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Step Two: Escape from the Thinking Traps

You've learned the Balanced Money Formula. You've measured your own money balance. You know where you need to go. Maybe you're all revved up, ready to start making the most of your worth.

And then again, maybe you're developing a big case of the "buts."

But I live in Chicago (or Los Angeles/New York/Boston/name-the-city) where housing prices are through the roof!
But I have kids!
But my wife doesn't work!
But I'm a waiter (or a sales clerk or an actor or a teacher or a minister or a name-the-job)!
But I'm self-employed!
But my credit card balance is bigger than the national debt!
But the economy stinks!
But I'm too old!
But I'm too young!
But I'm married!
But I'm single!

Okay, now that's out in the open. You have a hundred good reasons why your spending is out of balance. A hundred good reasons why your costs are too high and your income is too low. A hundred good reasons not to change.

And only one reason to change. *Because change is the only way to make things better.*

You didn't pick up this book to be told, "You are right, everything is hopeless." You picked up this book because you thought that maybe, just maybe, *All Your Worth* could help you get straight with your money once and for all.

Getting straight with your money happens in your head, not just your wallet. That's not a bunch of psychobabble. It is the plain and practical truth. Because if you tell yourself "I can't do this because . . . ," then of course you can't do it. Getting your money in balance is like anything else in life: You must believe in your ability to succeed.

When Amelia's brother Alex was a little fellow, he announced (at the ripe old age of 6), "I don't swim," and that was that. We could spend an afternoon at the municipal pool, and he wouldn't even get his bathing suit wet; two rounds of swimming lessons hadn't made a dent. But we were moving so I (Elizabeth) could take a new teaching job, and we would be staying at a place with a pool. It was just plain dangerous to have a 6-year-old who could fall in and sink like a rock, and I was getting desperate. So, with the move less than a month away, I took Alex to a neighborhood teenager who posted a notice at the grocery store promising to teach any child to swim.

When we showed up for the first lesson, the girl eyed Alex silently for a long time. Then she said, "I'm not sure he'll be able to swim; I'll need to measure him." I started out of my chair—I wasn't paying this girl to tell my son he couldn't swim!—but she shook her head quietly. Then, like a surgeon gathering her instruments, the girl took out a tape measure, a scale, and a notepad. She measured his height and the span of his arms, and she weighed him. She told Alex to touch his toes, and then stretch his arms high in the air. When the exercise was over, she sat quietly, writing line after line in her notebook. As the minutes ticked by, Alex stared intently at her pencil, convinced that his future lay in her notebook. Finally, the girl lay down the pencil and looked at Alex.

"Not every boy is cut out for swimming, Alex. But *you*—you rate very high on the swim-ability matrix. You have the makings of a *fine* swimmer." Alex's little chest puffed out proudly, as a grin crept across his face. He strode to the edge of the pool, and slowly stepped into the shallow end, keeping his cool as the water rose to his thighs, then his chest, then his neck. And (you guessed it) within the week, he was swimming like a fish.

We can't guarantee that you will succeed. But we *can* guarantee that unless you *believe* that success is possible, nothing will change. If you persuade yourself that you are destined to fail, then that's one prophecy that will come true for sure. *All Your Worth* asks for some hard work and some lifelong changes, and that can't happen if you quit before you start.

We won't hit you with a bunch of gobbledygook or ask you to "get in touch with your inner millionaire." Instead we are going to lay out a very simple, two-part approach to help you get ready for success.

First, you'll identify the negative-thinking traps that may be preventing you from accomplishing all your goals. Second, you will learn how to assess the role that negative-thinking traps play in your life, and then banish them, once and for all. That's it—find the traps and get rid of them.

That may sound simple, but the effect is incredibly powerful. If you believe that you are in control of your future and you *can* get straight with your money, then there is no telling just how far you can go.

Identify Your Negative-Thinking Traps

There you stand, ready to try something new. And then "BAM!"—a trap you didn't even see grabs you by the leg, and stops you dead in your tracks. You don't change anything—not because something happened in the real world, but because something happened in your head. A self-destructive belief—a negative-thinking trap—takes hold, and persuades you that you are destined to fail.

