

Manage Money With Precision

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INTRODUCTION

Most people will take their income and subtract their bills and other expenses and become discouraged and stop there. We are going to take things one step further and manage your money with precision. This is essential if you want to pay your bills on time and increase your FICO credit score. Increasing your credit score will enable you to get loans for big ticket items like a house or a car. The higher your score, the lower the interest rate will be.

When you manage your money with precision, it helps you to see where your paychecks disappear to, how to meet due dates, and unveil the big picture with where you really stand with your income and expenses. Let's face it, we all could use a little help, and if we share ideas, thoughts, mistakes, and successes, we could make things easier for one another.

Included in this workbook are essential tools to help you know not only what your income minus your expenses are, but when to pay them, and to see where your money goes every month. Also included are some ideas I hope will help you in your struggles to clear your debt and start saving your hard-earned money.

My story, in a nutshell, is this. I am divorced with two sons and a son and daughter whom are members of our family from a prior relationship. It's complicated but I love them all. I have lived in the same home for more than 13 years. At times, it has been very difficult. After working in the construction industry for almost 18 years, I was laid off from my position. This was during the housing crisis of 2008. Many people lost jobs and their homes. I am blessed that I still have a roof over my head. During the next several years, I would be laid off two more times, and found it necessary to fall back on my IRA. The IRS must love me for all the penalties and tax they hit me with because I had to make early withdrawals to stay afloat.

Several years ago, I created an equine recordkeeping book to keep my horse's information and papers organized. Her name is Shadow, which is how I came up with the name of my organization, Shadow Record Books. I also created a canine recordkeeping book, and that is how it all began. Both are available on my website, www.shadowrecordbooks.com. The book you are reading now was created because of the countless questions from friends and family in search of an answer to a simple yet complicated question. How can any of us possibly make it every month?

I have had to be very tuned into my finances and the steps here are how I have managed, and

continue to manage my income and expenses. In step three I share some ideas and information to help you achieve your goals.

Helpful hint: Purchase Jan – Dec tabs at your local office supply store or online. Place the tabs into a 3-ring binder Copy step one, and one of the three choices for step two, by 12 (one set for each month) Place one set behind each month. *

Helping you manage your money from paycheck to paycheck, week to week, month to month. Finally, a way to see the whole picture and take control of your financial freedom.

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