

# BUDGET:

*It is not a Dirty Word!*

# SNEAK PEEK



*By Ericka Young*

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By downloading the full version of the e-book you will receive the following information:

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*Ericka Young*

*I'm honored that you have downloaded my newest e-book.*

*I sincerely hope that this tool will assist you in the decisions you will make when it comes to your budget.*

*"We have benefited tremendously by following Ericka's plans to get us out of debt and into a spending plan that is realistic and easy to follow.*

*Her attitude and enthusiasm were inspiring, and we are on our way to a debt-free financially stable life. It has been a fun learning experience." - B.G.*

## Introduction

I don't know about you, but I was taught to go to school get a good job and everything else will work itself out. What I wasn't taught was how to manage the money I earned on that job and what to do if it turned out to not be enough.

When my husband and I got married in 1998, we had goals and dreams of the life we wanted to live together. We made plans. We charted out the future. And then one morning in February of 1999, I found out I was pregnant. Just six short months of our so-called care-free life and now we were going to have to take care of someone else!

We had no idea what we were doing. But one thing was sure; this baby wouldn't lack for anything. We bought a new home, bought another vehicle, and proceeded to give her everything we thought she needed in terms of love time and attention. Our debt load went from a hefty \$60k to nearly \$100k that needed to be paid off by the time our second little blessing arrived in 2003. At least by this time we wised up and started paying off our debt. And by July of 2005 every last penny of the cars, credit cards, and student loans were paid in full!! [Find out more on how we managed to accomplish this by downloading the full version. . . .](#)

## Your Financial Roadmap

The first section of this workbook focuses on teaching you how to create and manage a realistic budget. You will learn how to set realistic goals and track your spending, so you know where your money is going. You will learn how to take control of your finances, balance a checkbook, save money and live within your financial means. There is nothing dirty about that! [More in the book. . . .](#)



***Learn how to set realistic goals and track your spending!***

*“Set priorities for your goals. A major part of successful living lies in the ability to put first things first. Indeed, the reason most major goals are not achieved is that we spend our time doing second things first.”*

*Robert J. McKain*

## Who Wants to be *NORMAL* Anyway?

All of the following statistics are true. Sadly, normal in America today portrays a dismal and bleak future if changes aren't made immediately. Locate where you stand today and make an honest commitment to see a new statistic for yourself tomorrow!

70% of Americans live paycheck to paycheck

63% worry about their money

78% have mortgage payments

59% have credit card bills

56% make car payments

41% support kids or grandkids < 18

Typical household has over \$38k in consumer debt.

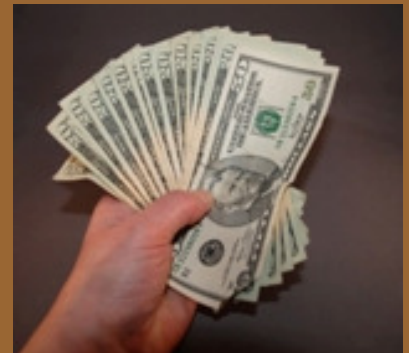
20% of workers wouldn't be able to make a mortgage, utility or credit card payment if they missed one paycheck.

USA Today reported that 36% of Americans say that personal finance is the #1 personal stress factor at work.

There were over 1,500,000 personal bankruptcies in 2002.

Almost half of Americans have less than \$10k saved for retirement.

Find out how you can, not only become debt-free, but start saving by downloading the full version of the book!



*Paying cash  
is not  
NORMAL anymore!*

*.... but who wants to be  
NORMAL  
anyway?*

*"Normal is in the eye of  
the beholder."  
Whoopi Goldberg*

## The Budget Explained

Thomas Stanley and William Danko co-authored a book named *The Millionaire Next Door*. It was an amazing study of millionaires across the country. They did research, analyzed data, and simply studied the lives of America's wealthy. What did they find that is surprising yet profound?

"They became millionaires by budgeting and controlling expenses, and they maintain their affluent status the same way."

**More than half of all millionaires budget. . . . More in the book!**

## Spending Plan Instructions

The weekly spending plan is an efficient way to determine which debts and financial obligations will get paid on which week. It is not possible for most people to pay all of their bills at one time during the month because most of us get paid more than once a month. Therefore, it is best to determine when to pay each bill based on weekly or bi-weekly income. . . . **More in the book!**

## Check That Book

Personal finance is just that... personal. In this day and age no one wants to admit to having trouble in the area of their money. We are responsible right? We know what to do right? No problems here... Well take a look at the housing market right now and see for yourself if we really know what we're doing. Foreclosures are nearly double what they were a year ago all over the country. We as American's have not made good decisions with our money and now many of us are paying the price. **More in the book!**

You will learn all this and more in the full version of the e-book, *Budget It is Not a Dirty Word*. Take your first step towards millionaire status. Buy your copy today!"