Negative-thinking traps develop a momentum of their own. Living with debt and fear can become a habit, rather like smoking or overeating. It's something you get used to, something you build into your daily routine. After a while, you begin to believe there is no other way. Even if there are material changes in your life—you get a raise, the babies grow up—you don't even notice that things could be better, because you hold so tightly to the belief that failure and anxiety are an inevitable part of your life.

It's time to identify your negative-thinking traps. We're going to help you name your traps, one by one. The amazing thing about this exercise is that so long as the traps stay carefully concealed in the shadows, they are powerful. You can't move for fear of getting caught. But once they are uncovered, once you can see them and poke at them a little, their power seems to fade away. After a while, they are nothing more than rusty reminders of an earlier life you have long since left behind.

Here we identify several of the most common negative-thinking traps so that you can begin to uncover them, exposing them to the bright lights and ending their powerful hold.

All-or-Nothing

I'll never stick to a budget.
My credit is ruined, so why bother?
I always carry a balance on my credit card.

Never. Always. Forever. These are the hallmarks of all-or-nothing thinking.

All-or-nothing thoughts add up to one thing: If I can't be perfect, there's no point in trying to be better. One little mistake, one little stumble, and it's all over but the weeping. Quit at the first misstep. Sound familiar?

Over the years, we have seen the concept of financial balance provoke an attack of all-or-nothing fatalism in otherwise reasonable people. *"I'll never cover my Must-Haves on half my income!" "I can't save $2, let alone 20%!"*

Maybe you feel the same way. Maybe you looked at that 50-30-20 formula, and you wanted to throw this book against a wall and shout, "I can't do that!"

If that's how you're feeling, then please listen very carefully. *All Your Worth* is a *lifetime* plan. It is about moving toward a better place, no matter where you start. It is about setting a clear goal while managing the ups and downs that are a part of every life. *All Your Worth* is *not* all-or-nothing.

Getting your money into perfect balance may not be possible for you, at least not right this minute. Maybe you signed a bunch of long-term contracts that you can't get out of. Maybe you are out of work. Maybe you have been robbed. We get it. There may be real circumstances that prevent you from hitting the 50-30-20 goal immediately.

What then?

Remember your mama's advice: *Just do your best.* If you can't save 20%, can you save 15%? If you can't get your Must-Haves down to 50%, can you get them down to 55%? Getting your money in balance is one of those things where close really does count.

> If you can't get your money into perfect balance, get as close as you can.

Consider Ross Pennen. After he added up all the numbers, Ross looked at me (Amelia) with his jaw set. "Nope, can't do it." Before I could say a word, he rushed ahead. He had to pay child support, and rent was high, and he was at 58% on Must-Haves, and balance might work for other people but not for him. When he finally paused for a breath, I quietly asked, "Could you do 54%?" Ross was clearly taken aback. "But I can't do 50." I pushed back, "Try 54%." He resisted a little longer ("But it's supposed to be 50!"). Eventually he agreed to give it a try. Within two months, he had pulled his Must-Have expenses to 54%. More important, he trimmed his Wants from 42% to a dead-on 30%—something he would never have tried if he had insisted on all-or-nothing. Now, after more than a decade of living paycheck to paycheck, he is socking away a steady 16% of his income every single month.

I met up with Ross a little over a year later. He was still somewhat combative, and his tendency for perfectionism hadn't disappeared. But there was a certain pride that I hadn't seen before:

> I got a daughter who's a junior at Colorado State. I always told her I didn't have any money, so after a while she just stopped asking. But I started saving up, and I finally sent her something. Just a thousand bucks, but I'm proud to finally help her out a little, y'know? . . . I look at where I used to be, and I go "Damn, I'm glad I'm not there anymore."

Think of it this way: If you can change a 60-40-0 budget to a 55-30-15 plan, you will be *much* better off. Granted, you won't be perfect. But you *will* start getting ahead, each and every month. Moreover, with those kinds of numbers, in a few years you will be in a better place than the overwhelming majority of Americans. And *that* will be something to be proud of.

