Remember, the most valuable thing you can give yourself and others is your word. This commitment is a crucial step toward better emotional health and well-being. Changing your attitude about stress helps bring your mind, body, spirit, and finances into harmony. Complete all the Stress Profiles as soon as possible so you can put your new insights to good use. Write your expected completion date in your calendar to remind you.

Please read it, fill in the completion date, sign, and date it. Recognize and accept this commitment as your conscious choice.

**I promise to practice healthy coping strategies in managing my stress, so I'll be free to achieve my personal and financial goals.**

_____	_____	_____
Date I'll complete this Commitment by	Your Signature	date signed
_____	_____	_____
Date I'll complete this Commitment by	Signature*	date signed

*\* Others participating in this commitment are also welcome to sign.*

Congratulations on increasing your understanding of stressors, and learning new coping strategies to deal with them. You're gaining a clearer picture of all the components influencing your financial achievement, and the power your attitude can have over your success.



# CHILDREN AND MONEY

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## *Financial Fitness for the Young*

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# HOW MARKETERS AND RETAILERS TARGET THE YOUNG

Youth of today face many more challenges and opportunities than their parents did, so it's essential they get ongoing training and guidance as early as possible to lay a sound foundation of healthy financial habits.



## As the Twig Is Bent ...

A reporter visited an Oregon tree farmer famous for growing a special variety of trees that grew remarkably straight and tall, with long, straight-grained wood. Lumber mills across the country bought the farmer's trees for the superior lumber they produced. The reporter thought how the farmer raised his special trees would be a fun human-interest story for her readers.

When the reporter arrived at the tree farm, she noticed something odd. A strong wind was blowing across the fields. She suspected strong winds must blow there often since the trees along the hedgerow and wind beaks were permanently bowed in the direction of the wind. When the reporter looked at the trees on the special tree farm, she was surprised to see they were all growing straight and tall, in spite of the wind.

Upon meeting the farmer, she asked him about it. "Yes, a strong wind blows through here most of the time. But we give the trees sturdy, reliable support to help them grow tall and straight against the wind." said the Farmer. The reporter looked at the trees and scratched her head. Then she asked, "And that's all you have to do?" The farmer replied, "Yes, that's all we need to do. Of course the real trick is that we start when they're very young."

*"Tis education forms the common mind: Just as the twig is bent, the tree's inclined."*

*~ Alexander Pope*



## Children are Easy Prey for Hungry Merchants

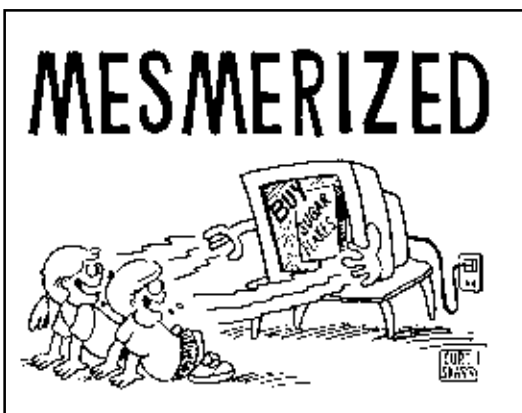
With the wealth in America today, consumers spend money on goods and services that would boggle the minds of their grandparents. Shopping has become a national pastime. The National Institute for Consumer Education states the fastest growing area of spending involves 49.2 million children—age four to twelve—which approaches \$100 billion in annual sales. In addition, 31 million teenagers pump more than \$249 billion into the economy each year. That's not child's play.

Children are easily influenced, and comprise a growing market that's easy prey for every sales strategy marketers can dream up. To help your children resist the winds of peer pressure and advertising that blows on them daily, you must begin when they're young. Become aware of the strategies merchants and retailers use. The following four strategies are popular ways businesses target youth.



## Four Marketing Strategies:

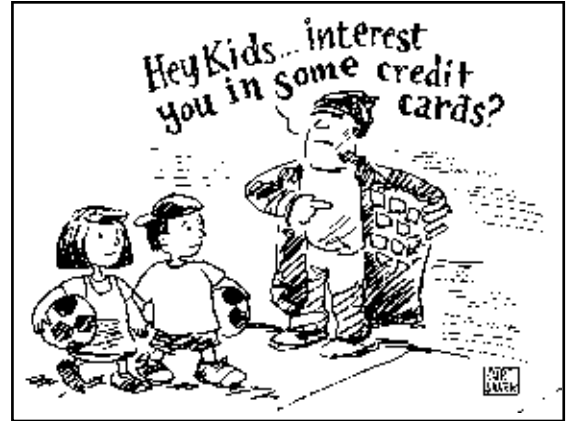
### 1 Mass Media: Television, Movies, Radio, and the Internet



American mass media is perhaps the most powerful propaganda machine in the history of the world. With revenue over \$42 billion annually, mass media has perfected their skills for persuading, motivating, and pressuring youngsters into spending their money on the latest and greatest toys, gadgets, and video games. And when they run out of their own money, children use the same techniques to pressure mom and dad to buy the stuff. Some great examples are the commercials running throughout Saturday morning cartoons.

