# Everyday Cheapskate - Strong money beliefs will see you through

*by Mary_Hunt*

What are your money beliefs? The way you behave with money proves what you believe about it. Behaviors are symptoms of values, and when it comes to personal finances and money management, a wishy-washy belief system results in a messed-up financial life.

People without strong financial belief systems end up being controlled by their money. Because they cannot trust their own ability to make sound decisions, they let anyone who comes along with a slick pitch make decisions for them.

In the same way you need a set of strong spiritual beliefs and values upon which you base your life, you need a set of money beliefs and values on which to base your finances. Spiritual values give your life meaning and purpose. Financial values produce the confidence you need to make the right choices with money.

--Learn effective money management. Personal finance and money management are very easy to learn. The difficult task is following through. The first step is to start counting your money. Count and record what comes in, and then count and record where it goes. Every cent. Do this for 30 days and you'll be ready to take the next steps of developing a spending plan, getting out of debt and preparing for emergencies.

--Trust your system. Once you've established your money belief system and have your management tools in place, you have to trust them. Let's say that you believe you should pay yourself before you pay your bills. But you're an emotional creature. There are going to be paydays when you don't feel like saving. You might be more interested in a shopping spree. You might struggle, but you won't be thrown off course, because you make decisions based on your beliefs.

--Establish a routine. Your financial "religion" must become a priority in your life. In the same way that you schedule time for the people in your life who really matter, you should set aside time to handle your financial matters. It needs to become a routine so you will be in control of where money is going. You should know within $5 where you are at all times. You won't have a clue how the game is going if you don't know the score.

--Identify the enemies. When it comes to money management and personal finances, you need to be on guard for your two worst enemies: emotions and consumer debt. Those two characters will hound you at every turn until they realize you're not going to give in. If you develop a strong belief system that addresses how you're going to deal with these enemies, you will be far less likely to be derailed by your emotions or the temptations of consumer debt.

If you need more help developing your own money belief system, I will be here for you. Visit my Web site, www.DebtProofLiving.com, and become a member. A membership will offer you sound financial guidance built on a set of principles that I call "Debt-Proof Living."

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