Money Is Too Hard

> I don't understand finance.
> I'm no good at math.
> Money makes me nervous.
> My financial situation is just too complicated.
> Other people understand money better than I do.

If you agreed with any of these statements, then you are telling yourself that money is too hard for you. There is a good reason to feel shaky about your money skills. A whole world out there is telling you that they get it—and you don't. The business news networks chatter about stock futures and commodity indexes until it sounds like they are speaking Klingon. The financial page runs on about a dip in the exchange rate of the yen and a rise in euros as if everyone in the world knows what they're talking about. The unspoken message is always the same: Money is *hard.*

And maybe the people around you—even people you love very much—have given you the message that money is too hard for you.

Women hear this all the time. In high school, we got steered into home economics, while the boys took *real* economics. Fathers and husbands told us not to worry about money, that they would handle it.

Of course, women are long past the days when they batted their eyelashes demurely while some man offered to "take care of everything." But we still hear lots of variations on the too-hard-for-me theme from women (and plenty of men). I (Amelia) was scheduled to appear on a local news channel, and the station sent a camerawoman to film me at home. Lucie was smart and capable, the sort of in-charge person who gets things done. As we visited during setups and takedowns, she started asking questions about money. She was an independent contractor, and her credit cards were in a tangle. After she ducked a couple of my pointed questions, Lucie laughed sheepishly and said, "You know, I'm just the artistic type. I can't really do numbers." I watched her maneuver the camera for a few more minutes, and then I asked, "How do you figure out the right lighting for the shot?" She launched into a complex explanation that left me in the dust. At the third mention of an orange card and some kind of calibration, I cried, "Wait! You know stuff that is really complicated. If you can hold down this job, I guarantee you can straighten out your spending." She laughed in surprise, but quickly resumed her "I-can't-do-it." But when the shoot was over, she asked if we could schedule a time to come back to work on her financial plan.

Truth was, Lucie didn't need much hands-on help from me. Once she had worked through the basics on her own, she was flying. She called a few weeks later to say thanks, and remarked, "This isn't very hard, you know. You just have to be determined."

Lucie was right: Money isn't that hard. Getting straight with your money can be *challenging*—in the sense that you may have to make some difficult choices and break some long-standing habits—but it isn't *complicated.* You don't have to be great at math, and you don't have to understand a lot of specialized financial terms. Heck, you don't even have to like finance. Getting your money into balance is less about whether you're left-brained or right-brained, and more about your willingness to put in some effort and stick with it.

Take it from us. One of us (Amelia) received a degree in finance from one of the finest business schools in America. The other of us (Elizabeth) is a Harvard law professor who teaches business and commercial law to some of the smartest future lawyers in America. We know this stuff really well, and we're here to tell you that you don't have to be a Wall Street whiz kid to make smart decisions with your money. Most of the complicated financial products, convoluted analyses, and twenty-letter words you hear on the business channel are important to people who are trying to run giant companies, and maybe to a few multizillionaires. But all that jargon and all those complicated calculations aren't particularly relevant for a typical, hardworking person who just wants to take control of her money and build some wealth.

Knowing the ins and outs of advanced finance is a little like knowing how to speak Pashto. If you want to be the ambassador to Afghanistan, then speaking Pashto could be really important. But if you aren't planning any travel to that part of the world, you can live a rich, full life without speaking a single word of Pashto. The same general idea goes for money.

If you still think money is too hard for you, then pause for a moment and probe exactly how helpless you are. Do you stand at the checkout line at the grocery store and pull out all your money and tell the clerk, "Gee, take whatever you want"? Do you see a sale for 30% off and think, "Huh, I wonder what that means?" Do you say to your employer, "Just pay me whatever you want. I can't tell the difference anyway"? Of course not. You stick up for yourself and make smart decisions every single day about money.