## 2 Credit Cards for Children

Recently banks have announced their intent to provide credit cards to children as young as 12 years old! This is clear evidence of a frightening shift in lending policies aimed right at the young. Since spending and saving patterns are usually established by the mid-to-late teens, marketers and America's multi-billion dollar banks don't want to miss their best chance to train their latest customers when they're young.



### Too high a price...

Carla had just entered junior high and still got excited about the latest Barbie doll collection. Then she received her first personal credit card with a credit limit of \$500. That was more money than she'd had in her entire life! With her new imagined wealth, her values suddenly shifted. Her clothes weren't good enough for her anymore. She even put her Barbie dolls away. She now bought designer clothes, and perfumes, the latest CDs, and a new stereo system. She began surfing the net for cool new electronic toys and gadgets. Her new borrowed money was "burning a hole in her pocket."



She felt she had to spend it or lose it. What she gained was \$500 of debt, and the anger of her shocked parents, but she lost her credit card and her financial freedom.

*"They that go a-borrowing  
go a-sorrowing."*

*~ John Clark*



## 3 Automatic Teller Machines —Almost Everywhere!

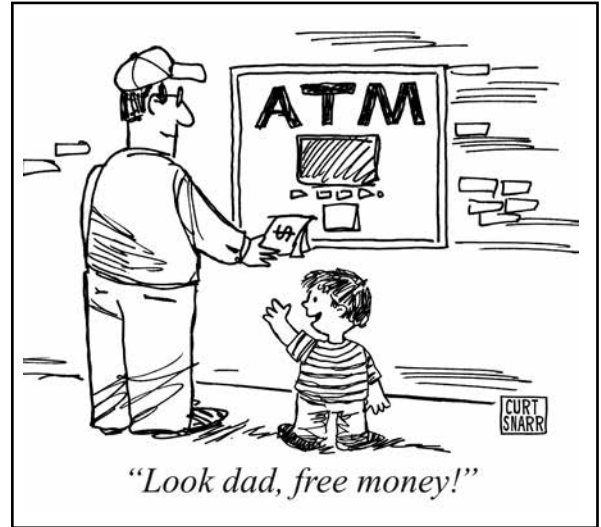
New trends in banking have brought automatic teller machines to shopping malls, airports, fast-food markets, corner gas stations, as well as every bank and credit union. Children see their parents, siblings, and friends get money by punching numbers into a terminal. It's easy for them to mistakenly think there's an unending supply of money available just by entering the correct code numbers. Some parents even allow their children to push the buttons and get the cash themselves.





## It Starts Early...

Twelve-year-old Steven Brown had never used an automatic teller machine before, but he quickly learned while waiting in line with his dad. When it was their turn, Steven put his new children's ATM card into the machine, read the simple instructions, and punched the buttons. He swiftly withdrew \$40. "I've seen my dad do it a million times," he said. "It isn't too hard, but kind of boring... since all you get to do is put the card in the machine and get money out."



*"Believing in our hearts that who we are is enough is a key to a more satisfying and balanced life."*

~ Ellen Sue Stern

Steven was using a new ATM machine designed for children. It was part of a three-step display set up in the bank's "Discovery Learning Center." That's what the bank wants to teach them... What do you want your children to learn about money?

## 4 Peer Pressure

Using peer pressure to persuade children they'll "fit in" by buying the latest designer clothes, coolest electronic games, newest videos and CDs, and the most expensive makeup is the key strategy of successful retailers. Starting a new school year is stressful enough for kids, but the additional anxiety of being dressed in the right clothes can be overpowering and financially draining.



Children get the message wearing the "popular brands" and having awesome gadgets are what it takes to be accepted by their peers. It's only natural to want to fit in and belong. In Abraham Maslow's work on the hierarchy of needs, he states "a feeling of belonging" is the first social need we experience. It comes right after air, food, water, and safety. No wonder marketers and retailers stress "belonging" in their advertising to young people.

