

## Introduction

### How does money grow in your household?

Did you know that money grows in your household? Money grows by the income that you earn, the government assistance you obtain, the child support funds you receive and/or sometimes income from that hobby you enjoy. But the question is what happens with the money once it has **matured** (been received) in your household? Do you show it off and let everyone know how much you have or do you kick it out as soon as you have obtained the funds? When I say kick it out, I mean, you spend it at the first opportunity you get and you don't care if you need the item(s) or not? You just cannot keep it. Have you heard the saying that some people can't hold water? Well some people can't hold money! It is almost like you are allergic to it. Maybe you get sick when you get some money. You break out in hives and you don't allow 48 hours to pass, a sale to pass or even that urge to pass before you are racing to buy something because you feel that you have the right to have the item(s). You have even convinced yourself that God has communicated to you to buy it. Now you want to get rid of that itch. Therefore, you head to the store or turn on the computer and boom: the purchase is made. A year later, you ask yourself, what happened to my **baby**? The money is gone. You are older now and you do not have the strength or energy to plant the money, reproduce the money into something more or bigger. Now, that \$1.00 bill is worthless; the weeds from inflation have taken over. You have nothing to show for the work you have done over the years. It's gone, gone, and gone. Is this you? If so, then there may be hope if you are willing to follow the steps in this book. You will need to clip off the dead stems and replant the seed money. Don't forget to fertilize even if it's as small as a **mustard seed**, water it on a regular basis and let it grow. This book will show you how. Are you willing and able?

## Is it real or play money?

Now, I realize that you are working hard to live the life style of the rich and famous. But, are you working with 'real' money or 'play' money? Is the money that you are spending free and clear of any charges such as interest, penalties or late fees? Is the **cash-on-hand** your asset or your debt? Sometimes, we play games with others and our aim is to purchase 'Board Walk', but before we get there we don't even have \$200 to purchase that asset. So, we walk to the bank or to the **fast cash agency** and turn over maybe the only asset that we have to get some play money that is only obtainable through towering fees. When I say play money, I am talking about money that is not our asset, but we want it in order to live the 'board walk' lifestyle. We are playing monopoly with money that is loaned to us to beat out the opponent. We are given credit that we turn into our 'play' money. We are allowed to use the creditor's money for a brief time. We want the funds to entertain our associates, to impress our neighbor or to have it at our leisure. Now, how long do you go around before you yell out that you do not want to 'play' anymore? Is the game over when you do not have any more money? What about the fees? Are you able to pack them up and place them in the box until the next time you play the game? What happens when you do not make your monthly payments from the previous month's play-time? Are the creditors keeping you from playing again and keeping you from getting even more play money? If this is you, then put down that board game and read on. Learn a new game and only move forward with real money. As you move across the 'board game' with infrequent money deposits around the board called life, don't end up being a prisoner of bad credit, constantly borrowing money or playing a life style above your means. Stop playing with money that is not yours and money that comes with a high price; play only with the 'real' thing.

## Do you have a license to spend?

Did you know that you need a license to spend? Yes, you need a license stating that you have a legal authorization to spend money. Have you taken a test on the skills of spending? (See Appendix: The Spending ID Card with instructions and Chapter Q) You are probably asking, who would have the authority to provide me with a 'spending' license? Well, who has given you the right to spend all of your money, anyway? Have you registered the money assigning you as 'legal guardian?' Were you given official permission to spend freely? Don't put down this book until you have answered the questions. Have you been given the exclusive and excessive freedom, with no restraints and full clearance, to spend all of your earned money and/or borrowed money? Didn't your elders tell you that there are rules to the 'act of spending?' After reading this book, you will be able to obtain your learner's permit; but to obtain your full dispensation license, you must take the exam twice a year, pass it and carry it wherever you go. Please note that you could go to the 'I have no money left to spend' jail, if you do not follow the rules stated on your license. The first exam is taken as soon as you have finished the book and the second exam is taken six months later. Before you take the exam, study your habits, recognize your dire need to spend and realize a change is necessary. You can grade your own exam; you will pass the test with some given stipulations. Please do not look for the answers; the answers are in your head. The test is used as an instrument to help you document what rules and/or practices you must follow to understand your **spending ABCs (attitudes, behaviors and characteristics)**. Once you have read this book and have taken the exam, you will understand very well the basic terms budgeting, setting allowances and how to stay above water. As you are reading, it will become clear the tools that you must carry with you daily. Also, you will recognize the importance of not leaving home without your **spending license**. Metaphorically speaking, you will learn how to drive the given speed limit with sufficient 'air' while maintaining a 'spare' for emergencies. Throughout this book, you will gain insight to your personal spending 'pressure' gage and you will learn how not to overspend.