*"They became millionaires by budgeting and controlling expenses, and they maintain their affluent status the same way."*

***More than half of all millionaires budget.***

**The Budget E-Book will contain various worksheets with detailed instructions.**

You will receive this valuable information at no extra charge. By printing these worksheets you can start working on your goals, your budget and your long-term plan immediately.

I've enclosed a small excerpt of what a worksheet looks like and what it entails. By using these worksheets, you will be prepared to include all your monthly costs and since these are already prepared, no monthly costs you have should fall through the cracks!

FAMILY SERVICES	Date Due	Amount	Percentage
Child Care			
Babysitter (after work)			
School Tuition (adult or Children)			
School Supplies			
School Lunches			
Extracurricular Activities			
Pets			
<b>Subtotal</b>			

Get your e-book and worksheets now by ordering the full version.



*Include the entire family in the goal setting process, because it effects everyone (including the children)!*

*“The reason most people never reach their goals is that they don't define them, or ever seriously consider them as believable or achievable.*

*Winners can tell you where they are going, what they plan to do along the way, and who will be sharing the adventure with them.”*

*Denis Watley*

## Case Study

### Background

Jeff and Shana Waller came to me in February of 2008. They had \$41,847 in credit card and personal loan debt. They both worked outside the home and had no children, but were unable to see a way out of their debt. A lot of the debt was incurred as a result of beginning a business the year before. Most businesses begin that way. Unfortunately you can't pay off the debt quickly if the business is not profitable. They desperately needed a way out.

### Goals

The Waller's main goal was to get some breathing room with their finances. They didn't want to continue paying \$957 per month to debt for the rest of their life while they build the business. They also desired to take a vacation without feeling guilty, increasing debt, or sacrificing too much today.

### Solutions

In our free 30-minute consultation Jeff and Shana began to see the light at the end of the tunnel. Finally they had hope! I only asked them one question... "What would you ideally like to see your financial life look like in 6 months?" Immediately they defined what they desired. I asked more detailed questions to help them gain clarity around that goal and purpose to help them get there with a clear plan.

Together in our monthly sessions we:

- ◆ Created and updated a simply monthly budget and weekly spending plan.
- ◆ Defined a debt repayment plan.
- ◆ Fine-tuned how they operate at home and work so it is in line with their budget.

### Results

In 15 months Jeff and Shana have paid off \$26,188 of their original \$41,847 of debt!!! Every month they have updated their budget and spending plan, shared triumphs and trials, and gained accountability and encouragement from their coach. They are well on their way to paying off every debt by the end of 2009. Because of the increased discipline and focus, Shana has applied these same principles to her diet and lost over 75 pounds! You can do it too!



*Gaining clarity of where you'd like to be financially and sticking to a plan will help you pay off your debt!*

*... thanks to Ericka ..., my wife and I in just a few short months have been able to put away 6 months worth of emergency funds and have become debt-free except for our mortgage payment. There is so much I could say about Ericka and Tailor-Made. She was truly godsent. My wife and I will be continuing to use Tailor-Made for the next year just to stay on target with our goals.*

*- J.W.*



## Now It's Your Turn!

We Americans live in a microwave society. We desire everything right now; in general feel that we deserve everything and don't have the time to wait for it. As you can see this process of money management and financial recovery is detailed and thorough. But the payoff is HUGE! I am here to tell you that this isn't easy. Maintaining a budget, spending plan, and check register day in and day out is an investment of your time. It takes diligence, stamina, determination, and drive. But, can you imagine changing your family tree? Review your ideal financial situation from the beginning of this book. Can you see a clearer pathway to that goal? With a clearly defined budget, successful goal achievement can be just one monthly budget away!

The benefits to a successful financial plan are numerous. I will list a few here to keep you focused on your own bulls eye.

1. Peaceful sleep at night.
2. A future worth aspiring towards.
3. Less stress and more control.
4. Behavior modifications that spill over into every area of your life.
5. Becoming a good financial manager.

If you would like to take these tools a step further or would like me to walk this path with you don't hesitate to call (480) 200-2516 or email [ericka@tailormadebudgets.com](mailto:ericka@tailormadebudgets.com). I offer 30 minute complimentary consultations to assess where you are and where you desire to go financially. From there you can become a one-on-one coaching client, an online coaching client, or a part of a group opportunity called Tailored TeleCoaching.

Download the full e-book now at [www.tailormadebudgets.com](http://www.tailormadebudgets.com)

*To Your Success!*

*Erica Young*



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