If you want to be the one who shapes your children's attitudes and habits with money, you'll need to take an active role.

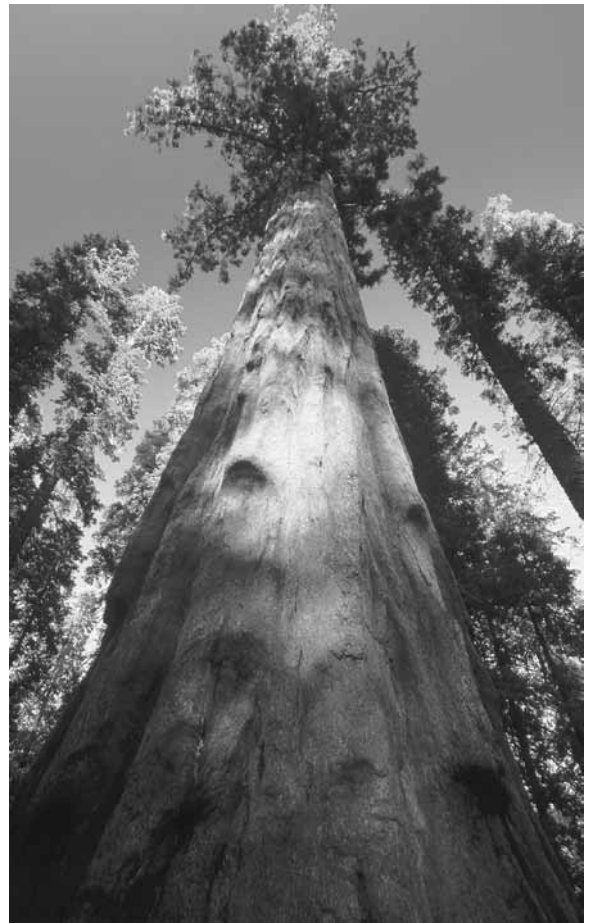
# **B** YOUR FAMILY'S ATTITUDE TOWARDS MONEY MANAGEMENT



*"To bring up a child in the way he should go—travel that way yourself."*

*~ Josh Billings*

A key to helping young people learn to stay on the path of good money management is to begin early. Children must be taught how to develop a sound financial philosophy based on correct principles. How else are they going to recognize and avoid the tempting side roads that keep them from their goal? Their successful financial future must be based on a good plan for spending, saving, avoiding debt, and proper credit management.



## ...So Grows the Tree

It's been proven the example set for the young affects their actions much more than what is preached in an effort to teach them. How you handle your finances is

crucial to their training. They must develop skills to withstand the appealing temptations of easy-credit lenders. Their clear knowledge of how to make money grow and their own productivity, determines their success.

As you begin to teach these principles to your children, it's vital you understand how you and your children view money management now. The following quizzes give you a better feel for where all of you stand on questions of money management.

### LIKE FATHER LIKE SON





#1

*"People who don't respect  
money don't have any."*

*~ J. Paul Getty*

## Money-Management Quiz For Kids

This quiz helps you and your children focus on money-management issues that may not have been clear in the past. Reassure your children there are no right or wrong answers and that they won't be judged or criticized. Each of your children should take this separately. You can keep track of their answers in the "Notes" section at the back of the workbook.

### \$ Quiz For Kids

Check your answers "T" for True and "F" for False.

- T  F 1. Being rich isn't one of my main goals; there are more important things to do than making money.
- T  F 2. I think a lot about what I could do to make money, now and in the future.
- T  F 3. I earn most of my own spending money.
- T  F 4. I know where all of last month's money was spent.
- T  F 5. I have a plan for saving money each month.
- T  F 6. In the past I saved more money than I do now.
- T  F 7. Now I save more money than I used to.
- T  F 8. When I'm old enough to drive, I'll buy a new car on credit rather than wait until I save enough money to pay cash.
- T  F 9. If someone sent me a pre-approved credit card, I'd use it without thinking about the interest rate I'd be charged.
- T  F 10. I prefer to ask my parents for money as I need it rather than get by on an allowance that I'm responsible for.
- T  F 11. My parents frequently say "no" when I ask for money to buy personal items.
- T  F 12. I know about how much my family spends each month on me.
- T  F 13. My parents "owe" me more than just shelter, food, clothing, and medical care.
- T  F 14. I believe it's important to be honest in all of my financial dealings with others, even if I could gain personally with a little dishonesty.
- T  F 15. I've made some plans for my future and tried to imagine where I'll be in 5, 10, 20, 40, or even 60 years.