Most of what you really need to know to get straight with your money is about as complicated as a trip to the grocery store. You need to be able to comparison shop, so you can tell the difference between a good deal and a bad deal. You need to be able to do a little basic addition and subtraction (or punch numbers into a calculator), so you can figure out how much you are spending. You need to be able to make out a list and stick with it until you get everything done. And you need to be able to ask a question, in case there is something you can't find on your own. That's about it. You don't need to know a lot of fancy new vocabulary words. You don't have to be a whiz at trigonometry. You

sure as heck don't need to know the difference between equity swings and stock swaps.

> Getting straight with your money is about as complicated as a trip to the grocery store: You need to comparison shop, add and subtract, stick with a plan, and ask questions—nothing more.

One last point about money competence: If a newscaster, an insurance agent, or even your beloved spouse ever makes you feel stupid about money, then all we can say is, *they* are wrong, not you. Turn off the TV, find a new agent, and tell your mate to treat you with the respect you deserve. Because, really and truly, if you are smart enough to earn it, you are more than smart enough to spend it wisely.

Finger-Pointing

My financial troubles are primarily the fault of my boyfriend/girlfriend/spouse/ex-spouse.
My basic obligations cost more than I can possibly afford.
My job doesn't pay enough for me to make ends meet.
I'm just not lucky about money matters.
My ex doesn't pay enough support (or: support takes too much out of my paycheck), so I can't be financially secure.
Housing in this area is so expensive that I can never get my finances straightened out.
My kids just cost too much; I'll never be able to get ahead.

Hey, but maybe these statements are all true! Maybe your ex really is a jerk who doesn't make his support payments, and maybe a one-bedroom condo in your area really does cost more than the Hope diamond. If that is reality, where is the trap?

The trap is in the hidden message: You are telling yourself that you are off the hook. The financial problems you face are someone else's doing, and therefore it's all out of your hands. You are telling yourself there's nothing you can do. And if there is nothing you can do, then you have a free pass to sit on your duff.

Finger-pointing can become a vicious habit. Today it's housing prices, tomorrow it's the kids, the next day it's because the grass is green and the sky is blue. Reason piled on reason explaining why the problems are out of your control, and why you shouldn't bother trying to fix them.

The truth is that there will *always* be a reason why you can't balance your money. There will *always* be someone or something that you can point your finger at. And the reasons will *always* be good reasons. And yet, you know and we know, so long as you stay focused on why everyone and everything else is to blame, you will miss the opportunity to make things better.

Move past the finger-pointing. Just give it up. Even if the reasons are true. It might really be true that your boss doesn't pay what you deserve, that your ex is a first-class stinker, and that you get allergies from watching the Weather Channel on TV. But truth isn't the issue.

Move past the blame because it isn't *helpful*. In fact, it is worse than not helpful; it is downright destructive. Success can't rain down on you so long as finger-pointing is your umbrella.

How do you get beyond finger-pointing?

First, take a minute to get it out of your system. Tell your 4-year-old that it's high time she got a job. Find an ad for a really overpriced condo, and use it to clean up after the dog. Go in the closet and call your boss a penny-pinching slave driver (but not too loudly, of course). When you finish, say out loud, "Enough. I'm done with the blaming. This is useless and it hurts *me*."

And then change the subject. Try substituting a sentence about something you can do to make your financial situation *better*. Your answer may be really bold ("I am going to look for a better-paying job!") or really modest ("Maybe the generic toilet paper isn't so bad"). The point here is not to put pressure on yourself to solve all your problems in one bite. Just stop focusing on whatever you're pointing your finger at, and get your focus back where it belongs—on yourself, and what you plan to *do*.

If you want to get straight with your money, then there are no free passes. There is no oh-well-there's-nothing-I-can-do. Because there is *always* something you can do. *All Your Worth* shows you some smart moves you may not have thought about. Maybe you can't make things perfect, but you can *always* make things better.

Waiting for the Money Bunny

As soon as I start making a little more money, everything will work out.
I'm healthy, so I'll be fine without insurance.
I figure my income will keep going up, so there's no reason for me to worry about the future.
I can pay my debts any time I want; it's not really a problem.
I'm young; I don't need to worry about money yet.
I'm not worried about saving for retirement; something will work out.
I don't want to think "small" by saving just a little bit at a time.
I think a lot about winning the lottery.

