



The 5 Deadly Myths of Saving (And How To Save *Anyway*)



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Myth #1 - You'll Need to Give Up the Things You Love

Wow! Those are fighting words, aren't they?

But you know what? It's not necessary. You don't have to give up the things you love in order to save money.

Picture something that you hate doing. Maybe you hate doing laundry. How many ways do you come up with to postpone it? To delay it? Those negative thoughts just keep spinning, round and round, inside your head.

It's amazing how many creative ways you find to put it off, isn't it? And, you simply can't force yourself to like it.

But... I'll bet you wouldn't mind doing that laundry nearly so much, IF you could find an easier way to do it. Right?

Without simple ways to accomplish tasks in today's hectic world, chances are they won't get done. At least not soon.

If you think about it, the things that seem complicated (or boring) are usually the last to be completed. Ignored, even.

On the other hand, when you've got something exciting going on in your life, you look forward to it, don't you? You plan ahead for it. Maybe run it through your mind, formulating a plan, putting the pieces together. It serves as a motivating force for you.

You think of the neat things that are going to happen. And you can't wait to make things happen!

No more procrastinating! (Feel that surge of energy?)

Now, what if you were to use that same energy to find some creative ways to tuck away some money? Ways in which you don't feel you're *giving up* the things you love?

You see, we don't usually think of *creativity* when we think of saving.

But, let me share a secret with you. Saving is ALL about getting creative. It's not about giving up those things you value in life!

It's about finding ways to save that *you* can enjoy.

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You know, what works for your sister may not work for you. What motivates your spouse may not motivate you.

By the same token, what someone else finds easy may not come easily for you. A person who has more time on her hands may do really well at finding creative ways to save. The person who works 40 to 60 hours per week may not have much time (or energy) to spend thinking about alternatives.

That's why you always, always want to work with the ideas and strategies that work for you alone.

You'll know which strategies are right for you because they'll motivate you to keep going. Things that are a good fit for you will energize you each time you do them!

Now, simply put together a small list of things that would motivate you to save. What is it that you truly want?

- Would you like to replace your boss with a home business of your own?

What home business are you interested in? Until you can support yourself with it, why not investigate the possibilities and get your feet wet? Why not spend a few hours each week learning more about a home business?

Consider how much income you'd need in order to say goodbye to your boss. Get saving, decide which expenses don't move you closer to your dream, then eliminate them!

Let your dream be your motivation to get started -- and keep going.

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Myth #2 - Your Paycheck Isn't Big Enough to Live On AND Save

So, maybe your paycheck isn't huge. Perhaps you struggle to make ends meet.

Some months can be tougher than others, too. Unexpected expenses rear their ugly heads. And maybe you feel as if you're down for the count again. Until that next paycheck...

As a working person, you may feel you're working just to pay the bills. Money is tight. You may have credit card debt, school loans, car payments, and mortgage or rent. Of course, that doesn't even include your regular household expenses such as food, utilities, child care, etc.

So, you do your best, but it makes it difficult to even consider tucking away some of that money.

By far, credit card debt is the biggest culprit in keeping your money tied up. If you find yourself in credit card debt, you need to know that you can totally eliminate that debt. You can do it quickly, too. There are ways to do it -- and pay it off much more quickly than you believed possible.

When you free up your paycheck by paying off credit-card type debts, you're taking your life back. You'll be able to breathe again. **You'll lose that feeling that you're sinking in quicksand.**

With a little bit of patience and a good strategy, you can make remarkable progress in a short amount of time. This means you **find** money which you can now save. You can indeed save once you eliminate those chunks of money which are going out the door each month.

But, whether or not you have credit card debt, you may need something to give you a *jump-start,* to get you moving. If you're tired and discouraged, I recommend the following strategy.

Even if you believe you don't have enough money to save, I think you'll make great headway with it because it's highly motivating.

I call this the ***Saved List.*** It's exactly the opposite strategy of tracking your spending. With the Saved List, you track everything you're **saving.**

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So, grab a small journal or pocket notebook, then create four columns across the page. Label your columns as:

- Date**
- What You Did to Save**
- Amount Saved (even .25 cents counts!)**
- Running Total (your cumulative total of what you've saved to date.)**

Under each column, fill in the pertinent information each time you save any money at all. Once a week, write yourself a check for one-half of what you've saved that week, and tuck it into the bank. (Why not use it to grow an Emergency Account?)

You'll find this is SO motivating, and you may find you don't really need a bigger paycheck after all in order to save your money.

If you struggle with saving on a regular basis, it helps to know exactly **why you want to save.** What specifically will you do with any money you save? You'll want to know this, especially on those days that are harder than others to stay motivated.

So, before you begin using the above strategy, be sure to name your goal. Writing it on the cover of your notebook will spur you on.

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Myth #3 - When You *Make* More Money, Then You'll *Save* More

You know what? I used to believe this myth, too. I found out (the hard way) that it's simply not true. Here's why...

Because we're setting ourselves up to think of saving money *in the future.* But let's really look at this. Tear it apart for a moment, if you will.

If you make \$10 per hour, but spend it all in between paychecks, what's the Magic Number for saving? What's the perfect amount of money you must bring home in order to save?

Is it when you make \$12/hour? \$18? How about \$75?