When your children have completed the quiz, sit down with them and discuss why they answered as they did. Keep quiet and listen carefully. Consider what they have to say, and include their views in your family's financial fitness program. If you see potential problems in their thinking or attitude—don't lecture—but keep those in mind to work on in the future.



## Are Your Children on Track?

*"If there's anything we wish to change in the child, we should first examine it and see whether it is not something that could better be changed in ourselves."*

*~ Carl Gustav Jung*

Your children's attitude about money and money management are partly revealed by their answers to the Money Management Quiz for Kids. What's the source of their attitude about these key issues? They most likely come from both inside and outside your family. Do you have any plans to provide more money management training for your children? The various topics that follow help you get started. But first you need to know a bit more about yourself.



#2

## Money-Management Quiz for Parents

This is similar to the youth quiz. The purpose is to spark your thoughts and attitudes about your money management. The questions cover two specific areas: your children's money and their possessions. Husbands and wives should take this separately and can mark their answers in the Notes section of the workbook.

### \$ Quiz For Parents

Check your answers "T" for True and "F" for False.

- T  F 1. I consistently give in to my child's demands for more things, whether or not I think they've earned them.
- T  F 2. I give my child a regular allowance and allow them to decide how to save and/or spend it.
- T  F 3. My child's room is nearly overflowing with toys and other fun things, largely because my neighbor's children have the same.
- T  F 4. I regularly ask my child to count up all his toys and things, and consider how sensible and useful they are.



The following section helps you consider your answers to each question individually. Then you and your spouse can discuss the results together and any changes you may wish to make. Next the whole family can make plans to improve together. Feel free to make "Notes" in the back section.





## What do you think about your children's money and possessions?

Now consider each of your answers to the \$ Quiz for Parents...

### 1 I consistently give in to my children's demands for more things, whether or not I think they've earned them.

Think about your children's attitude and yours, regarding the value of earning money and things. Some parents think it's important to reward their children with money when they do household chores. Other parents think these rewards can become nothing more than bribes. Then every request to do a household job is answered with, "How much will you pay me?" What do you think about what you're teaching your children regarding the importance of earning money and personal possessions?

### 2 I give my children a regular allowance and allow them to decide how to save and/or spend it.

Consider your and your child's views about allowance and the importance of learning to manage money. Some parents think managing an allowance gives children an early opportunity to learn about fixed, variable, and flexible spending. Other parents may think receiving an unearned allowance gives children a false understanding of money's value. Making decisions about children's finances can be complex. How are you teaching your children to handle money?

### 3 My children's rooms are nearly overflowing with toys and other fun things, largely because my neighbor's children have the same.

What is your and your children's attitude, concerning the value of possessions? Do your feelings about their possessions reflect your feelings about your own possessions? Do you try to keep up with your friends and family? Do you spend more money and effort satisfying your children's basic needs or their personal wants? What are you teaching your children about the difference between needs and wants?





## 4 I regularly ask my children to count up all their toys and things and consider how sensible and useful they are.

Look at your views and those of your children on the usefulness of possessions. Some parents think the value of their children's possessions are only in how much they play with or like them at the moment. Other parents think possessions are an end in themselves, and have an inherent usefulness, even if their children aren't presently using them. What do you think about your personal possessions? Is that attitude the same as your attitude toward your children's possessions?



#3

## Toy Inventory

Now you can take stock. In most homes there is a box overflowing with toys and other fun things. Often in storage, there's even more boxes... filled with unused or outgrown toys. Other toys and recreational equipment lie idle in the garage or scattered in the yard. The following exercise helps you determine the value of these items. There is an inventory sheet on page 86.

1. Gather up all the toys from the toy box, storage, and any lying around the house or yard.
2. Using "Your Toy Inventory Sheet" provided in this Workbook, complete an inventory of each item by recording the type of toy, estimated cost, current condition, and if it has educational value.
3. Estimate the amount of time your children play with it, or if they quickly forgot about it in just a few days.
4. Note if item was received as a gift—from someone other than you—like for birthdays or a holiday.
5. Mark if your children paid for it with his or her own money.
6. Then decide whether or not to keep, discard, or sell the toy.

*"Order and simplification are the first steps toward mastery."*

*~ Carl Gustav Jung*

This exercise takes time and effort, but it's invaluable in getting control of your children's belongings.



# C TEACH YOUR CHILDREN THE NATURAL VALUE OF MONEY



## Value is the Name of the Game

To value something means that we hold it in high esteem or prize it as something of worth. The value of something is a reflection of its desirability, usefulness, or worth.