Ah, if only. If only you win the lottery. (Sure, the odds are 1 in 7,000,000, but someone has to win, right?) If only your no-good bum of an ex gets a great job and starts paying the child support on time. (Which is even less likely than winning the lottery!) If only your crazy Uncle Travis has a bunch of stock certificates in the attic, and he leaves them to you in his will (even though you haven't called him in ten years). If only the Easter Bunny hides an IRA in the bushes, and pays off the car loan while he's at it . . .

We never saw the Easter Bunny, but we sure loved to sit back, imagining all the candies and colored eggs he would soon drop off. There they would be, treats nestled all around just waiting for us to pick them up. Maybe you plan your financial life the same way—just waiting for something or someone to arrive with baskets of money that will shoo away any bad news.

On the surface, it can sound so positive. You tell yourself that your fantasies and daydreams are just an expression of a sunny disposition.

You say, "I believe in myself and my potential." What could be wrong with that?

Nothing—in small doses. A dash of optimism or a moment of idle daydreaming is perfectly fine. Heck, we're not too proud to admit that we've passed a few minutes here and there imagining what we would do if we got a gazillion bucks. The issue is not whether happy fantasies pass through your mind, but whether you let those fantasies guide your actions—or, more to the point, guide you to *in*action.

Money fantasies can become another excuse not to act. If someone or something else is going to make your problems disappear, there's no need to do anything.

Deep down, you probably know that your money fantasies aren't healthy, at least not when they stand between you and the progress you know you need to make. But when you're feeling nervous about your money, it can be so tempting—and so comforting—to spend your time fantasizing about winning the lottery instead of confronting stone-cold reality. If money fantasies are so alluring, how can you shoo them away?

Remember what the Easter Bunny brought: extra treats. No one ever said you could count on the basics to come your way without some work and planning. So here's the way to keep the fantasies in perspective—use them as extra treats. If you have been saving and then you win the lottery, throw a giant party (and invite us)! If your daughter becomes a star cellist and wins a big college scholarship, then celebrate and use her college fund to take a great cruise! And if you buy health insurance and never even catch the sniffles, count yourself as one of the luckiest people on the planet. In other words, if you want to live a better life, you have to agree to let the bunny bring the gumdrops, while you supply the meat and potatoes.

If you still find those money fantasies a little too attractive, just think about this: How much more comfortable would you be with a nice fat bank balance? How nice would life be if you knew that the ringing phone wasn't a bill collector, because you were caught up on all your payments? How much better would you sleep if you knew you were making real progress toward a brighter future? These are the fantasies that you can turn into reality. And we'll show you how.

Counting the Pennies

You have made the commitment: It is time to get straight with your money! So where do you start? First you spend an hour finding the paperwork to redeem the $10 rebate on your new CD player (where is that darned form?). Then you blow another half hour waiting on hold to dispute a $4 charge for a call to Illinois that you are *sure* you never made. Then you spend an hour poring over your FICO credit report, deciphering all those abbreviations because you read somewhere you're supposed to check it every month. (No changes since last month!) And then you spend 45 minutes shredding all your trash (and unjamming the shredder). As evening approaches, you give yourself a big pat on the back—you just spent the *whole day* getting your money into shape! Right?

Wrong. You didn't save any real money, and you didn't make any lasting changes. You just spent a day counting pennies. Sound familiar?

You may be thinking that Grandma always told you to watch your pennies, so what's wrong with that? Everything—if it takes your eye off the dollars.

You have only so much time and energy to focus on money. You need to work, to fix the car, to take care of your kids (or your cat or your girlfriend), and do a zillion other things besides getting straight with your money. There just isn't *time* to chase down every possible financial detail to perfection. There are only so many money minutes in your day, and you have to spend them wisely. If you use them up trying to save $5 instead of $500, you won't get very far.

