

## Introduction

When I started a business providing organizational services to small business owners, I was very excited about creating programs and reports to help their businesses thrive. What I found were clients with plenty of money in the bank, piles of mail on their desk, and bill collectors calling them regularly. Before then, it never occurred to me that people with money could have money problems.

So my first step was a trip to a local bookstore. I went to the Personal Finance section and found books on 'How to Save for Retirement' and 'How to Invest in the Stock Market'. However, the general theme of most of the books was 'How to Get Rich'. What I couldn't find was a book that covered the topics I talk about here.

Over the next two years I've spent time teaching classes and workshops to teens and adults, men and women, low income and high income. I've found that they all have the same questions about paying bills and budgeting, as well as questions about checking accounts, credit cards, paychecks and taxes. This stuff is not common sense.

I purposely designed this book to be short, easy to read and full of pictures and dialogue. I recognize that most people don't want to sit down and read a 200 page text book on how to make a budget. This book is appropriate for teens or adults, as I've found, they have all the same questions.

I'm hoping this book will bring awareness to these topics and others that are not frequently discussed within financial education circles.