People value items that satisfy their needs and fulfill their wants—generally, things that bring them pleasure, rather than pain—approval and acceptance, rather than disapproval and rejection. Children generally value only what they’ve been taught to value by their parents or role models. The following activities help teach children the value of money as a tool to meet their needs and wants.



*“Labor is the true standard of value.”  
~ Abraham Lincoln*

## Things of Value Are Earned by Effort and Labor

It’s never too early to teach children that money is earned by labor performed. When parents provide money without teaching this principle, children become consumers rather than producers. As consumers, children don’t see that all goods and services are paid for by the labor and effort of someone. Parental indulgence deprives children of the opportunity to learn this basic rule of economics. They are denied the opportunity to contribute to the well-being of the family. The result of always receiving without working is that children begin to expect rewards without labor.



#4

List a few ways you can teach your child things of value are earned by effort and labor:

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## Introduce Children to Money at a Young Age

To share the natural value of money with children during their most receptive years, money must be brought up at a very young age. Many parents successfully introduce the value of money to children as soon as they're able to count. This can be done through using play money, real coins, money games, homemade savings plans, and checking accounts, etc.



#6

List ways you can introduce your child to the natural value of money.

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## How You Make Money with Money

Putting interest to work for you is one of the most important signposts on the road to financial freedom for both you and your children. Teaching children the value of earning interest is an important lesson. Teach them how to calculate interest. Emphasize the value of having a good credit rating, at home with you, and in the future.



#7

**Note:** some ways you can teach your child the concept and value of earning interest.

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*"Those who understand interest, earn it; those who don't, pay it."*

*Anonymous*



## Teach Planning Your Spending in Advance

It can be very valuable to involve children in planning menus and shopping for food. Show them how to use shopping lists, to estimate the cost of the meals before hand and how to use savings coupons. Educate



your children about the value of quality and on unit pricing. Effective planning and spending can be taught at an early age. As the twig is bent ... so grows the tree.



#8

List a few ways you can teach your child the importance of planning your spending in advance.

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## Your Children Can Make Wise Spending Decisions

Healthy interdependence and self-sufficiency are learned by making choices—right or wrong choices. Children need to learn that when wrong choices with money are made, the money's gone and a better choice is no longer possible. This helps them learn to plan ahead before making money decisions. If your children aren't given the chance to make mistakes and right choices under your supervision, they won't learn the down side of poor money management ... until it really counts!

Children can only make meaningful spending decisions if they're using their own money. But children must not dictate how parents' money is spent or be allowed to impose a lifestyle beyond their parents' desire or income level.

### Earn the Difference...

Parents may decide the amount of money budgeted for new shoes. If the child wants shoes costing more, then he can be allowed to pay the difference. The difference needs to be earned before the purchase is made. If allowed to buy the shoes before he earns the difference, you can charge interest on the loan. You can use these teaching moments to show how in the adult world, it costs you money to use other people's money.





#9

Note some ways you can allow your child to make personal spending decisions.

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The following graphs can help you teach the power of compound interest. Use them to show your children how money grows when you put it in worthwhile investments. You can also see an explanation of the “Rule of 72” used for calculating how long it takes to double your money.



## The Power of Compound Interest

This graph shows how a small savings of \$10 per month increases with time at various interest rates.

Saving \$10 each month				
Interest Rate:	5%	7%	10%	12%
Years: 10	\$1,553	\$1,730	\$2,048	\$2,300
20	\$4,110	\$5,209	\$7,594	\$9,893
30	\$8,323	\$12,200	\$22,605	\$34,950
40	\$15,260	\$25,248	\$63,240	\$117,648
50	\$26,686	\$54,480	\$273,244	\$390,583

This graph shows how a one-time investment of \$1,000 will grow over time at various interest rates.

One-time \$1,000 investment				
Interest Rate:	5%	7%	10%	12%
Years: 10	\$1,755	\$2,105	\$2,753	\$3,281
20	\$2,984	\$4,280	\$7,300	\$10,366
30	\$4,986	\$7,612	\$17,450	\$29,960
40	\$8,248	\$14,974	\$45,260	\$93,050
50	\$13,560	\$29,457	\$227,390	\$389,002

## Double your Money with—the Rule of 72!

The Rule of 72 shows how long it will take your investment to double, depending on the length of time and the interest rate. You can calculate the time needed to double the value of an investment by dividing 72 by the annual interest rate. For example, an annual interest rate of 8%, will double an investment every nine years.