We once counseled a man who watched every penny—to the exclusion of watching his dollars. Roberto was a fanatic sale chaser, driving miles out of his way to pick up milk at whatever store was having a special. He also kept the most meticulous financial records we have ever seen, carefully photocopying every receipt, filing every bill, and recording every purchase in his computer. He even went so far as to *burn* his old records, figuring that he would never, ever be a victim of identity theft from some guy digging in his trash and finding a form with his name on it. And you know what? Roberto owed thousands of dollars to the IRS because he hadn't gotten around to filing his tax returns in the last three years. He didn't have car insurance (which was illegal) or health insurance (which was dangerous). And he hadn't saved a nickel for retirement. Every week Roberto spent hours saving pennies and updating his financial records. But when it came to what really mattered, his financial house was built on sand.

So what's the alternative to counting the pennies?

Follow the steps in *All Your Worth.*

The steps in this book are designed to keep you focused on the important stuff. Your time is precious, and we won't ask you to waste it chasing after pennies. We will help you stay focused on the dollars. Just stick with us, and don't wander off into double-coupon land.

Once you've completed all the steps in *All Your Worth,* if you still want to go after that $3 rebate, go right ahead. But if you'd rather go spend $3 on a triple-fudge ice-cream cone, we promise not to tell Grandma. You will have made a lot of smart choices about budgeting your time *and* your money, and you will deserve a reward.

Break Free from the Traps

We hope by now that you're feeling invigorated, ready to shake off the negative-thinking traps standing between you and success. But there is a chance that today's enthusiasm may be lost to tomorrow's doubts. So now is the time to get ready and to develop a plan of action in case those traps reappear.

If you feel the tug of a negative-thinking trap, follow 3 steps:

1. Identify the trap

Traps have the most power when they are hidden. If you find yourself feeling discouraged, or if you feel like you are just not making the progress you should, look for the trap. When you keep promising yourself that you'll take care of the insurance but it just never happens, look for the trap. When you pull out the papers but you don't seem to get anything accomplished, look for the trap.

Once you identify the trap, it will immediately lose much of its

power. And when the trap loses its power, fighting your way out of it becomes much easier. If you find yourself glancing at the enrollment forms for your retirement account and thinking, "My kids will probably take care of me, so I don't really need to save for retirement," that's the time to stop and ask yourself: Have you just fallen into a trap? Are you waiting for the financial Easter Bunny? The trap will lose a lot of its bite just from exposure. Finger-pointing, all-or-nothing thinking, waiting for the money bunny—call it out. Whatever you are thinking, whatever it is that keeps you from changing, flip on the lights and give those thoughts a name.

2. Remember your goals

You are clear about your goals: You want to get straight with your money, to stop the worry and get on the path to a richer life. If you find yourself getting hung up with your old negative-thinking traps, ask yourself: *Are these thoughts helping?* Are your fantasies making your future brighter? Does telling yourself that you are not smart enough make you any better off? Is your all-or-nothing perfectionism really getting you closer to your goal? Is obsessing over discount toothpaste really making you richer? If the answer is no, then you have a rock-solid reason to banish them from your head.

3. Put up a fight

Now comes the time to argue. When you've identified the negative-thinking trap, argue with it. Point by point, tell yourself why your thinking trap isn't right.

Fight with yourself! Call out the negative-thinking trap. Say its name, and then identify the effect it has on you. Tell yourself out loud how this trap is keeping you from acting. Then pop it right in the teeth. Tell the truth—you are capable, you are committed, you are going to take hold of your present and plan your future.

Lucie, the camerawoman who asked Amelia for help, said that talking out loud to herself helped her tackle her credit card debt:

> I'd say, "Okay, Lucie, you can hold a 75-pound camera steady in the middle of a hurricane. You know how to change the spark plugs in a Chevy. You can say the names of the presidents in order. Anyone smart enough to do that is smart enough to take on money."

Lucie said that she was doing great until one day the guy she shared an office with came in without her noticing. "I had just announced in this really loud voice, 'Damn it, I can hang wallpaper!' Richie goes, 'Uh, I didn't know you want wallpaper in here, but don't get mad. I'll pay half.' "

Take a moment right now to write down the negative-thinking traps you fall into. Next to each trap, write down your rebuttal. We've entered some of the most common traps to help get you started.

