

My Money Message - Continues

by vcmorris - Thursday, November 11, 2010

<http://thethinpinkline.com/2010/11/11/my-money-message-continued/>

"I was a busy young mother, and now a busy grandmother. Like many baby boomers, I juggle a hectic schedule and if I can simplify or speed up anything in my routine, such as banking, shopping, or running errands, I will. My mantra is, "Whenever possible, I will consolidate and expedite managing my finances." So, I utilize online banking and use the ATM regularly but not randomly. My dad would often ask, "Are you going to get money out of the wall again?" And I would give him a knowing smile. Soon it became a ritual; when we passed an ATM, he began to say, "That is where Valerie wants me to get my money – out of the wall."

Reiteration, or developing personal mantras, is an easy way in which we can train ourselves to learn what our mind, spirit and heart really want. Mantras provide clarity. The majority of spending decisions are made when you are not thinking clearly. Your mantras should be considered prophylactics against *unprotected spending*, a term I use to describe spending habits that we do without any forethought or planning. Not unlike unprotected sex, *unprotected spending* is a risky, impetuous act with potentially serious, long-lasting consequences." ~Excerpt from my book "*Mind Over Money Matters: It's Your Money So Take It Personally*"™.

I'm a firm believer that families must put financial concerns, problems and wisdom on the table and show each member of the family how they can be responsible for contributing to making ends meet. The recession is easing but please don't say: "Great! Now we can get back to normal." That would be a very bad thing - because old habits of spending money and not saving - would take us back to where we're all trying so desperately to recover *from*! Set your goals on finding your *new normal* when it comes to how you manage, spend, save and invest your money. A new money mindset is critical to making a sustainable recovery from the Great Recession that created such huge and deep financial problems for so many. ***It's your money so take it personally***™.

Here's to your health and wealth.

"MIND OVER MONEY MATTERS: It's Your Money So Take It Personally"™ is available for

http://www.amazon.com/Mind-Over-Money-Matters-Personally/dp/0982758812/ref=sr_1_1?ie=UTF8&sr=8-1