For a specific time frame to double your money in, you divide 72 by the number of years to get the interest rate needed to meet your goal. For example, to double your savings in 12 years, divide 72 by 12 and discover you need an interest rate of 6% to meet your goal.



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# **D** A FINANCIAL PLAN FOR THE YOUNG



## **“Dream Builder”—Your Financial Planner**

Someone once said if we fail to plan, we plan to fail. To prepare the youth of America to face the complex and challenging times ahead, you must establish a plan to teach them and follow it. Parents need to train children in the principles of effective money management. It's essential you give them a plan allowing them to thoroughly learn the skills and habits that prepare them to be successful. This section is a great Financial Planner for the young.

*“Dreams... lift us from the commonplace of life to better things.”*

*~ Henry Wadsworth  
Longfellow*

### **Never too early to learn healthy financial habits.**

Just as your first steps down the road to financial freedom were to develop a financial philosophy and write down your financial plan—the same must be done with your children. The financial planner for the young or “Dream Builder” helps them identify and write down their goals. Some of these goals and wishes are important enough to be called “dreams;” like a college education, their own car, or even a small business.

### **Your Child’s “Dream Builder Register”**

First give your child their first Dream Builder Register—much like your Spending Register. They'll have seven specific steps to follow to achieve their plan. The Dream Builder encourages your children to plan their savings and spending—before they actually spend their money. This helps them learn and understand the steps to accomplishing their goals.

Your children record their income from various sources like gifts, chores, jobs, etc. Then Dream Builder teaches them to make a complete and accurate record of their spending. Finally, your children review and evaluate how they have handled their money, and can examine what they want to improve.



As your children become familiar with Dream Builder, they'll discover the genuine satisfaction of knowing how to handle their own finances. With a plan they'll be less likely to waste time on damaging detours. Along the road to financial freedom they enjoy confidence from being the master of their fate and accomplishing their goals.



## How Your Dream Builder Register Works...

The Dream Builder helps your children keep track of their savings and spending. Inside their Dream Builder register they'll find the following:

“Congratulations on taking the first step to achieving your dreams. Get ready to take charge of your money and your future. It's exciting to see all the things you can accomplish with some planning and record keeping.

First, sit down in a comfortable spot and dream of all the things you'd like to have or do. Ask yourself, “Am I willing to work and save to achieve my dreams?” Don't worry if your dream seems like it's impossible—talk it over with your parents—if you can dream it, you can do it!”

Your Dream Builder only works if you use it daily or every time you earn or spend money. When you do, you'll see how great it is to achieve your dreams. To get started, you can either work on the Dream Builder Register pages in the back of this book, or print them out. You can also find these pages in a print file on our website at [www.accesseducation.org](http://www.accesseducation.org). Once you're ready, carefully follow the seven steps listed in your Dream Builder.

*“Happy are those who dream dreams and are willing to pay the price to make them come true.”*

*~ Anonymous*

1. Get out your Dream Savings Account pages and follow the instructions for saving.
2. Your Spending Record will help you track all the money you earn and spend. It also helps you deposit money in Your Dream Savings Account. Look at the sample Spending Record in your Dream Builder to see how to use it.
3. Write on your Spending Record, the amount of savings and spending money that belongs to you now.



*"Whatever you can do or dream you can, begin it. Boldness has genius, power, and magic in it."*  
 ~ Johann von Goethe

4. Every time you spend money, write it down in your Spending Record. Always include the date and a brief description of what you bought. Then put the amount in the top box at the right of the page (Spent and Balance column), and subtract that amount from the prior balance. Record the new balance in the shaded box. This way you'll know where your money went and how much is left.
5. Record all the money you earn in the Money Earned column. Next, decide how much of those earnings you want to deposit in Your Dream Savings Account. Write that amount in the "Dream Savings Account" column. The money left over is put in the "Spent and Balance" column for your immediate use; but make sure you add this amount to the balance—don't subtract it.



6. When you have completely filled a Spending Record sheet, total each column at the bottom of the page. Carry the balance of the Money Saved and Spent and Balance totals to the next record sheet.
7. Always use your Dream Builder and record everything you earn and spend. Think about your balance. If Your Dream Account is nearly empty, then be willing to change... work harder and spend less. It's worth it to achieve your dreams.

# **E** MOTIVATE YOUR CHILDREN TO TAKE CARE OF THEIR MONEY



## The Power of a Dream

Dreams are a vital part of your family's financial fitness program. Without dreams, it's difficult to develop goals that can truly motivate you to learn important financial skills. As you dream about how things might be, you build a vision of what could be.