When we convince ourselves we can't save any of what we're currently earning, it's like setting our eyes on a moving target. And that makes it difficult to even get started.

Thinking that you can only begin saving "when you make more money than you do now" will delay you in having money set aside. It's the reason you might hear yourself saying, "I just can't get ahead!"

So, start with what you're making now. Yes, even if you're making \$7 per hour.

Even five percent of your income is a good starting point. Let's say you make \$400 per week. Five percent is \$20 per week, (or about \$2.85 per day) you'd tuck away.

You can do that, can't you? Once you begin to tuck away a small amount of money, you won't even miss it. Honest.

The trick here is to tuck away small amounts -- on a steady basis.

Then, once you earn a raise at work, you tuck away the *raise* portion of your paycheck. Let's say you move up to \$425 a week. At five percent, your new weekly deposit would be \$21.25 (or around \$3.00 per day.)

See how painless it can be? Keep it small when you're just beginning.

It's about the *habit* of tucking away small amounts, not the amount you make.

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So, if you haven't begun saving yet, go ahead and call your Human Resources department at work. Most employers will have a form for automatic deposit, and you can have the same amount taken out of your paycheck before you receive it.

You'll be building your savings account without ever touching the money. Once established, simply increase the amount to your savings once a year to reflect your raise. Work your way up to saving at least ten percent, if possible.

Tip: Mark your calendar for the next year to remind you to fill out a new form for automatic deposit in your savings. Have the form ready to be changed so that, when you receive your raise, you can quickly increase the amount that goes into savings (before it gets absorbed in your checkbook.)

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Myth #4 - You Believe You Have to Be *Good* With Money

Sure, we all know the basics. But like all things, there are some things we enjoy, and some we don't. Some we're good at, and some that leave us feeling not so good.

And, you know what? I wouldn't be *good* at football! Why? Because I've never particularly enjoyed it. I don't watch it enough to truly understand it.

But does that mean I could *never* be good at it? Nope.

With a bit of motivation, I could learn more about the game (strategies, etc.)

Understanding the strategies behind the moves, I might take more of an interest.

If I became interested, I'd probably enjoying going to practice.

And with practice, who knows? I could become a legend! (smile)

So you see, not being *good* with money isn't the be-all and end-all for you.

For some of us, there just wasn't much extra money when we were growing up.

And, even if there was a bit of money back then, there was no guarantee that we'd be a part of it, learning to save and spend wisely.

You may not have been a part of the money side of things at home. Do you remember your parents discussing financial matters at the dinner table? For many, it was a taboo subject.

In some families, the only thing taught about money was, "It doesn't grow on trees!"

So, give yourself a break. How could you possibly know all the secrets to being *good* with your money?

The only important thing for you at this moment is to recognize your desire to get started. It's time to create your very own relationship with your money. That's all that counts.

You know a lot more about money than you believe. You've survived this far, haven't you?

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The next step is to move from striving to thriving.

Learn to make saving a fun thing, and you'll never again believe you're not good with money, or that you can't save.

Read some of the free articles on my site. They'll show you how saving can be fun.

Surf the web and sign up for a few free newsletters on money. Commit to picking out and reading only the *fun* ones that appeal to you.

You see, that's how you slowly develop a love of saving.

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Myth #5 - You're Too Busy to Save Money

Let's face it. We're surrounded by technology designed to make our lives easier. Yet we seem to have *less* time.

We're busier than ever. We're working our hearts out all week long, praying Friday will arrive quickly so we can have a weekend to enjoy ourselves. Or catch up on the things we didn't finish through the week.

Then we cram absolutely everything we can fit into our weekends, whether work or fun.

So, being so busy, how in the world can you do the things you must do, to begin saving more of your money?

Do you consider yourself one of the millions of *too-busy* people? If so, here's what I recommend.

- If you're just beginning your savings journey, start with only one strategy that works for you. Later, you can try another. And then another, gradually using several methods that give you some real momentum.

The idea of beginning with one strategy is to avoid overwhelming yourself with *should's.* As an already too-busy person, you can't afford to be overwhelmed if it results in bringing your savings attempts to a grinding halt.

It may take a bit of time to discover what will work for you. Experiment until you find something. You may also discover which things you simply don't enjoy doing. Don't do them if you can't enjoy them.

You'll find there are some that come naturally for you. And others will frustrate you no end. Work with something that's do-able for the long-haul. Stay away from those that frustrate you.

For example, you may do well with couponing. I don't. To be honest, I can't stand coupons and rarely use them.

But something I do really well is cooking double batches of food. It's cheaper, saves time, and is less work in the long run, because I'm extremely busy, too! I can freeze them and heat them up when in a hurry.

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I ended up creating my ebooks as a way to offer alternatives to the *regular* savings methods. They're especially written for those who just can't stand doing a budget. (You can still save, even if you can't do the budget thing.)

We're not all *one-size-fits-all.* We need other choices because what works for someone else may be something you simply can't stay motivated to do.

You'll never be able to do it all. But you *can* do what you do best!

Just go easy on yourself. Pace yourself. It's something new for you. And, like all things new, it just requires a bit of time and patience.

You'll find the rewards are many!

I wish you all my best!

Warmly,



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