

## INTRODUCTION

When I first started this journey, I called myself a Financial Organizer. My first client had three months of mail piled on his desk. His ex-wife suggested my services, “I know he has money, but he never pays the child support on time!” Showing me his office, he said, “I’m not sure what to tell you to do. I have bill collectors calling me all the time.”

After going through the pile and throwing out the junk, I made a simple list of his bills, showing amounts and due dates. He excitedly wrote me a check for my services. “This is exactly what I needed!” I looked at the check. “Is this going to clear? You said you had bill collectors calling...” “Oh, I have money”. He showed me his bank statement. He had \$250,000 in his checking account. “I’m too busy working. I don’t have time to pay bills.”

Do people with money have money problems?

Several months later, my career evolved into Financial Speaker. My audience varied widely: teenagers, parents, twenty-somethings, older adults, high-income, and low-income. However, they all had the same questions about financial basics: how checking accounts and credit cards worked, how to stay organized to pay bills and better ways to track spending.

Where were the questions about wealth accumulation? People needed help managing the money they had!

Then, my career as a Budget Counselor emerged. People were hesitant to talk about their specific financial problems in a workshop, but when I met with them privately, one-on-one, the real issues came out.

Most people started counseling sessions nervous and apprehensive. I would ask a few questions and enter income and expense information into a spreadsheet. I created a system for quickly getting a specific financial picture of a client's life. I could see people physically relax as they got the information off their chests and out into the air.

Some people had tons of credit card debt. Others were behind on utility bills. Some had just lost a job and didn't know how to make ends meet. Many others were doing fine financially, but didn't know it, as they were completely unaware of where their money was going. The one consistent message I received from each client was, "Money is tight. I'm not sure what I should do."

This book is not about how to make more money. Most people know all the different ways to make more money – get another job, have a yard sale, borrow from a friend or family member, and many others. But for many people I meet, these options aren't available and, surprisingly, are unnecessary.

This book is not a guide for using government services. It won't provide information on how to get food stamps or apply for unemployment. That information is important for some people, but that's not the purpose of this book.

This book is designed to be short, easy to read and right to the point. Do you want to read a 200-page book about paying bills? Most people don't. In fact, most people who feel they are having money problems don't want to read anything at all. This book is designed to, hopefully, get and keep the short attention span of those with financial woes.

I hope the financial education community, as well as our culture as a whole, will start to recognize the need for more information on the basics of managing personal finances.