The best way to start your children on the path to financial fitness is to teach them to dream. Dreams and plans are key motivators for making decisions and giving direction to their actions, and their future.

Listen to your children share their dreams. You'll forge a bond of trust between you that lasts a lifetime. Help them nurture their dreams and encourage their work to make those dreams come true.



During the Depression of the 1930's, Conrad Hilton **dared to dream**. He wrote: "It was a presumptuous, outrageous time to dream. Still I cut out that picture of the Waldorf and wrote across it—The Greatest of Them All. As soon as I had won a desk of my own, I slipped the dog-eared clipping under the glass top. From then on it was always in front of me. Fifteen years later, in October 1949, 'The Greatest of Them All' became a Hilton Hotel."

## Success Insurance—the Best Gift

Believe it or not—the best way to show love for your children is to not always "bail them out" when they get into financial trouble. Learning to avoid financial difficulties teaches them much more.

When they learn planned spending, consistent saving, financial discipline, and goal setting, they'll always have "success insurance," which is a better gift by far.



*"The secret of discipline is motivation. When a man is sufficiently motivated, discipline will take care of itself."*

~ Sir Alexander Paterson

**A Great Opportunity...** Now you not only can make a commitment to yourself, but also to your child. And you can teach your child about making commitments and help them keep one too.



*"Your own resolution to success is more important than any other one thing."*

*~ Abraham Lincoln*

## YOUR COMMITMENT

### *Teaching your Child about Money*

**T**he most valuable thing you can give yourself and others is your word. This commitment is crucial because you're making it to yourself and your child. It's vital you complete it within the time frame you set. Don't take more than 3 months or you're unlikely to get it done. Write your expected completion date in your calendar to remind you.

Please read it, fill in the completion date, sign, and date it. Recognize and own this as your conscious choice.

I promise my children and myself, to teach them these healthy financial principles and help them use their Dream Builder.

\_\_\_\_\_  
Date I'll complete  
this Commitment.

\_\_\_\_\_  
Your Signature

\_\_\_\_\_  
Date Signed

\_\_\_\_\_  
Date I'll complete  
this Commitment.

\_\_\_\_\_  
\* Signature

\_\_\_\_\_  
Date Signed

*\* Others participating in this commitment are also welcome to sign.*

Now teach your children about commitments and encourage them to make one to themselves.



## YOUR CHILD'S COMMITMENT

### *Using Your Dream Builder*

**T**he most valuable thing you can give yourself and others is your word. Once given, you must not break it or then you have nothing. It's important you complete this commitment within the time frame you set. Don't take more than 3 months or you're unlikely to get it done. Write your expected completion date in your calendar to help remind you.

Please read it, fill in the completion date, sign, and date it. Understand this is a choice you're making for you and your successful future.

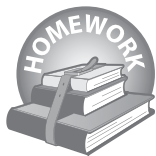
I promise myself to learn about and use my Dream Builder.

\_\_\_\_\_  
Date I'll complete  
this Commitment.

\_\_\_\_\_  
Your Signature

\_\_\_\_\_  
Date Signed





## HOMEWORK

The best way to learn Financial Health is through practice. Here's some reminders of what you've committed to yourself to accomplish:

- 1 **Make Sure both the Money-Management Quiz for Kids, and the Money-Management Quiz for Parents are completed.** They are the basis for understanding your children and yourself. It's where they start down the Road to Financial Fitness.
- 2 **Complete "Your Toy Inventory" of your children's recreational and educational equipment and toys using the form in this Workbook.** It's a great way to start fresh and evaluate how effective the purchases for them have been in the past.
- 3 **Give the "Dream Builder" Financial Planner to your Children.** Help them become good friends with their Dream Builder and teach them how to make goals, financial plans, keep records, and evaluate their own progress. You can start them on the road to a successful financial future.
- 4 **Remember, you're helping your children make life-changing decisions.** Be a good listener and patient as you encourage them to learn these new skills. Your example to them of how you handle your finances will be your best tool.



To download a digital copy of the forms, please visit:  
[www.accesseducation.org](http://www.accesseducation.org)



*"Working together for a brighter financial future"*

For more information call:  
**(877) 789-4172**



# Dream Builder Register

## Your Dream Account

Sit down in a comfortable spot and dream of all the things you would like to have or do. Ask yourself, "Am I willing to work and save to achieve my dreams?"