EXERCISE: FIGHT YOUR NEGATIVE-THINKING TRAPS

If you fall into this trap . . .	*Tell yourself . . .*
Money is too hard; I just can't do it.	I'm smart enough to run a house or earn a paycheck, so I'm smart enough to manage money wisely.
It's someone else's fault that I'm in financial trouble.	I will do everything in my power to make my financial future as good as it can be.
I have a million financial things to take care of—I'll never get it all done!	I'll focus on the most important things, and let the little stuff go.
Everything will get better when ______ happens to me.	Everything will get better when I take action.
I'll never get to 50-30-20, so why bother trying?	I may not be perfect, but I can make things better.
Trap: ______	*Rebuttal:* ______

Trap: ______	*Rebuttal:* ______
Trap: ______	*Rebuttal:* ______

Don't hold yourself back. You can be the most effective, most energetic fighter on your own behalf. You just have to do it.

Make the Commitment

Are you ready for change? Not just a little interested, but really committed? Are you ready to *believe* you can swim to the other end of the pool? Do you know that you can arm-wrestle with your checkbook and win? Because that's what this step is all about. It's time to get rid of the negative-thinking traps and the excuses for staying put, so that you are really, truly ready to make the most of this opportunity.

What will it take to change? You won't have to perform any magic tricks, and there won't be any mission-impossible assignments. You just have to commit to do your honest-to-goodness *best*.

If you are ready to get serious, then write it down. You signed a contract for your cell phone—three long years. You signed for the car loan—four years. You signed for the credit cards, the gym membership, and the PTA bake sale. You make deals all the time. So now make a deal for yourself.

Here are some terms for your contract. Put a check mark next to each statement you are ready to commit to. And if the spirit moves you, add some more that are very special to your circumstances. And when you're finished, sign your name at the bottom. This is one of the most important commitments you may ever make, so take it seriously.

YOUR CONTRACT WITH YOUR FUTURE

	Check all that apply
I am ready to commit the time to shop for a better deal on the things I need.	______
I am willing to take steps to make sure that I will never be a victim of any person or company that wants to rip me off.	______
I am willing to forgive myself and others (my spouse, my ex, my parents) for past financial mistakes, and to work from this point forward to make my future secure.	______
I am willing to make my financial well-being a top priority in my life.	______
I am willing to talk straight about money, and not fool myself into believing things that I know in my heart are untrue.	______
I will be alert to any negative-thinking traps, and I will work to root them out.	______
I know that I must take responsibility for my financial future, and I am committed to making permanent changes.	______
I will do my best to follow the steps in *All Your Worth*.	______

Signed ______________________ Date ____________

Are you ready to sign up? Is your commitment real?

If you checked off most of these statements and you committed yourself to follow through, then you are on the road to healthy change. You are willing to work hard, and you are committed to creating a better future. Congratulations (and keep it up)!

If you found yourself skipping past many of the statements, or shaking your head "no," then you aren't committing to change. If you don't want to sign and date this, you may still be sitting on the fence. Maybe you are stuck in one of the negative-thinking traps, telling yourself that things will work out somehow or that if you can't be perfect, there's no point in trying hard. Or maybe it just seems more comfortable not to change.

If you're still sitting on the fence, ask yourself: Can you commit to do more? In this world where nothing is certain, there is one thing we can absolutely promise you: Tomorrow will come. We want you to get ready for it! We want you to have the best possible chance for a good tomorrow. Make the commitment for yourself and for your future.

In the next chapters we will walk you through the step-by-step process to get your money in balance. Some of the steps may come easily, and some may be harder. Whenever you hit a roadblock, go back to your contract. Remind yourself of what you committed to on this very day. Keep asking yourself: What can I do to get over this hurdle? What can I do to make things better? The goal here is to make your money—and your life—the best it can be. So get out there and take a step toward a better future.