- Now, in the spaces below, write your six most important dreams with #1 being the most important, #2 the next important and so on.
- Next, find out how much each dream might cost and write the amount for each in the "Guess the Cost" column, then add up the total. This is how much you need to save.
- Finally, the last and most important thing for you to do is deposit money in Your Dream Account.

As you use your **Spending Record**, you will be asked to save some of your earnings for your dreams. Take the amount you are going to save and decide how much you will apply to each dream, then write that amount in a Deposit column. Each time you earn money keep depositing in Your Dream Account. When you have made four deposits for each dream below, total the amounts and see how close you are to achieving your dreams. If you still need to save more money transfer the totals to the sheet on the next page in the Carry over column and keep saving. You can do this!

Dream Account	Guess the cost	Deposit #1	Deposit #2	Deposit #3	Deposit #4	Total Saved
1						
2						
3						
4						
5						
6						
<b>Totals:</b>						

<b>Dream Account</b>	<b>Cost Carry Over</b>	<b>Deposit #5</b>	<b>Deposit #6</b>	<b>Deposit #7</b>	<b>Deposit #8</b>	<b>Total Saved</b>
<b>1</b>						
<b>2</b>						
<b>3</b>						
<b>4</b>						
<b>5</b>						
<b>6</b>						
<b>Totals:</b>						

<b>Dream Account</b>	<b>Cost Carry Over</b>	<b>Deposit #9</b>	<b>Deposit #10</b>	<b>Deposit #11</b>	<b>Deposit #12</b>	<b>Total Saved</b>
<b>1</b>						
<b>2</b>						
<b>3</b>						
<b>4</b>						
<b>5</b>						
<b>6</b>						
<b>Totals:</b>						

EXAMPLE PAGE:

## Spending Record (Sample)

		Money Earned	Dream Account	Spent & Balance
Carry over from previous page:			\$300.00	\$153.25
Date	Description			
4/2	Dinner at Buffy's Buffet			14.36
				138.89
4/10	Pay Day (work at restaurant)	150	50	100
				238.89
4/12	Junk food (lunch)			5.89
				233
4/12	Weekly allowance	10	5	5
				238
4/14	Lunch: Taco Bills			3.68
				234.32
4/16	Gas for car			12.32
				222

4/20	Fashion Plus: jeans, socks			68.90
				151.10
4/22	CD's and software			57.46
				95.64
4/24	Pay day (work at restaurant)	150	75	75
				170.64
4/30	Allowance	10	5	5
				175.64
5/1	Shoes			76.42
				99.22
5/5	Speedway Auto: oil, spark plugs, car stuff			23.87
				75.35
5/10	Pay Day (work at restaurant)	150	75	75
				150.35
<b>Totals:</b>		\$470	\$510	\$150.35

# Spending Record

		Money Earned	Dream Account	Spent & Balance
Carry over from previous page:				
Date	Description			

<b>Totals:</b>				

# Spending Record

		Money Earned	Dream Account	Spent & Balance
Carry over from previous page:				
Date	Description			

<b>Totals:</b>				

# How Your Dream Builder Works

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## Congratulations on taking the first step to achieving your dreams.

Get ready to take charge of your money and your future.  
It's exciting to see all the things you can accomplish  
with some planning and record keeping.

- 1 Turn to **Your Dream Account** and follow the instructions. Then return back here and go on to step 2.
- 2 **Your Spending Record** will help you keep track of all the money you earn and spend. It will also help you deposit money in **Your Dream Account**. Look at the **sample Spending Record** to see how to use it.
- 3 Write in the columns at the top of a blank **Spending Record** sheet the amount of savings and spending money you have on hand today.
- 4 **Every time you spend money write it down in your Spending Record.** Always include the date and a brief description of what you bought. Then put the amount in the top box at the right of the page (Spent & Balance column), and subtract that amount from the prior balance. Record the new balance in the light blue box. This way you will know where your money went and what's left.
- 5 **Record all the money you earn** in the Money Earned column. Next, decide how much of those earnings you want to deposit in **Your Dream Account**. Write that amount in the "Dream Account" column. The left over money is put in the "Spent & Balance" column for your immediate use; only make sure you add this amount to the balance, don't subtract it.
- 6 When you have completely filled a Spending Record, **total each column at the bottom of the page.** Carry the balance of the Money Saved and Spent & Balance totals to the next record sheet.
- 7 Always use your Dream Builder and **record everything you earn and spend.** Think about your balance, if Your Dream Account is nearly empty then be willing to change...work harder and spend less. **It's worth it** to achieve your dreams.





